



**Networks configured for the needs of  
specific populations and cost strategies**

With UnitedHealthcare, you have options. In the Chicago/Northwest Indiana market, we offer a variety of PPO, HMO and ACO plans with both broad and high-performing networks to suit our customers' needs.

## PPO



### Choice Plus

**Our largest network**

Broad access to providers

### Core

**Our high-performance network PPO**

## HMO



### Navigate

**Our full HMO**

PCP coordinated care

### Charter

**Our high-performance ACO HMO**

PCP coordinated care

## ACO



### NexusACO

**Accountable Care Organization**

Benefit levels tiered based on where members seek care

## UnitedHealthcare Choice Plus

With UnitedHealthcare Choice Plus, members choose from any of the 1,610,200+ network physicians and health care professionals, including specialists, without a referral or selecting a primary care physician (PCP). There is coverage outside the Choice Plus network, but members can expect a lower benefit level.

### How we help members choose the care that's right for them

UnitedHealthcare helps deliver access to resources and personal support with our member website [myuhc.com](https://myuhc.com)<sup>®</sup>. Easy-to-use tools can help members:

- Find UnitedHealth Premium<sup>®</sup> doctors who meet quality and cost-efficiency guidelines
- Estimate the costs of specific services ahead of time
- Discuss treatment options with a physician
- Manage their claims

### Additional services available to all Choice Plus plan members

#### 24/7 Virtual Visits

Connect with a provider for nonemergency care via video chat or phone\* anytime.

- Available 24/7 and takes about 20 minutes

#### Our UnitedHealthcare<sup>®</sup> app

- Get access to health plan information
- Find a physician nearby
- Check the status of a claim

#### Customer Service

Our Customer Service professionals answer a variety of health plan questions. Members simply call the toll-free member number on their health plan ID cards.

# UnitedHealthcare Core

Core plans give members the freedom to choose from any health care professional in the UnitedHealthcare Core network, including specialists, without a referral or choosing a PCP. Since Core is an open-access product, members can seek care from any provider—but they may pay more out-of-pocket costs when they do not seek care from network providers or facilities.

## Value

- **Lower price point** allows employers and employees to benefit from lower premiums

## Flexibility

- **Plan design options** are flexible and have the ability to support a range of benefit designs, including HSA-compatible plans
- **Dual option** is available with Core, or it can be sold as a standalone product

## Access

- **24/7 Virtual Visits** allow members to connect with a provider for nonemergency care via video chat or phone\* anytime
- **Core national network** allows members access to health care services nationwide
- **No requirement to choose a PCP**
- **Out-of-network benefits.** Members have the option of seeing out-of-network providers with more limited coverage, rehabilitative services and devices, and wellness services
- **No referrals required**

# UnitedHealthcare Navigate®

UnitedHealthcare Navigate is an HMO plan design that requires the selection of a PCP to help simplify and coordinate care. By actively promoting quality care and guiding employees to use health care more efficiently, PCPs can help save both time and money. PCPs provide routine care, such as annual well visits and preventive care, treatment for minor injuries and short-term illnesses. They also provide routine care, such as annual well visits and preventive care, treatment for minor injuries and short-term illnesses. They also coordinate care and make electronic referrals to other network physicians and specialists.

## Encourage care decisions that also offer cost savings opportunities

- PCPs provide regular and routine care, like annual checkups; they also coordinate care by network physicians and specialists
- Referrals are required for other network physicians or specialists
- No out-of-network coverage, except for emergency care
- Access to 24/7 Virtual Visits so members can connect with a provider for nonemergency care via video chat or phone\* anytime

## Health plan ID cards

**The name and telephone number of the member's PCP will be listed on their health plan ID card.** Members should present their health plan ID card to their provider at every visit so their provider bills UnitedHealthcare correctly. Members can also view and share their health plan ID card by using the UnitedHealthcare app.

\*Data rates may apply.

The UnitedHealthcare Core product is designed to accommodate a limited network of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this product before receiving services to receive the highest level of benefits. Network status may be determined by calling the number indicated on the health plan ID card or visiting myuhc.com®.

UnitedHealthcare Core is available to groups situated in Chicago (Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Kendall, Lake, La Salle, McHenry, Will and Winnebago Counties) and NW Indiana (Lake, La Salle and Porter Counties) only.

# UnitedHealthcare Charter®

In 6 Illinois counties, UnitedHealthcare, together with Advocate Health Care, is offering health plans designed to enhance the provider-patient relationship and help promote better health with little to no out-of-pocket costs.

## 5,000+ PCPs and specialists at 400+ care sites

**Benefits include:** ambulatory, chronic disease management, emergency services, hospital care, lab services, mental health and substance use disorder services, pediatric oral and vision services, pregnancy and newborn care, prescription drugs, preventive care, rehabilitative services and devices, and wellness services.

