



## Making your choice simpler

Individual & Family plans designed to fit your budget and health care needs

Massachusetts Marketplace  
UnitedHealthcare Insurance Co.  
Effective Jan. 1, 2025

UnitedHealthcare®

 MASSACHUSETTS  
**HEALTH CONNECTOR**

# Welcome

## Open Enrollment is Nov. 1, 2024 through Jan. 23, 2025

This guide is designed to help you understand the Navigate plans we offer through the Massachusetts Health Connector.

### What's inside:

- Overview
- How coverage works
- Ways you can save
- Get ready
- Let's go

# Overview

## UnitedHealthcare Navigate® plans

The Navigate suite of health plans is available to people who live in Massachusetts. They all offer the same doctors, clinics and basic health care coverage. The difference is the cost you will pay. Look closely at your options to see which plan is right for you.

### With these Navigate plans, you have access to:



**Coverage of 10 essential health benefits**, including preventive and hospital care services, lab tests, prescriptions and more. Learn more at [healthcare.gov/coverage](https://healthcare.gov/coverage).



**Preventive care**, which covers things such as annual checkups, flu shots and mammograms. (Covered 100% when you use a doctor in the Navigate network.)



**A network of doctors**, clinics and pharmacies in your area.



**An online provider directory** [uhc.com/xmadocfind2025](https://uhc.com/xmadocfind2025) to help you find participating providers and pharmacies.



**Tools and resources** like online prescription drug list search tools [uhc.com/xmadruglist3tier2025](https://uhc.com/xmadruglist3tier2025) and [uhc.com/xmadruglist4tier2025](https://uhc.com/xmadruglist4tier2025) to help save time and money.

# Things to check before choosing our plans



## Primary care providers (PCP)

Navigate plans require that you team up with a PCP. **You must use a PCP in the Navigate network** for yourself and each member of your family enrolled in the plan. Visit [uhc.com/xmadocfind2025](https://uhc.com/xmadocfind2025) to see if your doctor is in the Navigate network.

**You must get a referral from your PCP before you see another network doctor or specialist.** This will help you avoid unexpected costs. Your PCP can refer you to any doctor or hospital in the Navigate network.

**Make sure you stay in the Navigate network.** If you go outside of the network, you'll be responsible for paying all of the costs for services. Going out of network includes doctors (including specialists), labs, hospitals, pharmacies or medical clinics (like urgent care).



## Prescriptions and pharmacies

**You must use a network pharmacy.** You can find a list of network pharmacies at [uhc.com/xmadocfind2025](https://uhc.com/xmadocfind2025) within the Pharmacy Directory section.

**Use the Prescription Drug List (PDL)** at [uhc.com/xmadruglist3tier2025](https://uhc.com/xmadruglist3tier2025) and [uhc.com/xmadruglist4tier2025](https://uhc.com/xmadruglist4tier2025) to see if your prescription medications are covered and how much they will cost. The price will vary depending on the plan you choose and the tier (cost level). The lower the tier, the more money you may save.

**Make sure you carefully view your plan documents on [MAhealthconnector.org](https://MAhealthconnector.org)** to better understand the cost of your medications and if they're covered.

# How coverage works

## What will I pay?

There are many types of costs to think about when choosing health coverage in addition to your monthly premium. These costs will vary depending on the coverage option you choose. Reviewing the coverage and cost details of your options on the Massachusetts Health Connector [website](#) will help you better understand how these costs work together.



# Ways you can save

## Financial assistance

As you're comparing your options on the Massachusetts Health Connector, keep in mind some other ways you may be able to save with financial assistance including premium tax credits or other state and federal programs. The Massachusetts Health Connector will determine if you qualify for assistance and the types of plans available to you. Apply online to see if you qualify.

