

Here for a healthier you

2025 open enrollment
CalPERS



uhc.com/CalPERS





For the moments that matter, UnitedHealthcare is here

The UnitedHealthcare SignatureValue® Harmony HMO plan is designed to help simplify your health care experience, connect you to quality care and deliver lower costs. You'll also get access to tools, resources and services to help you take charge of your health and get more out of your plan.



Get answers to your health care questions

Navigating health care is easier when you know who to call. Your UnitedHealthcare Customer Service team is here to help you:

- Improve your health, manage a chronic condition and understand complex medical issues
- Understand how your health plan works
- Get answers about a recent claim or how much you can expect to pay
- Find a network provider, get a new health plan ID card or save on health care costs – and much more

Call Customer Service at **1-877-359-3714** for help with questions about your health plan and benefits.

Connect from anywhere

With UnitedHealthcare, you get personalized 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

Your online hub for plan details

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

- Find and price care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors



UnitedHealthcare app

Your app for on-the-go access

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

- Find nearby care options in your network
- See your claim details
- View and share your health plan ID card
- Video chat with a doctor 24/7



Signature Value Harmony HMO benefits at a glance



Network coverage only – You may save money when you receive care for covered benefits from network providers.



Primary care physician (PCP) required* – You and each covered family member on your plan will need to choose a PCP.



Referrals required – You'll need referrals from your PCP before seeing a specialist or getting certain health care services.



Pharmacy benefits administered by Optum Rx® – You'll be able to order up to a 3-month supply of medications you take regularly and have them delivered right to your home.



One-stop call resolution – You'll have access to a dedicated call center for answers to all of your questions about care, benefits and coverage, including referrals and claims.

Stay supported with your PCP

Your PCP can help connect you to the care you need and help you avoid cost surprises. Your health plan option requires you to select a network PCP** for you and each covered family member.

More reasons to have a PCP

- ✓ They know your health history and health goals
- ✓ They provide routine care, such as annual checkups, which may help identify potential health issues earlier
- ✓ They advise you when to see a specialist and provide referrals if needed***



*Laws in some states allow you to choose a specialist, like an OB/GYN as your PCP. Sign in to uhc.com/CalPERS to see the providers in your network.

**Some health plans may allow you to choose a facility rather than a doctor as your PCP. Some states allow you to choose a specialist, like an OB/GYN, as your PCP.

***Some health plans may require a referral prior to seeing another network physician or specialist.

More benefits for all that life brings

UnitedHealthcare's digital tools and online resources help make managing your health – and health plan – simpler and more convenient. Here are just a few examples of what's included.



Want to lose weight?

Real Appeal

Connect with a community of support with Real Appeal®, an online weight-management program designed to inspire healthier behaviors. It includes group coaching sessions, 24/7 access to videos, tools to track your progress and more.



Ready to quit tobacco?

Quit For Life

If you're ready to quit tobacco, Quit For Life® can help. You'll get 1-on-1 support, a quit guide, access to a members-only website, help deciding if medication is right for you and, if you qualify, nicotine-replacement therapy.



Looking for pregnancy support?

Maternity Support

If you're thinking about having a baby, or already have one on the way, Maternity Support is here for you. Get access to resources and tools to help you throughout pregnancy and after delivery. To enroll, visit myuhc.com.



Want to feel better?

Acupuncture and chiropractic care

As part of your health plan benefits, you have direct access to more than 3,000 credentialed chiropractors and over 950 credentialed acupuncturists in California.



Want to get rewarded?

UnitedHealthcare Rewards

Complete activities, including daily well-being goals, to earn up to \$300 and build healthier habits along the way.



Need care on the go?

24/7 Virtual Visits

With 24/7 Virtual Visits, you can chat with a health care provider by computer or mobile device.* Doctors can diagnose and treat common, nonemergency conditions – from seasonal flu to pinkeye.



Looking for flexible fitness options?

One Pass Select

With One Pass Select®, we're on a mission to make fitness engaging. Find a routine that's right for you and choose a membership tier that fits your lifestyle.



Looking for emotional support?

Behavioral Health

Receive confidential support for everyday challenges or more serious issues. Find the care that works for you using self-service apps or scheduling virtual or in-person therapy.

Review your plan coverage details

Once you've enrolled, your PCP will be your first source for care and can coordinate any specialty care you may need. Age-appropriate preventive care services are covered for routine wellness exams, well-child exams, mammograms, flu shots and other immunizations when provided through your PCP.

Health plan details

SignatureValue Harmony HMO

Medical copays and coinsurance	You pay
Deductible	
Employee	N/A
Family	N/A
Out-of-pocket limit	
Employee	\$1,500
Family	\$3,000
Lifetime maximum	Unlimited
Doctors and specialists	
Doctor visit	\$15 copay
Specialist visit	\$15 copay
Chiropractic/acupuncture	\$15 copay
24/7 Virtual Visits	\$15 copay
Preventive care	
Well-child visits	No charge
Mammogram	No charge
Immunizations	No charge
Annual physical	No charge
Urgent and emergency care	
Urgent care visit	\$15 copay
Emergency room	\$50 copay
Ambulance	No charge
Hospital care	
Outpatient surgery	No charge
Lab and X-ray	No charge
Hospital stay	No charge
Maternity stay	No charge
Mental health and substance use	
Outpatient visits	\$15 copay
Inpatient visits	No charge
Prescription drugs (offered through Optum Rx)	You pay
Retail pharmacy	
Generic	\$5
Brand formulary	\$20
Non-formulary	\$50
Mail-order pharmacy	
Generic	\$10
Brand formulary	\$40
Non-formulary	\$100

Search the Harmony HMO network to find your PCP

The Harmony HMO plan requires you to select a PCP for you and each family member covered under your plan. Your PCP is your health guide – someone who can help connect you to the care you need and help you avoid cost surprises. Go to uhc.com/CalPERS to browse network PCPs:

Enjoy freedom of choice

With the SignatureValue Harmony network, you'll have more choices in more neighborhoods. Choose from 17,000 providers and 175 primary hospitals¹ in California.

