

Reference Guide for Orlando Health Team Member Health Plan



ORLANDO
HEALTH®

Network



Orlando Health Network

Please contact the Orlando Health Network if you want to:

- Submit or inquire about professional credentialing
- Request a copy of your contract
- Request a provider fee schedule
- Update the Provider Directory

Contact:
(321) 843-6700
(321) 843-6895 fax
OrlandoHealthNetwork@OrlandoHealth.com

ID Cards

ID cards were issued to Team Member Health Plan members for 2026. Below are samples of what the card should look like.

Exclusive Care Plan

UMR
A UnitedHealthcare Company

ORLANDO HEALTH[®]

Issuer (80840) 911-39026-02

Member ID: 23358205 Group Number: 76-413548

Member:
TERRY SAMPLE 00 MED

Dependents:
SPOUSE SAMPLE 01 MED

Optum Rx[®]

RxBIN: 610127
RxPCN: 01960000
RxGrp: 01962791

ORLANDO HEALTH[®] | Network

Self-funded plan administered by UMR

\$36 PCP; \$50 SPECIALIST; \$250 ER; \$30 URGENT CARE
RX: GEN 20% (\$20 MAX); PREF 20% (\$60 MAX)
NON-PREF 20% (MAX \$120)
SPECIALTY 20% (\$200 MAX)

5030

Care Plus Plan

UMR
A UnitedHealthcare Company

ORLANDO HEALTH[®]

Issuer (80840) 911-39026-02

Member ID: 39110436 Group Number: 76-413548

Member:
KATIE SAMPLE 00 MED

Dependents:
SPOUSE SAMPLE 01 MED

Optum Rx[®]

RxBIN: 610127
RxPCN: 01960000
RxGrp: 01962791

ORLANDO HEALTH[®] | Network

Self-funded plan administered by UMR

\$36 PCP; \$55 SPECIALIST; \$40 URGENT CARE
ER: DEDUCT APPLIES FIRST; ONCE MET THEN \$250 COPAY
RX: GEN 20% (\$20 MAX); PREF 20% (\$60 MAX)
NON-PREF 20% (\$120 MAX); SPECIALTY 20% (\$200 MAX)

5030

HSA Care Plan

UMR
A UnitedHealthcare Company

ORLANDO HEALTH[®]

Issuer (80840) 911-39026-02

Member ID: 33149208 Group Number: 76-413548

Member:
LARRY SAMPLE 00 MED

Dependents:
SPOUSE SAMPLE 01 MED

Optum Rx[®]

RxBIN: 610127
RxPCN: 01960000
RxGrp: 01962791

ORLANDO HEALTH[®] | Network

Self-funded plan administered by UMR

Rx - Applies towards Deductible and OOP Max

5030

This card must be presented each time services are requested.

Printed: 10-30-2025

Medical: Tier 1	Tier 2	Out of Net
Ded: \$750/\$1,500	\$0	\$0
COPI: \$4,000/\$8,000*	\$4,000/\$8,000*	\$4,000/\$8,000

*includes pharmacy

Call CARE Clinical at the customer service number listed on this ID Card for plan required prior authorization. FAILURE TO CALL FOR PRIOR AUTHORIZATION MAY REDUCE BENEFITS.

For Members: go.umar.com/OrlandoHealth 844-614-8435

Orlando Health Virtual Visits: orlandohealth.com/virtual-visit

For Providers: www.umar.com 844-614-8435

Claims: EDI # 39026, UMR, PO Box 211762, Eagan, MN 55121

Choice Plus Network: For use only outside the Orlando Health Network

UnitedHealthcare[®]
Choice Plus Network

ORLANDO HEALTH[®] | Virtual Visit

Pharmacists & Members: 877-559-2955

This card must be presented each time services are requested.

Printed: 10-30-2025

Medical: Tier 1	Tier 2	Out of Net
Ded: \$1,000/\$2,000	\$2,000/\$4,000	\$8,000/\$12,000
COPI: \$4,000/\$8,000*	\$5,000/\$10,000*	\$9,000/\$18,000

*includes pharmacy

Call CARE Clinical at the customer service number listed on this ID Card for plan required prior authorization. FAILURE TO CALL FOR PRIOR AUTHORIZATION MAY REDUCE BENEFITS.

For Members: go.umar.com/OrlandoHealth 844-614-8435

Orlando Health Virtual Visits: orlandohealth.com/virtual-visit

For Providers: www.umar.com 844-614-8435

Claims: EDI # 39026, UMR, PO Box 211762, Eagan, MN 55121

Choice Plus Network: For use only outside the Orlando Health Network

UnitedHealthcare[®]
Choice Plus Network

ORLANDO HEALTH[®] | Virtual Visit

Pharmacists & Members: 877-559-2955

This card must be presented each time services are requested.

