

Health benefits focused on you

State of Florida open enrollment – Oct. 13–Oct. 31, 2025



[whyuhcflorida.com](https://www.whyuhcflorida.com)





For life’s moments, UnitedHealthcare is here

UnitedHealthcare is committed to providing you with a better health care experience. We appreciate the opportunity to have served State of Florida members for over 19 years and to be offered again as an option for 2026. We look forward to helping you and your family achieve your best health. Ready to learn more about solutions designed to support you and find the plan that fits you best?

Let’s get started!

Table of contents

- A network that’s there for you 2
- Choosing a plan that fits your needs 3
- 2026 medical plans at a glance..... 4
- Where UnitedHealthcare plans are located..... 6
- Support for emotional well-being..... 7
- Discover wellness resources 8
- Stay connected 9
- Disclaimers 10
- Here’s the fine print..... 11
- Ready for the days ahead? 12

A nationwide network with more

With UnitedHealthcare, you’ll have access to our expansive and quality national and statewide network of doctors and hospitals, including:



Access to our nationwide network of over **1.8 million** physicians and health care professionals and **5,600** hospitals*



A statewide Florida network that includes over **105,000** providers and **240** hospitals*



Access to convenience care or urgent care clinics for treatment for non-life-threatening injuries or illnesses when you can’t get in to see your primary care provider (PCP)



Access to Centers of Excellence (COE) for specialty conditions, such as cancer and transplant services



Access to 24/7 Virtual Visits (telehealth) for urgent care with UnitedHealthcare-approved providers through your computer or smartphone app



Access to virtual primary and specialty care with UnitedHealthcare-approved providers through **myuhc.com**® and the UnitedHealthcare® app

*As of March 2025

Choosing a plan that fits your needs

You have 2 plan options. With each plan, you receive customer service and access to clinical care tailored to your unique needs. Here are some highlights of both plan options to help you make your decision.

	UnitedHealthcare Standard HMO	UnitedHealthcare High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)
Large statewide Florida network, plus a national network included – over 105,000 providers in Florida and over 1.8 million physicians and health care professionals nationwide.*	✓	✓
Network coverage only – save money when you receive care for covered benefits from network providers in Florida or nationwide. If you do not use a network provider, you may be responsible for the entire cost of the service, except in the case of an emergency.	✓	✓
Preventive care covered at 100% – there's no additional cost to you for seeing a network provider for preventive care.	✓	✓
UnitedHealth Premium® Care Physicians included – using Premium Care Physicians may offer you the greatest value for your health care benefits, as these providers meet UnitedHealthcare criteria for quality and cost-efficient care	✓	✓
Virtual care available – get care from anywhere with virtual options, including 24/7 NurseLine 24/7, Virtual Visits, virtual primary and specialty care with UnitedHealthcare-approved providers through myuhc.com or the UnitedHealthcare app , and telehealth visits with your provider, including behavioral health. You can also choose virtual primary and specialty care through myuhc.com or the UnitedHealthcare app .	✓	✓
Health savings account (HSA) available – have the option to open an HSA,** which has pretax savings advantages and can be used to help pay for qualified medical, dental and vision expenses. Your employer contributes to your HSA.		✓
No deductibles or coinsurance You'll pay just copays when you need care.	✓	



Health care terms to know

Coinsurance: Your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for the service

Copay: A fixed amount you pay for a covered health care service, usually when you receive the service

Deductible: The amount you owe for health care services before your health plan begins to pay

Out-of-pocket maximum: The most money you have to pay for covered expenses in a plan year

For more health care term definitions, visit the Just Plain Clear® Glossary at justplainclear.com.

*As of March 2025.

**HSA administered by Chard Snyder.

2026 medical plans at a glance

UnitedHealthcare Standard HMO	UnitedHealthcare HDHP with HSA
<ul style="list-style-type: none"> Choose any doctor or hospital in the UnitedHealthcare Choice Network* Predictable copays and no deductible Medical and pharmacy expenses both count toward your global out-of-pocket maximum Coinsurance is paid 100% by the plan after you satisfy your copay Outpatient surgery and diagnostic care, including labs and X-rays, are covered at 100% with no deductible or copay 	<ul style="list-style-type: none"> Lower premium Can open an HSA through Chard Snyder to save for health care expenses For family tier – Once 1 family member or a combination of family members meet the family out-of-pocket maximum, all covered medical and pharmacy expenses for the family will be paid at 100% for the plan year