- Advocate Health Care's 24/7 scheduling on its app or website
- Advocate Health Care same-day PCP visits
- Access to 24/7 Virtual Visits so members can connect with a provider for nonemergency care via video chat or phone\* anytime

## How UnitedHealthcare Charter works

- Members must select a network PCP—either a general or family practitioner, internist or pediatrician—from Advocate's high-performance ACO network, or one will be selected for them
- PCPs provide care for the majority of health care needs, whether it is for a preventive visit or an illness or injury, as well as provide a referral when specialist care is needed
- Out-of-network coverage is not available, except for emergency care
- Members must obtain a referral from their designated PCPs before they see any other network physician or specialist

# NexusACO®

UnitedHealthcare NexusACO is a tiered benefit plan built on a collaborative relationship with the ACO, Advocate Health Care, in the 6-county service area of: Cook, DuPage, Lake, Kane, Kendall and McHenry. Outside of Illinois, NexusACO offers access to 40+ ACOs in 31 markets or UnitedHealth Premium designated providers. It's designed for local or national groups interested in premium savings and access to quality, cost-efficient providers.

## Highlights

- Premium savings
- Coordination of care among top-tier providers
- Advocate Health Care's 24/7 scheduling on its app or website
- Advocate Health Care same-day PCP visits
- Access to 24/7 Virtual Visits so members can connect with a doctor online for nonemergency care

## Innovative, value-based network



Focuses on top-performing ACOs and the UnitedHealth Premium program physicians



Drives use of quality, cost-efficient Tier 1 providers



All plans require selection of a PCP to improve coordination of care and appropriate referrals to specialists

\*Data rates may apply.

The Illinois Charter product is only available to customers who are situated in one of the following counties: Cook, DuPage, Kane, Kendall, Lake and McHenry. Also, Charter members must live and work in the aforementioned 6 counties.

The Illinois NexusACO product (HMO version) is only available to customers who are situated in one of the following counties: Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Kendall, Lake, LaSalle, McHenry, Will and Winnebago.

## Getting the best value with NexusACO



Choosing a UnitedHealth Premium designated PCP from Tier 1 may offer the greatest value for an employee's health care benefits.

In the 6-county NexusACO service area, all Advocate Health Care PCPs and specialists are Tier 1. Outside of the 6-county NexusACO service area, approximately 70% of physicians are NexusACO Tier 1 providers.

# Chicago/Northwest Indiana network hospitals

**Subject to change. Always refer to directory for current network status.**

System affiliation	Hospital name	Choice Plus	Core	Navigate	Charter	NexusACO
Advocate Health	Advocate Christ Medical Center (IL)	•	•	•	•	Tier 1
	Advocate Condell Medical Center (IL)	•	•	•	•	Tier 1
	Advocate Good Samaritan Hospital (IL)	•	•	•	•	Tier 1
	Advocate Good Shepherd Hospital (IL)	•	•	•	•	Tier 1
	Advocate Hope Children's Hospital (IL)	•	•	•	•	Tier 1
	Advocate Illinois Masonic Medical Center (IL)	•	•	•	•	Tier 1
	Advocate Lutheran General Hospital (IL)	•	•	•	•	Tier 1
	Advocate Lutheran General Children's Hospital (IL)	•	•	•	•	Tier 1
	Advocate Sherman Hospital (IL)	•	•	•	•	Tier 1
	Advocate South Suburban Hospital (IL)	•	•	•	•	Tier 1
	Advocate Trinity Hospital (IL)	•	•	•	•	Tier 1
Ann & Robert H. Lurie Children's Hospital of Chicago	Ann & Robert H. Lurie Children's Hospital of Chicago (IL)	•	•	•		Tier 2
Ascension Health	Alexian Brothers Medical Center (IL)	•	•	•		Tier 2
	Presence Holy Family Medical Center (IL)	•	•	•		Tier 1
	Presence Mercy Medical Center - Aurora (IL)	•	•	•	•	Tier 1
	Presence Resurrection Medical Center (IL)	•	•	•		Tier 2
	Presence Saints Mary & Elizabeth Medical Center (IL)	•	•	•		Tier 2
	St. Alexius Medical Center (IL)	•	•	•		Tier 2
	Amita Saint Francis Hospital (IL)	•	•	•		Tier 2
	Presence Saint Joseph Hospital - Chicago (IL)	•	•	•		Tier 2
	Presence Saint Joseph Hospital - Elgin (IL)	•	•	•		Tier 2
	Presence Saint Joseph Medical Center - Joliet (IL)	•	•	•		Tier 1
	Presence St. Mary's Hospital - Kankakee (IL)	•	•	•		Tier 1

