

## UnitedHealthcare (UHC) Medical Plan Changes for the 2026 Benefits Plan Year

### UHC Portfolio A and B

- The **Real Appeal** weight loss program will increase the age of eligibility from 13 years and older, to 18 years and older for the new plan year. Please refer to UHC for further information on this program.

### UHC Portfolio A

- The **UHC HDHP 2100** plan will no longer be offered for the new plan year. Worksite employees who do not actively make an election during open enrollment will be automatically enrolled in the **UHC HDHP 2500** plan. Please reference the client renewal site for further details.

Current Plan Name	New Plan Name
UHC HDHP 2100	UHC HDHP 2500
UHC HDHP 2100 NV	UHC HDHP 2500 NV
UHC HDHP 2100 SC	UHC HDHP 2500 SC

- The **UHC HDHP 3500** plan will no longer be offered for the new plan year. Worksite employees who do not actively make an election during open enrollment will be automatically enrolled in the **UHC HDHP 4000** plan. Please reference the client renewal site for further details.

Current Plan Name	New Plan Name
UHC HDHP 3500	UHC HDHP 4000

- The **AbleTo** program, which provides app-based mental health treatment, will be available to **all UHC** plans for the new plan year. Please refer to UHC for further information.

## UnitedHealthcare (UHC) Medical Plan Changes for the 2026 Benefits Plan Year

- The following plan design changes will be effective with the new plan year for **all UHC** plans, except Nevada (NV), South Carolina (SC), Hawaii (HI) and Puerto Rico (PR), as outlined below. Please reference the client renewal site for further details.
  - Both **elective and medically necessary abortion** services will no longer be subject to cost sharing.
  - **Out-of-network home infusion** will no longer be covered.
  - **Applied Behavioral Analysis (ABA)** for Autism services will be reclassified due to compliance with the Mental Health Parity Act, as outlined in the chart below. This change will continue to ensure that enrollees receive the right care at the right time through the prior authorization process with Optum Behavioral Health. Please reference the client renewal site for further details.

Service	Current Service Classification	New Service Classification
ABA for Autism	Outpatient Office Visit	Outpatient Office Visit-Other

- The cost share for **lab services** will be increasing when enrollees access care with **Designated Diagnostic Providers (DDPs)** for certain plans for the new plan year, as outlined in the chart below. Please reference the client renewal site for further plan details.

Plan Name	Current Cost Share	New Cost Share
UHC Standard NV	No Charge	\$15 copay
UHC Basic NV	No Charge	\$10 copay

- The cost share for **lab services** will be increasing when enrollees access care with **Non-DDPs** for the new plan year for certain plans, as outlined in the chart below. Please reference the client renewal site for further plan details.

Plan Name	Current Cost Share	New Cost Share
UHC Standard NV	No Charge	50% after deductible
UHC Basic NV	20%	50% after deductible
UHC Standard SC	No Charge	30%
UHC Basic SC	20%	30%

## UnitedHealthcare (UHC) Medical Plan Changes for the 2026 Benefits Plan Year

### UHC Portfolio B

- The **UHC HDHP 2100/90** plan will no longer be offered for the new plan year. Worksite employees who do not actively make an election during open enrollment will be automatically enrolled in the **UHC HDHP 2500/90** plan. Please reference the client renewal site for further details.

Current Plan Name	New Plan Name
UHC HDHP 2100/90	UHC HDHP 2500/90

- The cost share for **lab services** will be increasing when enrollees access care with **Designated Diagnostic Providers (DDPs)** for certain plans for the new plan year, as outlined in the chart below. Please reference the client renewal site for further plan details.

Plan Name	Current Cost Share	New Cost Share
UHC Choice Plus 25 NV	No Charge	\$25 copay
UHC Choice Plus 1000 NV	No Charge	\$25 copay

- The cost share for **lab services** will be increasing when enrollees access care with **Non-DDPs** for the new plan year for certain plans, as outlined in the chart below. This does not apply to UHC Hawaii, Puerto Rico and U.S. Territories plans. Please reference the client renewal site for further plan details.

Plan Name	Current Cost Share	New Cost Share
UHC EPO 0	0%	50%
UHC EPO 500	10%	50%
UHC Choice Plus 20	0%	50%
UHC Choice Plus 25	0%	50%
UHC Choice Plus 500	20%	50%
UHC Choice Plus 1000	20%	50%
UHC Choice Plus 3000	20%	50%
UHC HDHP 5500	0% after deductible	50% after deductible
UHC Choice Plus 25 NV	0% after deductible	50% after deductible
UHC Choice Plus 1000 NV	20% after deductible	50% after deductible
UHC HDHP 5500 NV	0% after deductible	50% after deductible
UHC Choice Plus 25 SC	No Charge	30%
UHC Choice Plus 1000 SC	20% after deductible	30%
UHC HDHP 5500 SC	0% after deductible	30% after deductible

In the event that any of your worksite employees' plans are eliminated and they are automatically enrolled in a different plan, if there is a conflict between the plan mapping on this document and the plan they are enrolled in (displayed on their confirmation statement), the plan on their confirmation statement shall control.

# UnitedHealthcare (UHC) Medical Plan Changes for the 2026 Benefits Plan Year

**Disclaimer:**

© 2025 TriNet Group, Inc. All rights reserved. This communication is for informational purposes only, is not legal, tax or accounting advice, and is not an offer to buy, sell or procure insurance. In the event of any conflict with the official plan documents, the plan documents shall control. Communications and plan documents are subject to the terms, exclusions and limitations prescribed by the applicable insurance carrier certificates. TriNet is the single-employer sponsor of all its benefit plans, which does not include voluntary benefits that are not ERISA-covered group health insurance plans. TriNet reserves the right to amend the benefit plans or change the offerings and deadlines.

TN IV A+B- cUHCCh26Q4