Highlights for both plans

- You don't need to choose a PCP, but it's still good to have one
- No referrals are needed to visit any provider in our network

		UnitedHealthcare Standard HMO	UnitedHealthcare HDHP with HSA
		UHC Choice Network – in-network only	UHC Choice Network – in-network only
Deductible	Individual	No deductible	\$1,700
	Family	No deductible	\$3,400
	Coinsurance (plan pays)	100%	80% after deductible
Medical out-of-pocket maximum (includes covered medical expenses only)	Individual	\$1,500	N/A
	Family	\$3,000	N/A
Global out-of-pocket maximum (includes covered medical and prescriptions drugs)	Individual	\$10,150	\$3,000
	Family	\$20,300	\$6,000
Preventive care			
Adult		\$0 copay	\$0 coinsurance
Well visits			
Routine mammograms			
Colorectal cancer screenings			

*If you don't choose a network provider, you will be responsible for the entire cost, except in the case of an emergency.

	UnitedHealthcare Standard HMO	UnitedHealthcare HDHP with HSA
	UHC Choice Network – in-network only	UHC Choice Network – in-network only

Medical services

PCP visits (in person or virtual)	\$20 copay per visit	20% coinsurance after deductible has been met
Specialist visits (in person or virtual)	\$40 copay per visit	
Allergy injections	\$0 copay	
24/7 Virtual Visits (telehealth) UnitedHealthcare-approved providers	\$0 copay	
Urgent care (in person or virtual)	\$25 copay per visit	
Convenience care clinics	\$25 copay per visit	
Emergency room visits	\$100 copay per visit, waived if admitted	
Ambulance	\$0 copay	
Inpatient hospital	\$250 copay per admission, covered at 100% after copay	
Outpatient hospital	\$0 copay	

Maternity

Inpatient	\$250 copay per admission, covered at 100% after copay	20% coinsurance after deductible has been met
Outpatient	\$40 copay, first visit only	

Mental health/substance use

Inpatient	\$250 copay per admission, covered at 100% after copay	20% coinsurance after deductible has been met
Outpatient	\$20 copay	

Other services

Diagnostic lab	\$0 copay	20% coinsurance after deductible has been met	
Diagnostic X-ray			
Complex imaging (MRI, MRA, CT)			
Outpatient surgery			
Skilled nursing facility			
Spinal manipulation therapy*			\$40 copay per visit
Outpatient short-term rehab therapy*			
Home health care			\$0 copay
Durable medical equipment			\$0 copay
Diabetic supplies			Pharmacy cost-sharing applies
Infertility	Not covered	Not covered	
Hospice (inpatient or outpatient)	\$0 copay	20% coinsurance after deductible has been met	

Prescription drugs administered by Optum Rx®

Retail pharmacy (30-day supply)	Generic drugs	\$7 copay	30% coinsurance after deductible
	Preferred	\$30 copay	
	Brand	\$50 copay	
Mail order or participating 90-day retail	Generic drugs	\$14 copay	30% coinsurance after deductible
	Preferred	\$60 copay	
	Brand	\$100 copay	

*Limited to 60 visits per therapy per calendar year.

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, including limitations and exclusions.

Where UnitedHealthcare plans are offered

You can elect to participate in a UnitedHealthcare medical plan if you live and/or work in one of the Florida counties where UnitedHealthcare coverage is offered. Once you're enrolled in a plan, you will have access to our nationwide network of providers, which includes our statewide Florida network with over 105,000 providers and 240 hospitals.*

Region 1 counties

- 1. Escambia
- 2. Santa Rosa
- 3. Okaloosa
- 4. Walton
- 5. Holmes
- 6. Washington
- 7. Bay
- 8. Calhoun
- 9. Jackson
- 10. Gulf

