



Welcome
**Navigators
and
Assisters**

Over 1.5 million members

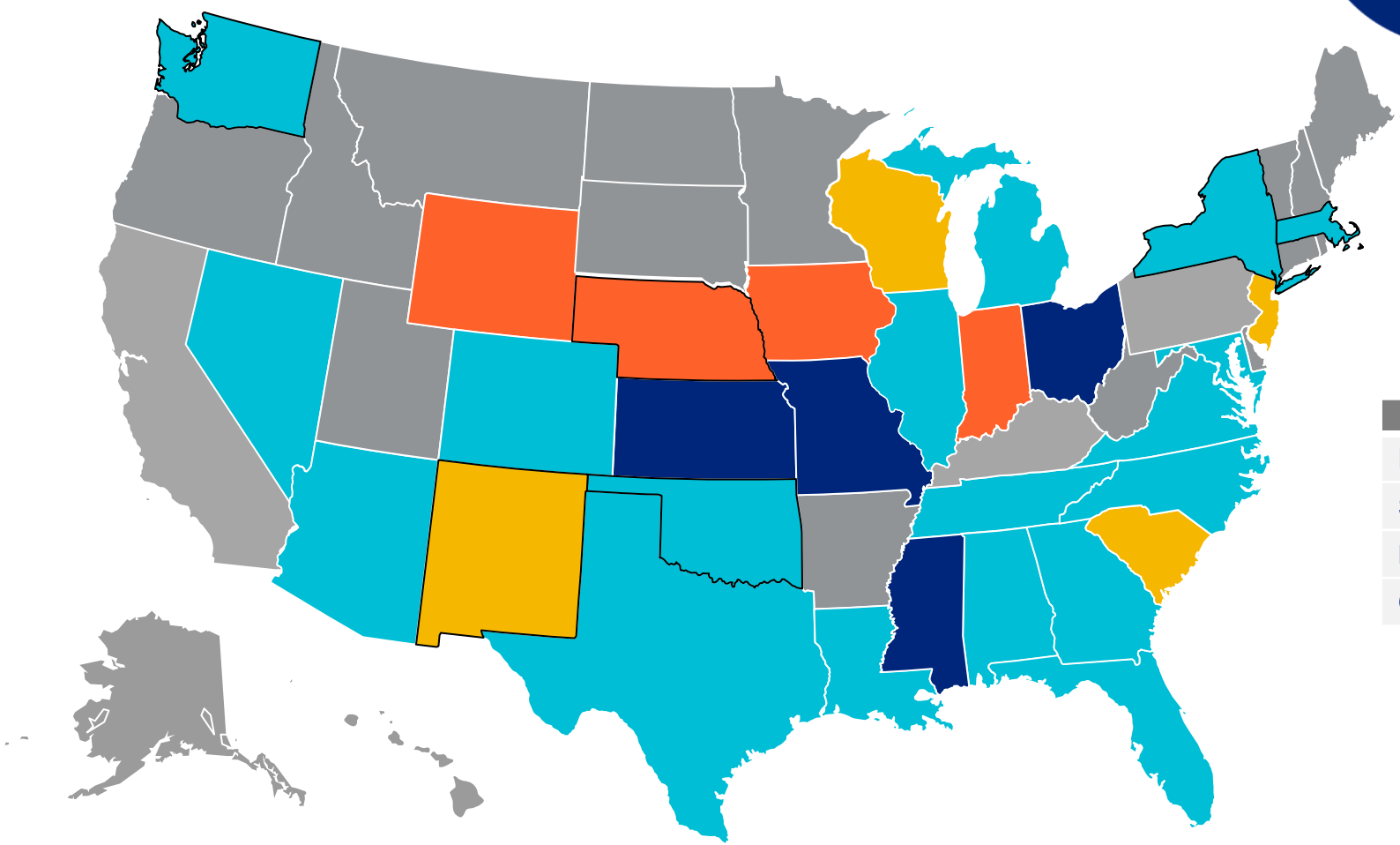




UnitedHealthcare
Individual & Family
plans have the
largest ACA state
footprint, providing
coverage in **30**
states*



2025 footprint



	2022	2023	2024	2025
Footprint				
States	18	22	26	30
Markets	54	90	138	147
Counties	328	532	1,000+	1,200+

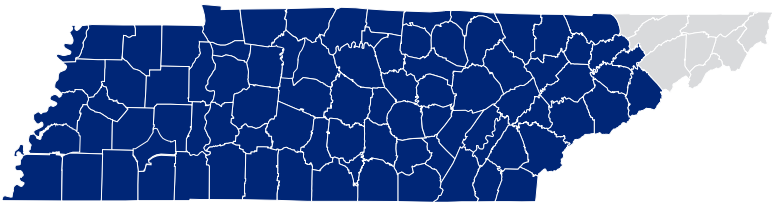
2022 footprint 2023 new entry 2024 new entry 2025 new entry Required for other LOBs

