Welcome

A handbook about your UnitedHealthcare member tools

What You'll Find Inside

- How to get started
- What to do if you need care
- What happens after your doctor visit
- Additional programs and services

UnitedHealthcare®

Welcome to UnitedHealthcare

Getting Started

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▶ Renewing members

Welcome back! Please take a close look at this year's benefit coverage documents. If you have questions, please call the toll-free member phone number listed on the back of your health plan ID card.

▶ For information about benefits covered under your health plan:

- Check your plan's Certificate of Coverage or Benefit Summary
- Log in to your member website, **myuhc.com**®

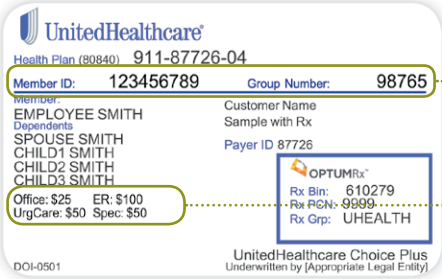
Getting Started

- Understand your health plan ID card
- Using your website and mobile app
- Find a doctor
- Get the latest health news and more

1 Understand your health plan ID card

Be sure to always carry your health plan ID card.

Your health plan ID card has key information about you and your coverage. Keep your card with you at all times, so you have it when you need it. When you visit your doctor, hospital or other health care provider, remember to show them the card so they know how to bill for the services they are providing you.



Member ID and Group Number

These numbers are useful when registering on **myuhc.com**® or calling Customer Care.

Your co-payment amounts (if applicable)

You and your doctor can easily see your co-payment amounts.

Your member website

Use **myuhc.com** for all your benefit and wellness information

Customer care number

Call the number listed here if you need to speak with a customer care professional.

Get help by phone

Don't have access to a computer, need language assistance or need to talk to a customer care professional? Call the toll-free member phone number listed on the back of your health plan ID card. If you have hearing impairments and would like to use TDD services, you can access the National Relay Center at 1-800-828-1120.

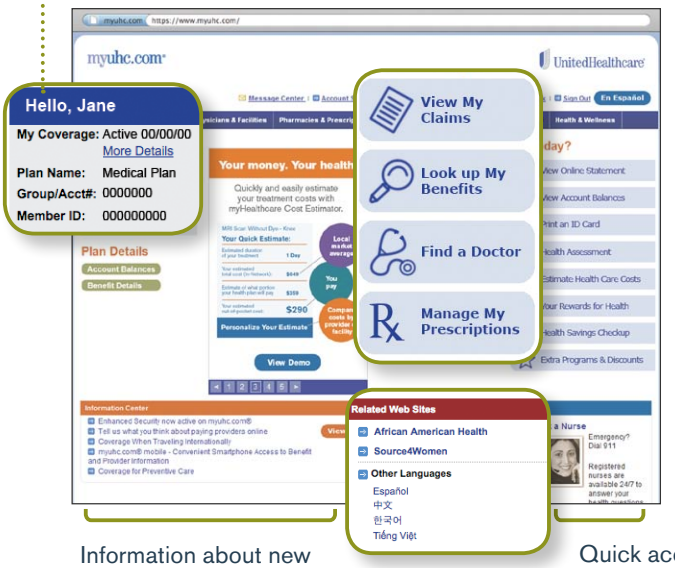
2 Why it's important to use your member website

Register on myuhc.com to find tools and information to help you manage and improve your health, and save money.

- Track claims and expenses for your family
- Plan ahead for tests and treatments
- Stay on top of your medical history
- Receive tips for improving your health

Registration is quick and simple.

1. Go to **myuhc.com**.
2. Click on **Register Now**. You'll need your health plan ID card, or you can use your Social Security number and date of birth to register.
3. Follow the step-by-step instructions.



Personalize and go green

Go to **Account Settings** to personalize your site, turn off paper delivery and more.

