GHT

WCA Group Health Trust

Your Partner in Health

January 1, 2026

Benefit Booklet

Prepared For:

DODGE COUNTY

WISCONSIN

WCA Group Health Trust

BENEFIT CONTACT INFORMATION

UMR (MEDICAL PLAN)

- **To find out if a provider is in the network,** call Plan Advisor at **800-207-3172** (Plan Advisor's phone number is also on the back of your ID card) or login to www.umr.com and:
  - Click on Provider Network
    - For a medical provider:
      - Click on View Providers
      - Enter the zip code or the city and state of the provider
      - Then you are ready to search for a provider
      - **NOTE: Many providers sign up with the network individually. If you are looking for a particular provider, enter their first and last name. If you do not find them, try the clinic name**
    - For a behavioral health provider (for mental health or substance abuse):
      - Click on Behavioral Health Directory
      - Click on the city/state/zip shown and change it to your or your provider's city/state or zip
      - Then you are ready to search for a provider
      - **NOTE: Behavioral health providers sign up with the network individually or under their clinic name. If you don't find them under their name, try the clinic name.**
- **For claims questions**, call Plan Advisor at **800-207-3172.**
- **If a service requires prior authorization** (i.e., physical, speech, occupational, and respiratory therapy visits, inpatient hospital stays, behavioral health inpatient or residential stays, transplants and related services, skilling nursing facility stays, durable medical equipment exceeding $1,000, clinical trials, dialysis, chemotherapy, infusion therapy, genetic testing, gender dysphoria treatment, and specialty injectables), have your physician call **866-494-4502.**
- **If a service does not require prior authorization but you want to determine a procedure is medically necessary** (such as, an outpatient surgery, an oral surgical procedure, etc.), have your physician fax a **predetermination request** to **877-442-1102**. All procedure and diagnosis codes and supporting medical records must be included.
- **Prior authorization nor predetermination are a guarantee of benefit coverage. Contact the benefits department or refer to the summary plan document to determine plan coverage.**

CVS CAREMARK (PRESCRIPTIONS) - Most prescriptions are available at your local retail pharmacy or through CVS Caremark's mail order program. If you are taking a specialty medication, you must obtain it through CVS Caremark's Specialty Mail Order Program or from a local CVS Caremark Pharmacy, up to a 30-day supply.

- **To find out if a prescription is covered or what tier it is on**, go to www.caremark.com or call Customer Care at **866-818-6911**.
- **To begin mail order for prescriptions**, go to www.caremark.com or call 866-239-4543 to set up your account and provide payment information. Your provider can e-prescribe to CVS Caremark or fax prescriptions to 800-378-0323.
- **For specialty prescriptions**, call **800-237-2767**.
- **For prior authorizations**, your provider can call **800-294-5979**.

FOR ADDITIONAL ASSISTANCE, **contact the WCA Group Health Trust at 800-236-6885 and ask to be connected with a member of the GHT Team.**

22 East Mifflin Street | Suite 900 | Madison, WI 53703 | p 866.404.2700 | f 608.663.7189 | www.wcaght.org

Claims Administrator: UMR | PO Box 30541 | Salt Lake City, UT 84130 | p 800.207.3172 | f 877.293.4926
Marketing/Consulting: Aegis LLC: A Charles Taylor Company | 18550 West Capitol Drive | Brookfield, WI 53045 | p 1.800.236.6885 | f 262.781.7743

Dodge County
2026 Benefit Summary
(Effective 01/01/2026)

	Plan Benefits		
Network	UHC Choice Plus		
Plan Type	QHDHP – EPO		
Accumulation Type	Embedded		
Benefit Accumulator	Calendar Year		
	In-Network	***Out-of-Network***	
Deductible	$4,000/$8,000	Not Applicable	
Coinsurance	100%	Not Applicable	
Total Maximum Out-of-Pocket (Ded, Coins, Med Copays)	$4,000/$8,000	Not Applicable	
Medical Benefits			
Inpatient Hospital	Deductible/100%	Not Covered	
Outpatient Hospital	Deductible/100%	Not Covered	
Office Visit	Deductible/100%	Not Covered	
Specialist Office Visit	Deductible/100%	Not Covered	
Preventive Exam	100%/Deductible Waived	Not Covered	
Chiropractic Visit/Manipulation	Deductible/100%	Not Covered	
Phys/Occ/Sp/Resp Therapy	Deductible/100%	Not Covered	
Urgent Care	EPO Deductible/100%		
Emergency Room Care	EPO Deductible/100%		
Mental Health/Subst. Abuse:			
Office Visit	Deductible/100%	Not Covered	
Inpatient	Deductible/100%	Not Covered	
Outpatient	Deductible/100%	Not Covered	
High Tech Imaging Coverage	Deductible/100%	Not Covered	
Diagnostic Imaging/X-Ray	Deductible/100%	Not Covered	
Outpatient/Office Lab/Pathology	Deductible/100%	Not Covered	
Oral Surgery	Deductible/100%	Not Covered	
All Other Covered Medical Services	Deductible/100%	Not Covered	
Teladoc Benefits	100%/Deductible Waived		
Pharmacy Benefits			
Drug Plan Formulary	Generic	Preferred	Non-Preferred
Retail, 30 Days	Deductible/100%	Deductible/100%	Deductible/100%
Retail, 31-90 Days	Deductible/100%	Deductible/100%	Deductible/100%
Mail Order, 90 Days	Deductible/100%	Deductible/100%	Deductible/100%
Specialty, 30 Days	Deductible/100%	Deductible/100%	Deductible/100%
	Value Priced Generics - $0		
	Mandatory Generic: Yes		
	Rx Max Out-of-Pocket: Included in Medical		
Other Benefits			
Value Adds	***UHC Hearing Program, Maternity Management, Vision Exam, Hearing Exam, One Pass Select, Betr Health, Biometrics***		

