



# Welcome

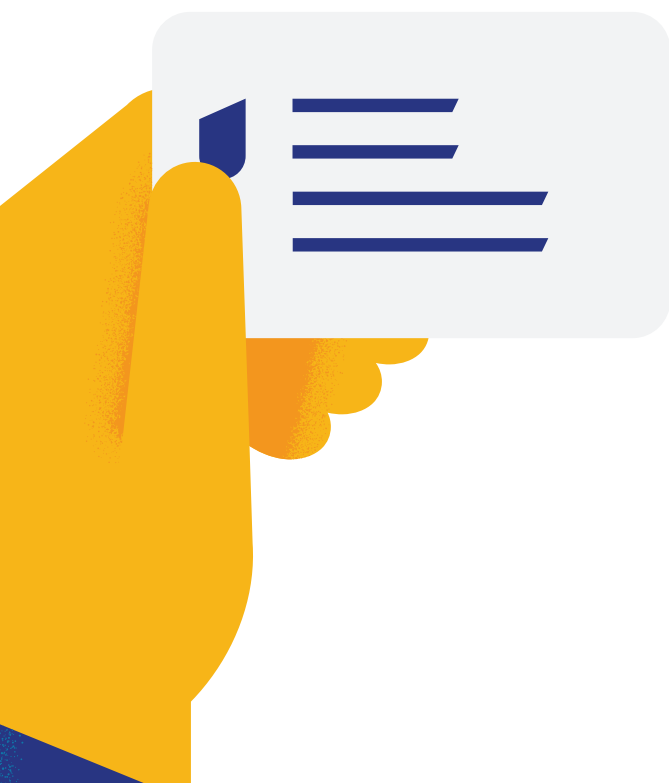
A guide to the Duke Energy Health Savings Plans 1 and 2 – 2025



Look inside for things  
to do and know



wellPOWER  
myHealth



# Thank you for being a UnitedHealthcare member

This guide can help you better understand your benefits, find care, manage costs and get more out of your health plan.

## What's inside:

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### Meet myHealth Connect: a team of health plan experts just for Duke Energy

This team of trained benefit advocates and nurses can help answer health and benefit-related questions, explain basic terminology, resolve issues, connect you to care and help you make informed decisions for your wellness and wallet.



Scan to add  
**myHealth Connect**  
to your contacts



Scan to watch  
short videos about  
your **myHealth  
Connect team**

## Need help?

If you don't have computer access, need language assistance or still have questions, please call **1-877-214-2930 TTY 711.\***

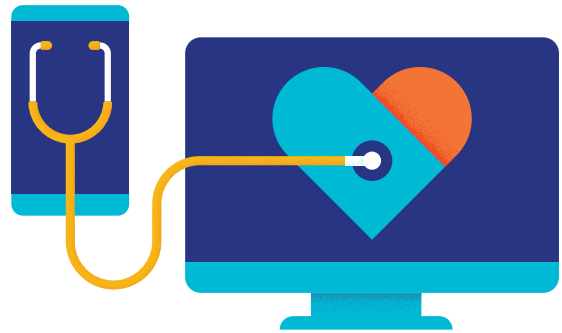
\*TTY is a special device that lets people who are deaf, hard of hearing or speech-impaired use the telephone to communicate by allowing them to type messages to communicate with us.

# Get connected to your personalized digital tools

## The UnitedHealthcare<sup>®</sup> app and myuhc.com<sup>®</sup>

Whether on the go or online, these digital tools are designed to help you make the most of your health plan. Use these handy tools to:

- View benefit info, claim details and account balances
- Search network providers and facilities to find the care you may need
- Compare cost estimates before you get care
- Learn about covered preventive care
- Access your health plan ID card and add your plan details to your smartphone's digital wallet



### Get started

Scan to download the **UnitedHealthcare app** or register on **myuhc.com**. Have your health plan ID card handy and follow the instructions to set up your account.

