UnitedHealthcare Navigate is an innovative commercial member benefit plan built on patient-centered health. Members choose a primary care physician (PCP) to help coordinate their care. Plans vary in the types of coverage and benefits offered to encourage cost-effective choices.

**Key Features**

- Customized, more focused network of care providers
- Members are required to select a PCP to manage their health care needs
- The member’s PCP must submit electronic referrals for members to see a network specialist physician
- Standard prior authorization and notification requirements apply

**Benefits**

Some plans feature tiered benefits that offer lower copayments and co-insurance when members use UnitedHealth Premium® designated care providers and/or freestanding facilities for certain outpatient services.

<table>
<thead>
<tr>
<th>Plan models</th>
<th>Network physicians with required referral</th>
<th>Network physicians without required referral</th>
<th>Non-network care provider*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Navigate</td>
<td>Network benefits</td>
<td>No coverage*</td>
<td>No coverage*</td>
</tr>
<tr>
<td>Navigate Balanced</td>
<td>Network benefits</td>
<td>Lower-level benefits</td>
<td>No coverage*</td>
</tr>
<tr>
<td>Navigate Plus</td>
<td>Network benefits</td>
<td>Lower-level benefits</td>
<td>Non-network benefits</td>
</tr>
</tbody>
</table>

* Except for emergency services and related admissions

**Referrals**

**Referral Submission Requirements**

- Referrals must be submitted by the member’s PCP or a PCP within the same tax ID number.
- Referrals can be backdated up to five calendar days prior to the date of entry.

Some services don’t require a referral. For more information about referrals, including a full list of services that don’t require a referral, go to [UHCprovider.com > Menu > Health Plans by State > UnitedHealthcare Navigate > Commercial > Navigate Frequently Asked Questions.](#)
Sample ID Card

Look for key differences on the member’s ID card to identify plan type and benefit features:

1. UnitedHealthcare or UnitedHealthOne logo
2. Plans with tiered benefits for UnitedHealth Premium® designated PCPs and specialists
3. Payer ID differs between UnitedHealthcare plans and UnitedHealthOne individual benefit plans
4. Member’s designated PCP name and phone number
5. Lower copayments when members use UnitedHealth Premium designated PCPs and specialists
6. Type of Navigate plan and “Referrals Required” indicator
7. W500 logo identifying plans with additional network benefits that have access to an additional network of care providers that provide urgent care, emergency services and pre-approved services

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

Online Resources

UHCprovider.com > Menu > Health Plans by State > Commercial > UnitedHealthcare Navigate. This includes the UnitedHealthcare Navigate Frequently Asked Questions document, which can help answer many of your questions about the plan.

For information about prior authorization and notification, go to UHCprovider.com/priorauth.

Contact Us

If you have questions about your Participation Agreement, please contact your Network Management representative. To find your Network Representative, go to UHCprovider.com > Menu > Contact Us > Find a Network Contact. For general questions, please call 877-842-3210. Thank you.