You've got Teladoc Health



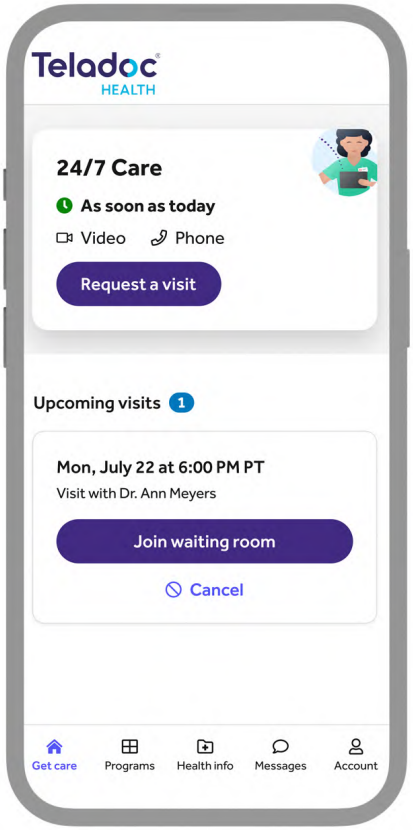
Teladoc HEALTH

Access to quality care when you need it most

24/7 Care | **free/visit**
Talk to a licensed healthcare provider for non-urgent conditions 24/7.
Flu • Sinus infections • Sore throats • And more

Mental Health
Talk to the therapist who's right for you by phone or video.
free/therapist visit
free/psychiatrist first visit
free/psychiatrist ongoing visit

Dermatology | **free/online review**
Upload images of your skin issue online and get a custom treatment plan within 24 hours.



Register or log in today

Visit TeladocHealth.com

Call 1-800-835-2362 | Download the app

Refer to your employee booklet at umr.com for Teladoc benefits

Phone and video visits are not required or part of the dermatology visit.

© Teladoc Health, Inc. 2 Manhattanville Rd. Ste 203, Purchase, NY 10577. All rights reserved. The marks and logos of Teladoc Health and Teladoc Health wholly owned subsidiaries are trademarks of Teladoc Health, Inc. All programs and services are subject to applicable terms and conditions.

TELADOC HEALTH

Frequently asked questions

What is Teladoc Health?
Teladoc Health is a virtual healthcare service that offers convenient, confidential access to quality providers 24/7, anytime, anywhere.

By scheduling a visit with a U.S. board-certified and licensed providers, you can be diagnosed, treated and prescribed medication if necessary.

What can I use Teladoc Health for?
Teladoc Health can help you with everyday, non-emergency healthcare issues, including sinus problems, allergies, flu symptoms and much more. Skip the waiting room and the trip to the ER. Teladoc Health is here to help you feel better, faster, and get you back to living your life.

Does Teladoc Health replace my doctor?
No. Teladoc Health doesn't replace your primary care doctor. Teladoc Health should be used for non-emergency illnesses when it is not convenient to get to the doctor, or it is outside of regular office hours.

How do I register?
Download the Teladoc Health app, visit the website or call 1-800-835-2362 to register.

Do I need to have my insurance information available?
As you register, you may need information on your health insurance card. If requested, having this information will help make the registration process easier.

How much does it cost?
The cost of a Teladoc Health visit varies depending on the type of visit you are requesting and your plan design. Please refer to your welcome letter, visit the app under Account > Billing & Insurance > Cost overview, or call 1-800-835-2362 if you wish to confirm pricing prior to requesting a visit. You will also see the visit fee during the visit request process.

How do I pay for the visit?
If there is a fee, you can pay with your HSA (health savings account) card, credit card, prepaid debit card or by PayPal.

Is there a time limit when talking to the provider? And am I charged more for taking longer?
There is no time limit for visits, and there is no extra charge for longer provider visits.

How do I access Teladoc Health?
The service can be accessed by app, web or phone, and visits are available by phone or video.

If the Teladoc Health provider recommends that I see my primary care doctor or a specialist, do I still have to pay the Teladoc Health visit fee?
Yes, just like any medical appointment, there is a fee for the consulting provider's time. The portion of the fee that you will pay varies based on your benefits plan structure.

Can my family use Teladoc Health?

This depends on your specific Teladoc Health plan. Most plan designs allow you to use the Teladoc Health service for you, your spouse and covered dependents. Dependents over 18 years old must call our service center to request a visit. For dependents under 18 years old, the primary account holder must request a visit on their behalf through the app, website or by phone.

Who are the Teladoc Health providers?

Teladoc Health providers are U.S. board-certified providers. They average 15 years of experience and are licensed to practice in your state.

Can Teladoc Health providers prescribe medications?

Yes, when medically appropriate, providers can prescribe medications. If a prescription is not required, the provider may provide the member with instructions for managing symptoms or following up with their primary care doctor.

Can my primary care doctor get a record of my Teladoc Health visit?

With your consent, an electronic copy of your Teladoc Health visit will be sent to your primary care doctor.

Can I use Teladoc Health while traveling?

Teladoc Health is available in all 50 states, so you can use the service while traveling within the United States. Some restrictions may apply.*

Who should I contact if I have questions or encounter an issue?

Teladoc Health aims to make your experience with us as seamless as possible. If you have any further questions or encounter an issue, please visit TeladocHealth.com or call the Member Support team at 1-800-835-2362.

Does Teladoc Health offer any other services?

Please log in to your account to see any additional services that may be available to you.

Download the app to get care now for free.

Visit TeladocHealth.com

Call 1-800-835-2362 | Download the app

Refer to your employee booklet at umr.com for Teladoc benefits

*Teladoc Health is not available internationally.

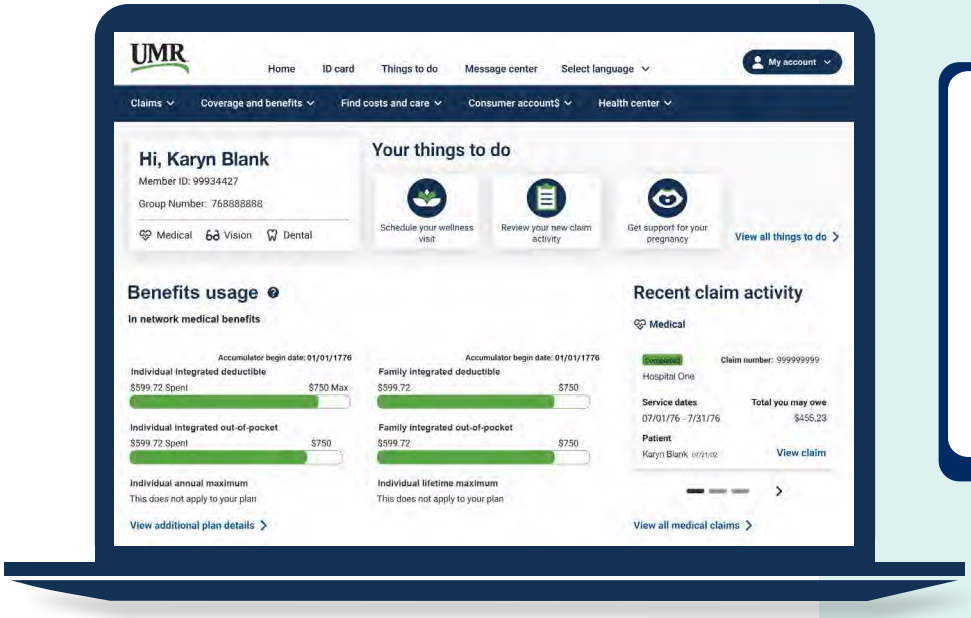
© Teladoc Health, Inc. 2 Manhattanville Rd. Ste 203, Purchase, NY 10577. All rights reserved. The marks and logos of Teladoc Health and Teladoc Health wholly owned subsidiaries are trademarks of Teladoc Health, Inc. All programs and services are subject to applicable terms and conditions.