- Change your mailing preferences
- Identify your race, ethnicity and language
- Turn on direct deposit
- Sign up to receive our award-winning, health and wellness monthly enewsletter – *Healthy Mind Healthy Body*®

3 UnitedHealthcare Health4Me™ Mobile App

Download our **Health4Me** mobile app to your Apple® or Android® smartphone or tablet, and see how easy it is to:

- Find nearby doctors
- Check the status of a claim
- Estimate costs of common procedures and conditions
- See your account balance
- Pull up an image of your health plan ID card

4 Find a doctor

Save money when you see a network provider

Our network health care providers charge discounted rates, which saves you money. Seeking care outside the network means you could end up paying more.

Be sure to log in to **myuhc.com** or call Customer Care to understand your coverage details, including which services may require approval.

Visit myuhc.com®

Search for a doctor by name, facility, specialty, condition and more:

1. Log in to **myuhc.com**.
2. Click on the **Physician & Facilities** tab or the large **Find a Doctor** button located in the center of the page.
3. Click the **Find a Provider** button to search for providers in your network.

Choose with confidence

The **UnitedHealth Premium®** designation program can help you find the care you want. The program evaluates doctors in 25 different medical specialties, using national standards for quality and local benchmarks for cost-efficiency. You can use this information to help you choose the care that's right for you. Learn more at **myuhc.com**.

Your 24-hour nurse

You can speak with a 24-hour nurse at any time by calling the number listed on the back of your health plan ID card. Add this number to your cell phone directory for access and answers no matter where you are. The 24-hour nurse may be able to:

- Help manage an illness or injury
- Help in recognizing urgent and emergency symptoms
- Locate doctors and hospitals in your area
- Help in recognizing medication interactions

If you need care

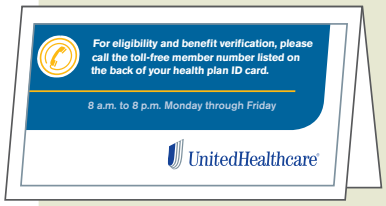
- Prepare for your doctor visit
- Schedule preventive care screenings
- Where you can get care
- Estimating costs and saving money

Prepare for your doctor visit

- **Bring your health plan ID card** and a form of picture ID, such as a driver's license. Show them when you check in at the doctor's office.
- **Bring a list** of any medications you're taking.
- **Take any records** from previous visits with you.

When you need lab tests

- If your doctor orders laboratory (lab) tests, ask them to make sure that a **network lab** is used.
- Just like using a network doctor, using a network lab will likely save you money.



Always be prepared for your doctor visits

- Tear out the wallet card on the back cover of this handbook – it contains simple reminders of what to consider before and during a visit.

Schedule your preventive care screenings.

Most UnitedHealthcare plans pay 100% of the cost for preventive care when you see a network provider. Check your official benefit plan coverage documents for details.

Visit **uhcpreventivecare.com** to learn more about the age- and gender-appropriate preventive care recommendations that may be right for you.

Where you can get care

	Doctor's Office	Convenience Care Clinic	Urgent Care Center	Emergency Room (ER)
WHEN TO GO	Your doctor's office usually is the best choice for preventive exams or treatment for a current health issue. Your doctor knows you best and has your medical records. Your doctor can also help you manage your medications and refer you to a specialist if you need more care.	You can't get to your doctor's office, but your condition is not urgent or an emergency. Convenience care clinics, often located in malls or retail stores, offer services for minor health conditions. Care is normally provided by nurse practitioners or physician assistants.	You may need care quickly, but it is not an emergency, and your regular doctor may not be available. Urgent care centers offer treatment for non-life-threatening injuries or illnesses and are staffed by qualified physicians.	You need immediate treatment of a very serious or critical condition. The ER is for the treatment of life-threatening or very serious conditions that require immediate medical attention. Do not ignore an emergency. **If a situation seems life-threatening, take action. Call 911 or your local emergency number right away.**
TYPE OF CARE*	▶ Routine checkups ▶ Immunizations ▶ Preventive services ▶ Manage your general health	▶ Common infections (e.g., strep throat) ▶ Minor skin conditions (e.g., poison ivy) ▶ Flu shots ▶ Pregnancy tests ▶ Minor cuts ▶ Earaches	▶ Sprains ▶ Strains ▶ Minor broken bones (e.g., finger) ▶ Minor infections ▶ Minor burns	▶ Heavy bleeding ▶ Large open wounds ▶ Sudden change in vision ▶ Chest pain ▶ Sudden weakness or trouble talking ▶ Major burns ▶ Spinal injuries ▶ Severe head injury ▶ Difficulty breathing ▶ Major broken bones
COST AND WAIT TIMES**	▶ Often requires a co-payment and/or co-insurance ▶ Normally requires an appointment ▶ Little wait time with scheduled appointment	▶ Often requires a co-payment and/or co-insurance similar to office visit ▶ Walk-in patients are welcome with no appointments necessary, but wait times can vary	▶ Often requires a co-payment and/or co-insurance usually higher than an office visit ▶ Walk-in patients are welcome, but waiting periods may be longer as patients with more urgent needs will be treated first	▶ Often requires a much higher co-payment and/or co-insurance ▶ Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first ▶ If you are in a true medical emergency, and you go to a network or non-network emergency room for care, the same co-payment and co-insurance levels will apply. However, you may incur higher out-of-pocket costs if you go to a non-network provider.