Printed: 10-30-2025

Medical: Tier 1	Tier 2	Out of Net
Ded: \$6,000*	\$7,000*	\$14,000
COPI: \$10,000/\$10,000*	\$12,000*	\$14,000

*includes pharmacy

Call CARE Clinical at the customer service number listed on this ID Card for plan required prior authorization. FAILURE TO CALL FOR PRIOR AUTHORIZATION MAY REDUCE BENEFITS.

For Members: go.umar.com/OrlandoHealth 844-614-8435

Orlando Health Virtual Visits: orlandohealth.com/virtual-visit

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Claims: EDI # 39026, UMR, PO Box 211762, Eagan, MN 55121

Choice Plus Network: For use only outside the Orlando Health Network

UnitedHealthcare[®]
Choice Plus Network

ORLANDO HEALTH[®] | Virtual Visit

Pharmacists & Members: 877-559-2955

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Important Information

UMR

UMR is the claims administrator for our medical plan. **Our Group Plan number is 76-413548.**

To verify coverage or benefits or to check a claim status, call our Customer Service team at **(844) 614-8435**.

Submit claims, appeals, payment and verify patient eligibility:

UMR

P.O. Box 30541 | Salt Lake City, UT 84130-0541

EDI Payor #: 39026

Provider.umr.com



Orlando Health Network and United Healthcare Choice Plus

Orlando Health Network and United Healthcare Choice Plus are the Health Plans.

Orlando Health Network is the Tier 1 Provider. United Healthcare is the Tier 2 Provider.

To verify if a provider is in the Orlando Health Network or the United Healthcare Network:

- Call **(844) 614-8435**.
- Visit the UMR website for Orlando Health Network providers at **go.umar.com/OrlandoHealth**.
- Visit the UMR website for United Healthcare Choice Plus Network providers at **umar.com/oss/cms/UMR/Find_a_provider-choiceplus.html**.



