



Welcome

Explore the ways the Key Medical Plan is designed to help you take better care of yourself




United
Healthcare

KeyBank 

Thank you for being a member

We’re here to help make each step of your health care experience easier. Take a look at this guide to help you better understand your benefits, find care options, manage costs and get more out of your health plan – and start experiencing all that care can do for you.

Connect to your plan	3
Find a primary care provider (PCP)	4
Virtual primary care is a new way to access care	5
Discover your care options	6
Learn about wellness resources	7
Say hello to Express Scripts®	9
Simple ways to help you save	10
How your health plan works	11
Review how to use a health savings account (HSA)	12
Read the fine print	13



Call toll free

If you need language assistance or still have questions after reading this, call UnitedHealthcare at **1-866-201-0017**.



It's easy to connect to your plan

Your benefits include personalized digital tools that help you check in on your plan whenever you want – which helps make it easier to stay on top of your benefit details.

Connect to your plan

Find a primary care provider (PCP)

Virtual primary care is a new way to access care

Discover your care options

Learn about wellness resources

Say hello to Express Scripts®

Simple ways to help you save

How your health plan works

Review how to use a health savings account (HSA)

Read the fine print

Activate your myuhc.com account

When it comes to managing your health plan, myuhc.com® lets you see what's covered, manage costs and so much more. To help everyone get more from their plan, it's important that each member age 18 and over consider creating their own account.

Use myuhc.com to:

- Find and estimate the cost of care
- See what is covered under your plan
- View claim details
- Check your plan balances
- Find network providers, including virtual care and mental health options

Get started today:

- Go to myuhc.com > **Register Now**
- Have your ID card handy and follow the step-by-step instructions

Get on-the-go plan info

See how you can access your plan with myuhc.com and the UnitedHealthcare app.

Watch video:
[Digital tools to manage your plan \(1:28\)](#)



Download the UnitedHealthcare app

The UnitedHealthcare® app puts your health plan at your fingertips. Download it to:



- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card with your doctor's office
- Video chat with a doctor 24/7



UnitedHealthcare is calling. Be sure to pick up.

We're calling to help you get the care you need.

A compassionate UnitedHealthcare nurse or advocate may be connecting with those who are recovering from a hospital stay, managing a condition like cancer, asthma, diabetes or heart failure, or expecting a baby. They may contact you to help schedule appointments, enroll you in complimentary programs, help fill prescriptions and answer your questions.

Please answer if you receive a call from UnitedHealthcare. If you miss our call, you can speak to an advocate at **1-866-201-0017**.

With a PCP, there's a doctor in your corner

A PCP is a primary care provider, sometimes called a primary care physician. They are the doctors who can help connect you to the care you need – and may help you avoid cost surprises. A PCP can be a family practitioner, internist, pediatrician or general medicine physician. Although your plan does not require you to select a network PCP, it can be a good idea to have one established for when you need care.

Your PCP:



Generally knows your health history and health goals



Provides routine care, which may help identify potential health issues earlier



Advises you when to see a specialist and provides electronic referrals

Keep up on preventive care

Preventive care – such as routine wellness exams and certain recommended screenings and immunizations – is covered by your Key Medical plan at no additional cost when you see network providers. A preventive care visit may be a good time to help establish a relationship with a PCP and create a connection for future medical services. Learn more at uhc.com/health-and-wellness/preventive-care.

Find a network provider

Sign in to myuhc.com > **Find Care & Costs** to find a network PCP, clinic, hospital or lab based on location, specialty, availability, hours of operation and more. You can even see patient ratings and estimate the cost of care before you choose a provider.

Look for the 2 hearts ♥♥ for Premium Care physicians. This means the physician meets the UnitedHealth Premium® Care quality care criteria which includes safe, timely, effective and efficient care.

Connect to your plan

Find a primary care provider (PCP)

Virtual primary care is a new way to access care

Discover your care options

Learn about wellness resources

Say hello to Express Scripts®

Simple ways to help you save

How your health plan works

Review how to use a health savings account (HSA)

Read the fine print

Virtual primary care is a new way to access care

Receive care without leaving home or work

Managing your health with a PCP is easier when you have more ways to access care. Now you can choose to connect remotely with a virtual PCP and their team of health care professionals.