Get all your answers quick and easy at umr.com

Make **umr.com** your first stop

Do you want managing your health care to be fast and easy? You got it. At **umr.com**, you'll find everything you want to know – and need to do – as soon as you sign in.

No hassles. No waiting. Just the answers you're looking for anytime, night or day!



(Fictionalized data)

Sign in now to:

- View **Things to do**, your personalized benefits to-do list
- Check your benefits and see what's covered
- Look up what you owe and how much you've paid
- Find a doctor in your network
- Learn about medical conditions and your treatment options
- Access tools and trusted resources to help you live a healthier life

The UMR app is another way we're reimagining health care to work for you.

We have a smarter, simpler, faster way to manage your health care benefits, right from the palm of your hand.



Download the UMR app today

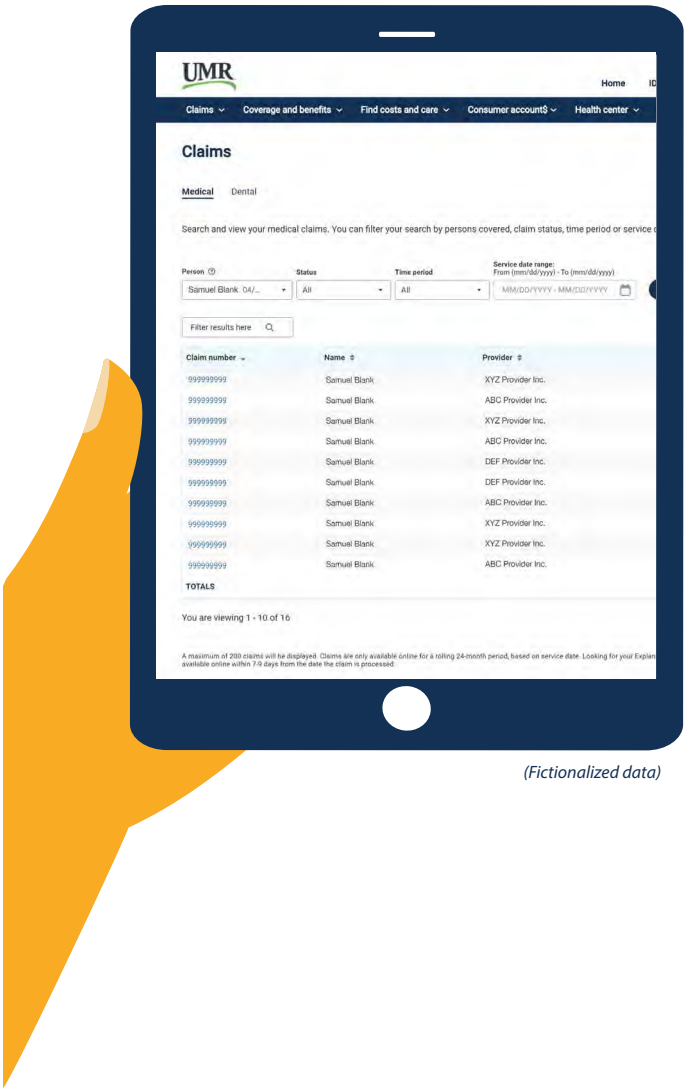
Scan the QR code to the left or visit your app store to get started.



With just a tap, you can:

- Access your digital ID card
- View your plan details on-demand – anytime, anywhere
- Find out if there is a copay for your upcoming appointment
- Chat, call or message the UMR member support team
- Add your health plan details from your ID card to the mobile wallet on your smartphone for convenient and secure access.

Note: The images shown reflect available features within our desktop site. These features may or may not be available to all users, depending on your individual and/or company benefits.



(Fictionalized data)

You don't need a Ph.D. to understand your benefits

We've made it easy to find the top things people want to know. Select **Coverage and benefits** from the blue secondary navigation to find out:

- What health care services are covered?
- What's the cost difference between an in-network and out-of-network service?
- What's your deductible, and are you close to reaching it?
- Is there a copayment for your office visit? If so, how much?

Buried in paperwork? A single click lets you track all your claims

With the **Claims** menu option, check in at your convenience to see if a claim has been processed and what you might owe. To get more details on a specific claim, select the **Claim #** or the **EOB** link on the same row as the claim. This will tell you the type of services provided, the amount billed and the amount paid, if any, and whether there's any action that needs to be taken before the claim can be processed.

You can choose to receive a secure email any time you have a new EOB. If you're not ready to give up paper completely, you can print out copies from the **Claims** dashboard.

Don't be surprised by unexpected costs

Under the **Find costs and care** menu option, you can find in-network doctors near you and get a better idea of what you'll pay with the **Health cost estimator** tool.

© 2025 United HealthCare Services, Inc. UM0106-2PG 0525 UA
No part of this document may be reproduced without permission.

This content is provided for information only and is not to be considered medical advice. All decisions about medical care should be made by the doctor and patient. Always refer to the plan document for specific benefit coverage or call the toll-free member phone number on the back of your health plan ID card. UMR operates in accordance with medical privacy standards established by applicable federal and state laws. The screen shots shown are for illustrative purposes and use fictional data only.