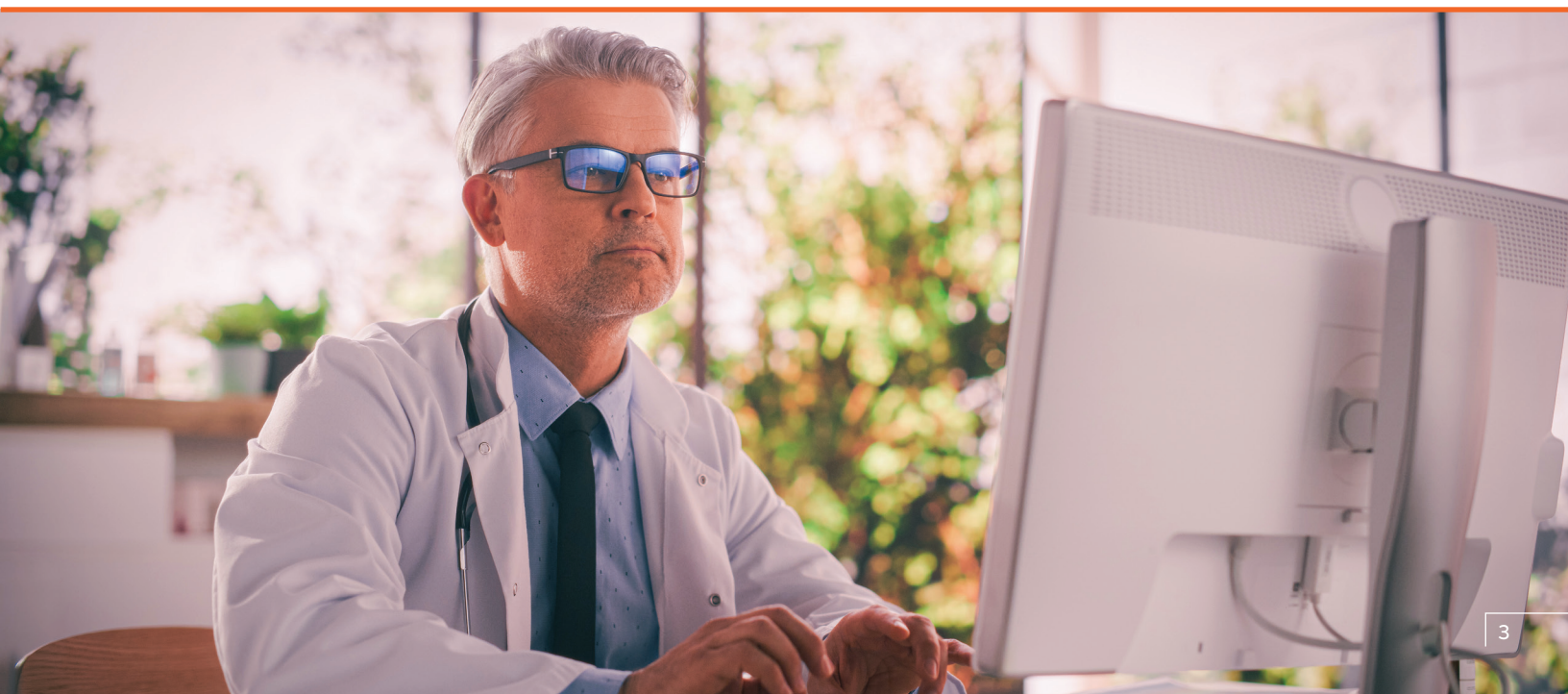
OptumRx

OptumRx is the prescription drug vendor. Pharmacists and members can call OptumRx Customer Service at **(877) 559-2955**.

Rx BIN #: 610127

Rx PCN #: 01960000

Rx GRP #: 01962791





Prior Authorization Requirements

The following services require prior authorization by UMR before care is provided from Orlando Health affiliated physicians and facilities.

- Applied behavior analysis (ABA) therapy (must establish medical necessity)
- Bariatric surgery (member must be covered on medical plan for minimum of 12 consecutive months to be eligible for this benefit)
- Botox injections
- Clinical trials
- Dental anesthesia
- Durable medical equipment:
 - \$500 for rental
 - \$1000 for prosthetics
 - \$1500 for purchase
- Gender reassignment services and surgeries
- Genetic testing
- Genetic testing for hereditary cancer risk (must receive genetic counseling provided by an Orlando Health certified genetic counselor prior to genetic testing for hereditary cancer risk screening)
- High-end radiology: positron emission tomography (PET), computed tomography angiography (CTA), magnetic resonance angiography (MRA) and single-photon emission computed tomography (SPECT) only
- Home health care
- Inpatient hospitalization:
 - Inpatient mental health and substance use disorder
 - Inpatient long term acute care (LTAC)
 - Inpatient maternity stays over 48 hours for normal delivery and 96 hours for cesarean delivery
 - Intensive outpatient treatment
 - Transplant and transplant related services
- Intravenous immune globulin (IVIG)
- Jaw surgeries
- Rhinoplasty, septoplasty, and other nasal structure surgeries
- Non-emergent air ambulance
- Outpatient rehabilitative therapies (prior authorization required after 24th visit):
 - Occupational therapy
 - Physical therapy
 - Speech therapy
- Partial hospitalization program
- Enteral feeding
- Pulmonary rehabilitation
- Reconstructive surgery (including breast reconstruction not due to cancer or a burn)
- Residential treatment
- Skilled nursing facility (extended care facilities)
- All specialty medications found on the following listing, regardless of place of service:

www.umorwebapps.com/SpecialtyInjectable/
- Specialty medications administered in a physician's office that exceed \$2,000 per dose (even if the medication is not found on the specialty medication listing)
- Specialty prenatal genetic lab testing (must receive genetic counseling provided by an Orlando Health certified genetic counselor prior to genetic testing for specialty prenatal genetic lab testing)
- Treatment of varicose veins of the extremities (sclerotherapy)

