Here's what you need to know about UnitedHealthcare Navigate.

When you enroll in this plan, you'll get connected with a primary care physician (PCP) from the network, who will help guide you through the health care system. Your PCP gets to know you, helps manage your health care and refers you to specialists, if needed. Plus, you'll save time and money when you get your care from a network provider.

These questions and answers will help you understand your plan so you can get the most out of your medical benefits. Or you can find information online at **welcometouhc.com.***

Why do I need to select a PCP?

When you enroll in the Navigate plan, you must select a PCP from our Navigate network to help you manage your health and get the care you need. Your PCP provides regular and routine care, like annual checkups, and refers you to other network physicians or specialists when additional care is needed. You are required to get an electronic referral from your physician **before** you see another network PCP or specialist. **Without an electronic referral, your costs may be a lot higher or they may not be covered at all.** Check your benefit plan documents for more information.

How do I select a PCP?

You can go to **welcometouhc.com*** and use the physician search tool, available in English and Spanish, to find a PCP in your plan's network. Or you can call Customer Care for help:

For English: 1-855-828-7715
For Spanish: 1-800-940-1508

Each covered family member must select a PCP located in a town or city near where you (the subscriber) live. If you do not choose a PCP or you pick a physician who is far from where you live or who is not a general practice physician, family practice physician, pediatrician or internal medicine physician, we will assign one to you.

Can each covered family member have his or her own PCP?

Yes. You can select one physician for your entire family, or each covered family member may select his or her own physician. Please check with your physician's office **before** enrolling to confirm that he or she is accepting new patients and if there are any patient age restrictions.

Can I select any type of physician as my PCP?

Your PCP must be a general practice physician, family practice physician, pediatrician or internal medicine physician.

Will my PCP be identified on my health plan ID card?

The PCP's name and telephone number will be listed on each family member's health plan ID card. Be sure and check the PCP name on your ID card to ensure it is your intended PCP. If you want to change from the PCP listed on the card, please contact the Customer Care number on your card or go to **myuhc.com®.**

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Can a covered family member living out of state select a PCP closer to where he or she lives?

No. Family members must choose a PCP in the town or city near where you (the subscriber) live. This includes students going to school out of state, or children living with another parent.

If I don't select a PCP at enrollment, how will one be assigned to me?

We'll assign your PCP based on where you live. If you wish, you can choose a new PCP after you enroll, but the new PCP must be located near where you live or work.

After I enroll, can I change my PCP?

Yes. PCP changes can be made once a month and are effective the first of the following month. Change requests can be submitted on or before the 31st of the month. Changes can be made by calling the Customer Care number on your ID card or by logging on to **myuhc.com.** New health plan ID cards will be issued whenever members change their PCP.

Once I have a PCP, can I choose to see other PCPs without a referral?

No. It's important that you get an electronic referral from your PCP **before** you see any other primary care or specialist physician. An electronic referral from your PCP is necessary to receive coverage or the highest level of benefit possible.

What is a referral?

A referral is an approval from your PCP, which is needed **before** you receive care from another Navigate network physician or health care professional. Your PCP enters your referral electronically. Before you receive additional care, you will be able to view and confirm your referral on **myuhc.com.**

Do I need to complete any paperwork for referrals?

No. All referrals within your Navigate plan are electronic. When you receive a referral through your PCP, he or she will handle the process for you electronically.

Can I view and track my electronic referrals?

After you enroll, you will be able to confirm all of your referrals online at **myuhc.com** under the Physicians & Facilities tab, or you can call Customer Care at the number on the ID card if you have questions.

For English: 1-855-828-7715

For Spanish: 1-800-940-1508

Do I need a referral before seeing a specialist?

Yes. It's important that you get an electronic referral from your PCP **before** you see another network physician, including specialists. You should validate that a referral has been entered prior to seeing a network physician or specialist by checking on **myuhc.com** or calling Customer Care at the number on your ID card.

Are there any providers I can see without a referral?

Yes. Referrals are not needed to see the following providers as long as they are in the Navigate network:

- Obstetricians/gynecologists (OB/GYNs).
- Behavioral health or substance use disorder clinicians.
- Convenience care clinics.
- Urgent care clinics.
- Designated network virtual visit provider.