You can see the same virtual PCP for:

- Preventive care
- Follow-up visits
- Checkups for ongoing conditions like asthma, diabetes and more

Virtual primary care allows you to:

- Receive care without going to the doctor's office
- Connect with the same PCP on an ongoing basis
- Access a Care Team who, when needed, will guide you to in-person care such as labs, imaging and specialists and follow-up to ensure you're taken care of

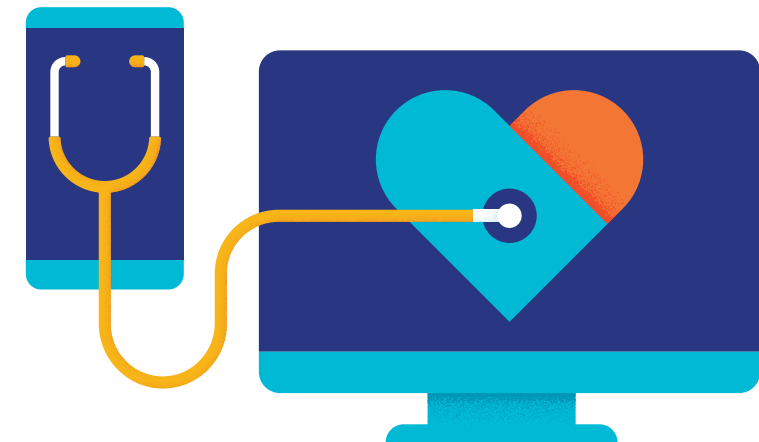
Find a virtual primary care provider by signing in to myuhc.com or the UnitedHealthcare app today.

Virtual care also includes certain specialists

You can access specialty care more quickly by scheduling a virtual visit. Care is delivered by specialist providers who are trained to deliver virtual care for specific conditions or areas of focus, including **gastroenterology, migraine and behavioral health**. This care may be through video, phone, chat or email depending on your care need. Learn more at myuhc.com/virtualcare.



For help finding a network provider near you, visit myuhc.com, use the UnitedHealthcare app or call an advocate at **1-866-201-0017**.



Connect to your plan

Find a primary care provider (PCP)

Virtual primary care is a new way to access care

Discover your care options

Learn about wellness resources

Say hello to Express Scripts®

Simple ways to help you save

How your health plan works

Review how to use a health savings account (HSA)

Read the fine print

Need care? Discover your options.

For most conditions, including common respiratory symptoms, muscle sprains and urinary tract infections, there are options other than the emergency room (ER) that are available 24/7 or after hours. When you need immediate care, you may have more options than you realize, and those options generally offer shorter wait times and can save you money.

	PCP	Virtual Visits	Convenience care	Urgent care	Emergency room
	Available during clinic hours, your doctor knows you and your health history best	Access to Virtual Visits, virtual primary care and virtual specialists through myuhc.com or the UnitedHealthcare app	Care for basic conditions at retail stores or pharmacies	For serious, but not life-threatening, conditions	Intended only for life- and limb-threatening emergencies
Hours	Varies by location	Varies, some 24/7 options	Varies by location	May be open nights and weekends	24/7
Average cost*	\$170	\$54–\$99	\$100	\$185	\$2,600

✓ indicates the recommended place for care for some examples of common conditions:

Broken bone				✓	✓
Chest pain or shortness of breath					✓
Lab test or X-ray results	✓				
Medication changes	✓	✓			
Pink eye	✓	✓	✓		
Preventive care	✓	✓			
Recurring conditions like migraines	✓	✓			✓
Sore throat, cough, fever and stuffy nose	✓	✓	✓		
Sprains and strains	✓		✓	✓	
Stress, anxiety and other mental health concerns		✓			
Urinary tract infection	✓	✓	✓		

* These numbers are averages based on claims data of those enrolled in UnitedHealthcare health benefits, and they are not tied to a specific condition or treatment. Actual payments may vary depending upon your benefit coverage.

Resources to help you feel your best — at no additional cost to you

Connect to your plan

Find a primary care
provider (PCP)

Virtual primary care
is a new way to
access care

Discover your
care options

Learn about
wellness resources

Say hello to
Express Scripts®

Simple ways to
help you save

How your health
plan works

Review how to use
a health savings
account (HSA)

Read the fine print

Take advantage of programs and services designed to help enhance your overall well-being.