Network

Tennessee



2025 Individual Exchange Tennessee



Quick State Facts

- 87 total counties
- Non-Gated EPO plans
- Cross border coverage to specific counties in MS, AL

Network Changes from 2024 to 2025

- HCA will be Out-of-Network

Provider network is subject to change

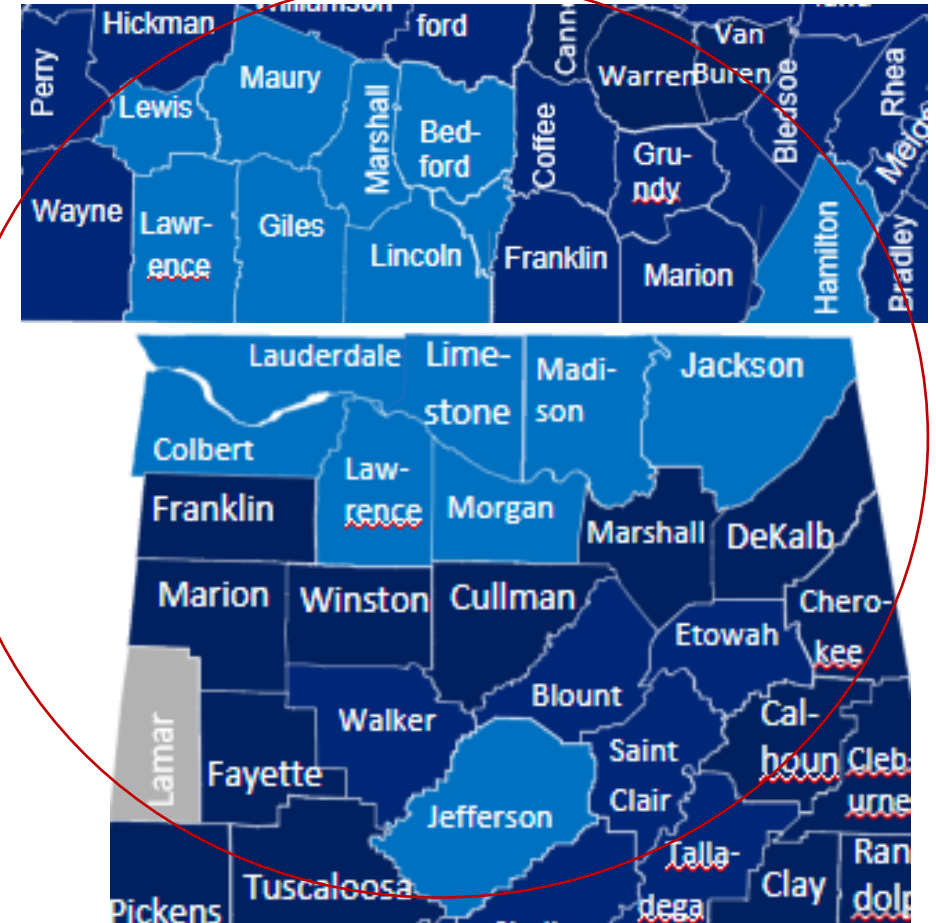
Market Area	Counties	Hospitals, Affiliated Physicians, FQHCs and Clinics
Chattanooga	Bledsoe, Bradley, Franklin, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea, Sequatchie	Erlanger Health System: Erlanger Bledsoe, BEH Erlanger, Erlanger East Campus, Erlanger North; Community Health Systems: Tennova Healthcare Cleveland; Rhea Medical Center
Cookeville	Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren and White	Ascension Health: Ascension St. Thomas Stones River, Ascension St. Thomas DeKalb, Ascension St. Thomas River Park, Ascension St. Thomas Highlands; Cookeville Regional Medical Center
Knoxville	Anderson, Blount, Claiborne, Campbell, Cocke, Grainger, Hamble, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union	Blount Memorial Hospital, Community Health Systems: Tennova Healthcare – Jefferson, Tennova Healthcare Lafollette, Tennova Healthcare Newport Medical Center, Tennova North Knoxville Medical Center, Tennova Healthcare - Turkey Creek Medical Center; UT: University of TN Medical Center
Memphis/Jackson	Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henderson, Henry, Lake Lauderdale, Madison, McNairy, Obion, Shelby, Tipton, Weakley	Community Health Systems: Henderson County Community Hospital; Delta Medical Center, Hardin County General Hospital, Henry County Medical Center, Methodist Hospital: Methodist Hospital Germantown, Methodist North Hospital, Methodist South Hospital, Methodist University Hospital; Select Specialty Hospital Memphis; Tenet: St. Francis Hospital, St. Francis Hospital Bartlett; West Tennessee Healthcare: Bolivar General Hospital, Camden General Hospital, Dyersburg Hospital, Jackson Madison County General, Milan General Hospital, West Tennessee Volunteer Hospital
Nashville	Bedford, Coffee, Cheatham, Davidson, Dickson, Giles, Hickman, Houston, Humphreys, Lawrence, Lewis, Lincoln, Marshall, Maury, Montgomery, Moore, Perry, Robertson, Rutherford, Stewart, Sumner, Trousdale, Wayne, Williamson, Wilson	Ascension Health: St. Thomas Baptist: Ascension Saint Thomas Hickman, Ascension Saint Thomas Rutherford, Saint Thomas Hospital for Specialty Surgery; Community Health Systems Tennessee: Tennova Healthcare – Clarksville; Houston County Community Hospital, Maury Regional Hospital: Marshall Medical Center, Maury Regional Hospital, Wayne Medical Center; Perry Community Hospital, Three Rivers Hospital, Williamson Medical Center

