Welcome

Using your pointer tool, choose your favorite way to spend a night at home.

Trying new recipes



Reading a bestseller



Streaming movies



Something else



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Get to know your benefits

Douglas County School District K12

July 1, 2025 – June 30, 2026

DCSD BENEFITS

United Healthcare

20-409451 EI20409450





Jennifer Behm
Sr. Strategic Account Executive

Lynda Paxson
Sr. Field Account Manager

UnitedHealthcare

Your path to enrollment

Helping you make more informed health plan decisions



A quick refresher on common health terms

Copay: A fixed amount of money you pay a provider for a covered visit or prescription

Deductible: The amount you'll need to pay before your plan starts to pay for covered services

Coinsurance: The percentage you pay as your share of a covered health care service

Out-of-pocket limit: The most you'll pay during your plan year for covered services — after which the plan usually pays 100%

For more health care definitions, visit:
justplainclear.com



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Prioritizing care that helps you stay healthy

Preventive care — like checkups, screenings and immunizations — is 100% covered by most of our plans when you stay in the network.

A preventive care visit may be a good time to:

- Build a relationship with your primary care provider (PCP)
- Find guidance for future medical needs
- Check up on your health when you're symptom-free

For more information, check your plan documents.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.



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Explore your plan options from anywhere

Visit **whyuhc.com/dcsdk12** to:

- Explore insurance benefits for medical
- Compare plan details side by side
- See which providers are in the network
- Learn about programs like wellness and condition management
- Open Enrollment Hotline
  - 1-833-410-2785



*Image shown is a sample only. Your pre-member website may look different.

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Colorado Doctors Plan®

Highlights of the Colorado Doctors Plan:

- A primary care provider (PCP) is required
- No referrals needed to see a specialist
- Behavioral health services available
- Access to local medical groups, including CommonSpirit Health, AdventHealth, HealthONE and Banner Health

Save by looking for network providers first

Find your PCP and other network providers at **whyuhc.com/dcsdk12**

Your costs may be higher for out-of-network care
No out of network coverage.

Please read your plan documents and check your Summary of Benefits for additional information.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

The information and therapeutic approaches in this article are provided for informational and/or educational purposes only. They are not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health Plan coverage provided by or through UnitedHealthcare of Colorado, Inc. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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The right care, close to home

With over 300 local access points the Colorado Doctors Plan offers care where you need it most

20 Acute care hospitals

5 Pediatric hospitals

10 Freestanding emergency departments

13K+ Over 13,000 behavioral health providers, with over 3,500 in Denver and Arapahoe counties

15 Urgent care centers

180+ Primary care and specialty physician clinics

65+ Imaging centers

47 Mental health care facilities, with 23 in Denver and Arapahoe counties

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Douglas County School District Colorado Doctors Plan

Advent Health Hospitals

- Advent Health Avista
- Advent Health Porter
- Advent Health Littleton
- Advent Health Castle Rock
- Advent Health Parker

Common Spirit Hospitals

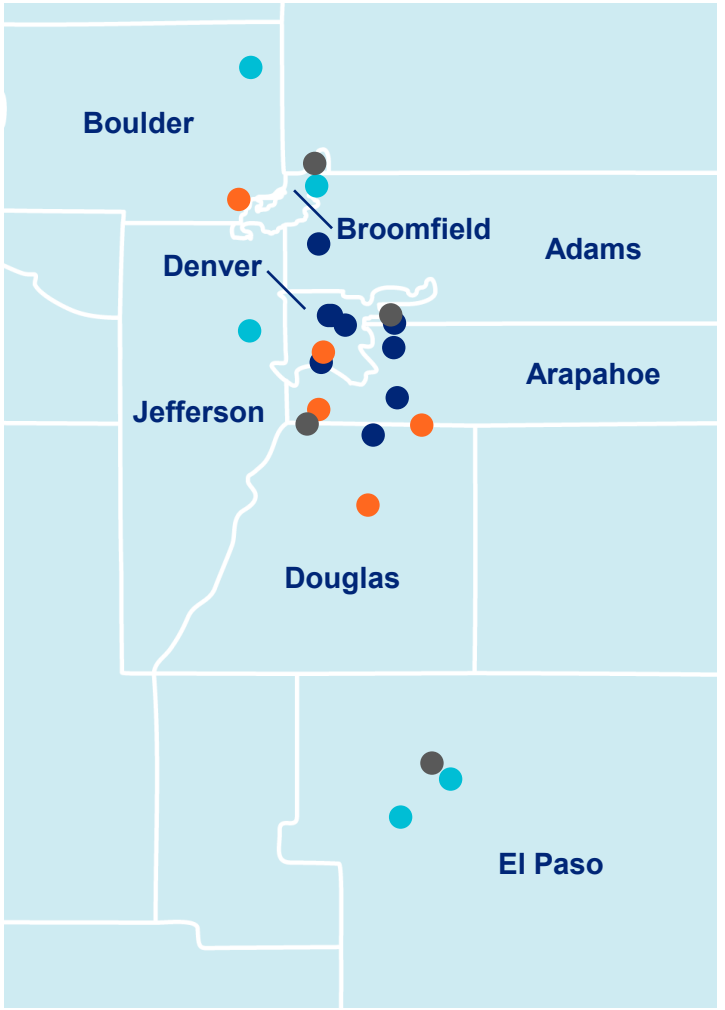
- St. Anthony Hospital Lakewood
- St. Anthony Hospital North
- St. Francis Hospital
- Longmont United Hospital
- Penrose Hospital

HealthOne Hospitals

- Centennial Hospital
- Sky Ridge Medical Center
- Swedish Medical Center
- The Medical Center of Aurora
- Presbyterian St. Lukes
- Rocky Mountain Hospital for Children
- Spalding Rehabilitation Hospital
- North Suburban Medical Center
- Rose Medical Center

Children's Hospital of Colorado

- Aurora
- Colorado Springs
- Broomfield
- Highlands Ranch



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Use network providers and you could save money

Network providers help you save money because they provide services at a contracted rate

1.2M+ physicians and health care professionals*

6K+ hospitals*



Covered services include:[1]

- ✔ Doctor office visits
- ✔ Hospital care

* As of June 30, 2021.

