

UnitedHealthcare

The Apple Advantage Plan video transcript (5:26)

Welcome to the Apple Benefits Explained Video Series. In this video, you'll learn about the Apple Advantage Plan.

This plan is available to eligible full- or part-time team members and their families who live and physically work in Connecticut, Georgia, New Jersey, New York, or Washington.

There are 5 common features the Apple Advantage Plan shares with the other Apple Medical plans. One: You can use any provider you want; network doctors save you money while out-of-network doctors cost more. Two: You have access to UnitedHealthcare's national network, with no referrals required to see specialists. Three: The plans provide coverage for the same services — just at different cost levels. Four: There's no deductible or out-of-pocket costs for eligible preventive care when you use network doctors. And five: You have pharmacy coverage through Optum Rx.

All plans have access to a dedicated team of UnitedHealthcare Advocates for Apple. Plus, the Apple Advantage Plan includes the unique feature of having access to a Garner Concierge.

Now, let's go over some common medical plan terms. The first is copay, which is a fixed dollar amount you typically pay when you see a doctor or pick up a prescription. Next is deductible, the yearly amount you usually need to pay before your medical plan starts paying for covered services.

Coinsurance is the percentage you pay for a covered health service, such as 20%. And out-of-pocket max is the most you'll pay during a plan year; once you reach this amount, your medical plan will pay 100% of covered services.

Ready to dive into the details of the Apple Advantage Plan?

The Apple Advantage Plan, administered by UnitedHealthcare, offers a new approach to care, making it simple to find and connect with top-performing doctors with a proven record for delivering the best outcomes. It's designed to help improve a person's chances of getting and staying healthy by using quality-rated doctors. The plan also gives you the freedom to choose any doctor you want.

Other Apple medical plan options have 2 tiers: in-network and out-of-network. The Apple Advantage Plan has 3 tiers based on your doctor selection: Tier 1, Tier 2 in-network and out-of-network. Tier 1 features top-performing doctors based on the quality of their diagnoses, treatments, outcomes and patient reviews. These doctors were selected based on analytics performed on billions of claims by Garner, a company that reviews doctor performance.

For Tier 1 doctors, there is no copay for all office visits, including specialists. The second tier is in-network doctors. When you see a Tier 2 in-network doctor for services other than preventive care, you'll have a flat copay. And the third tier is out-of-network doctors. If you use one of these doctors, you'll pay 40% coinsurance for eligible expenses after you meet your deductible.

To sum up, here's what makes the Apple Advantage Plan different. By focusing on quality, it makes it easy for you to connect with doctors with a proven track record for delivering the best outcomes. When you see a Tier 1 doctor, you won't have a copay for office visits, including specialists. And for other services such as inpatient or outpatient hospitalization, emergency care and prescription drugs, you'll pay a flat copay when you use Tier 1 or Tier 2 in-network doctors.

This grid shows specific costs for each of the 3 tiers. Copays for preventive care are \$0 for Tier 1 and Tier 2 in-network; for out-of-network, you'll pay 40% coinsurance with no deductible. For the most part, there is no deductible for Tier 1 and Tier 2 in-network; for out-of-network, it's a set amount per year for employee-only coverage or when covering dependents. Your out-of-pocket max is also a set amount per year for employee-only coverage or when covering dependents.

And that's the Apple Advantage plan! If you're eligible, consider this plan to help you get the most out of your benefits.

To view Tier 1 providers or connect with a Garner Concierge, go to getgarner.com/apple or scan the QR code to download the Garner Health app. You can also call a Garner Concierge.

Have questions? As always, you can also call your dedicated team of UnitedHealthcare Advocates for Apple with any benefits questions. Scan the QR code to call the Advocates and save their number to your iPhone. Thank you for watching!