

The PPO plan has the largest network of physicians. However, it is the plan that potentially has the most out-of-pocket costs to meet.

SEARCH FOR A PHYSICIAN

1. Log onto www.umar.com
2. Click on Find a Provider


Find a provider



3. Choose provider network: [UnitedHealthcare Nexus ACO Network](#)
4. Click on View Providers:

View Providers

5. Search by provider type
6. Enter Zip Code and click on Find Providers [Find providers](#)
7. When choosing physicians and facilities, be aware of where they are designated: Tier 1 - Nexus ACO, Tier 2 – Select Plus or Out-of-Network. Providers will be listed under one of the following tiers:

TIER 1 – Nexus ACO	Tier 2 – Select Plus	Out-of-Network
 Tier 1 Provider	In-Network but will not be listed as a Tier 1 provider	Will not be listed as a provider

8. Please note that the nine-digit Provider ID number for yourself and each dependent is required when enrolling in Workday.

TIPS!

Review that the physician you choose is accepting patients and that they are in the location you wish to use.

Choosing a Tier 1 provider is the lowest-cost option on the PPO plan. Your coverage varies based on where you have service performed.