** UnitedHealthcare, uhc.com, accessed May 3, 2021.

[1] This is not the complete list of covered services. For more details, see your official health plan documents.

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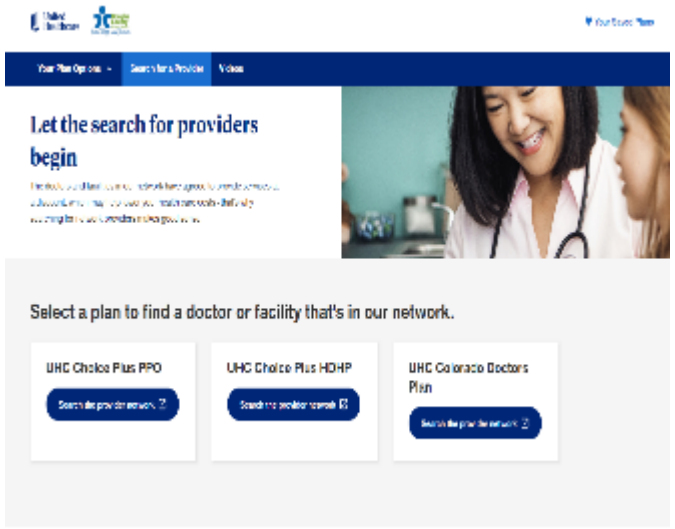
Your costs: Colorado Doctors Plan (CDP)

Health plan coverage	Colorado Doctors Plan
Deductibles and out-of-pocket limits	**Network**
Deductible amounts	
Individual	$1,000
Family	$2,000
Out-of-pocket limits	
Individual	$4,500
Family	$9,000
Medical copays and coinsurance	**Network**
Doctors and specialists	
Preventive care visit	No cost
Primary care visit (illness or injury)	**No cost**
24/7 Virtual Visit (online doctor)	**No cost**
Urgent care visit	**No cost**
Specialist visit	$75 copay
Emergency care	
Emergency room	20% after deductible
Other care	
Mental health visit (outpatient)	**No cost**
Mental health visit (inpatient)	20% after deductible
Surgery – outpatient	20% after deductible
Hospital – inpatient stay	20% after deductible
Physician fees for surgical and medical services	20% after deductible

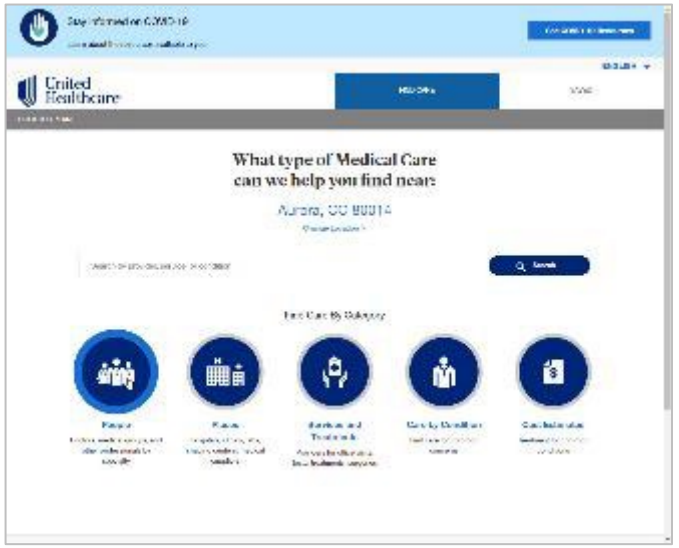
- Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

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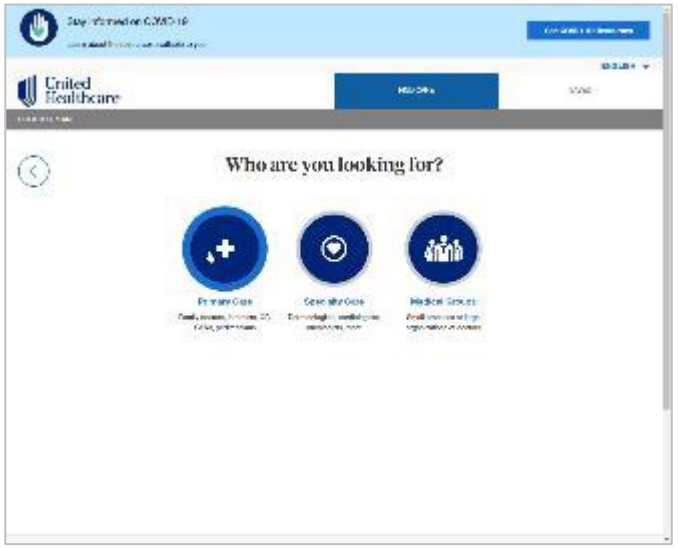
Finding a PCP during enrollment – For the CDP Plan