## Chicago/Northwest Indiana network hospitals continued

System affiliation	Hospital name	Choice Plus	Core	Navigate	Charter	NexusACO
City of Hope (f/k/a Cancer Treatment Centers of America)	City of Hope Chicago (f/k/a Midwest Regional Medical Center) (IL)	•				
Community First Healthcare	Community First Healthcare (IL)	•	•	•		Tier 2
Community Health Systems	Northwest Health – La Porte Hospital (IN)	•	•	•		Tier 1
	Northwest Health – Porter Hospital (IN)	•	•	•		Tier 1
Community Healthcare System	Community Hospital – Munster (IN)	•	•	•		Tier 1
	Community Stroke and Rehabilitation Center - Crown Point (IN)	•	•	•		Tier 1
	St. Catherine Hospital – East Chicago (IN)	•	•	•		Tier 1
	St. Mary Medical Center – Hobart (IN)	•	•	•		Tier 1
Cook County Health	John H. Stroger, Jr. Hospital of Cook County (IL)	•	•	•		Tier 2
	Provident Hospital of Cook County (IL)	•	•	•		Tier 2
Franciscan Alliance	Franciscan Health – Munster (IN)	•	•	•		Tier 1
	Franciscan Health Crown Point (IN)	•	•	•		Tier 1
	Franciscan Health Michigan City (IN)	•	•	•		Tier 1
	Franciscan Health Olympia Fields (IL)	•	•	•		Tier 2
	Franciscan Health Dyer (IN)	•	•	•		Tier 1
Healthsouth Corporation	Van Matre HealthSouth Rehabilitation Hospital (IL)	•	•	•		Tier 1
Humboldt Park Health	Humboldt Park Health (IL)	•	•	•		Tier 2
Insight Hospital and Medical Center Chicago	Insight Hospital and Medical Center Chicago (formerly Mercy Hospital and Medical Center) (IL)	•	•	•		Tier 2
Iroquois Hospital	Iroquois Memorial Hospital (IL)	•	•	•		Tier 1
Jackson Park Hospital and Medical Center	Jackson Park Hospital and Medical Center (IL)	•	•	•		Tier 2
Kindred Healthcare	Kindred Chicago Lakeshore (IL)	•	•	•		Tier 1
	Kindred Hospital Chicago North (IL)	•	•	•		Tier 1
	Kindred Hospital Northlake (IL)	•	•	•		Tier 1
	Kindred Hospital Sycamore (IL)	•	•	•		Tier 1
La Rabida Children’s Hospital	La Rabida Children’s Hospital (IL)	•	•	•		Tier 2
Loretto Hospital	Loretto Hospital (IL)	•	•	•		Tier 2
Mercy Health System (WI)	Javon Bea (formerly Rockford Memorial Hospital) (IL)	•				Tier 1
	Mercy Harvard Hospital (IL)	•	•	•		Tier 2
Methodist Hospitals (IN)	Methodist Hospital – Northlake (IN)	•	•	•		Tier 1
	Methodist Hospital – Southlake (IN)	•	•	•		Tier 1
Morris Hospital & Healthcare Center	Morris Hospital (IL)	•	•	•		Tier 1

## Chicago/Northwest Indiana network hospitals continued

System affiliation	Hospital name	Choice Plus	Core	Navigate	Charter	NexusACO
NorthShore – Edward-Elmhurst Health	NorthShore Evanston Hospital (IL)	•	•	•		Tier 2
	NorthShore Glenbrook Hospital (IL)	•	•	•		Tier 2
	NorthShore Highland Park Hospital (IL)	•	•	•		Tier 2
	Northwest Community Hospital (IL)	•				Tier 2
	Edward Hospital (IL)	•	•	•		Tier 2
	Elmhurst Memorial Hospital (IL)	•	•	•		Tier 2
	NorthShore Skokie Hospital (IL)	•	•	•		Tier 2
	Swedish Covenant Hospital (IL)	•	•	•		Tier 2
Northwestern Medicine	Central DuPage Hospital Association (IL)	•	•	•		Tier 2
	Delnor Community Hospital (IL)	•	•	•		Tier 2
	Kishwaukee Community Hospital (IL)	•	•	•		Tier 1
	Marianjoy Rehabilitation Hospital (IL)	•	•	•		Tier 2
	Northwestern Medicine Woodstock Hospital (IL)	•	•	•	•	Tier 1
	Northwestern Medicine McHenry Hospital (IL)	•	•	•	•	Tier 1
	Northwestern Medicine Huntley Hospital (IL)	•	•	•	•	Tier 1
	Northwestern Lake Forest Hospital (IL)	•	•	•		Tier 2
	Northwestern Memorial Hospital (IL)	•	•	•		Tier 2
	Palos Community Hospital (IL)	•	•	•		Tier 2
Valley West Community Hospital (IL)	•	•	•		Tier 1	
OSF Healthcare	OSF HealthCare Little Company of Mary Hospital (IL)	•	•	•		Tier 2
	OSF Saint Paul Medical Center (IL)	•	•	•		Tier 1
	OSF Saint Anthony Medical Center (IL)	•	•	•		Tier 1
	OSF Saint Elizabeth Medical Center (IL)	•	•	•		Tier 1
Pinnacle Healthcare	Pinnacle Hospital (IN)	•	•	•		Tier 1
Pipeline Health	Weiss Memorial Hospital (IL)	•	•	•		Tier 2
	West Suburban Medical Center (IL)	•	•	•		Tier 2
Regency Hospital Company	Regency Hospital of NW Indiana (IN)	•	•	•		Tier 1
	Regency Hospital of Porter County (IN)	•	•	•		Tier 1
Rehabilitation Institute of Chicago	Shirley Ryan AbilityLab (IL)	•				Tier 2
RML Specialty Hospital	RML Chicago (IL)	•	•	•		Tier 1
Roseland Community Hospital	Roseland Community Hospital (IL)	•	•	•		Tier 2

