

Medical Insurance

Vendor: United Health Care

Website: <https://MyUHC.com>

Plan Number: 904298

Medical benefits help to ensure good health. They also help protect you and your family from costly and unexpected medical expenses. Motion Recruitment Partners offers you four medical plans to choose from through United Healthcare (UHC). We have chosen UHC as our medical provider for their large national network of providers and access to quality in-network care. Networks can be viewed at <https://www.uhc.com/find-a-doctor> (choose Choice Plus) . Pre-enrollment questions can be directed to UHC at 800-741-8786 or 866-314-2320 (identify as a Motion Recruitment Partner employee, under Plan # 0904298). While all four plans cover the same types of services, the plans differ in how their deductibles and out-of-pocket maximums are applied as well as at what level of coverage they offer.

Choice Plus PPO Plan

A Preferred Provider Organization (PPO) is a health plan with a “preferred” network of providers in your area. You do not need to select a primary care physician and you do not need referrals to see a specialist. Enrollment in a PPO gives you and your family the flexibility to receive care both in- and out-of network. If you choose to see a doctor who is outside the preferred network, you will generally have to pay a larger portion of the bill than you would for an “in-network” provider. With a PPO, you will have access to out-of-state providers that are considered in-network. A PPO is a good option for those who don’t mind paying more for coverage in return for low plan deductibles, extensive network of providers, and access to affordable out-of-network care.

Choice Plus EPO Plan

Enrollment in an Exclusive Provider Organization (EPO) only allows you and your family to seek care from providers within the plan’s network. You are responsible for paying 100% of out-of-pocket if you seek care from a doctor outside your plan’s network. Like a PPO, though, you do not need a referral to get care from a specialist. An EPO is a good option if you don’t want to pay a lot in premiums, but also don’t want to pay a lot at the doctor’s office. This plan is also good for those who do not anticipate seeing out-of-network providers.

Choice Plus HDHP Base and HDHP Buy-Up Plans

Enrollment in a High Deductible Health Plan (HDHP) gives you and your family the flexibility to receive care both in-and out-of-network and offer referral-free access to network specialists. However, when you go out-of-network, your out-of-pocket expenses increase significantly. These plans put you, the consumer, in the driver’s seat. You have affordable coverage, protection from catastrophic expenses, and the flexibility to choose how to

spend – or save – your money along the way. Paired with a tax-free Health Savings Account, these plans can offer many long-term financial benefits for those who are willing to take an active role in managing their health care experience. You pay the full cost for all services (with the exception of in-network preventive medical services) until you have met the deductible. Once your deductible is met you pay your share of the coinsurance. All covered medical and prescription drug expenses are subject to the plan’s deductible and coinsurance.

Click [here](#) to see a side-by-side comparison of the coverage.

Pharmacy:

Prescription coverage is part of the Medical Plan, and is provided through the CVS Caremark pharmacy network.

Pharmacy Locator :

https://www.caremark.com/wps/portal/.cmd/el?id=mo36r9c2_1&cmxtarget=FRAMED_LOCAL_PHARMACY&newLogin=yes&returnURL=http://www.caremark.com/framedLogoff.html

Participants can check the price estimate for prescriptions by using the below links:

EPO	https://www.caremark.com/wps/portal/.cmd/el?id=mo36r9c2_1&cmxtarget=CHECK_DRUG_COST_FAST&newLogin=yes&returnURL=http://www.caremark.com/close.html
HDHP - BUYUP	https://www.caremark.com/wps/portal/.cmd/el?id=mo36r9c2_2&cmxtarget=CHECK_DRUG_COST_FAST&newLogin=yes&returnURL=http://www.caremark.com/close.html
HDHP - BASE	https://www.caremark.com/wps/portal/.cmd/el?id=mo36r9c2_3&cmxtarget=CHECK_DRUG_COST_FAST&newLogin=yes&returnURL=http://www.caremark.com/close.html
PPO	https://www.caremark.com/wps/portal/.cmd/el?id=mo36r9c2_4&cmxtarget=CHECK_DRUG_COST_FAST&newLogin=yes&returnURL=http://www.caremark.com/close.html

Additional Programs through UHC/CVS:

[ImpaxRx](#) – Additional coverage for high-cost, specialty medications

[2nd MD](#) – Virtual second opinion service

[Kaia](#) – Provides digital therapeutic therapy for musculoskeletal pain (MSK)

[One Pass Select](#) – Discounted fitness memberships for a wide network of leading nationwide providers

[Rally](#) – UHC goal-oriented wellness platform

[Talkspace](#) – Online mental health platform

[Virtual Visits](#) – Connect with a provider for 24/7 virtual visits