



Welcome to your Part-Time Virtual+ Plan from UnitedHealthcare



United
Healthcare



Benefits enrollment period: Oct. 2–20, 2023



All part-time associates: For general benefits questions, call the Lowe's HR Benefits Service Center at **1-833-877-1975**. To enroll in benefits, visit mylowesbenefits.com.



Have questions about the Part-Time Virtual+ Plan from UnitedHealthcare?

- Call the UnitedHealthcare Service Center at **1-763-957-7376**, Monday–Sunday, 7 a.m.–7 p.m. CT
- To learn about your new benefits and find providers, visit whyuhc.com/lowesparttime

A benefit plan designed with you in mind

The Lowe's Part-Time Virtual+ Plan, part of the UnitedHealthcare FlexWork® benefits portfolio, is designed to help you and your covered family members keep costs in check and enjoy a healthier life.¹

FlexWork medical plans are Minimum Essential Coverage (MEC) plans, which cover a variety of Essential Health Benefits, and give you access to valuable extras such as unlimited HealthiestYou™ virtual care visits with no copayments, unlimited calls to the Optum® Employee Assistance Program (EAP) telephonic support line with no copayments, the Optum Perks™ pharmacy discount card and more.

Once your plan becomes active, you will be able to reach Member Services by calling the number on your ID card as well as utilize the member portal (flexwork.uhc.com).

The plan you are eligible to enroll in is indicated below and also includes how much will be deducted from your paycheck each pay period.

Your 2024 Lowe's Part-Time Virtual+ Plan

Plans you are eligible for	Bi-weekly payroll deductions		
	Employee Only	Employee + Child(ren)	Employee + Spouse/Family
Lowe's Part-Time Virtual+ Plan • Includes 2-Tier Limited Pharmacy Plan	\$40.04	\$110.12	\$158.19



Lowe's Part-Time Virtual+ Plan from UnitedHealthcare

If you don't have costly, ongoing medical conditions and you're looking for a less comprehensive medical plan with no deductibles and no coinsurance,² the Lowe's Part-Time Virtual+ Plan, part of the UnitedHealthcare FlexWork benefits portfolio,³ may work well for you. This MEC plan covers a number of Essential Health Benefits as noted below.

- Essential Health Benefit coverage includes zero-dollar copayments for health care reform preventive services and medications
- Fixed copayments for primary care providers, specialist visits and urgent care visits
 - After you pay your copayment for office visits and urgent care visits, the plan pays the rest
 - Office visits and urgent care visits are subject to annual visit limits
- No annual or lifetime dollar limits
- Guaranteed issue – no pre-existing condition exclusions or limitations
- COBRA continuation coverage available
- First-dollar coverage, meaning benefits are effective immediately with no deductibles
- In-network coverage via the nationwide UnitedHealthcare Choice network
- Prescription drug coverage – see Benefits Summary on [page 5](#)

General description		
Plan type	Group health insurance plan	
Coverage type	Affordable Care Act Minimum Essential Coverage (MEC)	
Deductibles	None	
Coinsurance	None	
Out-of-network benefits	Network coverage only unless otherwise required by the Consolidated Appropriations Act of 2021 ("No Surprises Act")	
Annual out-of-pocket max	Network providers: \$9,100 individual/\$18,200 family	
Hospital services	Not covered	
Covered physician office visits and urgent care visits	Pre-set number of annual visits covered. Members pay a per-visit copayment and plan pays the rest.	
High-level benefits summary		
Covered services benefit category	Plan year annual limits	Copayment
Health care reform preventive services and drugs*	No visit limits, no script limits	\$0 copayment
HealthiestYou virtual care	No visit limits	\$0 copayment
Primary care and specialist physician office visits	4 combined per year	PCP visit: \$25 copayment; Specialist visit: \$50 copayment
Telephonic Employee Assistance Program	No visit limits	\$0 copayment
Urgent care	2 visits per year	\$150 copayment
Other employee assistance/mental health services	Members can access related services via the HealthiestYou virtual benefit or the physician office visit benefit	

*Once enrolled, visit the UnitedHealthcare member site, flexwork.uhc.com, for a complete list of covered health care reform services and medications.