Providers: check out additional information regarding TN Exchange plans on UHCprovider.com/Exchanges



Tennessee / Alabama

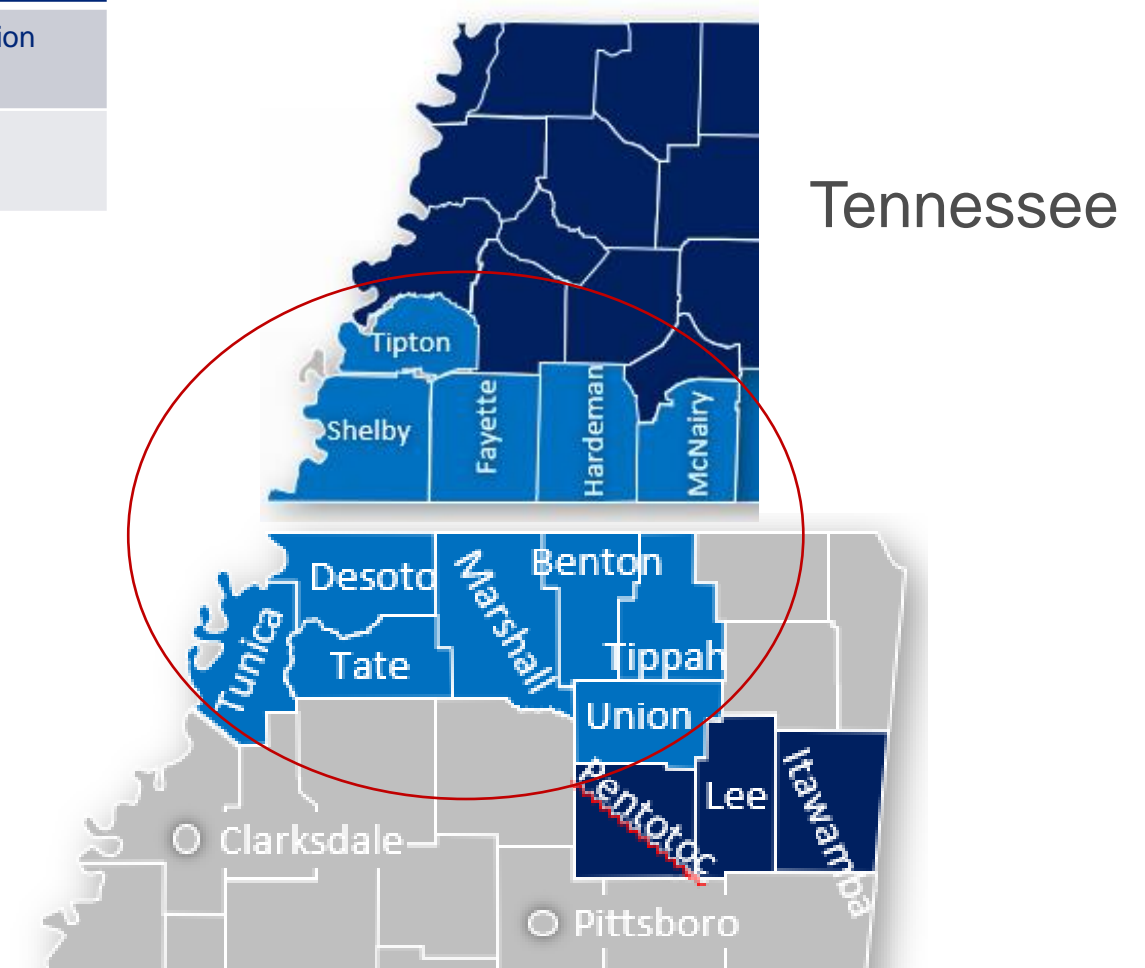
Member State	Border State	Border Counties
AL members may access	TN providers located in	Bedford, Giles, Hamilton, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Wayne
TN members may access	AL providers located in	Colbert, Jefferson, Lauderdale, Lawrence, Limestone, Madison, Morgan