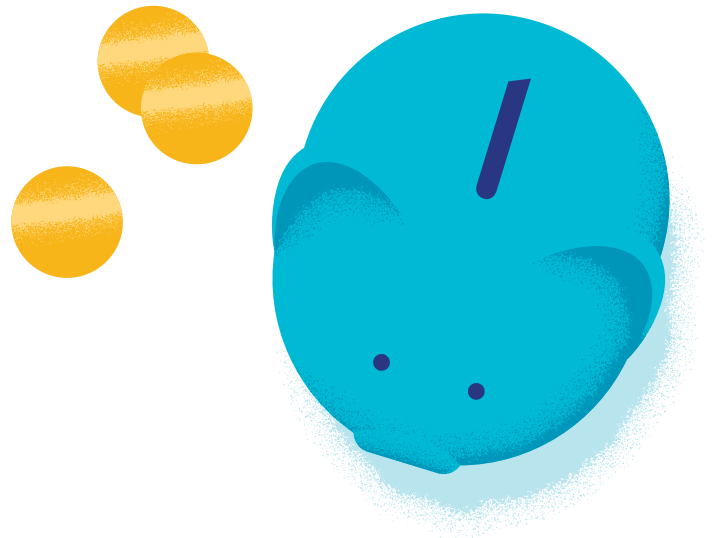
### Advance premium tax credit

When you apply for coverage online through the Massachusetts Health Connector, you'll find out if you qualify for an advance premium tax credit.

**This credit lowers your monthly health plan payment.**

### Get help setting up financial assistance

To learn more about financial assistance and see if you qualify to get help with your costs, visit [MAhealthconnector.org](https://www.mahealthconnector.org) or call the Massachusetts Health Connector at **1-877-MA-ENROLL** (1-877-623-6765) or TTY **1-877-623-7773**.



# Get ready

## Open Enrollment is Nov. 1, 2024 through Jan. 23, 2025

The start date of your coverage will depend on when you enroll and when your first payment is received by Massachusetts Health Connector.

Sign up by	Coverage starts by
12/23/24	01/01/25
01/23/25	02/01/25

Must enroll by 01/23/25 and pay initial premium by 02/23/25 in order to receive 03/01/25 coverage.

### Follow these steps to sign up

- 1 Check to see if you are able to get financial assistance, then review your plan details on [MAhealthconnector.org](https://www.mahealthconnector.org). Keep in mind that if you do qualify for financial assistance, you can only get these savings if you enroll through the Massachusetts Health Connector.
- 2 Make sure you can find a PCP in the Navigate network near you at [uhc.com/xmadocfind2025](https://www.uhc.com/xmadocfind2025)
- 3 Visit [MAhealthconnector.org](https://www.mahealthconnector.org) for a list of things you'll need to have handy when you enroll in a plan.

### Sign up today

Visit [MAhealthconnector.org](https://www.mahealthconnector.org) to shop and apply for enrollment in a health plan. For help in another language, visit [uhc.com/xmalegal](https://www.uhc.com/xmalegal).

If you still have questions, call the Massachusetts Health Connector at **1-877-MA-ENROLL** (1-877-623-6765) or TTY **1-877-623-7773** or call us at **1-844-joinUHC** (1-844-564-6842) or TTY **711**.

# Let's go

## I'm signed up. Now what?



Payment is required to complete your enrollment. You should receive notice from the Massachusetts Health Connector. **Your enrollment is complete after you've paid this bill.**



**Look for your health plan kit and health plan ID card** to arrive in the mail in about 7 to 10 days after your full payment is received.



**If you have any questions**, call the member phone number on your ID card.

## Additional information

For help in another language, visit

<https://www.uhc.com/legal/nondiscrimination-and-language-assistance-notice>

**Language Assistance/Nondiscrimination Notice Asistencia de Idiomas/Aviso de no Discrimination  
語言協助/不歧視通知**

### Policy numbers\* in this document:

31779MA0110001-01      31779MA0110005-01  
31779MA0110002-01      31779MA0110018-01  
31779MA0110003-01

\*All policy numbers include the variations of the policies such as cost-share reduction plans.  
For costs and complete details of the coverage, call (or write) your insurance agent or the company.

## Questions?

Visit the Massachusetts Health Connector at [MAhealthconnector.org](https://www.mahealthconnector.org)  
or call **1-877-MA-ENROLL** (1-877-623-6765) or TTY **1-877-623-7773**

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This coverage is not designed or marketed as employer-provided insurance. These plans cannot be used, now or in the future, by you or an employer to provide insurance for employees.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Massachusetts Individual Marketplace products provided by or through UnitedHealthcare Insurance Company. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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