



United Rentals

Veterans Healthcare Benefits Guide

A practical roadmap for comparing VA healthcare, TRICARE, and United Rentals employer-sponsored coverage

Use this guide to identify coverage options, compare tradeoffs, and prepare informed questions before enrollment or plan changes.

Prepared for United Rentals veteran employees and family decision-makers

How to Use This Guide

This guide turns the decision flow into an action-oriented checklist. It does not replace official plan documents, VA or TRICARE eligibility determinations, or individualized benefits counseling. It is designed to help veterans organize questions and compare options before making coverage decisions.

Quick decision principle

Many veterans do not need to choose only one path. Depending on eligibility, needs, family coverage, and costs, the best answer may be VA healthcare, TRICARE, United Rentals coverage, a spouse's plan, or a coordinated combination.

Step 1 - Identify Your Current Status

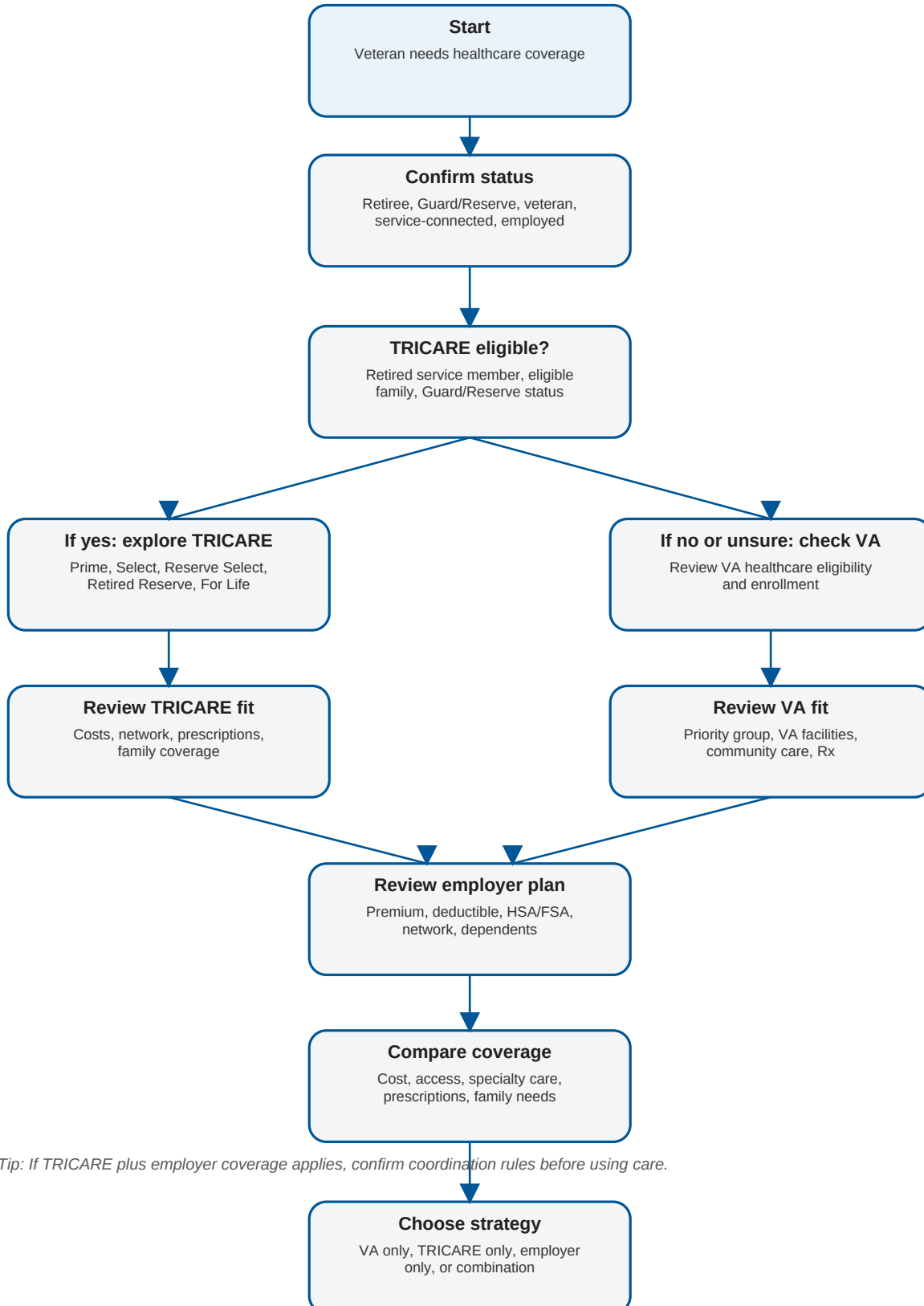
Check every statement that applies. Your answers determine which coverage paths to investigate first.

Status Check	Why It Matters
Military retiree	May be eligible for retiree TRICARE options and family coverage.
National Guard or Reserve member	May have access to premium-based TRICARE options depending on status.
Honorably discharged or qualifying veteran	May be eligible for VA healthcare based on service and discharge requirements.
Service-connected disability or special eligibility factor	Can affect VA priority group, potential costs, and access to services.
Benefits-eligible United Rentals employee	May have employer medical, prescription, dental, vision, HSA/FSA, and support resources.
Covered through spouse or other employer plan	Creates an additional comparison point and may affect TRICARE coordination of benefits.

Decision Flowchart

Start at the top, then follow the yes/no and review steps. The goal is to narrow the choices to the option or combination that best meets cost, access, and family needs.

Veteran Healthcare Coverage Decision Flow



Step 2 - Evaluate VA Healthcare

VA healthcare may be a strong option for eligible veterans, especially when care is available nearby or when service-connected conditions, prescription needs, or VA specialty programs are important.