## Chicago/Northwest Indiana network hospitals continued

System affiliation	Hospital name	Choice Plus	Core	Navigate	Charter	NexusACO
Rush Health	Riverside Medical Center (IL)	•	•	•		Tier 1
	Rush Oak Park Hospital (IL)	•	•	•		Tier 2
	Rush University Medical Center (IL)	•	•	•		Tier 2
	Rush Copley Medical Center (IL)	•	•	•	•	Tier 1
Shriners	Shriners Hospitals for Children (IL)	•	•	•		Tier 1
Silver Cross Hospital	Silver Cross Hospital and Medical Centers (IL)	•	•	•		Tier 1
Sinai Chicago	Holy Cross Hospital (IL)	•	•	•		Tier 2
	Mount Sinai Hospital Medical Center (IL)	•	•	•		Tier 2
	Sinai Children's Hospital (IL)	•	•	•		Tier 2
	Schwab Rehabilitation (IL)	•	•	•		Tier 2
South Shore Hospital	South Shore Hospital (IL)	•	•	•		Tier 2
Saint Anthony Hospital - Chicago	Saint Anthony Hospital - Chicago (IL)	•	•	•		Tier 2
St. Bernard Hospital	St. Bernard Hospital (IL)	•	•	•		Tier 2
Thorek Hospital and Medical Center	Thorek Memorial Hospital (IL)	•	•	•		Tier 2
	Thorek Memorial Hospital - Andersonville (IL)	•	•	•		Tier 2
Trinity Health	Gottlieb Memorial Hospital (IL)	•	•	•		Tier 2
	Loyola University Medical Center (IL)	•	•	•		Tier 2
	MacNeal Hospital (IL)	•	•	•		Tier 2
UChicago Medicine AdventHealth	Ingalls Memorial Hospital (IL)	•	•	•		Tier 2
	University of Chicago Medical Center (IL)	•				Tier 2
	UChicago Medicine AdventHealth Bolingbrook Hospital (IL)	•	•	•		Tier 1
	UChicago Medicine AdventHealth GlenOaks (IL)	•	•	•		Tier 2
	UChicago Medicine AdventHealth Hinsdale Hospital (IL)	•	•	•		Tier 2
	UChicago Medicine AdventHealth La Grange Hospital (IL)	•	•	•		Tier 2
	University of Illinois at Chicago Medical Center	University of Illinois at Chicago Medical Center (IL)	•	•	•	
UW Health	Swedish American Medical Center Belvidere (IL)	•	•	•		Tier 1
	Swedish American Hospital - Rockford (IL)	•	•	•		Tier 1
Vista Health System	Vista Medical Center - East (IL)	•	•	•		Tier 2





The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Tier 1 providers may be subject to change, visit [myuhc.com](https://myuhc.com)® for the most current information or call the number on your health plan ID card.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://myuhc.com)®. You should always visit [myuhc.com](https://myuhc.com) for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit [myuhc.com](https://myuhc.com) for detailed program information and methodologies.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your UnitedHealthcare sales representative.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

Copayments are the charge or set dollar amount that members are required to pay for certain services per their benefit plans. In addition to office visit copayments, members may also be responsible for copayments when they visit a facility or hospital. Facility and hospital copayments are in addition to the calendar-year/policy-year deductible and coinsurance. Facility and hospital copayments do not apply to the deductible and continue to apply after the deductible is satisfied. These copayments may be referred to in plan documents as "per occurrence copayments" or "per occurrence deductibles."

Insurance coverage provided by or through UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of Illinois or their affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by UnitedHealthcare of Illinois, Inc.