Real Appeal: Weight Management

Real Appeal® focuses on nutrition and healthy lifestyle and is designed to help you lose weight, feel better and improve your health.

You'll receive support through weekly online group sessions led by a coach. Fitness, food and weight trackers keep you motivated. A Success Kit with food and weight scales, exercise tools and food guides helps you reach your goals.

To get started, go to keycorp.realappeal.com or call **1-844-344-REAL (7325)**.



2nd.MD: Expert Second Opinion

When making critical health care decisions, it can be helpful to get a second opinion. With 2nd.MD, you can request a personalized video consultation with a leading physician from a top medical institution.

Connect with an expert specialist to discuss:

- A new or existing diagnosis
- A treatment plan
- An upcoming surgery or procedure
- Medications
- An ongoing medical condition

This service is offered at no additional cost to you. Call **1-866-269-3534** or visit 2nd.MD/keycorp.



Hinge Health: Joint Health

Help reduce joint and muscle aches, recover from an injury, improve your mobility and relieve pelvic pain and discomfort. Hinge Health provides personalized, exercise therapy plans that you can do anytime, anywhere in 15 minutes or less. The Hinge Health app offers:

- Virtual sessions anytime, anywhere
- Unlimited 1-on-1 health coaching
- Motion-tracking technology for instant form correction
- Pelvic Floor Program.

Get started at hinge.health/keybank-wellness.

Resources to help you feel your best — at no additional cost to you (continued)

Connect to your plan

Find a primary care
provider (PCP)

Virtual primary care
is a new way to
access care

Discover your
care options

Learn about
wellness resources

Say hello to
Express Scripts®

Simple ways to
help you save

How your health
plan works

Review how to use
a health savings
account (HSA)

Read the fine print

Take advantage of programs and services designed to help enhance your overall well-being.



One Pass Select™

Whatever your fitness level and interests are, there is a One Pass option for you.

Digital-only plan

Enroll for access to on-demand and livestream digital fitness apps.

Gym membership tiers

Choose a tier level membership to enroll in, which gives you access to significant discounts on a nationwide network of national gyms, boutique fitness studios and more. Some membership tiers also offer home grocery delivery.

Visit OnePassSelect.com to learn more and enroll. Have your UnitedHealthcare ID and myuhc.com log in information available.



Counseling services

Feeling stressed? Dealing with depression, anxiety or alcohol/drug use? Get 6 counseling sessions at no additional cost (\$0 copay) through Live Well & Thrive (Key's Employee Assistance Program). Connect with a counselor at **1-833-927-1863** or visit [Guidance Resources](#).

Once you use your 6 no-cost sessions, you can continue to see a counselor in person or virtually through your Key Medical Plan mental health benefits. (Average cost = \$125.) Explore mental health resources at myuhc.com.



Calm Health – Mental Health

Through UnitedHealthcare, access the Calm Health app for programs and tools to help support your mental health and well-being at your own pace. Access a library of support, including mindfulness content and programs for a variety of health experiences and life stages.

To get started, you'll first need to sign in to myuhc.com to set up your Calm Health account. Then, download the Calm Health app.

Say hello to Express Scripts®

You have convenient options for filling your medication needs.

Your health plan includes prescription drug coverage administered by Express Scripts. You will have access to a separate Express Scripts digital ID card. Fill short-term medications at a local network pharmacy.

You are encouraged to fill long-term medications (medications you use on a regular basis, generally more than 2 months) as a 90-day supply through Express Scripts home delivery or CVS retail.

- When you start a new long-term prescription and do not fill it through Express Scripts home delivery or CVS, you can receive two 30-day courtesy fills before you will pay the full cost of the medication. You will continue to pay the full cost of the medication until you switch to home delivery or CVS, or contact Express Scripts to document your choice of a different pharmacy. You may change your decision later if you choose.
- Call Express Scripts at **1-800-849-9138** or log into your account at [express-scripts.com](https://www.express-scripts.com) to discover more ways to save money on your prescription drug costs.

Register your account at [express-scripts.com](https://www.express-scripts.com) to find network pharmacies, price medications, set up home delivery for long-term medications and more.