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Tennessee / Mississippi

Member State	Border State	Border Counties
TN members may access	MS providers located in	Benton, DeSoto, Lee, Marshall, Tate, Tippah, Tunica, Union
MS members may access	TN providers located in	Fayette, Hardeman, McNairy, Tipton, Shelby



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Product

**Medical, Pharmacy, Dental, Vision, Virtual Care &
Member Incentives**



Product Families continuing in 2025

Virtual
First Plans
are
sunsetting
in PY25

Required

Also called Standard plans, CMS and/or State Based Marketplaces require all carriers to offer these plans



Value

Flagship plan with moderate deductible but lower premium
Mix of copays and coinsurance



Advantage

Lower deductible plan with higher premium
Copay cost shares for many services



Copay Focus

Launched in 2024, these plans provide first dollar coverage through \$0 medical deductibles
Nearly all commonly accessed services have copays to provide price transparency



Essential

Off-Exchange only product family for PY25
Available in: AZ, CO, MD, OH, TX
Cheapest, skinniest, low-cost offering



Copay focus plan

34% members on this plan

\$0 deductibles

Affordable copays for office visits

Affordable Rx



Tennessee PY25 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Value (No Referrals)	Bronze	\$7,900	\$15,800	\$9,200	\$18,400	\$15	✓ 40%	✓ 40%	\$0	✓ 40%	✓ 40%	\$20
UHC Bronze Copay Focus (No Referrals)	Bronze	\$0	\$0	\$9,200	\$18,400	\$15	\$70	\$100	\$0	\$3,000 (3-day max)	\$375	\$20
UHC Bronze Copay Focus+ (Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$9,200	\$18,400	\$15	\$70	\$100	\$0	\$3,000 (3-day max)	\$375	\$20
UHC Bronze Standard (No Referrals)	Bronze	\$7,500	\$15,000	\$9,200	\$18,400	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Silver Copay Focus (No Referrals)	Silver	\$0	\$0	\$9,200	\$18,400	\$10	\$45	\$100	\$0	\$2,500 (3-day max)	\$375	\$20
UHC Silver Advantage (No Referrals)	Silver	\$2,750	\$5,500	\$9,200	\$18,400	\$10	\$36	\$90	\$0	✓ 30%	✓ \$375	\$15
UHC Silver Advantage+ (Dental + Vision, No Referrals)	Silver	\$2,750	\$5,500	\$9,200	\$18,400	\$10	\$36	\$90	\$0	✓ 30%	✓ \$375	\$15
UHC Silver Standard (No Referrals)	Silver	\$5,000	\$10,000	\$8,000	\$16,000	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Gold Copay Focus (No Referrals)	Gold	\$0	\$0	\$8,000	\$16,000	\$5	\$40	\$70	\$0	\$2,000 (3-day max)	\$300	\$10
UHC Gold Advantage (No Referrals)	Gold	\$1,200	\$2,400	\$8,000	\$16,000	\$5	\$30	\$70	\$0	✓ 25%	✓ \$300	\$10
UHC Gold Advantage+ (Dental + Vision, No Referrals)	Gold	\$1,200	\$2,400	\$8,000	\$16,000	\$5	\$30	\$70	\$0	✓ 25%	✓ \$300	\$10
UHC Gold Standard (No Referrals)	Gold	\$1,500	\$3,000	\$7,800	\$15,600	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%

Check (✓) indicates that this benefit is subject to the annual deductible.



Tennessee PY25 Plan Designs

Plan Name	Rx Deductible (Individual/Family)		Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non- Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Value (No Referrals)	Same As Medical		\$0	\$5	✓ \$50	✓ 40%	✓ 50%		
UHC Bronze Copay Focus (No Referrals)	\$4,500	\$9,000	\$0	\$25	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze Copay Focus+ (Dental + Vision, No Referrals)	\$4,500	\$9,000	\$0	\$25	✓ 40%	✓ 45%	✓ 50%	●	
UHC Bronze Standard (No Referrals)	Same As Medical		\$0	\$25	✓ \$50	✓ \$100	✓ \$500		
UHC Silver Copay Focus (No Referrals)	\$2,500	\$5,000	\$0	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage (No Referrals)	Same As Medical		\$0	\$3	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (Dental + Vision, No Referrals)	Same As Medical		\$0	\$3	✓ \$85	✓ 40%	✓ 50%	●	
UHC Silver Standard (No Referrals)	Same As Medical		\$0	\$20	\$40	✓ \$80	✓ \$350		
UHC Gold Copay Focus (No Referrals)	\$500	\$1,000	\$0	\$1	\$50	✓ 45%	✓ 50%		
UHC Gold Advantage (No Referrals)	Same As Medical		\$0	\$1	\$40	✓ 30%	✓ 40%		
UHC Gold Advantage+ (Dental + Vision, No Referrals)	Same As Medical		\$0	\$1	\$40	✓ 30%	✓ 40%	●	
UHC Gold Standard (No Referrals)	Same As Medical		\$0	\$15	\$30	\$60	\$250		

Check (✓) indicates that this benefit is subject to Medical or Rx deductible.