Remember: Emergencies are covered anywhere in the world, including non-network hospitals, without a referral. You should validate that a referral has been entered prior to seeing a network physician or specialist by checking on **myuhc.com** or calling Customer Care at the number on the ID card.

What's the difference between "referral" and "prior authorization?"

Referral: A referral is a required approval submitted electronically by your PCP **before** you get care from another network physician or specialist. An electronic referral from your PCP is necessary to receive coverage or the highest level of benefit possible.

Prior authorization: Prior authorization is the process in which UnitedHealthcare reviews certain health care services before they are received to determine if they are medically necessary and eligible for coverage. Prior authorization is required for certain covered health services, as noted in your benefit plan documents. **If you do not get prior authorization before receiving one of these services, your benefit coverage may be reduced. You also may have no coverage if it's determined that the service is not medically necessary.** For information on which services require prior authorization, see your benefit plan documents.

## Where can I find information after I enroll?

Once you enroll and register on **myuhc.com,** you can log in to take advantage of the available tools and resources.

Spanish-speaking members can visit our member website for in-language resources at **uhclatino.com.**

Find your PCP at welcometouhc.com*
English and Spanish provider directory.

Remember, you need to select a PCP when you enroll in the Navigate plan. If you don't select a physician, or if the physician you selected is not in the UnitedHealthcare Navigate network, a new physician will be assigned to you.

Step 1: Go to **welcometouhc.com*** and click on "All UnitedHealthcare Plans." Then, click on one of the Navigate plans available to you. You'll be prompted for your ZIP code.
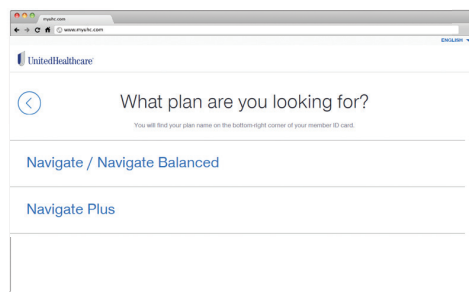
Step 2: Next, click on "People" to see a list of doctors in our network, and select "Primary Care" to find a PCP. Select a PCP from the providers listed. Or you can search by ZIP code, name, language or gender to find a PCP quickly and easily.
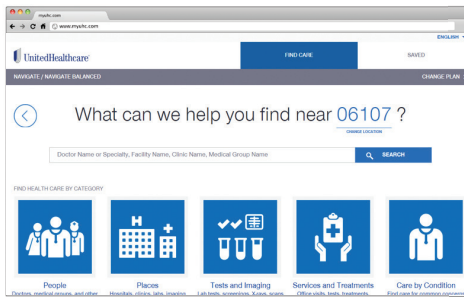
Step 3: Once you choose the PCP you want, write down all of the physician's information, including the doctor's address and telephone number. Importantly, when you open the location where you want to see your PCP, you'll see a 14-digit physician identification (ID) number (circled). You'll need to provide this information to select a PCP when you enroll in the Navigate plan.
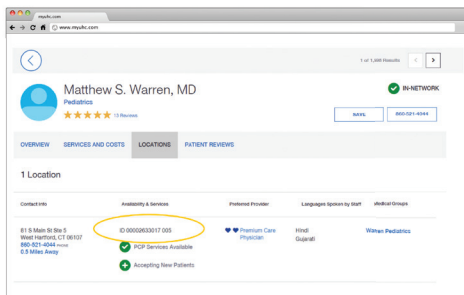
The **welcometouhc.com** website provides content in English only, but you can access the provider directory in English or Spanish. You can also visit our member website for Spanish-language resources at **uhclatino.com.** If you would prefer to speak to our customer care professionals for assistance, please call:

For English: 1-855-828-7715

For Spanish: 1-800-940-1508

Ready, set, enroll:

- Complete the enrollment form provided by your employer.
- Be sure you include the first and last name for all PCPs selected by you and any covered family members and/or dependents.
- Remember to provide the 14-digit physician ID number for each PCP listed on the form.

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