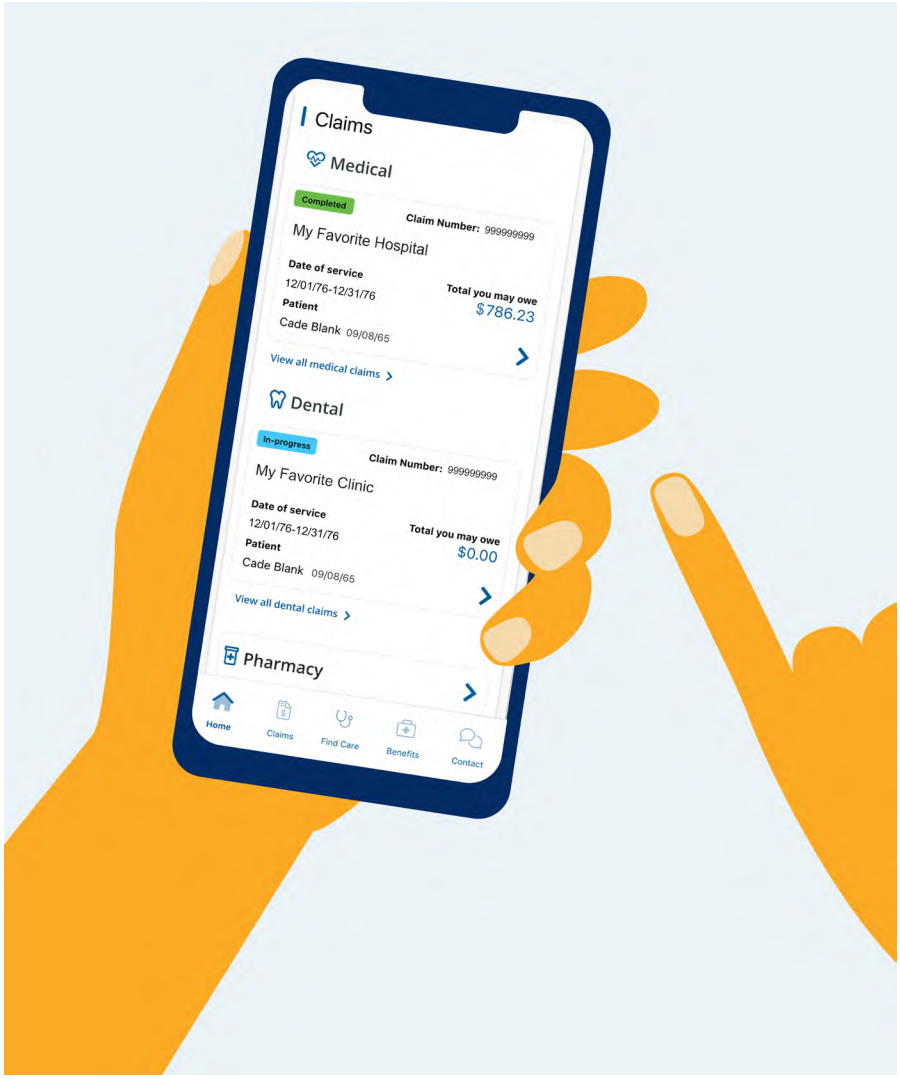
UMR℠
A UnitedHealthcare Company

UMR

A UnitedHealthcare Company

A smarter, simpler, faster way to manage your health care benefits

UMR on the go, right from the palm of your hand.



The UMR app has a smart fresh look, simple navigation, and faster access to your health care benefits information. View your plan details on demand – anytime, anywhere.

With a single tap, you can:

- Access your digital ID card
- See a personalized list of **Things to do** to stay on top of your health and keep your benefits up to date
- Look up in-network health care providers
- Find out if there's a copay for your upcoming appointment
- View your recent medical and dental claims
- Chat, call or message the UMR member support team
- Add your health plan details to your Apple Wallet or Google Wallet

Download the UMR app today

Simply scan the QR code or visit your app store to get started.

© 2025 United HealthCare Services, Inc. UM0948 0425 UA
No part of this document may be reproduced without permission.

Call, chat or message online – choose what's convenient for you

Our team members are available to answer your questions by phone or online chat and messaging on **umr.com**.

Three ways to connect:

1 By phone

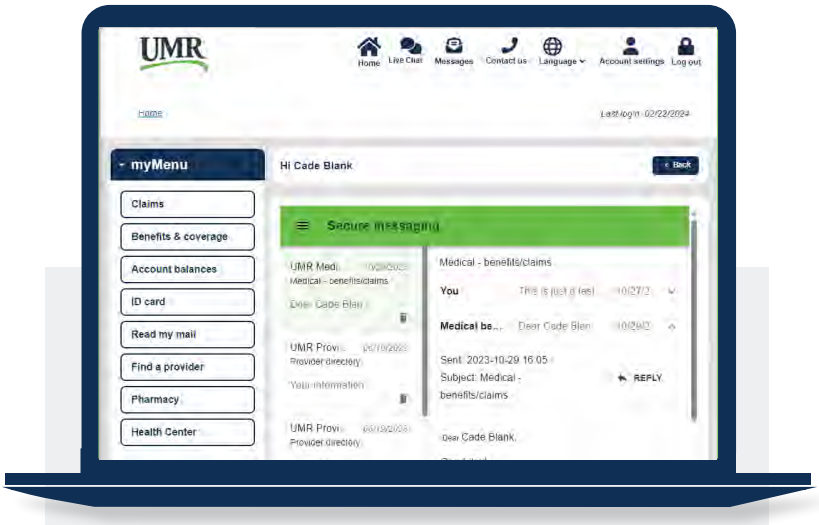
You can **call the customer service** phone number on your ID card. Your customer service team is available 24/7 to answer your questions.*

2 Via live chat

To access chat, just sign in to your **umr.com** account and select the **Live Chat** icon. After you start a chat session, you'll be prompted to tell us more about your question. Within moments, a team member will join you to assist with your question.

3 Secure messaging

To send and receive **secure messages** and documents, just sign in to your **umr.com** account and select the **Contact us** icon. A **Message Center** window will display where you can create your new message. You will be notified by email when you receive a response and can view it by signing in to your online account and selecting **Messages** from the options at the top of the screen. It's an easy way to exchange documents/files and receive reminders, alerts and other messages.



Fictionalized data

We're making it easier for you to get the answers you need – fast.

* Excluding major holidays

© 2024 United HealthCare Services, Inc. UM1115 0224 UA
No part of this document may be reproduced without permission.