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Virtual care in 2025



galileo^o



 amwell[®]



 on demand[®]
by Included Health




Vision Benefit Overview

1 Pediatric Benefits

- Offered in all states on all plans, as required by the ACA

2 Adult Benefits

- States:** Offered in all states on select plans except in CO, WA, NJ, NM
- Availability:** Offered on all Product Families at all metal levels (indicated in plan name with "+" sign)

 Coverage	1	2
	Pediatric Vision	Adult Vision ¹
Network	UHC Vision Network (INO)	UHC Vision Network (INO)
Age Requirement	Under 19 years of age	19 years of age or older
Routine Vision Exam	No charge	No charge
Lenses (Includes standard scratch + polycarbonate lens option)	Deductible + coinsurance	\$25 Copay
Frames		Covered up to \$150
Contact Lenses – Formulary ² (Includes fit & evaluation)		\$25 Copay
Contact Lenses – Non-Formulary ² (Materials copay doesn't apply)	N/A	Covered up to \$105
Low Vision Testing	No charge	N/A
Low Vision Therapy	Deductible + 75% coinsurance	

¹Benefits do not apply towards annual OOPM

²Contact lenses are in lieu of lenses/frames


Dental Benefit Overview

1 Pediatric Benefits

- **States:** Offered in all states except WA
- **Availability:** Embedded in all plans across Product Families, including FFM Standard Plans, at all metal levels (Bronze, Silver, Gold)

2 Adult Benefits

- **States:** Offered in all states except CO, WA, NJ, NM
- **Availability:** Offered on all Product Families at all metal levels (indicated in plan name with "+" sign)

 Coverage	1	2
	Pediatric Dental ¹	Adult Dental ²
Network	PPO20 - INO	PPO20 - INO
Age Requirement	Under the age of 19	19 years of age or older
Annual Benefit Maximum	N/A	\$1,000 per covered person per calendar year
Class 1: Preventative & Diagnostic	No charge	No charge, subject to annual maximum
Class 2: Minor Restorative	Deductible + coinsurance	50% coinsurance, subject to annual maximum
Class 3: Major Restorative	Deductible + coinsurance	50% coinsurance, subject to annual maximum
Class 4: Orthodontia	Deductible + coinsurance ³	Not covered

¹Benefits apply to the medical deductible and OOPM; pediatric cost shares differ in CO

²Benefits do not apply towards annual OOPM

³Medically necessary orthodontia only; some states (MI, MS, CO) exclude coverage for orthodontia



All members can earn up to ...

\$150

\$100 for PCP visit
\$50 for account actions



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All plan designs, benefits, cost shares, and service area expansions for plan year 2025 are pending regulatory approval and subject to change.



Product Incentives

\$150 Decoupled Product Incentive

\$100 for PCP Visit

PY25's structure will expand incentive availability to allow **all 2025 states** to offer the \$100 portion of the member Incentive, including 2 states that previously were excluded:

- **New Jersey**

Offering the **\$100 PCP incentive portion in NJ** would align with the state's direction of only offering wellness-based incentives.

- **New Mexico**

Offering the **\$100 PCP incentive portion** in NM, allows members to have access to an incentive program without creating a custom technical build to account for the inability to complete the autopay sign up action within myuhc.com.

\$50 for Account Related Actions

- 1 Create a **myUHC account**
- 2 Turn on **autopay**
- 3 Sign up for **ALL text message communications**
- 4 Sign up for **ALL paperless communications**



Fitness Benefits

Free Digital Fitness



Free Digital Fitness on All Plans Continuing in 2025

40k+ Digital Classes

Members 18+ have access to thousands of digital fitness classes

Buy Up Physical Fitness Access

NEW!