Questions?

Contact Express Scripts at **1-800-849-9138**.

Connect to your plan

Find a primary care provider (PCP)

Virtual primary care is a new way to access care

Discover your care options

Learn about wellness resources

Say hello to Express Scripts®

Simple ways to help you save

How your health plan works

Review how to use a health savings account (HSA)

Read the fine print



Simple ways to help you save

Here are a few good-to-know things you can do to help get more out of your health plan.



Stay in the network

The doctors and facilities in the network may have agreed to provide services at a discount – so visiting an out-of-network provider could end up costing you more for care or your care may not be covered at all.

Sign in to myuhc.com > **Find Care & Costs** to locate:

- Labs
- Hospitals
- Mental health professionals
- Network providers



Shop around

With such a wide variety of services, from minor procedures to major surgeries, it's a good idea to check approximate pricing first. Different providers have different costs associated with varying treatments. Visit myuhc.com > **Find Care & Costs** to estimate your costs. Your cost estimate shows out-of-pocket expenses based on your plan and current benefit status.



Connect to your plan

Find a primary care provider (PCP)

Virtual primary care is a new way to access care

Discover your care options

Learn about wellness resources

Say hello to Express Scripts®

Simple ways to help you save

How your health plan works

Review how to use a health savings account (HSA)

Read the fine print

How your health plan works

Here’s an example of how the Key Medical Plan works when you receive care from a network provider. Your specific deductible and coinsurance amounts may be different than this example. Visit myuhc.com > **Coverage & Benefits** or download the UnitedHealthcare app to see your plan details.

Plan start

You pay 100%*

At the start of your plan year, you pay 100% of your covered health services until you meet your **deductible**, which is the amount you pay before your plan starts sharing costs.

Deductible reached

You pay 20%

Now, your health plan starts to share a percentage of the costs with you – this is your **coinsurance**.*

Your plan pays 80%

Out-of-pocket limit met

Your plan pays 100%

Here, your plan’s got you covered at 100%. Your **out-of-pocket limit** is the most you could pay for covered services in a plan year – deductible and coinsurance count toward this.

Use your Health Savings Account (HSA) to pay for covered health expenses until your deductible is reached.

Here’s what to do if you need:



Hospital care

Talk to your PCP first to determine which hospital in your network can meet your medical or surgical needs. You or the admitting physician may be required to notify us before you’re admitted.



Prior authorization

Your plan may also require prior authorization, sometimes called preauthorization, before you receive certain services. Call the member phone number on your ID card or sign in at myuhc.com > **Coverage & Benefits** to check if prior authorization is needed.

*Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. Please refer to your official plan documents for coverage details.

Connect to your plan

Find a primary care provider (PCP)

Virtual primary care is a new way to access care

Discover your care options

Learn about wellness resources

Say hello to Express Scripts®

Simple ways to help you save

How your health plan works

Review how to use a health savings account (HSA)

Read the fine print

Save and pay for health care with an HSA

Visit Thrive with Key to update your payroll deduction at any time.

Your Key Medical Plan is Health Savings Account compatible. This means you can open and contribute to an HSA* to help pay for qualified health expenses as they arise and also save for future expenses.

Contributions to an HSA are pre-tax through payroll deduction.

Earn \$600 or \$1,200 for your HSA through the Medical Plan Wellness Incentive

Key will make a \$600 contribution (or \$1,200 if your covered spouse/partner also earns the incentive) to your Key HSA** when you complete certain health actions.



Who can participate?

Employees and covered spouse/partners enrolled in the Key Medical Plan as of Sept. 1 of the current year may participate to earn the Wellness Incentive for the following year.

Have you opened your Key HSA?