Search for a provider – choose UHC Colorado Doctors Plan



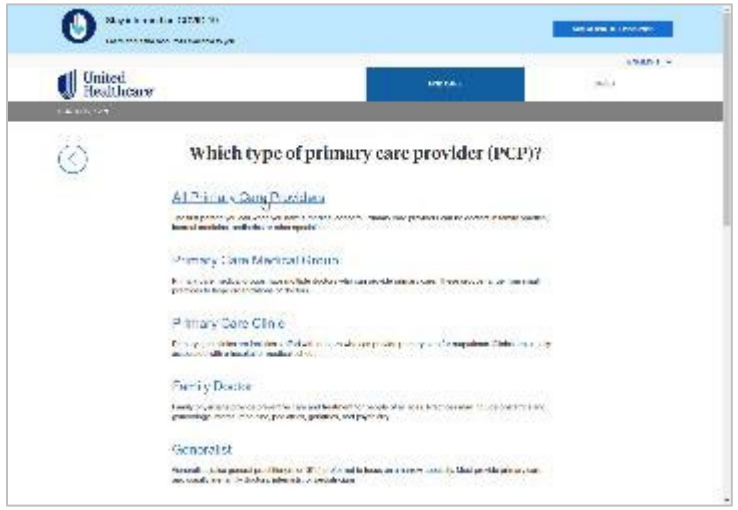
After being directed to a new site, update location, select “people” to search for a PCP



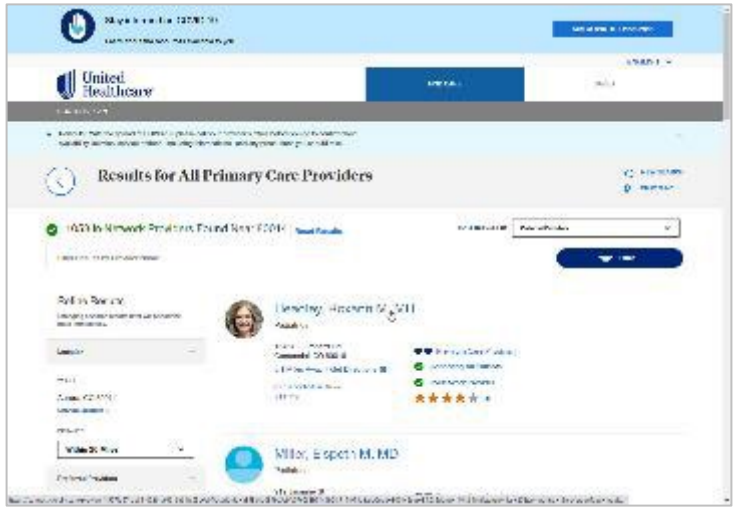
Select Primary Care

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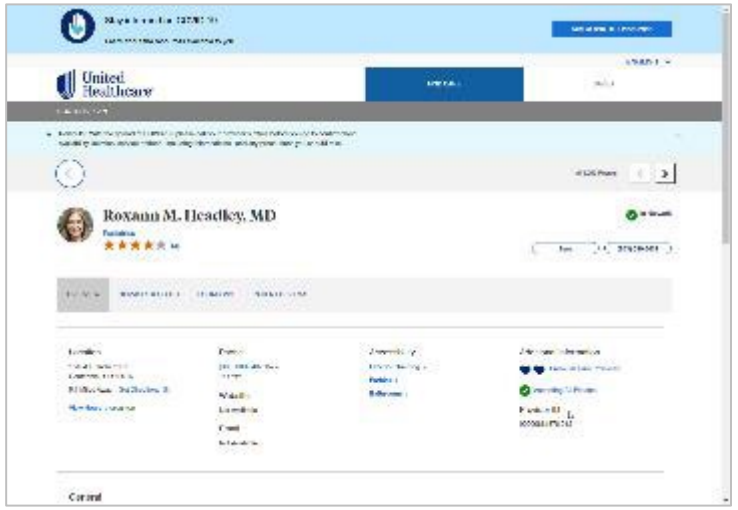
Finding a PCP during enrollment (continued)



Select type of primary care



Select a provider – search info shows PCPs, if accepting patients, whether in network and stars for member reviews



Write down the 14-digit Provider ID number for your selected PCP – you'll need it to enroll

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Choosing a primary care provider (PCP) for the Colorado Doctors Plan

PCP requirements	PCP information needed when you enroll
• One can be selected for the entire family, or each covered dependent can select their own • Must be located near your home • Must be a general practice, family practice, pediatrician or internal medicine physician*	• First name, last name and address • Provider ID number (a 14-digit number available on **whyuhc.com/DCSDK12** or **myuhc.com** when searching for a network PCP) • A PCP will be assigned to you if you don't select one at enrollment

More reasons it's good 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 can refer you to a specialist, if needed

Find your PCP at whyuhc.com/DCSDK12 or myuhc.com

* Laws in some states allow you to choose a specialist, like an OB-GYN, as your PCP.

See providers in your network by visiting myuhc.com
Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

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UnitedHealthcare HDHP and PPO Choice Plus plan

Highlights of the UnitedHealthcare Choice Plus plan:

- Both network and out-of-network services are covered
- A primary care provider (PCP) is optional
- No referrals are needed to see a specialist
- Preventive care is covered at 100%*

Save by looking for network providers first

Find your network providers at **whyuhc.com/dcsdk12**

Your costs may be higher for out-of-network care
Please read your plan documents for more information.