Lowe’s Part-Time Virtual+ Plan pharmacy benefit

Your Lowe’s Part-Time Virtual+ Plan includes UnitedHealthcare Limited Pharmacy coverage as outlined below:

- Benefits are only available if dispensed through a UnitedHealthcare network retail pharmacy
- Your pharmacy benefit includes the UnitedHealthcare Broad Pharmacy network, which features CVS and Walgreen’s plus thousands of other pharmacies
- To find a network pharmacy directory, visit your company’s enrollment site at mylowesbenefits.com or the UnitedHealthcare pre-enrollment site at whyuhc.com/lowesparttime
- Covered medications are listed on the Lowe’s Custom Prescription Drug List (PDL) and include preventive medications (such as select contraceptives and asthma drugs), select acute medications (such as antibiotics, migraine medications, etc.) and drugs prescribed for substance use disorder treatment
- Coverage for specialty drugs is very limited. To see which medications are covered, click the link to UnitedHealthcare FlexWork PDL on your company’s enrollment site at mylowesbenefits.com or on the UnitedHealthcare pre-enrollment site at whyuhc.com/lowesparttime
- Once you’re a member, **Lowe’s Custom PDL** is your go-to resource for accessing the latest PDL and pharmacy directory

Summary of plan design and member cost-share amounts

	Lowe’s Limited Pharmacy Plan
Generic drugs	\$15 copayment at network pharmacies
Brand drugs	50% coinsurance at network pharmacies
90-day mail order	2.5x copayment amount for generic; 50% coinsurance for brand



Additional health and wellness programs and resources

Once enrolled in your Part-Time Virtual+ Plan from UnitedHealthcare, you'll have access to these valuable wellness programs and health support services—all at no additional cost to you.



24/7 Virtual Visits – Video chat with a doctor from virtually anywhere with \$0 copayment and unlimited visits. Doctors can diagnose a wide range of nonemergency medical conditions, provide care plans and even provide prescriptions, if needed.* Register at [healthiestyou.com](https://www.healthiestyou.com) or call **1-866-703-1259**.



Hearing discounts – UnitedHealthcare Hearing offers access to hundreds of name-brand and private-label hearing aids at significant savings. You'll also get convenient ordering options and personalized care.



UnitedHealthcare discount marketplace – Members-only savings on health products and services



Optum Perks Pharmacy Discount Card – Save on medications not covered by your pharmacy plan and enjoy discounts on most FDA-approved medications



24/7 confidential employee support – When life gets stressful, the Employee Assistance Program (EAP) Support Line is just a phone call away. Our coordinators are available 24/7 for confidential conversations and referrals to expert care and services.



Health and wellness – Have fun and get healthier with Rally®. Take a Health Survey to see how you're doing in key areas like nutrition and fitness, get personalized recommendations that fit your lifestyle and track your progress on your dashboard.



Cost estimator – Can help you estimate the cost for certain conditions (even if those conditions are not covered by the plan like an elective surgery or an MRI)

*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.

New Mexico only: 24/7 Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Network 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.

¹ This plan has exclusions, limitations and terms under which the plan may be continued in force or discontinued. For costs and complete details of the coverage, contact your company or UnitedHealthcare. Please review your plan details in your Summary of Benefit Coverage (SBC) document carefully to be sure the plan is right for your needs.

² Except for the FlexWork Limited Pharmacy benefit, which has a 50% coinsurance requirement for Tier 2 Brand covered prescription drugs.

³ Administrative services provided by United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Hearing is provided through UnitedHealthcare and offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the Health Survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

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 health plan 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/office/file/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 do not 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.

تويوغللا دوعاسملا تامدخ ناف، (Arabic) ةيبرعلا نحدثت تنك اذا: هيبننت
يلع جردملا ين اجملا فتاتلا مقرب لاصتالا يجرني. كل ةحاتم ةين اجملا
كعب قصاخلا فيرعتالا قق اطب

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisyè 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 दे: यद् आप ह्दी (**Hindi**) बोलते है, आपको भाषा सहायता सेबाएँ, नःशुल्क उपलब्ध है। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍI BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yániití'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shòdí ninaaltsoos nítł'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béesh bee hane'i biká'ígíí bee hodiilnih.