*This is a sample list of services and may not be all-inclusive.
**Cost and time information represent averages only and are not tied to a specific condition, level of coverage or treatment. Your out-of-pocket costs will vary based on plan design.

How to save money on care

Get care in your plan's network

Use the doctor search tool on **myuhc.com** or call Customer Care using the number on the back of your health plan ID card to find network providers.

Know your coverage

Health plans vary in their coverage of brand-name drugs, emergency care and different types of surgery. Check your benefit plan documents to see what your plan covers and what it doesn't cover. **You should receive your benefit plan documents in one of these three ways**:

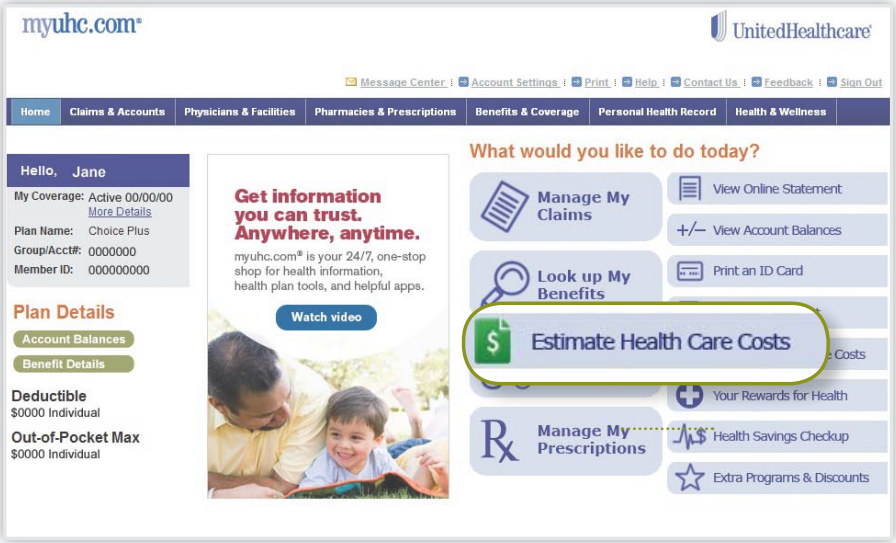
- Online at **myuhc.com**. Select **Benefits & Coverage**, then select **Coverage Documents** in the left-hand column or the link that matches your plan name
- A book from UnitedHealthcare through the mail
- A brochure or flier from your employer

Estimate and compare costs and quality

myHealthcare Cost Estimator, on myuhc.com, helps you understand and manage your health care costs by helping you estimate physician and facility costs for services.

How to use myHealthcare Cost Estimator

myHealthcare Cost Estimator is designed to help you quickly and easily comparison shop before you see the doctor or need a medical procedure. You can use myHealthcare Cost Estimator to review **UnitedHealth Premium** designation information.



When you log in to **myuhc.com**, click on *Estimate Health Care Costs* on the right side and answer the questions as prompted.

myHealthcare Cost Estimator estimates out-of-pocket expenses based on your plan and current benefit status. Plus, it's fully integrated with customer service and clinical support for easy access to a wide range of resources.