Classic (12k)	Standard (13k+)	Premium (16k+)	Elite (18k+)

4 Physical Gym Tiers
(Buy Up Option for Ages 18+)

Maintain premium affordability while expanding availability by introducing member funded **buy up option to access 4 different One Pass Select** gym tiers

Physical gym buy-up will be made available as widely as possible (all plans, families, eligible states) and includes **free AARP, Walmart+, Shipt memberships**

One Pass Select buy up gym tiers range **from \$ to \$\$\$\$ per month** and have **12k to 18k+ gym locations**

Free Diabetes Benefits

Provide 8 diabetes management services to members with a Type 1 or Type 2 Diabetes diagnosis

\$0 Diabetes Benefits*	
Benefit	Year Introduced
Hemoglobin A1c screening	2024
Kidney Health Evaluation for Diabetes	
Metabolic Panel	
Urinalysis Panel	
Lipid Panel	
Diabetic retinal eye exams	2025
New! Routine Footcare	
Nutritional Counseling	

2025 Plan Availability:

- All plans except HSA plans

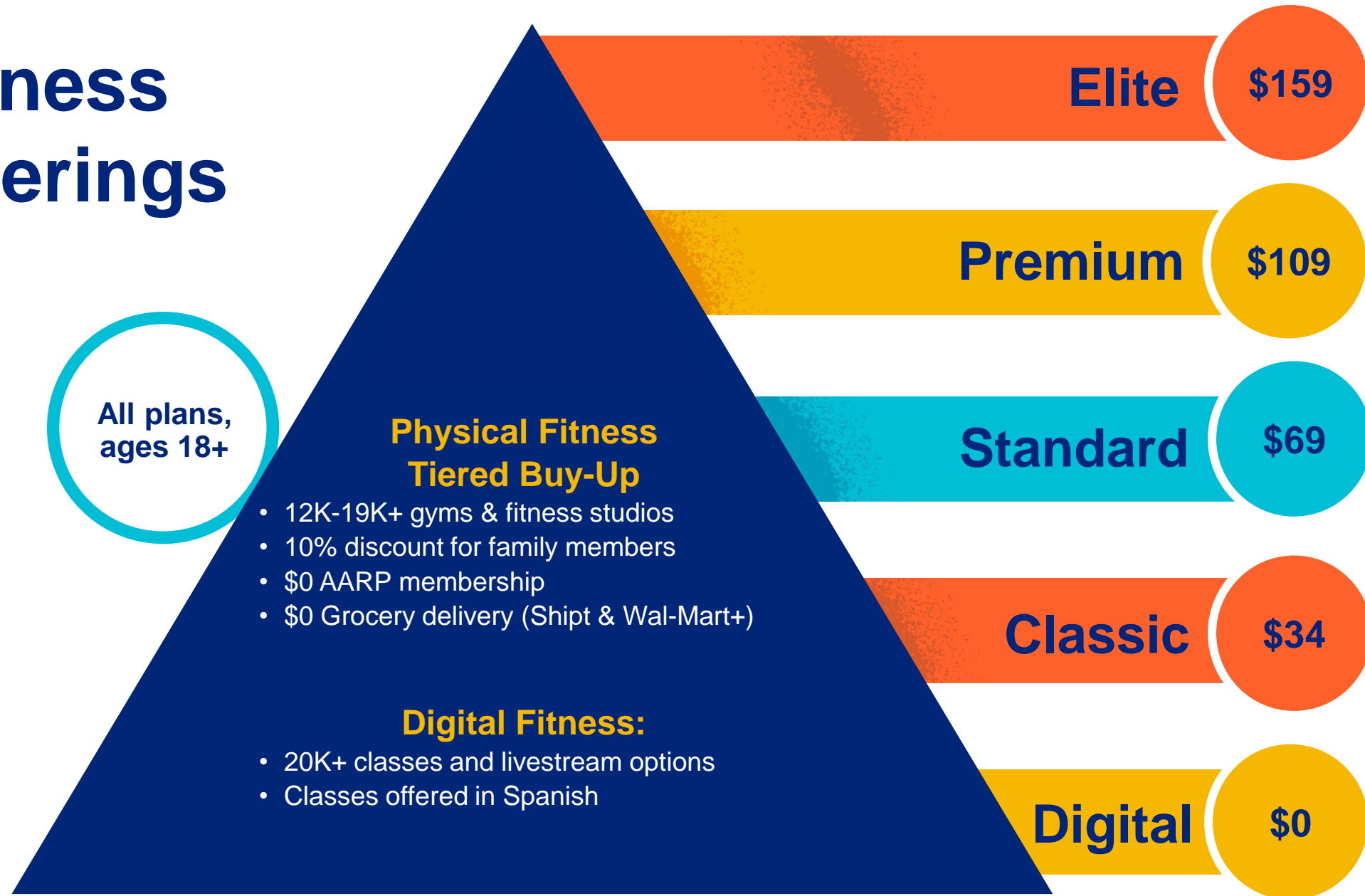
Exclusions:

- Members with pre-diabetes or gestational diabetes diagnoses do not qualify for this \$0 cost share benefit
- At home A1c tests will not be included and will not be reimbursed, only those administered through an INN provider and that come through on an eligible claim will receive the benefit at no cost.