Region 4 counties

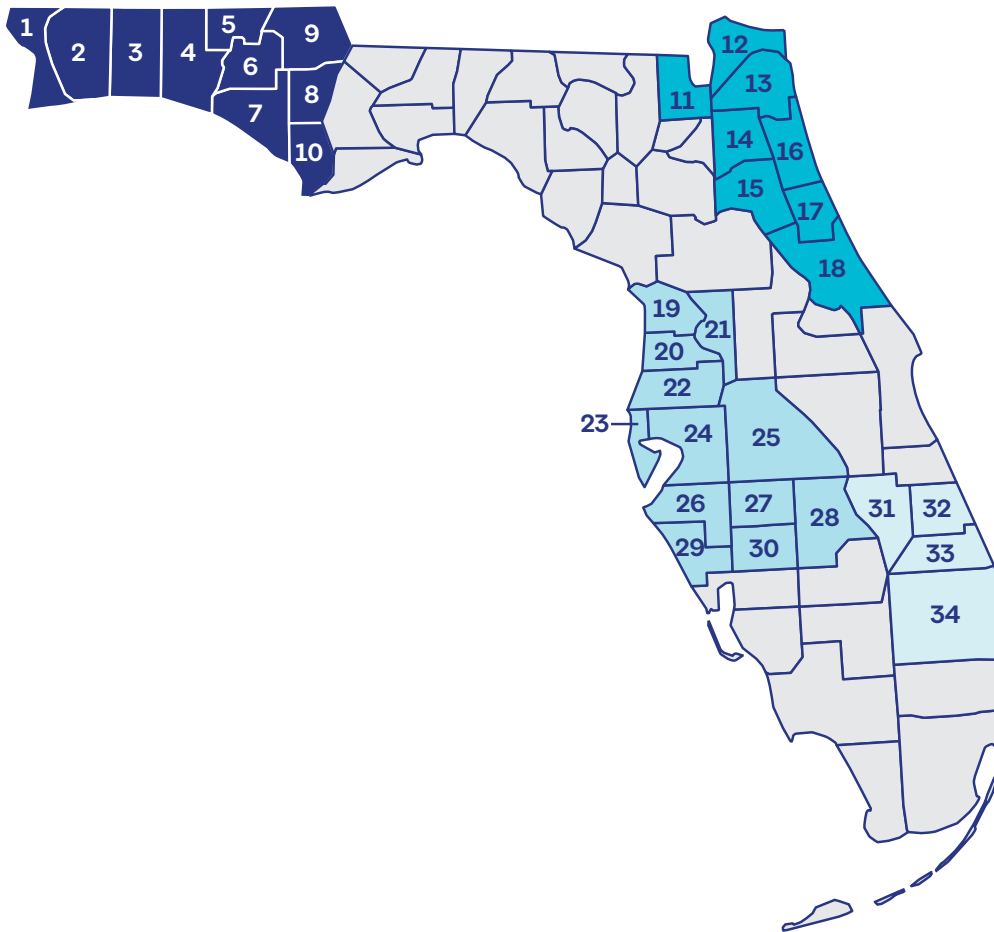
- 11. Baker
- 12. Nassau
- 13. Duval
- 14. Clay
- 15. Putnam
- 16. St. Johns
- 17. Flagler
- 18. Volusia

Region 6 counties

- 19. Citrus
- 20. Hernando
- 21. Sumter
- 22. Pasco
- 23. Pinellas
- 24. Hillsborough
- 25. Polk
- 26. Manatee
- 27. Hardee
- 28. Highlands
- 29. Sarasota
- 30. DeSoto

Region 7 counties

- 31. Okeechobee
- 32. St. Lucie
- 33. Martin
- 34. Palm Beach



*As of March 2025.

Support for emotional well-being

From everyday stress to ongoing concerns like anxiety, depression and substance use, you have access to a wide range of resources and ways to get support. Start by visiting myuhc.com to see all that's available.



Use the **provider search tool** to find therapists, psychiatrists or other behavioral health clinicians and facilities near you



Check out **articles, podcasts, videos** and other tools on topics you care about



Link to a **variety of resources**

Behavioral health support

Get confidential help in person or virtually from a psychiatrist or therapist for:

- Depression, stress and anxiety
- Substance use and recovery
- Eating disorders
- Parenting and family problems

Calm Health

You may have heard about or even used the Calm app. Now you have access to its most popular features and much more with Calm Health. Available through your benefits at no additional cost to you, it includes content written by licensed psychologists.

Work toward well-being goals like:

- Better sleep
- Building skills to manage stress
- Developing resilience
- Starting and building a mindfulness habit

It's all self-guided, so you can go at your own pace.

ABA therapy

Applied behavior analysis (ABA) therapy – included as part of your benefits* – uses behavioral principles to teach children skills and behaviors they may not otherwise learn on their own.

*Pre-certification is required. If your child has already been diagnosed with autism and is receiving treatment, your provider may already be approved.



