



Know your coverage for out of state traveling and dependents

If you live in another state for part of the year or have dependents who live outside your home state, review your health plan's coverage details and provider network.

Although regular or non-emergency in-person care outside your plan's service is not covered, you can always access **low-cost virtual care or emergency care** through your UnitedHealthcare ACA Marketplace plan.



For Members who live out of state for part of the year

- You must enroll in a plan in the state where you are considered a resident.
- You cannot enroll in two ACA health plans at the same time.

For information on dependent coverage, please see the other side.

For Dependents living out of state



If you are a student:

1. Stay on your parents' plan if it provides coverage where you go to school, OR
2. If your parents' plan does not provide coverage in your school state:
 - Enroll in coverage through your school, OR
 - Enroll in for coverage in the state where you go to school:

You must include your parents' income on your application because you are claimed as a dependent.

If you move to the state where you attend school, you may qualify for a Special Enrollment Period, which allows you to change your health plan. You usually have 60 days before or after your move to enroll. If you miss this window, you'll need to wait until the next Open Enrollment Period.



If you are not a student AND under the plan's limiting age for a dependent child (26 in most cases):

1. Enroll in your own plan, OR
2. Stay on your parents' plan and access virtual care and emergency care through their plan. You will not have access to in-person care.



If you are a spouse or domestic partner:

1. Check your plan's details with your spouse or partner and make sure it meets your needs.

Learn more



**Current
members**



**Prospective
members**



The benefits described may not be offered on all plans or in all states. Some plans may require copayments, deductibles and/or coinsurance for these benefits. The policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, review the plan coverage documents, or call or write your insurance agent/broker or the company, whichever is applicable. UnitedHealthcare Individual & Family plans medical plan coverage offered by: UnitedHealthcare of Arizona, Inc.; Rocky Mountain Health Maintenance Organization Incorporated in CO; UnitedHealthcare of Florida, Inc.; UnitedHealthcare of Georgia, Inc.; UnitedHealthcare of Illinois, Inc.; UnitedHealthcare Insurance Company in AL, IN, KS, LA, MA, MO, NE, NJ, TN, and WY; Optimum Choice, Inc. in MD and VA; UnitedHealthcare Community Plan, Inc. in MI; UnitedHealthcare of Mississippi, Inc.; UnitedHealthcare of New Mexico, Inc.; UnitedHealthcare of New York, Inc.; UnitedHealthcare of North Carolina, Inc.; UnitedHealthcare of Ohio, Inc.; UnitedHealthcare of Oklahoma, Inc.; UnitedHealthcare of South Carolina, Inc.; UnitedHealthcare Benefits of Texas, Inc.; UnitedHealthcare of Texas, Inc.; UnitedHealthcare of Oregon, Inc. in WA; UnitedHealthcare of Wisconsin, Inc., and UnitedHealthcare Plan of the River Valley, Inc. in Iowa. Administrative services provided by United HealthCare Services, Inc. or their affiliates.