**UnitedHealthcare Navigate** is an innovative commercial member benefit plan built on patient-centered care. Members choose a primary care provider (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 coinsurance when members use UnitedHealth Premium® designated care providers and/or freestanding facilities for certain outpatient services.

<table>
<thead>
<tr>
<th>Plan model</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
- Referrals must be submitted by the member’s PCP or a PCP within the same tax ID number (TIN).
- Referrals can be backdated up to five calendar days prior to the date of entry.

Some services don’t require a referral. To see a full list of services that require a referral, go to UHCprovider.com/plans > (State) > Commercial > UnitedHealthcare Navigate > Navigate FAQs.

### Learn More
For more information about UnitedHealthcare Navigate, go to UHCprovider.com/plans > (State) > Commercial > UnitedHealthcare Navigate > Navigate FAQs.

### Sample Member ID Card*
1. UnitedHealthcare or UnitedHealthOne logo; payer ID differs between the two plans
2. Member’s PCP name and phone number
3. Type of Navigate plan, “Referrals Required” indicator and W500 logo identifying plans with additional network benefits

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

### 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/contactus > Find a Network Contact. For general questions, please call 877-842-3210. Thank you.