UMR℠
A UnitedHealthcare Company

Find a provider

Finding a network provider on **umr.com** or the **UMR app** has never been easier

1

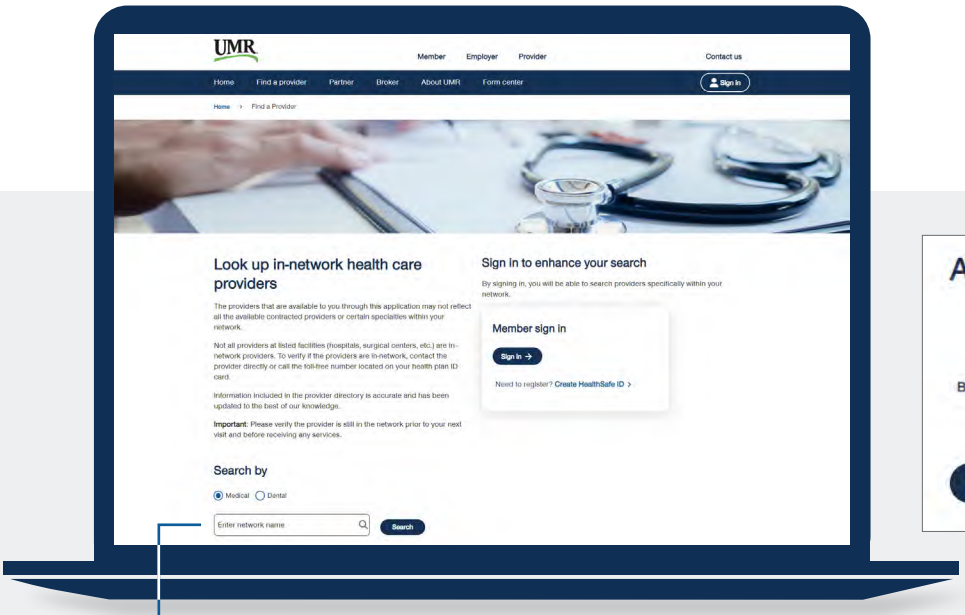
Go to **umr.com** and select **Find a provider**

2

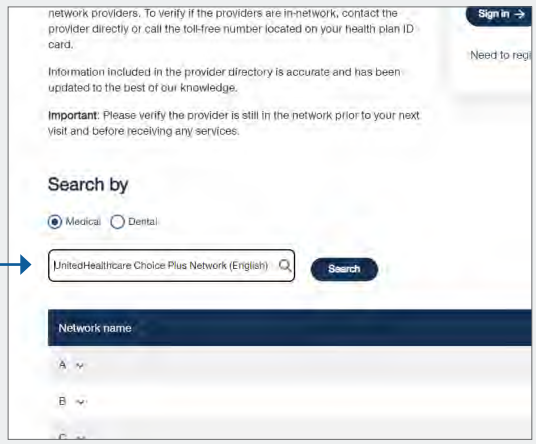
Search for **UnitedHealthcare Choice Plus Network** using our alphabet navigation or type **UnitedHealthcare Choice Plus** into the search box

3

For medical providers, choose **View providers.** For behavioral health providers (including counseling and substance abuse), select **Behavioral health directory**





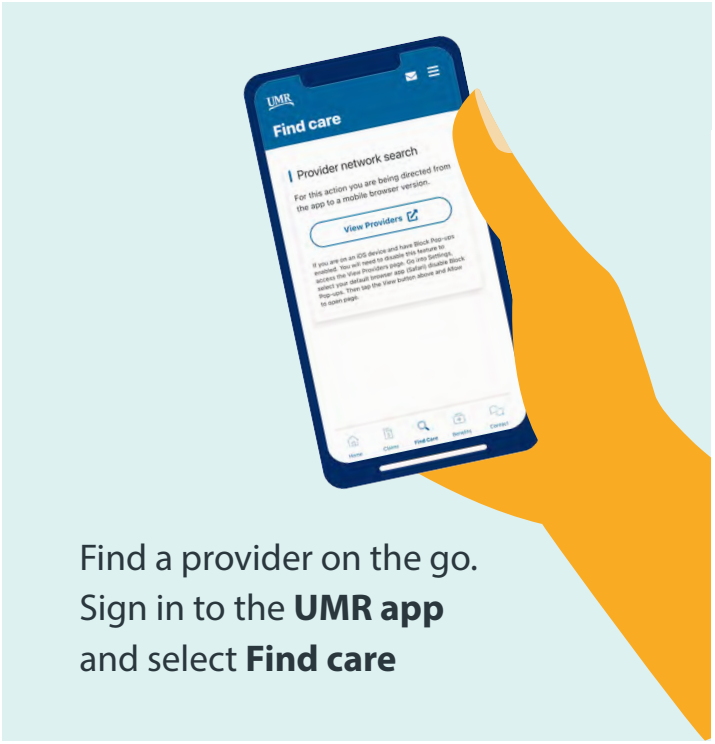


(Continued)

UnitedHealthcare Choice Plus

The UnitedHealthcare online provider directories include network hospitals, primary physicians and specialists. The following information is available:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations that highlight physicians by quality of care and cost standards in their specialty
- Average costs for care in your area and how different providers compare to the local average
- Provider ID number
- Office language capabilities (English, Spanish, etc.)
- Map and directions to each office



Find a provider on the go.
Sign in to the **UMR app**
and select **Find care**

Remember

Get the most from your benefit plan – use participating network health care providers whenever possible.

UMR℠
A UnitedHealthcare Company

© 2023 United HealthCare Services, Inc. UM0135-CP 1023 UA
No part of this document may be reproduced without permission.

Find the care you need and compare costs

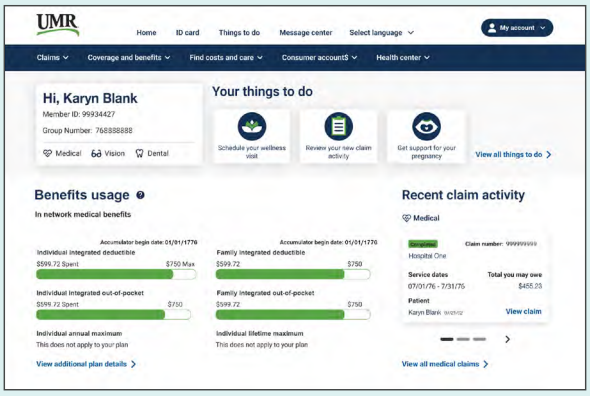
A simple way to search for network providers.

