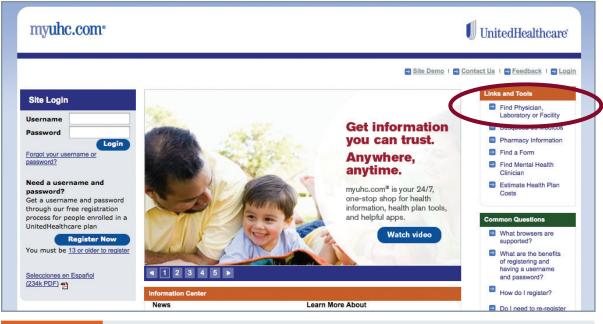
How to select your primary care physician and get a referral

As a UnitedHealthcare Navigate plan member, you must select a primary care physician for your care and get referrals before seeing a specialist. These steps will help you maximize your health care benefits and reduce your out-of-pocket costs.

Select a primary care physician (PCP) in the Navigate network

At enrollment, you need to select a Primary Care Physician (PCP) for yourself and your family members. Each family member can select his or her own PCP, but each PCP must be in a town or city near where YOU live or work. Certain physicians may also have age restrictions or are not accepting new patients, so check with the physician's office before enrolling.

To select your PCP, click on "Find Physician, Laboratory or Facility" on **myuhc.com**® before logging in and select your Navigate plan on the next page. To change your PCP, you will need to log in to **myuhc.com**.





If you need to see another network physician or specialist, your PCP will submit an electronic referral.



Once you decide on the physician, you will want to print the page or write down the physician's name, 13-digit physician identification (ID) number and address. Your annual preventive exam is a good time to meet your PCP. He or she will be your first point of contact when you need care and will oversee any treatment you may need.

Your PCP must be a general practice, family practice, pediatrician or internal medicine physician in the Navigate network. Your PCP **cannot** be an obstetrician/gynecologist (OB/GYN) or the name of a medical practice.

When you need a referral

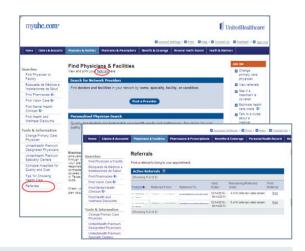
If you need to see another network physician, including a specialist, you must get an electronic referral from your PCP. All services must be provided by, or coordinated by, your PCP. Visits to physicians other than your PCP without an electronic referral may cost you more or may not be covered at all. Check your plan coverage documents for more information.

You do not need an electronic referral to see the following providers as long as they are in your Navigate network:

- ▶ Obstetricians/gynecologists (OB/GYNs)
- **b** Behavioral health or substance abuse disorder clinicians
- Convenience care clinics
- Urgent care centers

Most Navigate plans do not provide coverage for visits and services from non-network providers. Check your plan documents for more information regarding non-network benefit coverage, if any.

Emergencies are covered anywhere in the world, including non-network hospitals.





Your electronic referrals from your PCP can be viewed on **myuhc.com** under the Physicians & Facilities tab. A paper referral is not a valid referral.



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