*By most plans in our network

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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Use network providers and you could save money

Network providers help you save money because they provide services at a contracted rate

1.2M+ physicians and health care professionals*

6K+ hospitals*



Covered services include:[1]

- ✔ Doctor office visits
- ✔ Hospital care

* As of June 30, 2021.

** UnitedHealthcare, uhc.com, accessed May 3, 2021.

[1] This is not the complete list of covered services. For more details, see your official health plan documents.

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Additional Plan Options– HDHP and PPO

Health plan coverage	Choice Plus HDHP Plan		Choice Plus PPO Plan	
Deductibles and out-of-pocket limits	**Network**	**Out-of-Network**	**Network**	**Out-of-Network**
Deductible amounts				
Individual	$3,300	$6,000	$1,500	$3,000
Family	$6,600	$12,000	$3,000	$6,000
Out-of-pocket limits				
Individual	$5,000	$20,000	$4,000	$16,000
Family	$10,000	$40,000	$8,000	$32,000
Medical copays and coinsurance	**Network**	**Out-of-Network**	**Network**	**Out-of-Network**
Doctors and specialists				
Preventive care visit	**No cost**	40% after deductible	**No cost**	40% after deductible
Primary care visit (illness or injury)	20% after deductible	40% after deductible	$30 Copay	40% after deductible
24/7 Virtual Visit (online doctor)	20% after deductible	40% after deductible	$15 Copay	40% after deductible
Urgent care visit	20% after deductible	40% after deductible	$50 Copay	40% after deductible
Specialist visit	20% after deductible	40% after deductible	$60 Copay	40% after deductible
Emergency care				
Emergency room	20% after deductible	20% after deductible	$250 Copay	$250 Copay
Other care				
Mental health visit (outpatient)	20% after deductible	40% after deductible	$30 Copay	40% after deductible
Mental health visit (inpatient)	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Surgery – outpatient	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Hospital – inpatient stay	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Physician fees for surgical and medical services	20% after deductible	40% after deductible	20% after deductible	40% after deductible

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Please read your plan documents and check your Summary of Benefits for additional information.

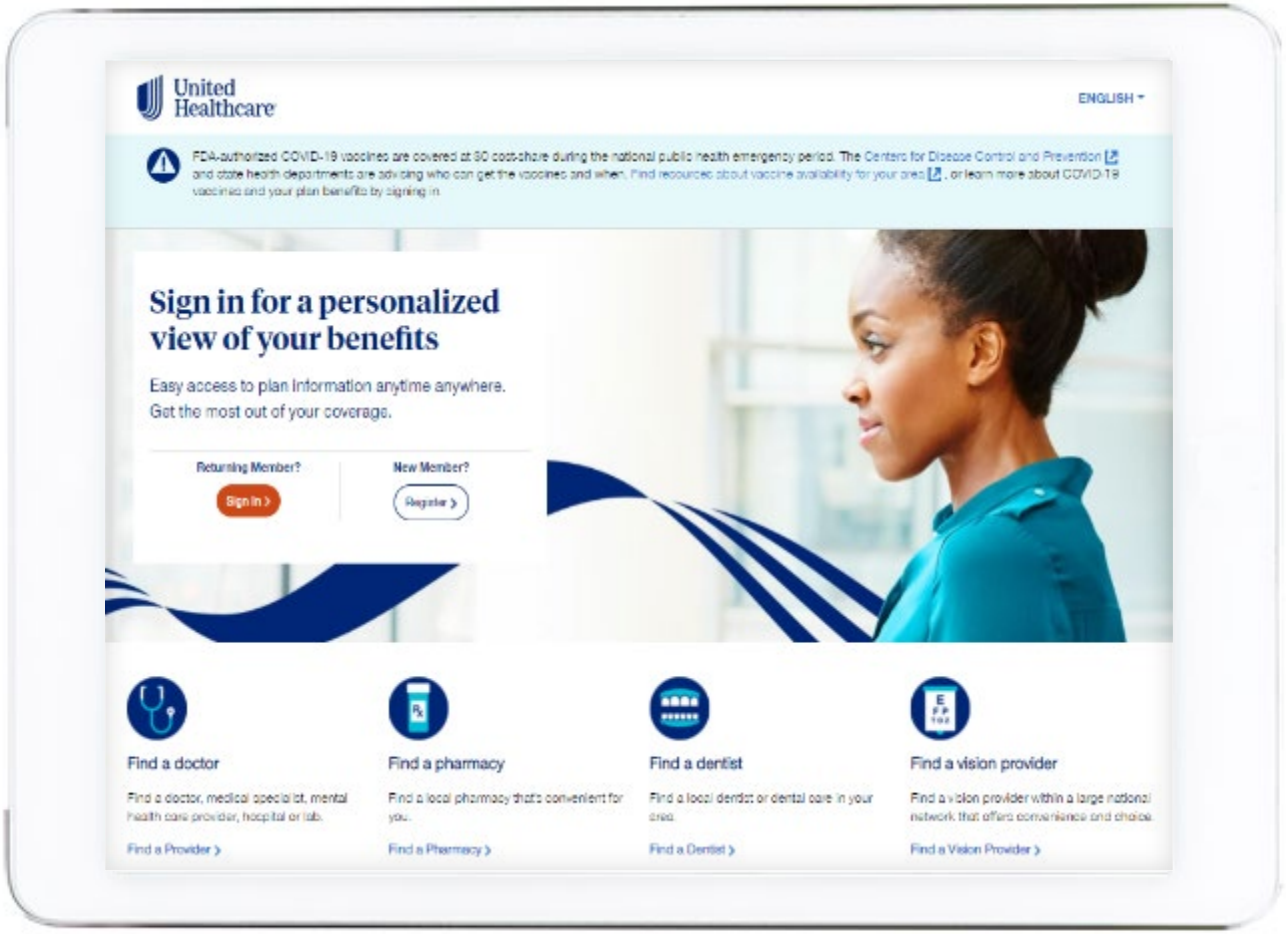
5 easy ways to find a network provider

Pre-Member

1. Look for the “Find a Doctor” button on **whyuhc.com/DCSDK12**
2. Call and select prompt for “Open Enrollment Support” **1-833-410-2785**