UMR makes it easy to look up UnitedHealthcare network doctors and health care facilities and find cost estimates for different services – all in one place.

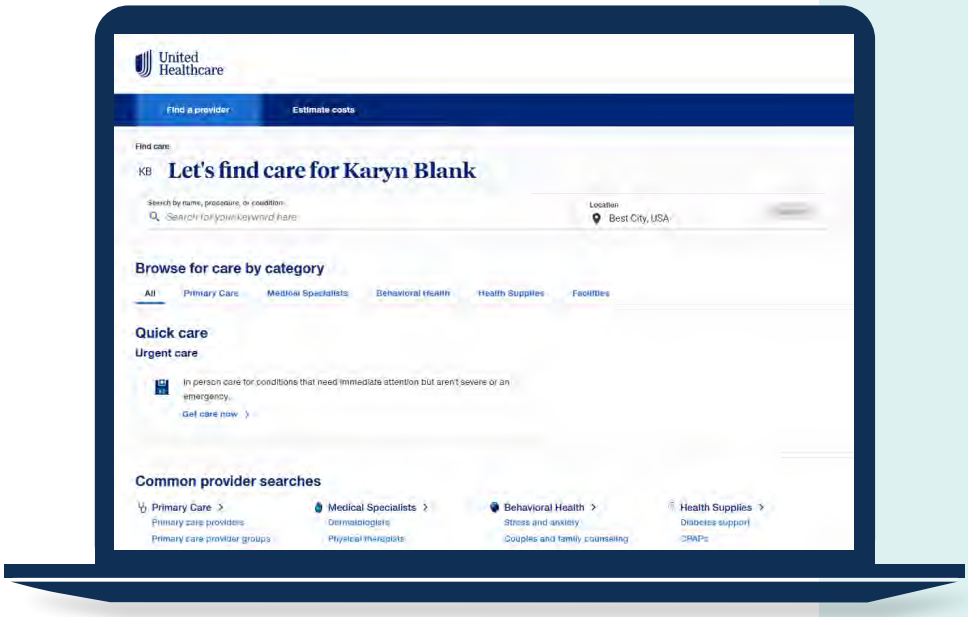
Sign in to **umr.com** and select **Find costs and care**. Then select **Find a provider** to search for care.

Features include:

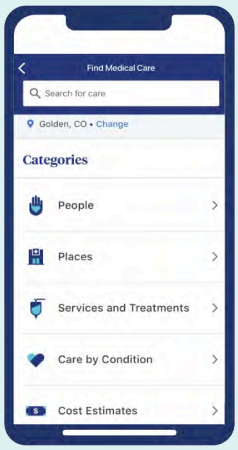
- Availability in English or Spanish
- Simple icons when choosing category options
- Easy-to-understand languages and descriptions
- Enhanced experience



(Fictionalized data)



(Fictionalized data)



A mobile-friendly interface



If you are searching for a provider, look for two blue hearts next to a provider's name. This tells you they are a Premium Care Provider who has been reviewed by UnitedHealthcare and meets quality standards for delivering cost-effective care. Check the total charge for your treatment, so you'll know what to expect from start to finish.

The UnitedHealth Premium® designation program evaluates physicians based on safe, timely, effective and efficient quality care criteria to help members make more informed and appropriate choices for their health care. It's intended only as a guide and should not be the sole factor when selecting a physician. Designations have a risk of error and members should discuss designations with a physician before choosing one. If you already have a physician, you may also wish to confer with them for advice on selecting other physicians. The fact that a physician does not have a Premium Care Physician designation does not mean that the physician does not provide quality health care services. All physicians in the UnitedHealthcare network have met certain minimum credentialing requirements (separate from the Premium program).

© 2025 United HealthCare Services, Inc. UM1210 0625 UA
No part of this document may be reproduced without permission.

CARE
A UMR Solution



Is your family growing?

Get the support you deserve

Whether you are considering having a baby or are already expecting, UMR Maternity CARE can explain how to reduce your risk of complications and prepare you to have a successful, full-term pregnancy and a healthy baby.

How we can help

Healthier women are more likely to have healthy babies. If you're thinking about starting a family, our experienced OB/GYN nurses will help you understand your personal health risks and empower you to take action before you become pregnant. When the time arrives, our registered nurses will support you with timely prenatal education and follow-up calls, and will refer you to case management if a serious condition arises. Your CARE nurse will call you each trimester during your pregnancy and once after your baby is born.

We also offer two types of monthly events for members who are enrolled in or have completed the program: virtual classes and a breastfeeding support group. And members have access to certified lactation consultants.

If you are pregnant and are identified as high-risk, a CARE nurse will monitor your condition and work to reduce your claims costs throughout your pregnancy and the post-delivery period.

You can self-enroll in Maternity CARE or pre-pregnancy support, or you'll be contacted and invited to participate if you're identified as pregnant through a utilization review or other program referrals.

It pays to participate

Some Maternity CARE programs may include a reward or incentive.* Check with your Maternity CARE nurse for additional details.

* To be eligible for the reward, you must enroll during your first or second trimester, complete the program, and fill out and return the program satisfaction survey.

Once enrolled, you'll receive ...

One-on-one phone calls with a CARE nurse who:

- Provides comprehensive pre-pregnancy and prenatal assessments
- Shares educational information before you become pregnant and throughout your pregnancy
- Encourages you to call with any questions or concerns and continues to reach out each trimester and again after your delivery to see how you and your baby are doing
- Sends a courtesy letter informing your physician that you're in the program

Guidance for your support person:

You may also choose to identify a support person who can receive an education call and electronic educational packet. The packet includes information to help them support you through your pregnancy, labor and delivery, and postpartum.

No-cost educational materials in the mail:

You can choose from a selection of high-quality books and other materials containing helpful information about pregnancy, pre-term labor, childbirth, breastfeeding and infant care.

CARE on the go:

The CARE app allows us to meet members where they are by connecting them to CARE nurses through their mobile device. Our nurses can view individual health metrics from self-reported data or synchronized monitoring devices and are able to virtually connect with members by text or email. It's free and confidential.

No cost support:

Maternity CARE is a valuable benefit provided by your employer at no additional cost to you.