Questions to ask

- Am I enrolled in VA healthcare, or do I need to apply?
- Do I have a service-connected disability rating or other enhanced eligibility factor?
- Is there a VA medical center, clinic, or community care option near me?
- Do I need prescriptions, mental health support, specialty care, or ongoing chronic condition management?
- How would VA care work alongside my employer plan or TRICARE, if applicable?

Potential advantages

- May provide comprehensive care for eligible veterans.
- May offer low or no monthly premiums, depending on eligibility and priority group.
- Can be especially useful for service-connected conditions, prescriptions, mental health, and veteran-specific programs.

Important considerations

- Provider access is generally tied to VA facilities or authorized community care.
- Some services may require VA referrals or authorization.
- Eligibility, priority group, copays, and access can vary by individual.

Step 3 - Evaluate TRICARE

TRICARE may be available to eligible retirees, family members, Guard/Reserve members, and certain other military-connected groups. Confirm eligibility in DEERS and compare the plan rules that apply to your status.

Questions to ask

- Am I eligible for TRICARE as a retiree, Guard/Reserve member, eligible family member, survivor, or through another category?
- Which plan is available to me: Prime, Select, Reserve Select, Retired Reserve, TRICARE For Life, or another option?
- Do I prefer lower cost with more network/referral structure, or greater flexibility with potentially higher cost-sharing?
- Do I need family coverage, prescription coverage, or coverage across locations?

Important coordination note

If you have employer-sponsored insurance and TRICARE, the employer or other health insurance usually processes claims first. TRICARE may pay second for covered services, but you must follow the rules of the primary plan and keep TRICARE and providers updated.

Step 4 - Review United Rentals Employer Coverage

Review your United Rentals enrollment materials and current plan documents carefully. Employer-sponsored coverage may be especially important for dependents, broad provider access, HSA/FSA strategy, and continuity of care with current providers.

Questions to ask

- What is my per-paycheck premium for each plan option and coverage tier?
- What are the deductible, out-of-pocket maximum, copays, and coinsurance?
- Are my doctors, hospitals, pharmacies, and medications in-network or covered?
- Can I use an HSA or FSA, and what contribution strategy makes sense?
- How does this coverage compare to VA or TRICARE for me and for family members?
- Who can help me navigate claims, providers, authorizations, or ID card questions?

Tip for United Rentals employees

Use United Rentals benefits resources and the 1HR team to confirm current plan details, enrollment deadlines, and plan-year changes. If you have access to Quantum Health or other United Rentals navigation resources, use them to compare network, claims, prescriptions, and prior authorization questions.

Step 5 - Compare Key Factors

Decision Factor	VA Healthcare	TRICARE	United Rentals / Employer Plan
Monthly premium	Often low or none, but varies by eligibility	Usually plan- and status-dependent	Varies by plan and coverage tier
Family coverage	Generally focused on the veteran	Often strong for eligible family members	Often strong for eligible dependents
Provider access	VA facilities and authorized community care	Military, network, and TRICARE-authorized providers	Commercial plan network
Prescriptions	VA pharmacy benefits may be strong	TRICARE pharmacy benefits may be strong	Depends on employer pharmacy plan
Best fit when	VA access and veteran-specific care are priorities	Eligible family coverage and military benefit continuity matter	Broad network, dependent coverage, and workplace benefit integration matter

Step 6 - Consider Combination Coverage

Some veterans use more than one coverage path. Use combination coverage intentionally, paying close attention to claim order, network rules, referrals, and prescriptions.

Possible Strategy	May Fit When	Watch For
VA + United Rentals plan	You want employer network access and dependent coverage while using VA services for veteran-specific care or prescriptions.	Know which system you are using for each service and how records or prescriptions will be managed.

Possible Strategy	May Fit When	Watch For
TRICARE + VA	You are TRICARE-eligible and also want access to VA services, service-connected care, or VA pharmacy/programs.	Understand referrals, authorizations, and whether care is being billed through TRICARE or provided through VA.
TRICARE + United Rentals plan	You are TRICARE-eligible and compare employer coverage favorably for family needs or provider access.	Employer coverage is typically other health insurance; follow employer plan rules first and update TRICARE OHI information.

Decision Worksheet

Rate each factor from 1 (weak fit) to 5 (strong fit), then total each column. The highest total is not automatically the answer, but it highlights where to focus follow-up questions.

Factor	VA	TRICARE	United Rentals / Employer	Notes
Monthly cost	—	—	—	
Deductible/out-of-pocket exposure	—	—	—	
Provider access	—	—	—	
Prescription coverage	—	—	—	
Family/dependent coverage	—	—	—	
Specialty care	—	—	—	
Convenience	—	—	—	
Portability if employment changes	—	—	—	
Confidence navigating claims	—	—	—	
Total	—	—	—	

Recommended next steps

- If VA is strongest: confirm enrollment, priority group, local facility access, and prescription options.
- If TRICARE is strongest: verify DEERS, compare available plans, and understand enrollment windows, fees, and coordination rules.
- If United Rentals coverage is strongest: review plan documents, provider networks, HSA/FSA options, and dependent needs.
- If a combination is strongest: write down which plan pays first, who manages prescriptions, and which providers are in-network or authorized.

Key Resources

Resource	Use It For	Link / Contact
VA health care	Eligibility and enrollment	va.gov/health-care
TRICARE	Eligibility, plan options, enrollment, and other health insurance rules	tricare.mil
United Rentals benefits	Current plan documents, enrollment steps, and benefits contacts	unitedrentalsbenefits.com / 1HR
Quantum Health, if applicable	Claims, billing, provider, prescription, prior authorization, and care navigation support	myurhealth.com / 866-678-3297

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