Substance use treatment

If you or someone you love is struggling with substance use, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential – you can even remain anonymous.

To speak with a recovery advocate, call **1-855-780-5955** or visit liveandworkwell.com/recovery to find care options and resources.



988 Suicide & Crisis Lifeline

Free and confidential emotional support is available 24/7 for anyone in suicidal crisis or emotional distress.

Call or text **988**. You can also visit 988lifeline.org.



Discover wellness resources

UnitedHealthcare Rewards

Get in on UHC Rewards

Get more out of your health plan with UHC Rewards. With UHC Rewards, a variety of actions – including things you may already be doing – lead to a chance to win.

There are 2 ways to get started

On the UnitedHealthcare app

- Download the app
- Sign in or register
- Select UHC Rewards
- Activate UHC Rewards
- Though not required, connect a tracker

On myuhc.com

- Sign in or register
- Select UHC Rewards
- Activate UHC Rewards



One Pass Select

From strength training and swimming to yoga and spin classes, you can try new things and push yourself physically and mentally with One Pass Select®.

- **At the gym**
Access thousands of fitness locations for strength training, yoga, swimming, spin classes and more.*
- **At home**
Work out at home whenever it's convenient for you with access to live or on-demand workouts.
- **In the kitchen**
Get free delivery on groceries and other household essentials.*

Visit onepasselect.com to see the membership tier options and sign up.



Healthy actions could make you a winner

When you make healthy choices, your body and mind benefit. And when you do select activities like completing a health survey or getting an annual physical, your wallet could benefit, too.

Be on the lookout for more information.

*Included with tiers Classic and above.



Stay connected

With UnitedHealthcare, you get digital tools that help you check in on your plan whenever you want, which makes it easier to stay on top of your benefit details.



myuhc.com

Built to help you manage your plan 24/7, **myuhc.com** gives you access to all your plan information in 1 place, so you can:

- Find and price care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors
- Video chat with a doctor 24/7



UnitedHealthcare app

When your health plan's right at your fingertips, you can manage your benefits anytime, anywhere. Download the **UnitedHealthcare app** to:

- View benefit information, claims details and account balances
- Search network providers and facilities for the type of care you may need
- Compare cost estimates before you get care
- Learn about covered preventive care
- Access your health plan ID card and add plan details to your smartphone's digital wallet





Disclaimers

This document includes general information about your medical benefit plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described on this website are subject to change at any time.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. **If you believe you may have an emergency medical condition, you should seek immediate care at an emergency department or call 911.** Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Virtual primary care are services available with a provider via video, chat or email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state in which the member is located at the time of the appointment. Virtual primary care is 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, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

Virtual Specialists are services available with a provider or coach via video or chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists 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, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 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, or for all members. Check your benefit plan to determine if these services are available.

The UnitedHealth Premium[®] designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com. **You should always visit 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 them for advice on selecting other physicians. You should also discuss designations with a physician before choosing them. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business – discuss with your UnitedHealthcare representative for details. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by One Pass Solutions, Inc. Subscription costs are payable to One Pass Solutions, Inc.

In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided may be right for you. Your health information is kept confidential in accordance with the law. The service is not an insurance program and may be discontinued at any time.

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.

Apple, App Store and the Apple logo are registered trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Here's the fine print

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

توجّه: إذا كنت تتحدث لغة أخرى (Arabic)، فستتاح لك خدمة الترجمة مجاناً. يرجى الاتصال بالرقم المجاني المذكور على بطاقة هويتك.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisyè sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqodí ninaaltsoos nit'i'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'i biká'ígíí bee hodiilnih.

Ready for the days ahead?



Review your options

Now that you've had some time to review all the details, you're ready to enroll in the plans that fit you best. To enroll, go to peoplefirst.myflorida.com.



Get ready for coverage to begin

While waiting for your plan date to arrive, you can search the network for providers near you at whyuhcflorida.com.



Say hello to your benefits

Watch the mail for your welcome kit and health plan ID card, then go to myuhc.com and also download the **UnitedHealthcare app** to stay connected.



A simpler way to get the most out of your benefits

Throughout the plan year, you can sign in to myuhc.com and use the **UnitedHealthcare app** to see what's covered, view average costs, find network providers and more.



We're here to help

Get even more information about your options

whyuhcflorida.com
1-877-614-0581, TTY 711

To enroll in a health plan, go to:

peoplefirst.myflorida.com