Remember to create a separate account for each covered family member age 18 and over.



### Choose how you'd like to receive communications

Scan the code to review and update your settings on **myuhc.com** to match your preferred delivery method—including digital options like emails, text messages and more.



Scan the QR code  
to go to **myuhc.com**

# Access care

## How to get the most out of your benefits

### Stay in network

Network doctors and facilities have agreed to provide services at a discount – visiting an out-of-network provider could cost you more.

### Find a network provider

Sign in at [myuhc.com](https://myuhc.com) > **Find Care & Costs** to find a primary care provider (PCP), clinic, hospital or lab based on location, specialty, patient ratings, estimated cost of services, availability, hours of operation and more. For more information about a provider's qualifications, call myHealth Connect at **1-877-214-2930**.

### Pick a network PCP

Your PCP can be a family practitioner, internist, pediatrician or general medicine physician. They generally:

- Know your health history and goals
- Provide routine care that may help identify potential health issues earlier
- Help guide you to the best path of care
- Advise you when to see a specialist and provide referrals



### Stay current on preventive care

Routine wellness exams, certain recommended screenings and immunizations are covered by your plan at no additional cost when you see network providers. During these visits, ask your doctor any health questions you have.

**Note:** You may have costs if your preventive care visit turns into an office visit. This may be because you have new symptoms or a change to an existing health condition that goes beyond regular preventive care needs. Learn more at [uhc.com/preventivecare](https://uhc.com/preventivecare).

### Shop around

Costs for health care can vary depending on the type of service and where you go for care. Visit [myuhc.com](https://myuhc.com) > **Find Care & Costs** to view average costs or call myHealth Connect to speak with an advocate.

