

September 29, 2023

Group name: San Francisco Health Service System

Important information about your UnitedHealthcare® Group Medicare Advantage (PPO) plan coverage.

This notice is to let you know about changes to the virtual cognitive behavioral health therapy benefit available to you in 2023. Your 2023 benefit plan offers virtual cognitive behavioral health therapy services through a pilot program, AbleTo Therapy360. This pilot program will not be offered as part of your 2024 benefit plan. Below you will find information describing your current benefits and the services and resources available to you beginning January 1, 2024.

Virtual cognitive behavioral health therapy benefit updates:

2023 benefit information

Your 2023 plan includes coverage for the following virtual cognitive behavioral health therapy services:

- Private counseling sessions with a therapist by phone or secure video chat
- Personalized tips and tools to help you feel better through positive thinking, behavior change and mindfulness
- Appointments with network providers available 24 hours a day, 7 days a week

You currently pay a \$0 copay for each session in and out-of-network. Your plan currently pays up to \$190 for an initial consultation and up to \$175 for each weekly therapy session.

2024 benefit information

Your 2024 plan includes coverage for both in-person and virtual behavioral visits, including cognitive behavioral health therapy.¹ Optum Behavioral Health includes more than 87,000 network providers offering inpatient and outpatient services, such as therapy, behavioral health assessments and medication management.² To get started, call the behavioral health number on your member ID card or visit retiree.uhc.com/sfhss and select Find a provider.

You will pay a \$15 copay in and out-of-network for both in-person and virtual behavioral visits. You will continue to pay this amount until you reach the out-of-pocket maximum.³

The AbleTo Self Care+ app is still available to you at no cost. Visit ableto.com/begin to learn more and access the Self Care+ app.⁴

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

¹Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies. Not all network providers offer virtual care.

²Other providers are available in your network. Optum Behavioral Health is an affiliate of UnitedHealthcare Insurance Company.

³Limitations, exclusions and/or network restrictions may apply. Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.

⁴Self Care by AbleTo should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The information contained within Self Care is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. Self Care is available no additional cost through your UnitedHealthcare® Group Medicare Advantage insurance plan. AbleTo is majority owned by OptumHealth Holdings, LLC, a UnitedHealthcare affiliate. Participation in the program is voluntary and subject to the Self Care Terms of Use.