Enrolled Member

3. Look for the “Find a Doctor” button on **myuhc.com®**
4. Call the number on your health plan ID card
5. Search using the UnitedHealthcare® mobile app



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Health and Wellness

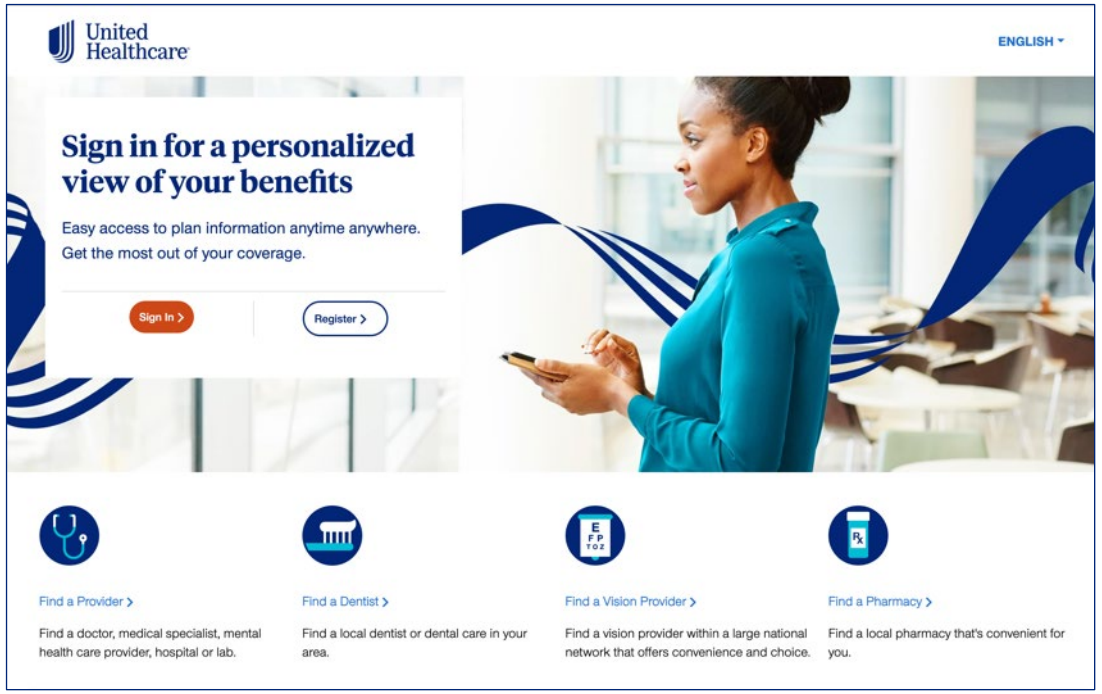
Benefits powered by care



Access your plan easily with myuhc.com

Once you're enrolled, **myuhc.com®** lets you:

- See what's covered
- Find and estimate costs
- Search network providers and pharmacies
- Check on claims and plan balances
- Order prescriptions

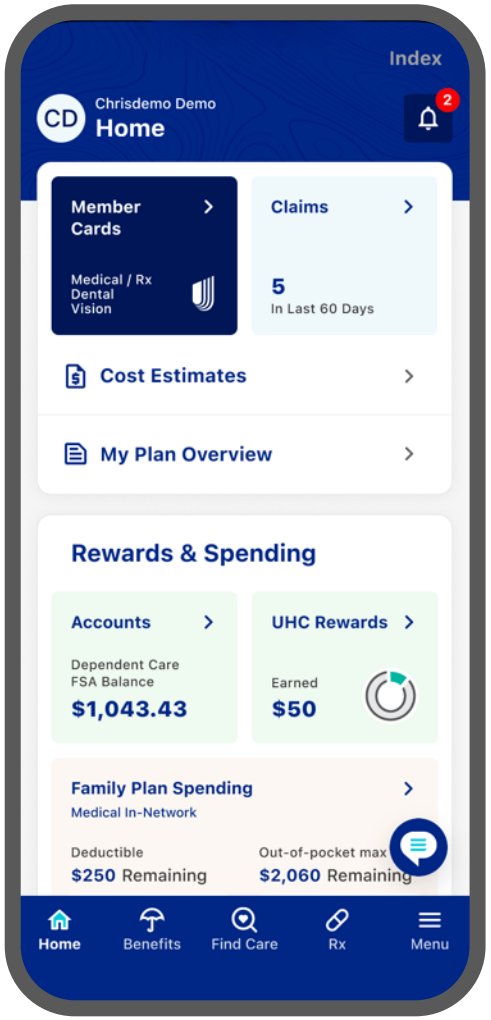


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Know on-the-go with the UnitedHealthcare app

With the **UnitedHealthcare® app**, you'll easily have access to:

- Claim details, benefit info and account balances
- Cost comparisons for up to 4 care providers at a time
- One-click cost estimates for frequently searched services
- Your health plan ID card — and the ability to add your health plan details to your smartphone's digital wallet



Download the app on any device

The UnitedHealthcare® app is available for download for iPhone® or Android®.
iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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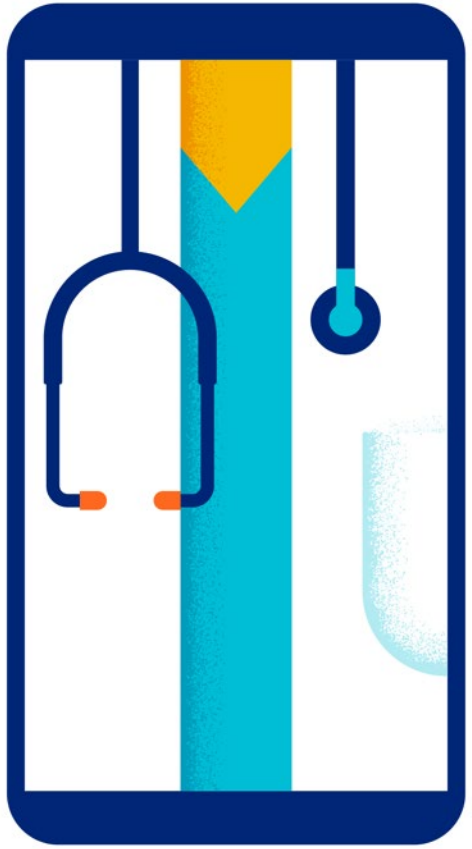
24/7 Virtual Visits

Quality care from anywhere

Choosing to see a provider by phone or video* may save you the time and cost** of a visit to the emergency room or urgent care.

Get virtual help for common concerns like:

- Cough
- Headache
- Sore throat
- Prescription needs***



Average cost is less than $54**

*Data rates may apply. **The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change. ***Certain prescriptions may not be available and other restrictions may apply. 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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See a Behavioral Health provider anywhere, anytime

Through Optum Behavioral Health, you have access to both virtual and in person resources.

Use a behavioral health virtual visit for needs such as:

- Anxiety
- Bipolar disorder
- Depression
- Neuro-development disorders
- Substance disorders

In person behavioral health resources include:

- Inpatient / outpatient therapy
- Substance use rehabilitation
- Cognitive behavioral treatment

Express access provider (within 5 days)



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Calm Health

Mental health support at your pace

Designed to help you find your path to a happier, healthier you, the Calm Health app provides plans to help support your mental and physical well-being. The app is self-guided, so you can go at your own pace and work toward goals such as:

- Better sleep
- Building skills to manage stress
- Developing resiliency
- Starting and building a mindfulness habit



Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product.

Calm Health is not available to UnitedHealthcare E&I Fully insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia, West Virginia until a later date due to regulatory filings.

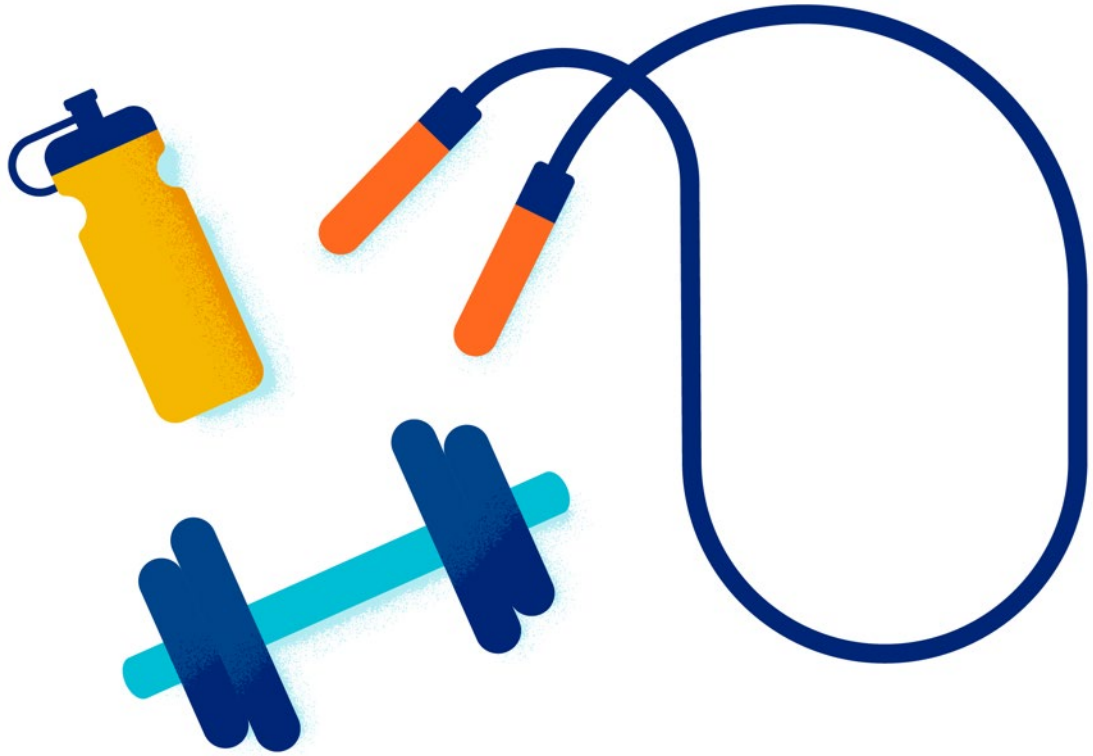
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One Pass Select

Flexible fitness options starting at less than $1 per day

One Pass Select® is designed to help make fitness fun, with:

- 5 membership tiers to fit your lifestyle — with the option to change tiers or cancel monthly
- Access to a large gym network — any location in your membership tier
- Add unlimited friends and family members (18+) to an existing account



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.