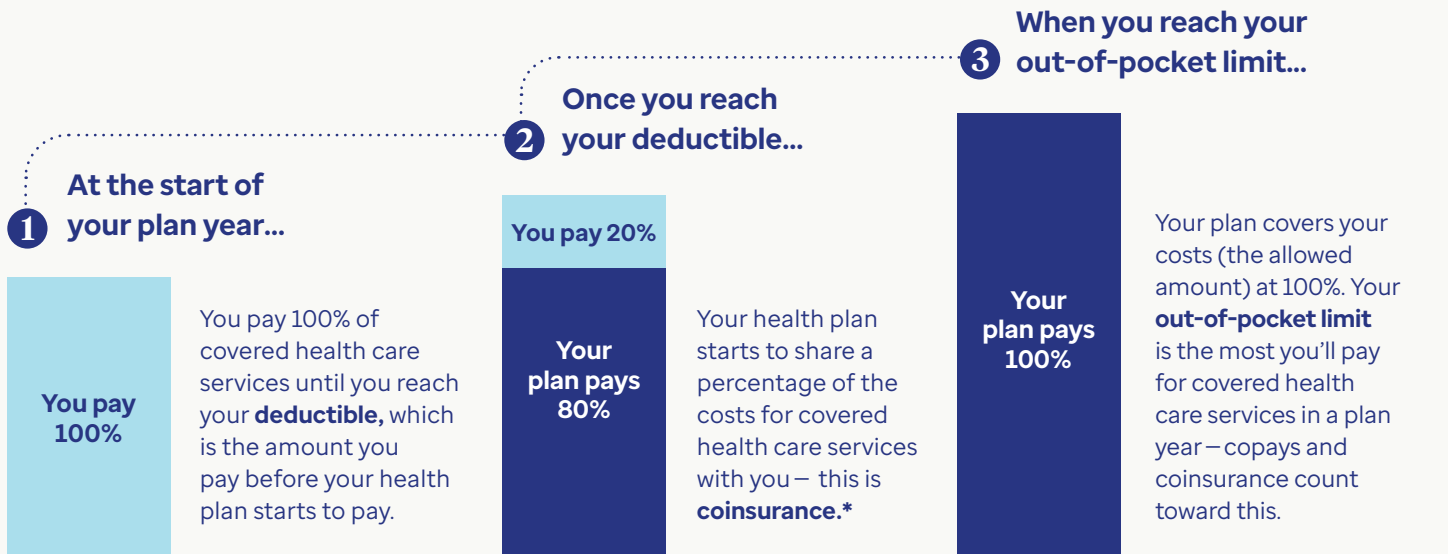


### Choose a quality doctor

The **UnitedHealth Premium® program** uses national, evidence-based measures to evaluate physicians in various specialties to help you find safe, timely, effective and efficient quality care. Find UnitedHealth Premium Care Physicians by signing in at [myuhc.com](https://myuhc.com) > **Find Care & Costs**. Look for the blue hearts. ♥♥

## Example How your plan works

Let's take a look at how a typical plan works when you get care from a network provider.  
To find your specific plan details, sign in at [myuhc.com](https://myuhc.com) > Coverage & Benefits.



\*Your coinsurance may vary by service. This example is for illustrative purposes only.

## Make the most of your health savings account

Your Duke Energy Health Savings Plan is designed to work best with a health savings account (HSA), a personal bank account to help you save money and pay for health care expenses.

### To optimize your HSA:

- **Open an HSA with Fidelity and set a savings goal.** You'll receive a seed contribution from Duke Energy – \$850 for individual coverage and \$1,700 for individual + dependent (prorated based on hire date). This money is yours to keep. Your account can grow from year to year and you keep your money even if you change plans or leave Duke Energy.
- **Make regular contributions.** Set up regular, pretax deposits through payroll deductions to grow your account. **Note:** You'll receive the company contribution even if you don't make your own deposits.
- **Save and invest for the future.** You can invest your HSA balance through Fidelity; any earnings are income tax-free.
- **Use your HSA funds to pay for qualified expenses.** Withdrawals from your HSA are income tax-free when used to pay for doctor visits, prescriptions, vision exams, eyeglasses, dental care and much more.

For more information about your HSA, visit [NetBenefits.com](https://NetBenefits.com) or call Fidelity's Duke Energy Customer Service Line at **1-800-376-4015**.



**Triple tax benefits\***



**Money deposited into your HSA is income tax-free**



**Savings grow tax-free**






**Withdrawals for qualified expenses are also income tax-free**

\*Consult with a tax professional for specific details and limits on annual HSA contributions.

# Compare care options that may help keep costs down

Getting care at the place that best fits your needs may save you up to \$2,500 compared to an ER visit.\* Use the chart below to find appropriate care for your situation. Whenever possible, make your PCP your first stop. For life-threatening conditions, call 911 or go to the nearest emergency room.

Care options	 myHealth Connect	 PCP	 24/7 Virtual Visits	 Convenience care	 Urgent care	 Emergency room
	Registered nurses available	In-person or virtual care from the doctor who knows you best	See a care provider over the phone or by video**	Nurse practitioners and physician assistants at retail pharmacy clinics	For serious, non-life-threatening conditions	For life-threatening emergencies
Average cost*	No additional cost	In-person: \$175* Virtual: \$99 or less***	Less than \$54†	\$100*	\$185*	\$2,700*
Hours	24/7	Contact your PCP	24/7	Varies	Varies; may be open nights/weekends	24/7
How to connect	1-877-214-2930	Contact your PCP	myuhc.com/ virtualvisits	myuhc.com	myuhc.com	myuhc.com
✓ Indicates the recommended place for care when it comes to the following needs or conditions:						
Answering health and medication questions	✓	✓				
Bladder infections/UTIs		✓	✓	✓		
Broken bones					✓	✓
Chest pain						✓
Choosing appropriate medical care	✓					
Coughs		✓	✓	✓		
Fevers		✓	✓	✓		
Finding a doctor or hospital	✓	✓				
Muscle strains		✓		✓		
Pink eye		✓	✓	✓		
Shortness of breath						✓
Sinus problems		✓	✓	✓		
Sore throats		✓	✓	✓		
Sprains		✓		✓	✓	
Understanding treatment options	✓	✓				

## Still not sure where to go?

Sign in at [myuhc.com](https://myuhc.com) > **Find Care & Costs** to locate a network provider or call **1-877-214-2930** to speak with myHealth Connect 24/7. If you have a question about what's covered by your plan, visit [myuhc.com](https://myuhc.com) > **Coverage & Benefits**.