Orlando Health Directory

Orlando Health Bayfront Hospital

603 7th St. South | St. Petersburg, FL 33701

(727) 823-1234

OrlandoHealth.com/BayfrontHospital

Orlando Health Emergency Room – Crossroads

1800 66th St. North | St. Petersburg, FL 33710

Orlando Health Emergency Room – Pinellas Park

3070 Grand Ave. | Pinellas Park, FL 33782

Orlando Health Arnold Palmer Hospital for Children

92 W. Miller St. | Orlando, FL 32806

(321) 843-7777

ArnoldPalmerHospital.com

Orlando Health Dr. P. Phillips Hospital

9400 Turkey Lake Rd. | Orlando, FL 32819

(407) 351-8500

OrlandoHealth.com/DrPPhillipsHospital

Orlando Health – Health Central Hospital

10000 W. Colonial Dr. | Ocoee, FL 34761

(407) 296-1000

OrlandoHealth.com/HealthCentralHospital

Orlando Health Cancer Institute

1400 S. Orange Ave. | Orlando, FL 32806

(321) 841-1869

OrlandoHealthCancer.com

Orlando Health Horizon West Hospital

17000 Porter Rd. | Winter Garden, FL 34787

(407) 407-0000

OrlandoHealth.com/HorizonWestHospital

Orlando Health Orlando Regional Medical Center

52 W. Underwood St. | Orlando, FL 32806

(321) 841-5111

OrlandoHealth.com/ORMC

Orlando Health South Lake Hospital

1900 Don Wickham Dr. | Clermont, FL 34711

(352) 394-4071

SouthLakeHospital.com

Orlando Health St. Cloud Hospital

2906 17th St. | St. Cloud, FL 34769

(407) 892-2135

OrlandoHealth.com/StCloud

Orlando Health Winnie Palmer Hospital for Women and Babies

83 W. Miller St. | Orlando, FL 32806

(321) 843-1110

WinniePalmerHospital.com

Orlando Health Lake Mary Hospital

380 Rinehart Rd. | Lake Mary, FL 32746

(407) 767-1200

OrlandoHealth.com/LakeMaryHospital

Orlando Health Emergency Room – Osceola

1001 E. Osceola Pkwy. | Kissimmee, FL 34744

(321) 842-1267

Orlando Health Emergency Room – Randal Park

10155 Dowden Rd. | Orlando, FL 32832

(321) 842-2280

Orlando Health South Lake Hospital Emergency Room – Blue Cedar

22316 U.S. Hwy. 27 | Leesburg, FL 34748

(352) 536-8831

Orlando Health South Lake Hospital Joe H. and Loretta Scott Emergency Room – Four Corners

16966 N. Cagan Ridge Blvd. | Clermont, FL 34714

(352) 536-8821

Orlando Health Emergency Room – Reunion Village

8011 Osceola Polk Line Rd. | Davenport, FL 33896

(407) 407-0200

Orlando Health Melbourne Hospital

250 N. Wickham Rd. | Melbourne, FL 32935

(321) 752-1200

OrlandoHealth.com/MelbourneHospital

Orlando Health Sebastian River Hospital

16935 U.S. Hwy. 1 | Sebastian, FL 38958

(772) 589-3186

OrlandoHealth.com/SebastianRiverHospital

Orlando Health Watson Clinic Lakeland Highlands Hospital (Opening Summer 2026)

4000 Lakeland Highlands Rd. | Lakeland, FL 33812

Florida Medical Clinic Orlando Health Wiregrass Ranch Hospital (Opening Summer 2026)

3000 Wiregrass Ranch Blvd. | Wesley Chapel, FL 33543

2026 Orlando Health Medical Benefits Overview

Medical Coverage	Exclusive Care		Care Plus			HSA Care		
	In-Network	Out-of-Network	In-Network	UHC Network	Out-of-Network	In-Network	UHC Network	Out-of-Network
Annual Deductible Single/Family	\$750/ \$1,500	N/A	\$1,000/ \$2,000	\$2,000/ \$4,000	\$6,000/ \$12,000	\$3,000/ \$6,000	\$3,500/ \$7,000	\$7,000/ \$14,000
Individual Per Family Pays	\$750	N/A	\$1,000	\$2,000	\$6,000	\$6,000	\$7,000	\$14,000
Out of Pocket Max, Single/Family	\$4,000/ \$8,000	N/A	\$4,000/ \$8,000	\$5,000/ \$10,000	\$9,000/ \$18,000	\$5,000/ \$10,000	\$6,000/ \$12,000	\$7,000/ \$14,000
General Coinsurance	0%	N/A	0%	20%	50%	20%	50%	0%
Office Visits								
Preventive Care	\$0	Not Covered	\$0	\$0	Deductible and Coinsurance	\$0	\$0	Deductible
Virtual Visit	\$0	Not Covered	\$0	\$50 PCP \$70 Specialist	Deductible and Coinsurance	Deductible	Deductible and Coinsurance	Deductible
Primary Care Physician (PCP)	\$30	Not Covered	\$35	\$50	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible
Specialist	\$50	Not Covered	\$55	\$70	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible
Maternity Care (Physician Services)	\$300	Not Covered	\$300	\$400	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible
Emergency Services								
Urgent Care Services	\$30 CareSpot \$80 Others	\$100	\$40 CareSpot \$80 Others	\$80	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible
Emergency Department Visit	\$250*	\$250*	Deductible, then \$250*	Deductible, then \$250*	**	Deductible and Coinsurance	Deductible and Coinsurance	**
Ambulance Services	\$250	**	\$250	\$250	**	Deductible and Coinsurance	Deductible and Coinsurance	**
Outpatient Services								
Minor Diagnostics (Labs)	\$20 OH \$30 Others	Not Covered	\$25 OH \$40 Others	\$40	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible
Minor Diagnostics (X-rays)	\$20 OH \$30 Others	Not Covered	\$25 OH \$40 Others	\$50	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible
Major Diagnostics	Deductible, then \$250	Not Covered	Deductible, then \$350	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible
Outpatient Surgery	Deductible, then \$250	Not Covered	Deductible, then \$350	Deductible, then \$350 and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible
Durable Medical Equipment (DME)	Purchase: \$75 Rental: \$50	Not Covered	Purchase: \$75 Rental: \$50	Purchase: \$75 Rental: \$50	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible
Inpatient Services								
Inpatient Services	Deductible, then \$500 daily, 3 day max	Not Covered	Deductible, then \$500 daily, 3 day max	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible