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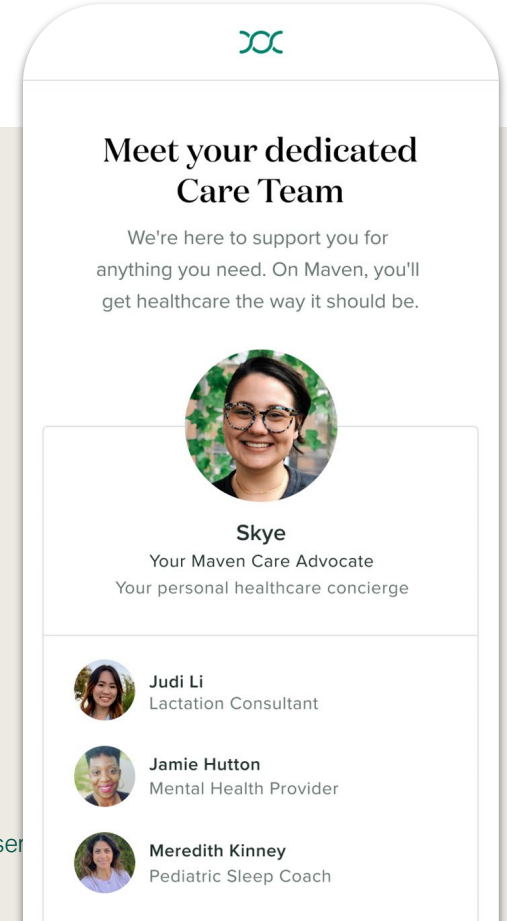
Maven Maternity offers 24/7 equitable and holistic pregnancy and postpartum support for all risk levels



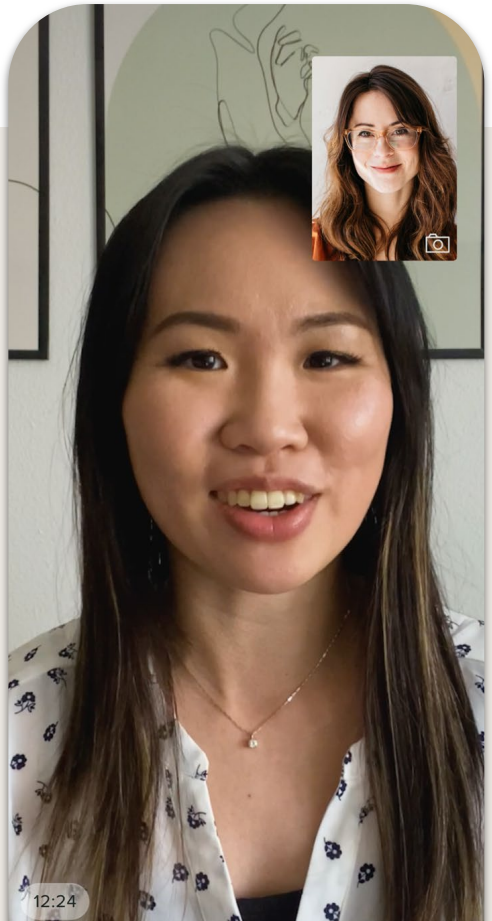
- MATERNITY & NEWBORN CARE

Pregnancy and postpartum (12 months)
All risk levels programming and support
Mental health
Doulas
Miscarriage and loss
Partner support

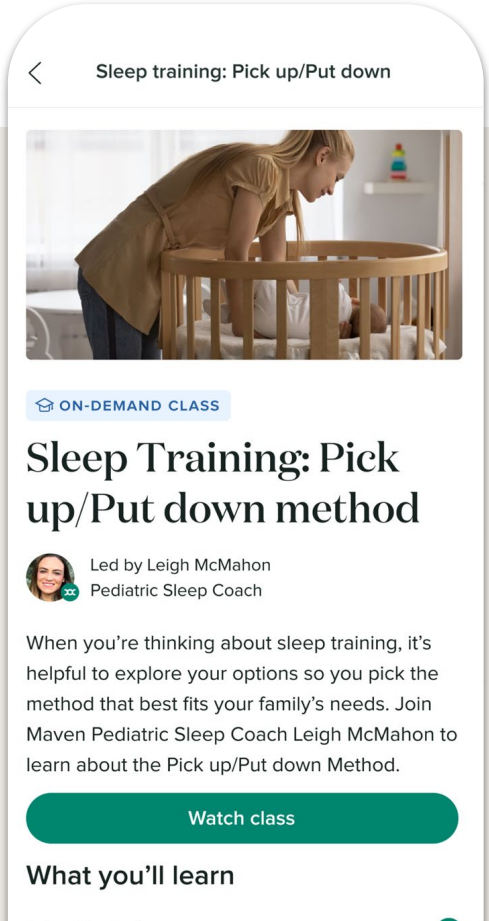
CARE ADVOCACY & NAVIGATION



UNLIMITED APPOINTMENTS



CONTENT & COMMUNITIES



Metrics reflect Maven Clinic book of business. All rights reser



Essential maternity support in one 24/7 solution

Your get more	24/7 dedicated Care Advocate 30+ virtual specialties and unlimited appointments Robust library of classes and content
Equitable & engaging	Targeted multichannel enrollment strategies 15+ touchpoints per member/month Diverse team of specialists (race, sexuality, languages)
Proven model	12 months of maternity support Improved outcomes and business productivity

Metrics reflect Maven Clinic book of business. All rights reserved. 2023.