\* 2022: Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$2,500 difference between the average emergency room visit, \$2,700, and the average urgent care visit \$185.) The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

\*\*Data rates may apply.

\*\*\*Virtual primary care are services available with a provider via video, chat, email or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. Certain prescriptions may not be available, and other restrictions may apply.

† The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change and may apply after the deductible according to plan design.

# See a doctor whenever, wherever

A wide range of treatments and therapies can be provided from these virtual care options.



## Virtual Primary Care

Schedule a virtual appointment with a Primary Care Provider (PCP) and get care from the comfort and privacy of home. Find a virtual primary care provider by signing in to [myuhc.com/virtualprimarycare](https://myuhc.com/virtualprimarycare) or the UnitedHealthcare app.



## 24/7 Virtual Visits

For convenient, non-emergency care, see and talk virtually with a doctor through your mobile device\* or computer. UnitedHealthcare has contracted with providers who can give you a diagnosis, care tips and a prescription,<sup>†</sup> if needed.

To access 24/7 Virtual Visits, download the UnitedHealthcare app or sign in at [myuhc.com/virtualvisits](https://myuhc.com/virtualvisits) and complete a brief health profile before your first visit. Please note that this is different than a virtual care appointment with your primary care physician.



## Virtual Behavioral Health Care

Virtual behavioral health care is available for when you're dealing with life challenges, feeling stressed, or need to speak with a psychiatrist or therapist. Virtual behavioral health providers are available for confidential support from the privacy of home and the convenience of your mobile device\* or computer.

Find a virtual behavioral health provider at [myuhc.com](https://myuhc.com) or on the **UnitedHealthcare app**.



## Virtual Specialty Care

Get care from quality virtual specialists trained to understand your condition and deliver personalized care wherever you are – generally good for back and joint pain, dermatology, migraine care, sleep conditions and more. Find a virtual provider at [myuhc.com/virtualcare](https://myuhc.com/virtualcare) or on the UnitedHealthcare app.



## What kind of virtual care might be right for you?

Scan the code to explore virtual care options on [myuhc.com](https://myuhc.com)



# Having a procedure or need to request prior authorization?

## Surgery or outpatient procedures

Call myHealth Connect at **1-877-214-2930** to speak with a specialized surgical care advocate. They can help you plan and navigate care for a variety of surgeries and medical procedures, including colonoscopies, hysterectomies, tonsillectomies and gallbladder and kidney stone removal.

## Prior authorizations

Your plan may require prior authorization before you receive certain services. This means you or your network provider may need to get plan approval before services are covered. To check if prior authorization is needed, call **1-877-214-2930** or sign in at [myuhc.com](https://myuhc.com) > **Coverage & Benefits**.

<sup>\*</sup>Data rates may apply.

<sup>†</sup>Certain prescriptions may not be available, and other restrictions may apply.

# Discover helpful programs

Duke Energy gives you and your family access to a variety of Duke Energy WellPower resources and programs designed to support your physical, emotional and financial health.



## Well-being and mental health programs



### Employee Assistance Program

Spring Health provides personalized care and resources to support you and your family through any of life's challenges.

#### Get access:

- Personalized care plans
- Free therapy and coaching
- High-quality, diverse providers
- Care guidance and support
- Self-guided wellness exercises
- Medication management
- Work-life services

Your benefits include up to 8 therapy sessions and 8 coaching sessions per year, available to each member at no additional cost. To learn more and get started, visit [dukeenergy.springhealth.com](https://dukeenergy.springhealth.com) or download the Spring Health mobile app (Work-life code: **duke**). Support is available at **1-855-629-0554**.