Before you go to the doctor, get to know **the 4 Ps** with myHealthcare Cost Estimator.

1. Procedure

Learn more about a procedure and your treatment options.

Do I need an X-ray, a CAT scan or an MRI?

2. Provider

Select a provider based on individual needs.

Who should I see for a colonoscopy?

3. Price

Quickly estimate out-of-pocket costs for specific procedures and care paths.

What is the estimated cost of an MRI?

4. Place

Locate providers based on geographic search criteria.

Where's the closest treatment center?

After you receive care

- Learn how claims are paid
- How to use myClaims manager
- Understand health statements and more

How claims are paid

When you see a network doctor:

Network doctors will submit your claims for you. The doctor's office may ask you to pay some or all of the bill before you leave. Some network doctors can instantly submit your claim online. UnitedHealthcare will then process the claim to:

- Make sure the claim is an eligible expense under your plan.
- Determine whether the claim was for eligible preventive care, so it can be paid 100 percent.
- Make sure the service is charged at a discounted rate for seeing a network doctor.

If your doctor's not in the network:

You may be asked to pay some or all of the bill before you leave. Also, some doctors not in our network are not able to submit your claim to UnitedHealthcare directly. This means you would have to pay the bill and then submit a medical claim form to UnitedHealthcare.

Medical claim form

If you receive care from a doctor who is not in our network, you may need to fill out a medical claim form. Our network doctors normally take care of claim forms for you.

Problem with a claim?

Information about the appeals and grievances process can be found in the **Claims & Accounts** tab on **myuhc.com**.

myClaims Manager

myClaims Manager allows you to follow your claims from start to finish, and track payments you've made to your health care providers, all in one place. You can even pay your bills online with the *Make Payment* feature.

Register or log in at **myuhc.com** and select **Manage My Claims.**

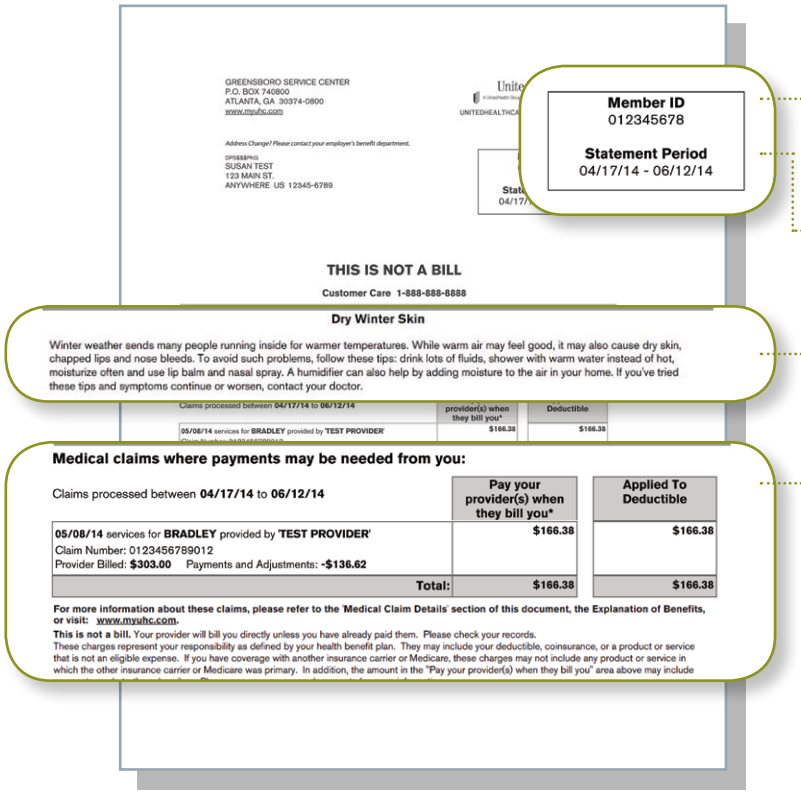
Understanding your health statements

Our health statements give you an easy-to-read record of your claims that helps provide a more complete view of your health care expenses.

