

Giving employees access to health information on the go.

Employees make less-than-optimal health care decisions **41 percent** of the time.¹ That's why it's important to provide access to information to help them make more informed choices. Our seamless, multi-channel experience gives employees access to information and support when and how they need it.

Providing secure, on-the-go access to personalized health information.

The UnitedHealthcare® app engages employees through a simplified health experience, where they can use the app to:



Access their health plan ID card.



Estimate costs before getting care.



Find care and costs, including virtual care.



Review and manage claims.



Review their plan information, including deductibles and copays/coinsurance.



Contact UnitedHealthcare.



View Optum Bank® financial account balances.



Access pharmacy information.



The digital revolution.

Digital technology has changed how people communicate, access information and make decisions.

On average, people check their phone **47 times** a day.²

58% use their smartphone to look up health and medical information.³

84% prefer to interact with health insurers digitally.⁴

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The go-to app experience for health plan needs.

Designed to work seamlessly with our other digital channels, the app gives employees real-time access to health information, 24/7. Their personal information is protected by HealthSafe ID*, and they receive customized information (such as provider search results and account balances) based on their specific location and plan benefits.

- · Continually identifies areas for improvement.
- Integrates consistent functionality and design across digital experiences.

Helping employees understand and use their health plan effectively.

By providing access to the app, your employees may better understand—and use their health plan, leading to increased engagement, more informed decisions and reduced health care costs.

Engaged employees = more informed decisions.



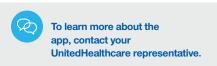
For employees:

- · Simple experience that's easy to use on the go.
- · Secure access to personalized information.
- Greater ownership in their health.



For employers:

- · Fewer calls to human resources.
- Increased employee satisfaction.
- · Reduced health care costs.





- ¹ UnitedHealthcare Consumer Activation Index, 2018.
- ² 2016 Global Mobile Consumer Survey, U.S. Edition, Deloitte, 2016.
- ³ The Ketchum mHealth Monitor. https://www.ketchum.com/mhealth-monitor. Survey conducted April 2016.
- 4 The Digital Insurer. The Digital Mandate for Health Plan Cognizant Whitepaper. https://www.the-digital-insurer.com/the-digital-mandate-for-health-plans-cognizant-whitepaper-by-william-bill-shea-and-jagan-ramachandran/. Last updated February 2016.

For informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care.

Virtual Visits 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. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately.

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