

UHC Products (Plans highlighted in **RED** we participate with. Plans highlighted in **GREEN** you must check the PPO network logo on the card. It must be Choice, Choice Plus, OneNet PPO, or Options PPO. All other plans highlighted in **BLUE** are out of network.

- **Choice**
 - In-Network Only Benefits
- **Choice Plus**
 - In-Network and Out-of-Network Benefits
- **Select**
 - PCP selection required
 - No referrals needed
 - In-Network Only Benefits
- **Select Plus**
 - PCP selection required;
 - No referrals needed
 - In-Network and Out-of-Network Benefits
- **Options PPO**
- **EMPIRE**
- **Edge**
 - reduced specialist copay for specialists with a Quality **AND** Cost Efficiency premium designation
- **Medicare**
 - Medicare Advantage
 - AARP
 - Medicare Supplements
- **Indemnity**
 - Employer Retirement Plans
- **Golden Rule and UnitedHealthcare One**
 - Individual Plans
- **Oxford (make sure the back of the card says “UHC Choice Plus Network”)**
 - **Gated plans**
 - PCP selection required
 - Referrals may or may not be required
 - Plans with In-Network Benefits only and Plans with In-Network & Out-of-Network Benefits
 - **Non-Gated Plans**
 - Plans with Network Benefits only and Plans with Network & Out-of-Network Benefits
 - **SHOP**
 - Small Business Health Options Program (NY & NJ only)
- **United Medical Resources & UnitedHealth Shared Services (f/k/a UnitedHealth Integrated Services)**
 - Compass Rose
 - GEHA
- **All Savers**
 - Plans sold to small businesses (2-50)
 - Uses the Choice Plus network
- **Student Resources**
 - Plans available to College and University Students
- **OneNet PPO**
 - Provider network and pricing only
 - Commercial and Workers Compensation Products
- **Commercial Gated HMO Plans**
 - **MDIPA / Optimum Choice**
 - PCP selection required
 - Referrals are required
 - In-Network Only Benefits
 - **MDIPA Preferred / Optimum Choice Preferred**
 - PCP selection required
 - Members may choose to seek services without a referral
 - In-Network and Out-of-Network Benefits
 - **Optimum Choice HSA**
 - PCP selection required
 - Referrals are required
 - In-Network Only Benefits
 - No Copay
- **High Performing Networks**
 - **Core Essential**
 - In-Network Only Benefits
 - **Core**
 - In-Network and Out-of-Network Benefits
 - **Gated HMO Products**
 - **Navigate, Compass and Charter**
 - PCP selection required
 - Referrals are required
 - In-Network Only Benefits
 - **Navigate Balanced, Compass Balanced & Charter Balanced**
 - PCP selection required
 - Members may choose to seek services without a referral
 - In-Network Only Benefits
 - **Navigate Plus, Compass Plus and Charter Plus**
 - PCP selection required
 - Members may choose to seek services without a referral
 - In-Network and Out-of-Network Benefits
 - **TRICARE (West)**
 - Plans for the Military & Veterans in the Western Region