

Louisiana

# Heritage Primary Advantage Plan

UnitedHealthcare Heritage Primary Advantage is an open-access plan that includes both network and non-network coverage. It's a competitively priced plan, perfect for employers focused on affordability and cost transparency, but whose employees may not be ready for a consumer-driven, high-deductible health plan.



## Choice, convenience and a large network

Heritage Primary Advantage is designed for employers who value a competitively priced, easy-to-use health plan with a broad network and health programs to help their employees optimize their well-being.

The Heritage Plus network has incentives to seek care from network providers and includes out-of-network coverage.



## No referrals needed

Members are not required to choose a primary care physician (PCP), and referrals are not required to seek services from a specialist. However, having a PCP is beneficial for members seeking preventive and routine medical care.



## Incentives for primary care

Members pay a co-payment when they see their PCP for an office visit. That co-payment also covers services provided by their PCP during that same visit.



## Deductibles and co-insurance

When members seek specialty care, maternity care, inpatient and outpatient services, urgent care and emergency room services, they pay for these services until they've met their health plan's deductible amount. Once members meet their deductible, they will pay a co-payment for these services, as well as any additional services.



## Pharmacy benefits

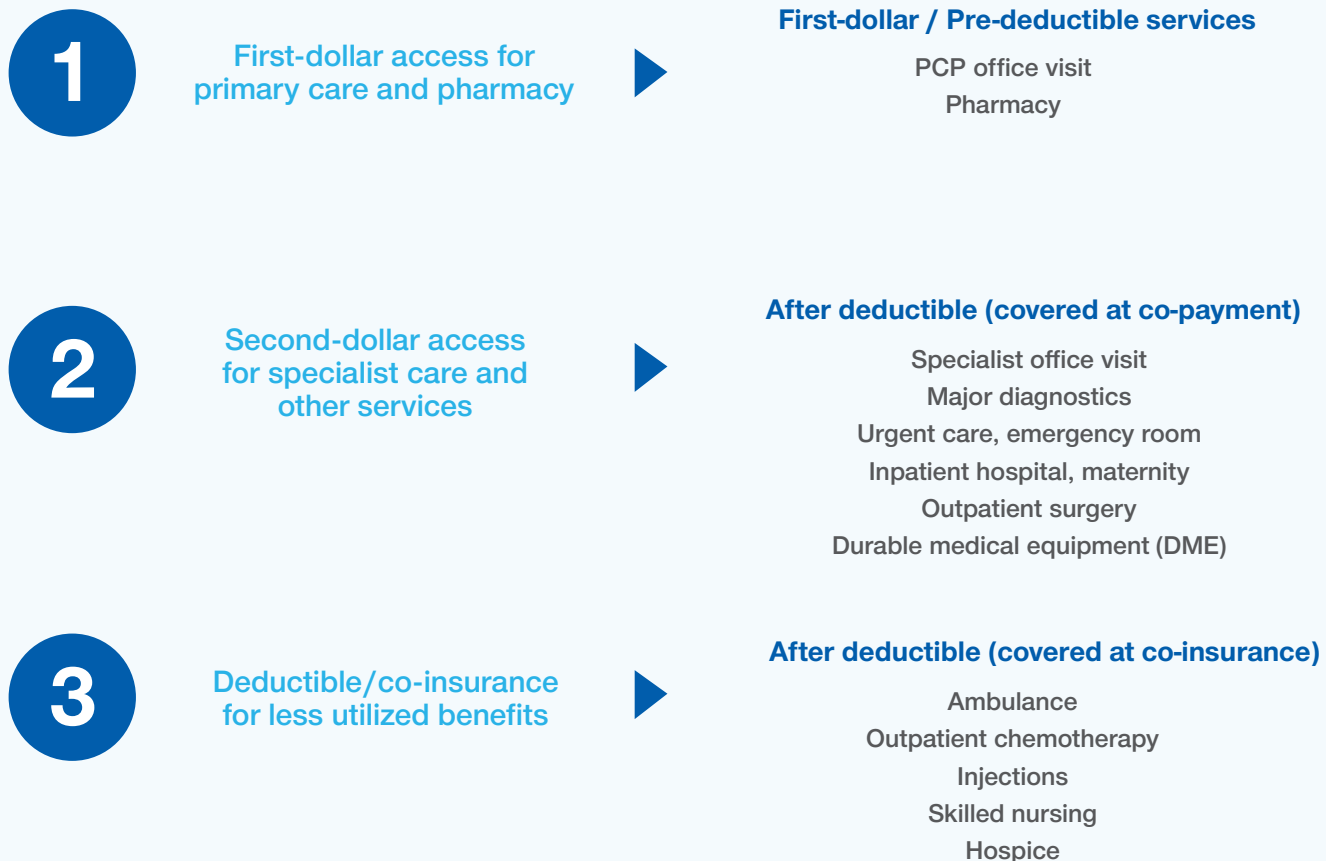
Members can fill prescriptions through one of our 67,000 retail network pharmacies nationwide. Or, they can use our mail-order service to get a three-month supply of maintenance medication delivered to their door at no additional charge, saving them time and money.


# What makes this plan different?

Employees have first-dollar access to coordinate preventive care, including PCP office visits and prescriptions. By seeking care through their PCP, members pay one single primary care co-payment (refer to the Summary of Benefits for coverage details) for certain services provided at the PCP's office.

Although referrals are not required with this plan, PCPs have an in-depth knowledge of their patients and can guide them along the best path of care – promoting better health and helping to lower costs.

## Here's how the Heritage Primary Advantage Plan works.



 Contact your UnitedHealthcare representative to find out more about how this health plan can take care of both you and your employees.