Health statements are sent to you when you or one of your covered dependents use your benefit plan. You can see all claims processed for that period, plus remaining balances for your network and non-network balance information and deductibles.

If you receive your health statement online, we'll send you an email whenever a new statement is posted to **myuhc.com**. You can view your information and activity online at any time of the day or night in the **Benefits & Coverage** section at **myuhc.com**.

Staying informed and up-to-date with your health statement and **myuhc.com** can help you get the most out of your health care plan.



Member ID

Your unique number that protects your Social Security number

Statement period

Your benefit plan activity during a period of time

Message center

Messages that promote better health awareness

What you owe

The amount you need to pay your health care provider if you did not pay at the time you received services

Questions about issue resolution?

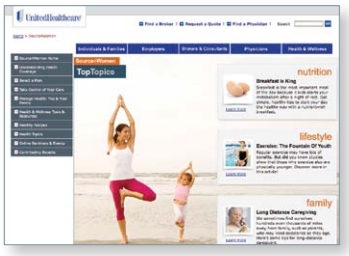
Information about the appeals and grievances process can be found in the **Claims & Accounts** tab on **myuhc.com**.

Programs to help you

- Online communities
- Get the latest health news and more

Online communities

Several online communities are available, depending on your needs and interests. Each site addresses specific health risks and lifestyle concerns.



Source4Women.com

Source4Women® offers the following information and support:

- Monthly seminars
- Tips, guidelines, checklists, interactive quizzes and health assessments to help maintain a healthy lifestyle
- Expert blogs on nutrition, emotional well-being and other important health issues
- Health topics that may be important to the whole family
- Delicious, healthy recipes

Connect with us on:
Twitter® at **@Source4Women**,
Facebook® at **Source4WomenUHC**,
Pinterest® and Instagram.®

Generations of Wellness®

At **uhc.com/generations_of_wellness.htm**, you can find a wealth of useful information about African American health, including flyers covering an array of health topics such as diabetes prevention, nutrition, weight management and more. In addition, you can build your own family tree, download healthy soul food recipes, exercise tips and a doctor visit checklist.

uhcasian.com

At **uhcasian.com**, you can find games, videos, an interactive wellness information booklet, and a searchable health care handbook to help you learn about your benefits and manage your health.

uhclatino.com

At **uhclatino.com**, you can learn more about Hispanic families, and find valuable bilingual (English/Spanish) information including health brochures, podcasts, interactive health modules and a fotonovela. This site is also available from your smartphone.

Notes

Your UnitedHealthcare Bill of Rights

You have the right to:

- Be treated with respect and dignity by UnitedHealthcare personnel, network doctors and other health care professionals.
- Privacy and confidentiality for treatments, tests and procedures you receive. See Notice of Privacy Practices in your benefit plan documents for a description of how UnitedHealthcare protects your personal health information.
- Voice concerns about the service and care you receive.
- Register complaints and appeals concerning your health plan and the care provided to you.
- Receive timely responses to your concerns.
- Candidly discuss with your doctor the appropriate and medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
- Access to doctors, health care professionals and other health care facilities.
- Participate in decisions about your care with your doctor and other health care professionals.
- Receive and make recommendations regarding the organization's rights and responsibilities policies.
- Receive information about UnitedHealthcare, our services, network doctors and health care professionals.
- Be informed about, and refuse to participate in, any experimental treatment.
- Have coverage decisions and claims processed according to regulatory standards, when applicable.
- Choose an Advance Directive to designate the kind of care you wish to receive should you become unable to express your wishes.

Your Responsibilities as a UnitedHealthcare Member

- Know and confirm your benefits before receiving treatment.
- Contact an appropriate health care professional when you have a medical need or concern.
- Show your health plan ID card before receiving health care services.
- Pay any necessary co-payment at the time you receive treatment.
- Use emergency room services only for injuries and illnesses that, in the judgment of a reasonable person, require immediate treatment to avoid jeopardy to life or health.
- Keep scheduled appointments.
- Provide information needed for your care.
- Follow the agreed-upon instructions and guidelines of doctors and health care professionals.
- Participate in understanding your health problems and developing mutually agreed-upon treatment goals.
- Notify your employer of any changes in your address or family status.
- Log in to **myuhc.com** or call Customer Care when you have a question about your eligibility, benefits, claims and more.
- Log in to **myuhc.com** or call Customer Care before receiving services to verify that your doctor or health care professional participates in the UnitedHealthcare network.

