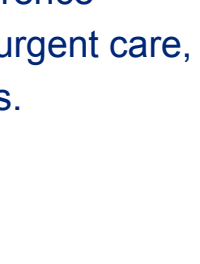


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Member Experience Focus



Urgent Care vs. ER

When members need care quickly, choosing the right option can make a big difference – especially when it comes to cost. Helping clients understand when to use virtual urgent care, in-person urgent care or the emergency room (ER) can lead to significant savings.

For example, across our top 3 plans nationally, here are the differences in cost:

Plan Name	Virtual Urgent Care Cost	In-Person Urgent Care Cost	Emergency Room (ER) Cost
UHC Bronze Copay Focus \$0 Indiv Med Ded	\$0	\$100 Copay	\$2,250 Copay
UHC Gold Copay Focus \$0 Indiv Med Ded	\$0	\$75 Copay	\$1,000 Copay
UHC Bronze Essential	\$0	0% after \$10,600 individual deductible	0% after \$10,600 individual deductible

Remind members that when appropriate, choosing urgent care over the ER can significantly reduce out-of-pocket costs. They should also be mindful of selecting in-network providers whenever possible for urgent care (virtual and in-person care options are easy to find through the member portal or app).

Member portal

Here are some overviews to help members better understand which option is best:

- Virtual Urgent Care (24/7):** Best for non-emergency conditions that don't require in-person testing, such as colds, flu, fever or rashes
- In-Person Urgent Care:** Ideal for immediate but non-life-threatening issues like sprains, minor injuries, back pain or severe ear pain
- Emergency Room (ER):** Reserved for life-threatening situations, including chest pain, loss of consciousness, severe injuries or trouble breathing

You can also share the informative video below, which can be found in English and Spanish on **Jarvis** by going to *Sales Tools > Sales & Marketing Materials > Member Clinical*.

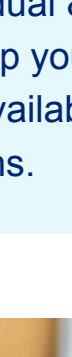
Urgent Care vs. ER (English)

Urgent Care vs. ER (Spanish)

Member Clinical resources



Training Touchpoint



On-demand training

Staying informed is key to supporting your clients and navigating the evolving Individual & Family Plans (IFP) landscape. On-demand IFP training modules are designed to help you build knowledge and stay current on plan details and updates. These modules are available to help you deepen your understanding of UnitedHealthcare Individual & Family plans.

Here's what other agents are saying about the modules:

"I really like the interactive modules, especially the quizzes offered to test our knowledge." — **Aisha**

"The new voiceover technology really kept me engaged while learning about a tough topic." — **Neil**

"Site is easy to navigate and the training curriculum is great!" — **Kim**



If you haven't explored the latest modules yet (or it has been a while since you reviewed them), consider setting aside time to log in and review the content. A quick revisit may help reinforce what you know and highlight important updates for the current plan year.

To launch the on-demand training site, go to **Jarvis > Knowledge Center > Agent Training > On-Demand Training**.

On-demand training

Did You Know?



Age-in report enhancements

The Age-In reports (Turning 26 and Turning 65) were recently updated to help agents more effectively identify and support members approaching key age milestones.

Notifications for members approaching age 26 or 65 are now displayed on your Jarvis homepage dashboard report, as well as the impacted members' profile pages, starting three months prior to their birthday month and continuing for three months after. This update makes it easier to more accurately identify members whose upcoming age affects their current plan, allowing for better planning and outreach ahead of these important transitions.



Jarvis dashboard

Compliance Corner



Protection of PII, PHI and ePHI

Keeping Protected Health Information (PHI), Electronic Protected Health Information (ePHI) and Personally Identifiable Information (PII) safe is crucial. Any suspected privacy incidents must be reported to UnitedHealthcare immediately upon discovery.

Report suspected privacy incidents to UnitedHealthcare Privacy Office at **uhc_privacy_office@uhc.com**, UnitedHealthcare sales leader, Segment Compliance Lead, UnitedHealth Group Ethics & Compliance Help Center at **1-800-455-4521**, or **compliance_questions@uhc.com**.

Security incidents (e.g., unauthorized access to UnitedHealth Group data/systems, laptop theft) must be immediately reported to UnitedHealth Group Support Center at **1-888-848-3375** (available 24 hours a day, 7 days a week).

For your convenience, you can refer to the Privacy and Security tab on the IFP Compliance page to find the information above at any time. Go to **Jarvis > Knowledge Center > Compliance > Privacy and Security**.

Privacy & security

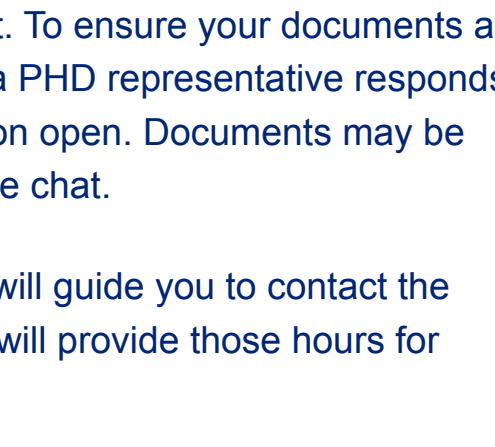
Chat with the PHD

Need support? Chat with the Producer Help Desk (PHD) when you have a question. The team is just a click away through chat on Jarvis, connecting you directly with a dedicated Sales Support Representative in real time.

Using the chat feature is a quick and convenient way to get the answers you need without disrupting your workflow. Whether you're looking for guidance or clarification, our team is ready to help.

PHD can assist with a wide range of topics via chat, including:

- Contracting and commission questions
- Provider and prescription lookups
- Enrollment and HealthSherpa questions
- Benefit details and sales materials
- ICHRA



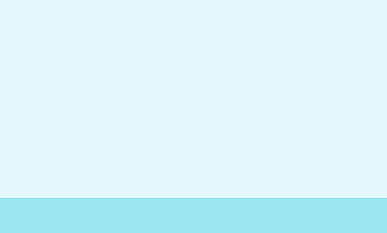
Agents can now upload documents directly through chat. To ensure your documents are received, please keep the chat conversation open until a PHD representative responds. You'll receive a reminder in chat to leave the conversation open. Documents may be uploaded after hours as well; just be sure not to close the chat.

If you have a general question after hours, the chat bot will guide you to contact the Producer Help Desk during regular business hours and will provide those hours for reference (Monday–Friday, 8a.m.–7p.m. Central Time).

Additionally, the PHD can be reached during normal business hours at **1-866-235-4095** (Español – press 2).

Get real-time support on Jarvis

Agent Guide update

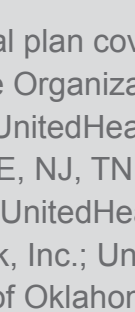


The IFP Agent Guide has been updated. Look for changes in **red** throughout the guide and make sure to discard previous versions.

This guide provides helpful insight regarding UnitedHealthcare IFP business operations. It's also a comprehensive document that outlines policies and procedures to ensure compliant and ethical conduct, professionalism, and knowledge of required business processes and responsibilities.

To access the IFP Agent Guide, go to **Jarvis > Knowledge Center > Training and Guides**.

Agent Guide



Archives: See previous IFP Connect articles

Archives

UHCJarvis.com

Click below to chat with the Producer Help Desk or call **1-866-235-4095**.

Chat with PHD

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