### On-demand support

Connect with a licensed therapist whenever you need using **Talkspace**. Through this online therapy service, you can privately message a therapist or engage in live, confidential sessions. Register at [talkspace.com/connect](https://talkspace.com/connect), then download the Talkspace app.



### Behavioral health providers for long-term needs

Connect virtually or in-person with a licensed therapist, counselor, psychologist or psychiatrist for ongoing support through your UnitedHealthcare medical plan. Find a behavioral health provider at [myuhc.com/mental-health](https://myuhc.com/mental-health).



### Tap into tools and support with Calm Health

The Calm Health app provides access to a library of support for a variety of health experiences and life stages – including mindfulness content and programs created by psychologists. All is included in your health plan and available at no additional cost.



Scan this code to download the Calm Health app and create an account using access code: **UHC**. You'll need your UnitedHealthcare member ID card to verify your information.



# Pregnancy, childbirth and reproductive health programs



## Fertility Solutions

Work with a fertility nurse who can help guide you to treatment options and care facilities. If you're using your fertility benefit, you may be required to use a Fertility Center of Excellence for services.



## Maternity Support

Whether you're thinking about having a baby or have one already on the way, Maven provides personalized 24/7 virtual support and guidance for pregnancy, postpartum and newborn care. All Duke Energy employees and their partners on a UnitedHealthcare plan can meet with Maven providers anytime day or night and get concierge support when you need it. All included at no additional cost.

Join by visiting [mavenclinic.com/join/dukeenergy](https://mavenclinic.com/join/dukeenergy) or download the Maven Clinic app.



## Neonatal Resource Services

If your baby or babies need extra care after they're born, Neonatal Resource Services gives you 1-on-1 access to an experienced nurse who can answer your questions and help make sure they get the best possible care.

**To learn more about these programs, call 1-877-214-2930.**

**Remember:** Add your baby or babies to your medical plan within 31 days of their birth (even if you already have family coverage).



## Duke Energy WellPower Rewards

Are you and your spouse/domestic partner looking to take control of your health – and be rewarded for it? Duke Energy WellPower Rewards offers more than 50 activities to help you reach your goals and reduce your health plan monthly premium. To join, register for a WellPower account from the Duke Energy **myHR > Wellness** Portal page or at [powerofvitality.com](https://powerofvitality.com). Have questions? Call 1-866-567-0705.



Scan the code to visit  
[powerofvitality.com](https://powerofvitality.com)



## Health Coaching

Partner with a personal coach and receive a tailored plan to help you meet your health goals. Your coach will encourage you to use tools and resources to build well-being behaviors such as making healthier food choices, being more active, managing stress, improving sleep and more.

To learn more, call 1-866-567-0705.



## One Pass Select™

Make exercise part of your routine with One Pass Select. It offers access to fitness centers throughout the country, flexible fitness options including on-demand and live-streaming fitness classes, and home grocery delivery.\* There are 5 membership tiers, starting as low as \$10 per month for a digital-only option. Available to employees and family members (18+) enrolled in a Duke Energy Medical Plan. Get started today at [OnePassSelect.com](https://OnePassSelect.com).



## Real Appeal®

This weight management and healthy living program helps you incorporate new habits into your daily routine. Enroll today through the website, then try the app for even more convenience.

Enroll at [realappeal.com/dukeenergy](https://realappeal.com/dukeenergy).



## Quit For Life®

Work with a tobacco cessation coach to create a customized Quit Plan that includes nicotine replacement therapy, online coaching tools and resources, an app and text messaging. Get started by calling 1-866-QUIT-4-LIFE (1-866-784-8454) or visiting [myquitforlife.com/dukeenergy](https://myquitforlife.com/dukeenergy).