How to Voice a Complaint

If you are dissatisfied with the handling of a claim processing issue by UnitedHealthcare or any other experience with UnitedHealthcare, you may file a complaint by calling the member phone number on your health plan ID card.

Wallet Card

This wallet card is a great way to remember what to bring and ask your doctor, pharmacist or other provider during an appointment. Cut it out and take it with you to your appointment.

This wallet card is a great way to remember what to bring and ask your doctor, pharmacist or other provider during an appointment.

Cut here, then fold in half

For eligibility and benefit verification, please call the toll-free member number listed on the back of your health plan ID card.

8 a.m. to 8 p.m. Monday through Friday

UnitedHealthcare®

The health care reform law requires the coverage of certain preventive services, based on your age, gender and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in the health care reform law. UnitedHealthcare also covers other routine services, which may require a co-payment, co-insurance or deductible. Always refer to your plan documents for your specific coverage.

Participation in the Health Assessment is strictly voluntary. Any health information collected as part of the assessment will be kept confidential in accordance with the Notice of Privacy Practices; be used only for health and wellness recommendations or for payment, treatment or health care operations; and be shared with your health plan, but not with your employer.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Source4Women content and materials are for information purposes only, are not intended to be used for diagnosing problems and/or recommending treatment options, and are not a substitute for your doctor's care. Lists of potential treatment options and/or symptoms may not be all inclusive.

Evaluation of New Technologies - UnitedHealthcare's Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, guest subject matter experts when required, and staff from various relevant areas within UnitedHealthcare. The Committee meets monthly to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements for new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

The medical centers and programs in UnitedHealthcare's network and within OptumHealth℠ Care Solutions are independent contractors who render care and treatment to UnitedHealthcare members. UnitedHealthcare does not provide health services or practice medicine. The medical centers and programs are solely responsible for medical judgments and related treatments. UnitedHealthcare is not liable for any act or omission, including negligence, committed by any independent contracted health care professional, medical center or program.

For informational purposes only. Nurse, coach, and EAP services should not be used for emergency or urgent care situations. In an emergency, call 911 or go to the nearest emergency room. The nurse or coach service can not diagnose problems or recommend specific treatment. The information provided by the nurse, coach or EAP services are not a substitute for your doctor's care. On topical articles (giving tips and advice to members), the information and therapeutic approaches in this article are provided for informational and/or educational purposes only. They are not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services.

All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator, or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

Tips to make your doctor's visit worthwhile

Before your appointment:

1. Make a list of all questions you have for your doctor, nurse or pharmacist.
2. Write down medications you are currently taking, including prescriptions, over-the-counter medicines and herbal supplements.
3. Plan to bring a family member or friend to your visit if you have a hard time remembering what your doctor tells you.

During your appointment:

1. Tell your doctor if a family member has been diagnosed with a serious disease or condition. Also mention if you have or will be traveling outside the country.
2. Ask your doctor at every visit to send any laboratory tests to a network facility.
3. Before you leave, make sure you can read and/or understand your doctor's or pharmacist's instructions. If you don't, it's okay to ask them to explain until you understand.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit myuhc.com for detailed program information and methodologies.

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Information for individuals residing in the state of Louisiana or have policies issued in Louisiana: Health care services may be provided to you at a network health care facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of these fees for those out-of-network services, in addition to applicable amounts due for co-payments, co-insurance, deductibles, and non-covered services. Specific information about in-network and out-of-network facility-based physicians can be found at myuhc.com or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

Insurance coverage provided by or through PacifiCare Life and Health Insurance Company, PacifiCare Life Assurance Company or their affiliates. Administrative services provided by PacifiCare Health Plan Administrators, Inc., United HealthCare Services, Inc., ACN Group, or United Resource Networks. Behavioral health products are provided by PacifiCare Behavioral Health, Inc. (PBHI) or United Behavioral Health (UBH).

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