

Apple, Inc.

The Apple Advantage Plan video transcript (3:20)

At Apple, we want you and your family to have access to the care and support you need to feel and do your best.

Health and innovation are part of our values. That's why we've reimagined health insurance with an exciting medical plan option through UnitedHealthcare called the Apple Advantage Plan.

Our goal is for you to have great health outcomes and affordable healthcare.

The Advantage Plan is unique.

First, it encourages every member to visit top performing doctors with proven track records for delivering the best patient outcomes. And seeing those doctors is free!

We've also replaced deductibles and coinsurance with predictable simple copays when you visit an in-network clinic or hospital.

And finally, the Advantage Plan has the lowest cost out of your paycheck!

The key to great health outcomes, is great doctors.

Our PPO Plus, Part-Time PPO and Saver plans have two tiers – in-network and out-of-network.

Under the Advantage Plan, there are three tiers. We have split UHC's network such that the top performing doctors are Tier 1. If you visit these great doctors the copay is \$0 and you're getting the best care!

For Tier 2 in-network doctor visits the copay is \$100 for primary care or \$150 for specialist visits.

Like the other plans if you visit a doctor outside the UHC network the cost is even higher.

Also, virtual care through Transcarent, UHC virtual visits, or Apple's own On Demand are free.

Mental health care provided through Lyra physical and occupational therapy are all free in the Advantage Plan too!

We've partnered with Garner a premier medical data analytics company to determine the top performing providers. To create the list of Tier 1 providers Garner analyzes billions of claims and hundreds of data metrics.

Doctors are ranked based on the care they prescribe and whether they are in accordance with clinical best practice the health outcomes they achieve and their patient satisfaction scores.

Using the Garner app you can search for doctors near you by area of specialty or by provider name. You'll see their ranking why they are considered the best in their field along with patient reviews. You also have the option to message the Concierge for detailed data and insights so you can feel confident in choosing your doctor.

During Open Enrollment check the Garner app to see if your existing doctors are Tier 1 to help you make an informed decision before you enroll. The Apple Advantage plan has the lowest cost out of your paycheck and office visits are free when you see a Tier 1 provider.

If you have additional healthcare services like prescriptions or a hospital stay you'll have predictable copays. And through the rich insights provided in the Garner app and concierge you can choose the doctor with the best track record to support you and your family's health.

To learn more about the full plan design and costs scan the QR code.

Thank you for taking the time to explore the Apple Advantage Plan.