

UnitedHealthcare Core

Quick reference guide

UnitedHealthcare Core is an open-access commercial member benefit plan that features a narrow, national network of health care professionals.



Key features

- Members have access to a national Core network of health care professionals
- Members can choose any Core network physician or health care professional without a referral and without designating a primary care provider (PCP)
- Includes options for network-only (Core Essential) or out-of-network (Core) benefits



Benefits

Plan name	Benefits	Referrals	Out-of-network care
Core Essential	Network-only; Core network health care professionals only	Not applicable	No coverage*
Core	Core network and out-of-network health care professionals	Not applicable	Lower benefits

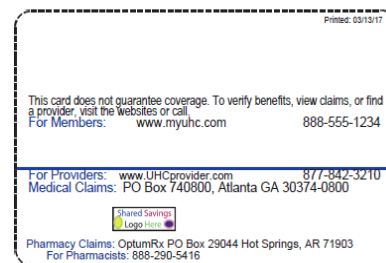
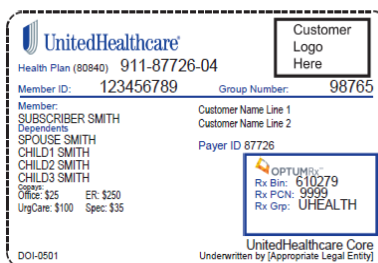
*Except for emergency services and related admissions



Sample member ID card

1. Plan name in the lower-right corner
2. Plans with additional network benefits have W500 indicator

Sample member ID card for illustration only; actual information varies depending on payer, plan and other requirements.



You can find our network health care professional directory at UHCprovider.com/findprovider.



Advance notification, prior authorization and admission notification requirements still apply. Requirements are in the UnitedHealthcare Administrative Guide at UHCprovider.com/guides and at UHCprovider.com/priorauth.



Request prior authorization if you feel a member doesn't have access to particular care in the Core network. We'll review the request. If approved under these circumstances, we'll alert the member and their requesting health care professional, and apply the network benefits to the out-of-network services.



Some benefit plans include the **W500 additional network benefit**, which provides network access to some health care professionals otherwise excluded from participation in the plan. Services provided through this network include:

- Emergency services and related admissions
- Urgent care
- Services pre-approved by UnitedHealthcare when services aren't available from a network physician



According to your Participation Agreement, you may bill members for non-covered services in certain circumstances. If the services aren't covered due to lack of medical necessity, you may bill the member only if they're informed of the non-coverage and accepted financial responsibility in writing before the date of service.



Contact us

If you **participate in UnitedHealthcare commercial benefit plans**, you'll participate in UnitedHealthcare Core plans (unless your Participation Agreement excludes them). To review your participation status, sign in at **UHCprovider.com/mypracticeprofile**.

If you have questions about your Participation Agreement, please contact your network management representative. To find your network representative, go to **UHCprovider.com/contactus** > Find a Network Contact. For general questions, please call Provider Services at **877-842-3210**. Thank you.



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