*\$0 benefit is limited to specific CPT codes associated with diabetes management



Fitness offerings



Walgreen's OTC Discount

20% discount on thousands of eligible Walgreens brand over-the-counter health and wellness products. Members can use their discount every time they shop at any Walgreens for a wide variety of items, including vitamins, pain relief and baby essentials.

Excludes: Washington, Kelsey-Seybold Plans (TX)



Start saving in four easy steps:

1. Print this page, clip out the discount offer below and bring it to any Walgreens.
2. Shop for eligible items and give the printout to the team member when you check out.
3. The team member will scan the bar code to apply your discount.
4. Be sure to save your printout. You will need to bring it with you each time you shop to get the discount.

Smart savings discount

20% off

Walgreens branded health and wellness products

Valid through 12/31/23. Must present printed copy of this discount offer in store at time of purchase in order to receive discount. Discount not applicable towards prescriptions or items billed to insurance.

Other restrictions apply.
Questions? Call 1-800-WALGREENS
(800-925-4733).



Top product categories

- Vitamins and supplements
- Allergy, cold and pain relief
- Eye Care
- Smoking cessation products
- Baby essentials
- Dental care
- And more...

Rx Affordability

To maintain a low cost for important medications, we will be moving to 5 tiers and continue to offer \$0 drugs



PY25 Highlights:

- **Preventive \$0 Drugs** will remain at **Tier 1**
- **Preferred Generics** and **Non-Preferred Generics** (in PY24, tiers 2 & 3) will be reduced to a **single Preferred Generic tier (Tier 2)**
- **New Mexico** will retain its 6 Tier formulary as required by state designed plans
- **3-month refills** for most maintenance medications available at **all INN pharmacies**

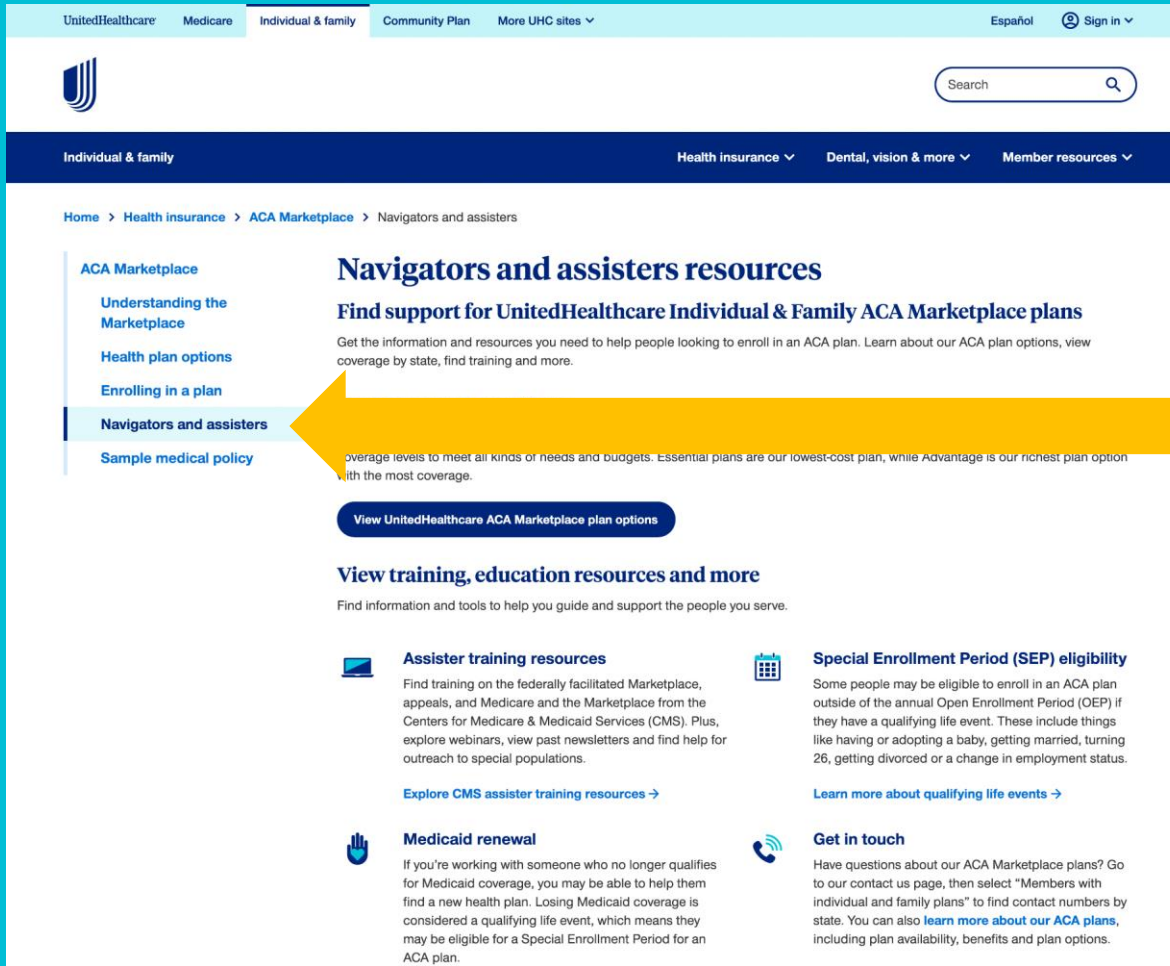
Tier	Cost	Rx Type (All States)	Rx Type (CO Only)	Rx Type (NM Only)
1	\$0	Preventive Drugs	Preventive Drugs	Preventive Drugs
2	\$	Generic	Preferred Generic	Preferred Generic
3	\$\$	Preferred Brand	Preferred Brand	Preferred Brand
4	\$\$\$	Non-Preferred Brand	Non-Preferred Brand	Preferred Specialty
5	\$\$\$\$	Specialty	Specialty	Non-Preferred Brand
6	\$\$\$\$	N/A	N/A	Non-Preferred Specialty