Confidential care:

UMR CARE takes confidentiality very seriously. It's important to know that we won't share any identifiable, personal health information with your employer. Your employer receives group information only. UMR CARE programs operate in compliance with all federal and state privacy laws.

GET STARTED

Your first step is to enroll in the Maternity CARE program.

Call 888-438-8105 OR
Scan the QR code to complete the enrollment form online.

© 2025 United HealthCare Services, Inc. UM0061 0325 UA
No part of this document may be reproduced without permission. The information provided by this program is for general educational purposes only. It is not intended as medical advice and cannot replace or substitute for individualized medical care and advice from a personal physician. Individuals should always consult with their physicians regarding any health questions or concerns.

UnitedHealthcare Hearing

UMR
A UnitedHealthcare Company

Because your hearing health is part of your overall health

Get the support your need to hear your best



Take charge of your hearing health today

Treating hearing loss may help you rediscover parts of your life that may have felt missing — including engaging in daily activities and staying connected to the people you love. You'll also support your long-term health and can potentially reduce the risk of diseases such as dementia.[1]

UnitedHealthcare Hearing is here to help. Through UnitedHealthcare Hearing, you'll save up to 50% off a wide selection of hearing aids and services.

1 Contact UnitedHealthcare Hearing to schedule an initial hearing exam and consultation

Treat hearing loss and protect your hearing health. Call **866-926-6632, TTY 711** to schedule an appointment.

2 Your provider will help you find the perfect solution

At your consultation and exam, your provider will assess your hearing and provide a personalized recommendation. Plus, they'll be able to answer any questions you have.

Better hearing starts here

Getting a professional hearing test is an important first step in taking care of your hearing. If you already have hearing aids, have them evaluated to make sure they're the right devices for you. Both of these services are covered at no cost by your UnitedHealthcare plan, and can help you protect your hearing as well as your overall health.

Good-to-know details

- You have 60 days to try out hearing aids purchased from a provider
- Your plan includes a three-year extended warranty for repairs and a one-time loss or damage replacement[2]
- Schedule up to three follow-up visits at no cost, with additional support available[3]
- Receive a no-cost hearing exam
- Choose from high-quality hearing aids, including Relate, Beltone, Oticon, Phonak, ReSound, Unitron, Signia, Widex, and Starkey

Get started

Call UnitedHealthcare Hearing to schedule an appointment:
866-926-6632, TTY 711

Be sure to have your hearing plan name available when you call to schedule your appointment.

Learn more about your hearing health at **uhchearing.com/employee** or by scanning the QR code.

[1] Journal of the American Medical Association. "Hearing Loss and Dementia Prevalence in Older Adults in the US."

[2] One-time professional fee may apply.

[3] Hearing aids purchased in the Silver technology level will receive one follow-up visit. Hearing aids purchased using virtual care and direct delivery receive virtual follow-up visits.

All trademarks are the property of their respective owners.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

Administrative services provided by UMR or their affiliates.

© 2024 United HealthCare Services, Inc. UM1613 0324 UA

No part of this document may be reproduced without permission.

UnitedHealthcare Hearing

UMR℠

A UnitedHealthcare Company

UMR
A UnitedHealthcare Company

Rediscover your passion for health with One Pass Select

One Pass Select™ can help you reach your fitness goals while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan. You and your eligible family members can get started with One Pass Select today.

Find your fit with One Pass Select:

At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.

At home

Work out at home with live or on-demand online fitness classes. Try the workout builder to get routines created just for you, no matter what your fitness level and interests are.

In the kitchen

Get groceries and household essentials delivered to your home. One Pass Select makes it easy to plan for everything you need to enjoy delicious, nutritious meals.

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee*	**$10**	**$34**	**$69**	**$109**	**$249**
Gym network size	(Online fitness classes)	12,000+ gym locations	14,000+ gym and premium locations	16,000+ gym and premium locations	20,000+ gym and premium locations
Grocery delivery	✗	✓	✓	✓	✓

*A one-time enrollment fee will apply.

Learn more and enroll today at **OnePassSelect.com**

One Pass Select is a voluntary program featuring 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 delivery 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.

© 2025 United HealthCare Services, Inc. UM1996 0525 UA
No part of this document may be reproduced without permission.

Jaw Dropping

Transformations Guaranteed!

We'll guide you to the best version of you yet — no starvation, fads, or medications needed.







★★★★★ | **4.9** rating from members

Say goodbye to frustration and hello to your new, Betr life!

Betr uses “Food as Medicine” and simple lifestyle changes to target chronic inflammation - the root cause of poor health.

Forget about band-aid fixes, costly medications counting calories or the latest diet fads. With live 1:1 coaching, community and a 24/7 AI co-pilot, we ensure you get a personalized path to your jaw-dropping transformation.



$0 COST TO YOU!

100% Covered Program for Select WCA GHT Members and spouses:

Naturally Improve

- ✓ Energy
- ✓ Pain
- ✓ Digestion
- ✓ Sleep
- ✓ Mood
- ✓ Weight

Check your eligibility and enroll today!

Scan the QR code below

Or visit
https://betrhealth.com/pages/wca-ght



Earn from the mistakes of others

Find medical billing errors and you may be eligible for a cash reward

Hospital billing is a complex process that is prone to human error. In fact, numerous studies show that many hospital bills contain errors or excessive charges.

Since you are probably paying co-payment portions of your medical bills, it's definitely in your best interest to request itemized bills from your health care providers and check for any questionable items.

After all, if you double-check a restaurant or utility bill, it makes sense to also review a hospital bill that may run several thousand dollars. By doing so, you might also qualify for a medical bill review incentive!

How the medical bill review incentive works

When you or a member of your family receives services from a physician, dentist, hospital or clinic, check your bill carefully. If you find errors that reduce the plan's costs, you could be eligible for a monetary incentive for identifying and correcting the errors.

Examples of errors you may find include:

- Incorrect arithmetic
- Drugs or supplies that were not received
- Treatments or services that were not received

Should you find such errors:

- Report them to the provider of the service and request a corrected, itemized bill
- Send UMR a copy of the original bill with the errors circled and a copy of the new bill showing the provider's corrections

If you're correct, you could be eligible to receive a percentage of the amount found in error on the bill!

For more information, call us at
800-826-9781

UMR℠
A UnitedHealthcare Company

© 2016 UnitedHealthcare Services, Inc. UM0414-WCA 0316
No part of this document may be reproduced without permission.

