



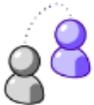
# How to Get More from Your UHC POS plan in 2024

The UnitedHealthcare POS (Choice & Select Plus) plan is designed to help you stay healthy — and pay less for care when you aren't. Here's how to make the most of it.



## Don't put off preventive care

There's truth in that old saying "an ounce of prevention is worth a pound of cure." That's because annual checkups and age-related screenings and tests help you stay on top of your health status. They can provide early warnings of when you may be at risk, so you can catch things earlier, when they're easier to prevent or treat. Even better, you pay nothing for preventive care when you use in-network providers!



## Save money by staying in-network

Under the UHC POS Plan, you don't pay anything—that's right, \$0!—for in-network care. That means, no deductibles, out-of-pocket maximums, no copays, and no coinsurance when you use the plan during the year.

### Are you covering a dependent with special needs, like an autism diagnosis?

If you're in the UHC POS plan, you won't have limits on occupational therapy, physical therapy, and speech therapy visits if you stay in-network.



## Take advantage of physical, emotional, and financial wellbeing resources

In addition to your medical plan resources for physical and emotional wellbeing, Nutanix provides a wide variety of no-cost **physical** and **emotional**, and **financial** resources to help you stay fit, stay centered, and boost your finances.

This year, take advantage of Kaia Health, a unique new program that combines human care with an app. Available to all UHC participants (except in HI), Kaia Health offers tailored programs to address all musculoskeletal issues, including back, neck, and joint pain.

Read more about **Kaia Health** and determine if it's the right program for you.



## Save on prescription drugs

Express Scripts (ESI) is the the prescription drug administrator for your UHC POS plan. Nutanix pays 100% of the costs of all covered medications when you fill your prescription at a network pharmacy. To find in-network pharmacies and review the ESI formulary, visit [expressscripts.com](https://www.expressscripts.com).

### What to do if your medication isn't on ESI's formulary

ESI's prescription drug formulary, called the **National Preferred Formulary** is the list of generic and brand-name prescription drugs covered by the UHC POS plan. While many frequently prescribed medications are on ESI's list, if your doctor prescribes a drug that is not included, you can take steps to ensure uninterrupted access to medication you need. Read more [here](#).



## If you enrolled in a Healthcare Flexible Spending Account for 2024, here are ways to maximize your account

A Healthcare Flexible Spending Account (FSA) allows you to save even more by paying for eligible medical, dental, and vision expenses using tax-free dollars. Eligible expenses include plan deductibles, copays, coinsurance, braces, or glasses. Review what you can use your FSA for this year (see **IRS Publication 502**) and make the most of your contributions. Remember, the full election is available to use in January, while your paycheck contributions will continue throughout the year.

### A few tips about FSAs:

- Healthcare FSAs are administered through **HealthEquity**.
- You can request a debit card.
- A Healthcare FSA is a “use-it-or-lose-it” account, which means you forfeit any money left in your account at the end of the year.
- Once you're enrolled, you can request reimbursement or manage your account on the **HealthEquity website**.
- You can only enroll in a Healthcare FSA during Open Enrollment, so if you missed out this year, you can enroll next year for 2025. If you're currently participating, you'll need to re-enroll during Open Enrollment because enrollment doesn't carry over from year to year.