Participating physician groups – Harmony*

Group name	DEC #	Group name	DEC #
Contra Costa County		Orange County	
Canopy Health - Hill Phy Med Group East Bay	030403	Edinger Medical Group	026621
Canopy Health - John Muir Phy Network		Greater Newport MemorialCare	026695
Los Angeles County		MemorialCare Medical Group	025679
MemorialCare Medical Group	025679	Optum - Orange County	028427
Optum - Bixby Knolls	028435	Optum Care Network - Arta Health	029878
Optum - Long Beach	028455	Optum Care Network - South Coast	028461
Optum - Long Beach/North Orange County	028459	Optum Care Network Monarch	021963
Optum - Los Angeles	028463	Riverside County	
Optum - Los Angeles/San Gabriel	028391	Optum Care Network - Desert Cities	018657
Optum - Magan Medical Clinic	028445	Optum Care Network - Citrus Valley	021243
Optum - San Gabriel	028764	Optum Care Network - Corona	005232
Optum - South Bay	028403	Optum Care Network - Moreno Valley	003111
Optum - Valencia	028414	Optum Care Network - Riverside	008331
Optum Care Network AppleCare Select	025327	Optum Care Network - Southwestern Valleys	006657
Optum Care Network - Arcadia	028404	San Bernardino County	
Optum Care Network - Burbank/Glendale	028401	Optum - Beaver Medical Group	027825
Optum Care Network - Central LA (fka Good	005273	Optum - Pinnacle Medical Group	027850
Optum Care Network - Citrus	028428	Optum Care Network - Inland Valley	006045
Optum Care Network - East LA	028399	Optum Care Network - Redlands	001026
Optum Care Network - East West	028411	Optum Care Network - San Bernardino	019383
Optum Care Network - Glendale/Verdugo	028437	San Diego County	
Optum Care Network - Huntington Mem	028434	Optum Care Network - N County SD Harmony	032236
Optum Care Network - LA County	028393	SCMG Graybill North Coastal	025448
Optum Care Network - Little Company of Mary	028436	Sharp Community Medical Group	004395
Optum Care Network - Long Beach	028454	Sharp Community Medical Group - Grossmont	006130
Optum Care Network - Methodist	028451	Sharp Community/Chula Vista	006129
Optum Care Network - Montebello	028388	Sharp Community/Coronado	014128
Optum Care Network - Northridge	028416	Sharp Community Med Grp-PHMG (Palomar Hlth	015882
Optum Care Network - Pasadena	028410	Sharp Community/Inland North	014174
Optum Care Network - San Dimas	028419	Sharp Rees-Stealy Medical Group	001035
Optum Care Network - San Fernando Valley	028423	UCSD Medical Group Harmony	031402
Optum Care Network - San Gabriel (SGV)	028422	UCSD Medical Group, Affiliates - Harmony	031407
Optum Care Network - South Bay	028417	Santa Clara County	
Torrance Memorial IPA	026488	Canopy Health - Santa Clara County IPA	031242
Napa County		Santa Cruz County	
Canopy Health - Providence	034073	Canopy Health - DHMN - Santa Cruz	031954
		Solano County	
		Canopy Health - Hill Phy Med Group Solano	030461
		Canopy Health - John Muir Phy Network	030431

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 غير اللغة العربية (**Arabic**)، فسيكون لدينا خدمات مساعدة مجانية لك. يرجى الاتصال بنا على الرقم المجاني. كل خدماتنا مجانية. لفت انتباهك: خدماتنا مجانية. يرجى الاتصال بنا على الرقم المجاني. كل خدماتنا مجانية.

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**), udostępniliśmy 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.

توجّه: 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, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍI BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anida'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shq'odi ninaaltsos nít'ízi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béesh bee hane'í biká'ígíí bee hodiilnih.

Disclaimers

¹Network counts accurate as of April 2024.

Real Appeal[®] is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program 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. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

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 9-1-1. 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.

One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico), it features a subscription based nationwide gym network and digital fitness. For self-funded participants nationally, it features a subscription based nationwide gym network, digital fitness and grocery delivery service. 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 Optum. Subscription costs are payable to Optum.

The Quit For Life[®] program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

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.

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Laws in some states allow you to choose a specialist, like an OB/GYN, as your PCP. Sign in to uhc.com/CalPERS to see the providers in your network.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by United Healthcare Services, Inc., Optum Rx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).

Choose your care for the days ahead



Review your option(s)

Now that you've had some time to review all the details, you're ready to enroll in the plan that fits you best.



Get ready for coverage to begin

While waiting for your plan's start date, you can search the network for providers near you at uhc.com/CalPERS.



Say hello to your benefits

Watch the mail for your welcome kit and health plan ID card – then go to myuhc.com and 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

Learn more about your benefit option(s) or reach out with any questions.

uhc.com/CalPERS

1-877-359-3714, TTY 711



United
Healthcare®