[Open a KeyBank Employee Health Savings Account.](#)

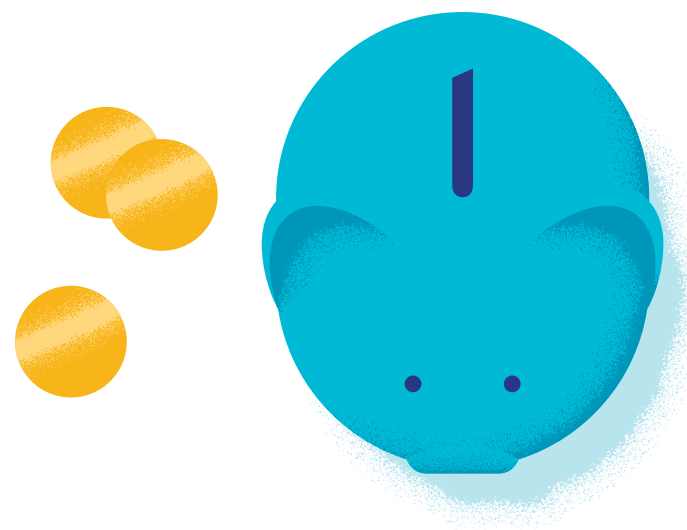
Earning the Wellness Incentive

The deadline to complete activities each year is the last business day of September. The HSA contribution from Key is deposited in your KeyBank HSA the following January. In addition to completing the required health actions, you must continue to be an active employee and enrolled in the Key Medical Plan at the time of the deposit and have an open KeyBank HSA.

Ready to learn more?

View eligibility details and learn more on the Wellness Incentive page on Thrive with Key.

You can also call **1-833-927-1863** or email incentives@compsych.com to speak with a HealthyGuidance® Wellness Guidance Representative.



*See a full list of IRS rules and qualified expenses at [irs.gov](https://www.irs.gov) (IRS publications 969 and 502).

**If you are age 65 or older, your Wellness Incentive will be paid as a per-pay premium credit. IRS regulations do not allow contributions to an HSA if you are covered by Medicare.

Connect to your plan

Find a primary care provider (PCP)

Virtual primary care is a new way to access care

Discover your care options

Learn about wellness resources

Say hello to Express Scripts®

Simple ways to help you save

How your health plan works

Review how to use a health savings account (HSA)

Read the fine print

Here’s the fine print

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren’t treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/complaints/index.html>

Phone: Toll-free **1-800-368-1019, 1-800-537-7697** (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

یجرئی. لكل عحاتم یناجملا ےیوغللا ےدعاسملا تامدخ ناف، (Arabic) ےیبرعلا ےدحتت تنك اذ: ےیبنت لكب ےصاخلا ےیرعتلا ےقابط ےل ع جردملا یناجملا فتا مل مقرب ل اصلال

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d’aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d’identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, निःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA’ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yánílti’go, saad bee áka’anida’awo’ígíí, t’áá jíik’eh, bee ná’ahóót’i’. T’áá shòdì ninaaltsoos nítł’izí bee nééhozínígíí bine’déé’ t’áá jíik’ehgo béésh bee hane’i biká’ígíí bee hodiilnih.

Connect to your plan

Find a primary care provider (PCP)

Virtual primary care is a new way to access care

Discover your care options

Learn about wellness resources

Say hello to Express Scripts®

Simple ways to help you save

How your health plan works

Review how to use a health savings account (HSA)

Read the fine print

Connect to your plan

Find a primary care provider (PCP)

Virtual primary care is a new way to access care

Discover your care options

Learn about wellness resources

Say hello to Express Scripts®

Simple ways to help you save

How your health plan works

Review how to use a health savings account (HSA)

Read the fine print

Visit www.uhc.com/legal/required-state-notice to view important state required notices.

Member phone number services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the member phone number services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Evaluation of New Technologies: UnitedHealthcare's Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, guest subject matter experts when required, and staff from various relevant areas within UnitedHealthcare. The Committee meets monthly to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements for new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

The information provided through 2nd.MD does not constitute medical advice and does not diagnose, treat or prescribe treatment of medical conditions. All information provided in connection with 2nd.MD is for informational purposes only, and does not create a physician-patient treatment relationship. Information provided through 2nd.MD does not substitute medical diagnosis or treatment from your treating physician, and you should discuss the information provided with your treating physician before making any decisions. The 2nd.MD service is subject to change. Coverage exclusions and limitations may apply.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

The UnitedHealthcare® app is available for download for iPhone® or Android®.

iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Google Play and the Google Play logo are registered trademarks of Google LLC.

Apple, App Store and the Apple logo are trademarks of Apple, Inc., registered in the U.S. and other countries.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Cost and Care section. Refer to your health plan coverage documents for information regarding your specific benefits.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