\*Included with Classic tier and above. Prices and participating gyms subject to change.

# Medical condition programs



## Chronic Condition Management

If you have one of the following conditions, you may receive a call or message from myHealth Connect:

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease (CAD)
- Heart failure



## Cancer Support

Cancer nurse advocates are available to provide support and work with you and your doctors to make sure all your questions are answered. Visit [myuhc.phs.com/cancerprograms](https://myuhc.phs.com/cancerprograms).



## Bariatric Resource Services

Thinking about weight-loss surgery? Get answers and info from Bariatric Resource Services. If you'll be having surgery, program enrollment is required and you may need to use a Bariatric Center of Excellence. Visit [myuhc.phs.com/brs](https://myuhc.phs.com/brs).



## Omada Health, Diabetes Management Solution

The Omada® prediabetes/diabetes support program offers education, blood sugar monitoring and 1-on-1 and group coaching for help building healthy habits.



Scan the code or visit [OmadaHealth.com/dukeenergy](https://OmadaHealth.com/dukeenergy) to get started.



## Specialist Management Solutions

Facing surgery or a medical procedure? Specialist Management Solutions (SMS) can provide guidance, help locate network care and support you throughout the process. Program enrollment is required for inpatient surgery. To complete your required enrollment, call myHealth Connect at **1-877-214-2930** and ask about SMS.



## Kaia Health

Get on-demand, personalized pain relief support without going to a doctor's office.



Download the Kaia Health app, scan the code or visit [StartKaia.com/uhc](https://StartKaia.com/uhc) to get started.



## Need a second opinion?

Before you start treatment or schedule surgery, it may be a good idea to get a second opinion. Connect directly with experts by video from the comfort of home. Visit [2nd.MD/dukeenergy](https://2nd.MD/dukeenergy) or call **1-866-269-3534**.



# Questions?

Call myHealth Connect at **1-877-214-2930** to learn more or to connect with a registered nurse 24/7. They can provide information on routine health concerns and help you choose the most appropriate and cost-effective place for care.

Visit [www.uhc.com/legal/required-state-notice](http://www.uhc.com/legal/required-state-notice) to view important state required notices.

The information provided under these programs is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. These programs and applications should not be used for emergency or urgent care needs. **If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room.** Participation in these programs is voluntary, restrictions and limitations may apply and is subject to the terms of use. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number that appears on your health plan ID card. Services may not be available at all times or in all locations. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Participants should consult an appropriate health care professional to determine what may be right for them. 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.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](http://myuhc.com)®. You should always visit [myuhc.com](http://myuhc.com) for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit [myuhc.com](http://myuhc.com) for detailed program information and methodologies.

This document contains selected highlights of Duke Energy's employee benefits plans. If any statement herein, or any other communication, conflicts with the applicable plan documents, the plan documents will govern. Duke Energy retains the right to amend, modify or terminate its benefits plans in any respect at any time, and neither its benefits plans, nor your plan participation, will be considered a contract for future employment.

The Fertility Solutions program 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 this program is for your information only. It is provided as part of your health benefit plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. You should consult an appropriate health care professional to determine what may be right for you. Your health information is kept confidential in accordance with the law.

Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (PPACA), based on your age and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in PPACA. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible. Always refer to your plan documents for your specific coverage.

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. Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment.

One Pass Select is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships may have tax implications. Employees and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships under this program.

Omada® is a registered mark of Omada Health Inc.

Kaia provides 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. Members 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.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product, and is not intended to make any mental health recommendations. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.

Real Appeal is a voluntary weight-loss program that is offered to eligible participants as part of their benefit plan. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Quit For Life® provides information regarding tobacco cessation methods and related well-being support. Quit For Life does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care.

2nd.MD is not an emergency service. 2nd.MD is an independent resource to support you in receiving information from Expert Medical Specialists. 2nd.MD does not practice medicine or provide patient care and is independent from the Specialists providing the expert medical consultations.

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.

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