CVS caremark™



Anti-smoking initiatives

We want to help everyone quit

CVS Health has dedicated significant resources to an array of anti-smoking initiatives to help everyone on the path to better health.

We're helping create the nation's first tobacco-free generation

Be The First is our $50 million program aimed at helping youngsters and students avoid tobacco. It combines anti-smoking education, tobacco control advocacy and healthy behavior programs as part of our $100 million Building Healthier Communities initiative. An additional $10 million program sends clinicians into classrooms and communities to teach young people about the risks of e-cigarette use.

Learn more at **CVSHealth.com/social-responsibility/be-the-first**.

Get personalized support at your local MinuteClinic®

Start to Stop® at MinuteClinic provides one-on-one counseling and ongoing support with a nurse practitioner that includes:

- Dependence assessment
- Individualized smoking cessation plan
- Nicotine-replacement suggestions or prescriptions, if needed
- Visit summaries sent to your provider with your permission

Learn more at **CVS.com/minuteclinic**.



Your CVS Caremark® benefits are ready to help

Your prescription benefit plan offers different ways to help you quit smoking. Talk to your doctor about prescriptions and over-the-counter options to see which is best for you.

©2020 CVS Caremark. All rights reserved. 106-50159A 112320

CVS caremark™



Digital tools

Save time and money.

Our digital tools help you find ways to save on medication and manage your prescriptions on your own time.

Our digital tools make it easy to manage your health whenever – and wherever – you like. You can look for saving opportunities, stay on top of your prescriptions and more. Here's how our digital tools can help you every day.

Stay in the loop.
Sign up to get email or text messages about your prescriptions, ways to save, status updates and more.

Refill fast.
Request refills quickly and keep track of prescriptions for your family in one convenient place. See how close you are to meeting your deductible and out-of-pocket cost maximum anytime.

Explore Rx savings options.
Find out if your Rx is covered or if you could pay less for it. And see if options like Rx delivery by mail or changing to a generic medication can save you money.

Have the Wallet app on an Apple device?
Save your ID card to Wallet and view it anytime.

For savings opportunities and personalized support, visit Caremark.com (after your benefits begin).

Apple is a registered trademark of an entity not affiliated with CVS Caremark.
Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.
©2021 CVS Caremark. All rights reserved. 106-52295A 091021

CVS caremark™



CVS Specialty®

More than medication.

CVS Specialty provides specialized care and support along with your medication for complex conditions (such as rheumatoid arthritis, multiple sclerosis, HIV and cancer).

A team of pharmacists and nurses specially trained in your condition.

We give you a CVS Specialty CareTeam led by pharmacists and nurses to support you 365 days a year. We'll show you how to take your medication correctly, help you manage side effects and stay on track. We also provide helpful resources at **CVSspecialty.com/EducationCenter**.

A choice of pick up at CVS Pharmacy® or home delivery at no extra cost.

We make it as easy as possible to get the medication you need, where you need it. You can have your medication delivered anywhere nationwide, even if you're on vacation. Or you can pick it up at any CVS Pharmacy location.*

Digital tools let you manage your prescriptions on your own time.

We make it easy to manage your medications and stay on track at **CVSspecialty.com/go** or with our mobile app.



What's a specialty pharmacy?

It's a pharmacy that provides specialized medication for complex conditions or medication requiring injections or infusions.

*Where allowed by law. In-store pick up is currently not available in Oklahoma. Puerto Rico requires first-fill prescriptions to be transmitted directly to the dispensing specialty pharmacy. Products are dispensed by CVS Specialty and certain services are only accessed by calling CVS Specialty directly. Certain specialty medication may not qualify. Services are also available at Long's Drugs locations. Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

©2021 CVS Caremark. All rights reserved. 75-52267A 091021

Checking your medication costs



CVS Caremark® makes it easy to find out if your medication is covered and what it will cost. We'll even show you lower-cost options whenever they're available.

With the check drug cost tool, you can:

- Find out if a medication is covered by your plan
- Easily see lowest cost options, including generics
- Compare the cost of filling your prescription at mail or any retail pharmacy
- Compare the cost of 30-day or 90-day supplies of your medication
- Know if there are actions you and your doctor need to take before you fill your prescription

The tool is quick and easy to use:

- Your previous searches are saved, so you don't always have to retype
- As you type the first few letters of your medication, options will show to narrow your search
- You can easily edit your searches by dose, pharmacy or family member

Go to Caremark.com/CDC or download the CVS Caremark mobile app GET IT ON Google Play Download on the App Store

©2016 CVS Caremark. All rights reserved. 106-40467A 120816

CVS caremark™

CVS caremark™



Rx Delivery by Mail

Convenience, savings and safety.

Why get your Rx delivered by mail? Not only is delivery by mail a safe and secure way to get the medications you take regularly (like medication for asthma or high blood pressure) — you'll probably save money, too.

Want more convenience?

With delivery, you have one less thing to worry about. Your 90-day supplies will arrive at your door from CVS Caremark® Mail Service Pharmacy.

Like to save?

Filling your Rx in 90-day supplies usually comes with savings. Plus, there's no extra cost for shipping.

Looking to stay safe?

Contactless delivery keeps you and your loved ones safe. And our secure, nondescript packaging protects your privacy.



90-day supplies typically cost less than 30-day supplies.

Start Rx Delivery by Mail at Caremark.com/RxDelivery (after your benefits begin).

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

©2021 CVS Caremark. All rights reserved. 106-50571A 091021

CVS/caremark®

Easy, convenient, accessible: Caremark.com and the CVS/caremark® mobile app

Your health is important so we're making it convenient and easy to manage your prescription benefits. Simply visit **Caremark.com** or download the **CVS/caremark mobile app** and get the access you need, anywhere and anytime.

Easy Refills

- Refill online or use our mobile app to scan the barcode on your prescription label
- You can order new prescriptions and renewals online. We take care of contacting your doctor

Timesaving Tools

- Manage delivery by mail, auto refill, find a pharmacy and more
- Choose from retail and mail options for 90-day prescriptions

Convenient Savings

- See how much you've spent and where you might have savings opportunities. Even break down your costs by family member
- See savings options by prescription and print a report so your doctor can help you choose

Get started:

Register today at **Caremark.com** or download the **CVS/caremark mobile app**

GET IT ON Google play

Download on the App Store

Caremark.com

©2016 CVS/caremark. All rights reserved.
106-28603j 090115