UnitedHealthcare Compass is an innovative benefit plan for our Commercial members built on the fundamentals of patient-centered health. Members choose a primary care physician (PCP) to help them navigate to high-quality, cost-effective care. Compass is offered as an Individual Exchange plan in certain states with off Exchange versions when required by state law.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Content</th>
</tr>
</thead>
</table>
| Key Features   | • Customized, more focused network of care providers tailored for Compass members.  
• 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       | • Compass has a limited network service area in certain states where coverage is available.  
• No coverage is provided outside the network service area, except for emergency and urgent services.                                                                                               |

<table>
<thead>
<tr>
<th>Product Models</th>
<th>Network Care Provider With Required Referral</th>
<th>Network Care Provider Without Required Referral</th>
<th>Non-network Care Provider*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compass</td>
<td>Network benefits</td>
<td>No coverage*</td>
<td>No coverage</td>
</tr>
<tr>
<td>Compass Balanced</td>
<td>Network benefits</td>
<td>Lower benefits</td>
<td>No coverage</td>
</tr>
<tr>
<td>Compass Plus</td>
<td>Network benefits</td>
<td>Lower benefits</td>
<td>Non-network benefits</td>
</tr>
</tbody>
</table>

View the Compass network service area map on UnitedHealthcareOnline.com > Tools & Resources > Products & Services > UnitedHealthcare Compass.

* Except for emergency services and related admissions.

ID Cards

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

1. Individual Exchange identifier
2. Plan requires PCP assignment; find the member’s assigned PCP by using the Eligibility & Benefits application on Link. To access Link, please sign in to UnitedHealthcareOnline.com, and then click on the Eligibility & Benefits application.
3. Type of Compass plan model and Referral Required indicator. For Harken Compass plans, go to HarkenHealth.com.
4. Plans with additional network benefits have access to an additional network of care providers that provide urgent care, emergency services and pre-approved services.

Note: Sample health care ID cards are for illustration only

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.

Eligible services that do not require a referral include:
• Services from physicians with the same tax ID as the member’s PCP*
• Network OB/GYNs, including perinatologists
• Network urgent care centers or convenience clinics
• Routine refractive eye exams from network providers
• Mental health disorder and substance abuse services from network behavioral health clinicians
• Services from pathologists, radiologists or anesthesiologists
• Services in emergency rooms or emergency ambulances
• Physician services for emergency unscheduled admissions
• Any services from facility-based inpatient/outpatient network consulting physicians, network assisting surgeons, network co-surgeons, or network team surgeons
• Any non-physician services, not billed by a specialist, including:
  o Outpatient labs, X-rays or diagnostics
  o Physical therapy and network rehabilitation services, with the exception of physician services such as manipulative treatment and vision therapy
  o Durable medical equipment, home health, prosthetic devices and hearing aids
• Other network services for which applicable laws do not allow a referral requirement
  o Chiropractic care (up to 26 visits for MO only) - AZ, GA, KY, MO, WA, WI
  o Optometry and Ophthalmology - AR, CO, GA
  o Dermatology - GA
  o Optometry - AL
  o Chiropractic care, Podiatry, Dermatology (5 visits) - FL

* PCPs are encouraged to submit referrals to best support the accuracy of claims processing when PCP assignments change and to keep members informed about their specialists.

Online Resources

Navigate Information: UnitedHealthcareOnline.com > Tools & Resources > Products & Services > UnitedHealthcare Compass.


Contact Us
If you have questions related to your participation agreement, please contact your Network Management representative listed at uhc.com/contact. For general questions, call 877-842-3210.