Additional Resources





UnitedHealthcare Medicare Individual & family Community Plan More UHC sites ▼

Español Sign in ▼

Search

Individual & family Health Insurance ▼ Dental, vision & more ▼ Member resources ▼

Home > Health insurance > ACA Marketplace > Navigators and assisters

ACA Marketplace

- Understanding the Marketplace
- Health plan options
- Enrolling in a plan
- Navigators and assisters**
- Sample medical policy

Navigators and assisters resources

Find support for UnitedHealthcare Individual & Family ACA Marketplace plans


Get the information and resources you need to help people looking to enroll in an ACA plan. Learn about our ACA plan options, view coverage by state, find training and more.

coverage levels to meet all kinds of needs and budgets. Essential plans are our lowest-cost plan, while Advantage is our richest plan option with the most coverage.

[View UnitedHealthcare ACA Marketplace plan options](#)

View training, education resources and more


Find information and tools to help you guide and support the people you serve.



Assister training resources

Find training on the federally facilitated Marketplace, appeals, and Medicare and the Marketplace from the Centers for Medicare & Medicaid Services (CMS). Plus, explore webinars, view past newsletters and find help for outreach to special populations.


[Explore CMS assister training resources →](#)



Special Enrollment Period (SEP) eligibility


Some people may be eligible to enroll in an ACA plan outside of the annual Open Enrollment Period (OEP) if they have a qualifying life event. These include things like having or adopting a baby, getting married, turning 26, getting divorced or a change in employment status.

[Learn more about qualifying life events →](#)



Medicaid renewal

If you're working with someone who no longer qualifies for Medicaid coverage, you may be able to help them find a new health plan. Losing Medicaid coverage is considered a qualifying life event, which means they may be eligible for a Special Enrollment Period for an ACA plan.




Get in touch

Have questions about our ACA Marketplace plans? Go to our contact us page, then select "Members with individual and family plans" to find contact numbers by state. You can also [learn more about our ACA plans](#), including plan availability, benefits and plan options.

UHC.com now offers resources so you can help consumers choose and manage their ACA plan



Quick Reference Guide



Quick Reference Guide For Navigators

Department	Contact Information
Member Services	AL 888-200-0327
	AZ 877-482-8045
	CO 888-809-6539
	FL 888-200-0405
	GA 800-809-9754
	IL 888-200-0325
	KS 866-761-7748
	LA 866-268-6438
	MD 800-891-0021
	MI 888-200-0324
	MO 877-940-4172
	MS 888-239-1451
	NC 800-980-5357
	OH 800-331-4680
	OK 800-980-5319
	TN 877-250-8188
	TX 866-811-2704
	VA 877-265-9199
	WA 888-832-0969
Product & Network Info	www.uhcexchange.com or www.healthcare.gov
Provider Search	Find your plan Find Care (werally.com)
Claims, Eligibility & Benefit Questions	877-842-3210
Issue Escalation	Contact your UnitedHealthcare Regional Vice President of Sales





Producer Help Desk



Visit the Agent Portal



uhcJarvis.com

- Access PHD Live Chat via **Jarvis**
- Send a secure email request via **Jarvis**
- Go to the Contact Us page for more information

Contact the Producer Help Desk



Phone: 1-866-235-4095

Monday–Friday, 8 a.m.–7 p.m. CT

To speak to a Spanish-speaking representative, press 2.



Email: acabrokersupport@uhc.com



Please provide: full name and either PID, WID or Tax ID

For member related inquiries, please provide member's full name and two of the following: Date of birth, policy number or full permanent address.





Thank you!

Leigh_carl@uhc.com
901-687-5266