*Waived if admitted. **Same as in-network, if true emergency.

Prescription Drug Plan

	Exclusive Care and Care Plus		HSA Care	
Annual Deductible – Single/Family	N/A		\$3,000/\$6,000	\$7,000/\$14,000
	In-Network		In-Network	Out-of-Network
Prescription Drugs Retail (Up to 30-Day Supply)				
	Coinsurance	Maximum		
Tier 1 Generic	20%	\$20	Deductible and Coinsurance	File claim with OptumRX
Tier 2 Preferred Brand	20%	\$60	Deductible and Coinsurance	File claim with OptumRX
Tier 3 Non-Preferred Brand	20%	\$120	Deductible and Coinsurance	File claim with OptumRX
Tier 4 Specialty - Obtain at an Onsite Orlando Health Pharmacy Only	20%	\$200	Deductible and Coinsurance	File claim with OptumRX
Prescription Drugs – Mail-Order or Advantage 90 (Mandatory for Maintenance Drugs)				
	Coinsurance	Maximum		
Tier 1 Generic	20%	\$50	Deductible and Coinsurance	File claim with OptumRX
Tier 2 Preferred Brand	20%	\$150	Deductible and Coinsurance	File claim with OptumRX
Tier 3 Non-Preferred Brand	20%	\$300	Deductible and Coinsurance	File claim with OptumRX
Tier 4 Specialty Medications	N/A	N/A	N/A	N/A
Specialty Medications and Prior Authorizations				

Certain medications, including specialty medications, require a prior authorization before they will be covered by your plan. Specialty medications will be limited to a 30-day supply and must be obtained from a Scripts Specialty Pharmacy.

If you are currently taking any specialty medications and need to request prior authorization, please call our clinical call center at (800) 711-4555.

Network Lab

Copays for Lab Services:
Exclusive Care: \$20 | Care Plus: \$25

Orlando Regional Medical Center – Outpatient Lab

52 W. Underwood St. | Orlando, FL 32806
(321) 843-9560

Orlando Health Heart and Vascular Institute – Outpatient Lab

1222 S. Orange Ave., 1st Floor
Orlando, FL 32806
(321) 841-6444

Orlando Health Arnold Palmer Hospital for Children – Outpatient Lab

92 W. Miller St., 1st Floor
Orlando, FL 32806
(321) 841-6574

Orlando Health Dr. P. Phillips Hospital – Outpatient Lab

9400 Turkey Lake Rd., 1st Floor
Orlando, FL 32819
(407) 351-8555

Orlando Health Lake Mary Hospital

380 Rinehart Rd. | Lake Mary, FL 32746
(407) 767-1200

Orlando Health – Health Central Hospital – Outpatient Lab

10000 W. Colonial Dr. | Ocoee, FL 34761
(407) 296-1134

Orlando Health South Lake Hospital – Outpatient Lab

1900 Don Wickham Dr.
Clermont, FL 34711
(352) 394-4071 ext. 3624

Orlando Health South Lake Hospital Blue Cedar – Emergency Room and Medical Pavilion

22316 U.S. Hwy. 27 | Leesburg, FL 34748
(352) 536-8831

Orlando Health Horizon West Hospital

17000 Porter Rd. | Winter Garden, FL 34787
(407) 407-1120

Orlando Health South Lake Hospital Joe H. and Loretta Scott Emergency Room and Medical Pavilion

16966 Cagan Ridge Blvd.
Clermont, FL 34714
(352) 394-9786

Orlando Health St. Cloud Hospital – Outpatient Lab

1330 Budinger Dr., Suite 103
St. Cloud, FL 34769
(407) 498-3354

connect to health