Extra Support on your path to parent hood



Fertility Solutions provide you with helpful information, emotional support and experienced guidance as you explore options for expanding your family

- Set up a call with a fertility nurse at a time that works best for you
- Get care from specialists who have demonstrated potential in increasing the chance of having a baby
- Explore our learning program and get answers to questions on fertility, possible treatment options and how to cope with the challenges they may bring

Download the Maven app today
Get on-demand, personalized support in the convenience of an app to help you on your journey to building a family.

Download on the App Store | GET IT ON Google Play

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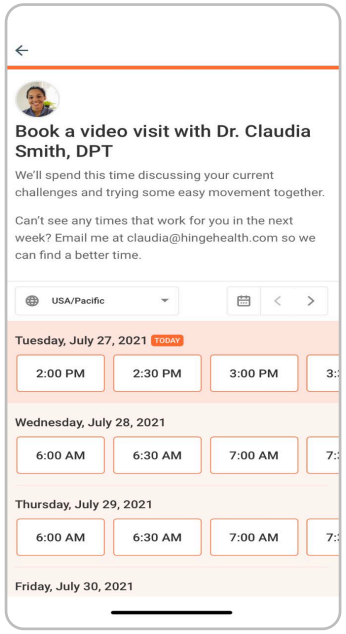
Virtual Physical Therapy



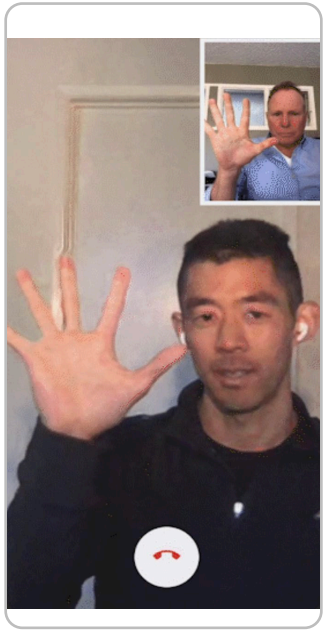
Company profile

Hinge Health is creating a new health care system, built around members. Accessible to more than 25 million members across 1,250 customers, Hinge Health is the **#1 digital clinic for joint and muscle pain.**

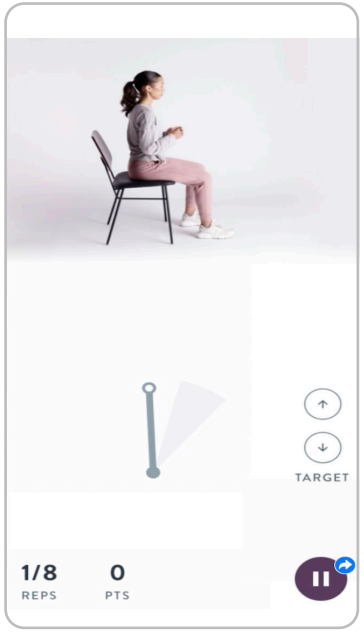
It pairs motion tracking technology and wearable pain relief with a complete ***clinical care team of physical therapists, physicians, and board-certified health coaches*** to help people move beyond pain, reduce surgeries, and opioid use. Four in five health plans and employers with a digital MSK solution trust Hinge Health



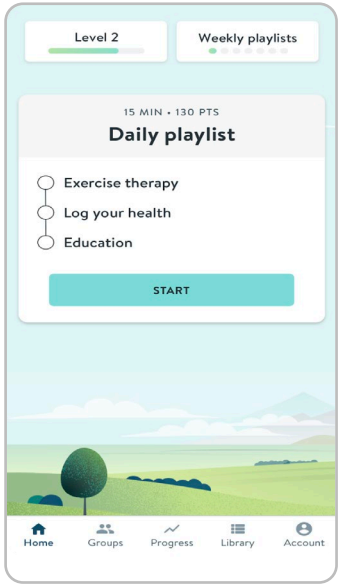
Schedule PT appointment



1-on-1 visit with PT



Exercise therapy demo



Daily playlist

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Teladoc Health

Teladoc HEALTH

New

DIABETES MANAGEMENT PROGRAM

Healthier living made easier



Your health and the health of your family is important to Douglas County School District. With that in mind, the Diabetes Management program by Teladoc Health is now being offered **at no cost to you** so you can live your healthiest life and feel your best.

Tools and support, tailored to you:

Expert coaching
Coaches provide guidance and offer real-time support for out-of-range readings.

Unlimited strips
Get as many strips and lancets as you need, delivered right to your door.

A connected meter
The meter provides real-time tips and automatically uploads your blood sugar readings.

Get started today at no cost to you

Visit TeladocHealth.com/Register/UHC-KEY-DCSD
or call Teladoc Health Member Support at 800-835-2362.

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An Advocate on your side

The comfort of having someone you can call for guidance and support

- Understand your benefits, claims and billing
- Compare care and cost options
- Maximize your plan benefits and health savings
- Just call the phone number on the back of your Id Card



Advocate4Me® should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the program is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments) your coverage documents govern.

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Medical plans – UnitedHealthcare – Where to go?

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