

Video Transcript: How a Health Plan Works

Screen visuals:

The UnitedHealthcare logo stretches into a ribbon that swipes across the screen and flies away.

Narrator:

Hello. Welcome to United Health care — and this video that's made just for you.

Screen text:

Hello

Welcome to your video

Narrator:

Health plans are designed to help take good care of you. Knowing how they work can help you get the most out of your benefits. Let's get into it.

Screen text:

How a health plan works

Screen visuals:

A lotus flower, apple, bandage, digital thermometer, smartwatch, blueberry, drug capsule and medical cross nestle into a neat pile.

Narrator:

Most common health plans have a premium, or plan costs, which is a routine payment typically taken out of your paycheck. This helps keep your plan active, so you can stay covered.

Screen visuals:

A calendar's pages flip forward, and a check mark appears on the same day of each month. A hand sets an empty drinking glass next to the calendar.

Narrator:

At the start of your plan year, you pay 100% of your covered health services until you meet your deductible, which is the dollar amount set by your health plan before it starts to pay costs.

Screen text:

Your coinsurance may vary by plan or service. This example is for illustrative purposes only. Please refer to your official plan documents for coverage details.

Screen visuals:

A hand pours a pitcher of water into a drinking glass. When the glass is half full, a horizontal line appears, labeled "Deductible." A second hand holding another pitcher of water appears and begins pouring into the same drinking glass.

Narrator:

Once you reach your deductible, "co-insurance" begins. That's the percentage of costs your health plan shares with you. For example, you may pay 20% of a covered medical expense, and your plan will pay the remaining "eighty" percent.

Screen text:

Your coinsurance may vary by plan or service. This example is for illustrative purposes only. Please refer to your official plan documents for coverage details.

Screen visuals:

Two streams of water fill a drinking glass. The halfway mark of the glass is labeled "Coinsurance." Water continues to pour into the glass.

Narrator:

Along the way, you may pay a fixed amount, also known as a copay, for certain covered health services, like a doctor's appointment.

Screen visuals:

A drinking glass is filled with water. A hand drops 4 ice cubes into the glass.

Narrator:

Your plan offers you further protection with an out-of-pocket limit, which is the most you could pay for covered services in a plan year. Co-insurance, copays and deductibles count toward your out-of-pocket limit — but premiums don't. Once you've met the out-of-pocket limit, your plan's got you covered at 100%.

Screen visuals:

A drinking glass is filled nearly to the brim with water and ice cubes. At the top of the glass, a horizontal line appears, labeled “Out-of-pocket limit.” Two streams of water begin to pour into the glass. The water rises up to the horizontal line. The top half of the drinking glass is labeled “Coinsurance, copays and deductibles.” The label at the top of the glass changes to “Health plan pays 100%.”

Narrator:

Now that you know how health plans work, you can get more out of your benefits. Thanks for watching.

Screen visuals:

A hot-air balloon drifts upward.

Narrator:

Once your plan is active, visit myuhc.com to browse around and learn more — or sign up for the programs and services that catch your interest.

Screen text:

Already a member?

Visit myuhc.com

Screen visuals:

A ribbon swipes across the screen and becomes the UnitedHealthcare logo.

Narrator:

Disclaimers are included on screen here, as well as in the video transcript.

Screen text:

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