



# Live your life, enjoy your life

A guide to using your health plan

## In a hurry?

Pages 4–5 shows where to find your health plan information online quickly at [myuhc.com](https://myuhc.com)<sup>®</sup>.



# WELCOME

We're glad you're here.

While no one can predict the future, you can prepare for it. Your UnitedHealthcare [benefits](#) provide you with access to people, resources and tools to help you when you aren't feeling your best. We also have created programs to help you improve or maintain your health and wellness. We believe knowledge is at the heart of your [health care](#), so we want to give you resources that may help you:

- ▶ Be involved with your [health care](#)
- ▶ Make healthy choices
- ▶ Find answers
- ▶ Save money
- ▶ Take charge of your health

This guide will help you find what you need, when you need it.

Let's get started.



## Renewing members

Welcome back. Please take a close look at this year's [benefit](#) coverage documents. Changes have been made that may affect you. If you have questions, please call the toll-free, member phone number on the back of your [health plan ID card](#).

To learn more about the underlined words that look like [this](#), refer to the glossary on the back, inside cover of this guide.

# Table of Contents

## Getting Started

- 2 Your health plan ID card
- 3-5 Your website
- 6 Your doctor and network
- 7 Your choice
- 8 Account and benefits information
- 9 Your pharmacy benefits

## Using Your Benefits

- 10 Your annual check-ups  
Your 24-hour nurse
- 11 Your doctor visits  
Your laboratory tests
- 12-13 Your care options
- 14 Your programs for more care
- 15 Your emotional health

## Managing Your Benefits

- 16 Your claims
- 17 Your health statements
- 18 Your expense tracker

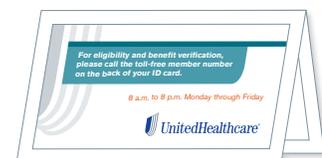
## Making Healthy Choices

- 20 Your online health tools
- 21 Your health coaches  
Your health discount program  
Your baby support
- 22 Your online family resources
- 23 Your monthly e-newsletter
- 24 Your community  
Your environment
- 25 Your virtual street
- 26 Your responsibilities as a UnitedHealthcare member  
Your UnitedHealthcare Bill of Rights
- 29 Useful terms

## Useful Symbols

Throughout this guide, we have placed symbols to help you find more information about a topic.

	Important facts and information		You can view videos with more information by going to <a href="http://myuhc.com">myuhc.com</a> and clicking on "Site Demo." Please be aware that some videos may highlight programs and services not available with your plan. Please review your <a href="#">benefit</a> plan documents for coverage details.
	Call for service		
	Visit the web address		



Make the most of your doctor's visit. On the back cover of this guide, you'll find a wallet card with six tips to help you [benefit](#) from your next appointment. Cut out the card and refer to it before your next doctor's visit.



# Getting Started

Get off to a great start! Learn the basics, know where to find information, choose a great doctor, and save money. Here's how.

## Your health plan ID card

Your card is key to accessing care when you need it

Be sure to always carry your health plan ID card

Your [health plan ID card](#) has key information about you and your coverage. You'll want to put your card in your wallet, your pocketbook, or your purse so you won't forget 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.

When registering on [myuhc.com](#) or calling the member number on the back of your [health plan ID card](#), you'll need these numbers.

Website, your first contact for [benefit](#) and wellness information.



What your copay is for a medical visit (if applicable to your plan).



Call the number located here to talk with a customer care professional.



Need a temporary [health plan ID card](#)?



Look for this "button" on your [myuhc.com](#) home page.



# Your website

## You'll find answers to your benefit questions at myuhc.com

It's easy to get your personalized website on myuhc.com. Your personal website lets you quickly check claim status, find doctors and pharmacies, and get answers fast.

### Registration is quick and simple:

- 1 Go to [myuhc.com](http://myuhc.com) 
- 2 Click the *Register Now* button
- 3 Enter your ID number information and Group/Account number (found on your [health plan ID card](#)) or, if you do not have your [health plan ID card](#), enter your Social Security number and birth date as requested
- 4 Enter your email address or sign up for a free email account
- 5 Check to receive informational emails and confirm enrollment for electronic documents
- 6 Create a user name and password — then start using myuhc.com
- 7 Set yourself up for successful organization and management of your [benefits](#). Click "*Account Settings*" on the top navigation
- 8 Set your user preferences and settings for direct deposit, mail or online delivery, *Healthy Mind Health Body*® member e-newsletter and more



### Go Green!

Choose online delivery for your [health care](#) documents, Explanation of [Benefits](#) (EOBs), [health statements](#) and claim letters. Online delivery is an available option for receiving your [health care](#) documents. It's a faster and more efficient delivery for you and the environment.

Go to [myuhc.com](http://myuhc.com) and select "*Account Settings*," then "*Mailing Preferences*."



### Take your health assessment and get a personalized report

Once you're registered, you can take your first step toward a healthier life by taking the online health assessment questionnaire. You'll need to answer about 50 questions, taking you about 15 minutes to complete. Once you do, you'll receive a "lifestyle score" and helpful tips to consider so you can improve your health. There are two ways to get started:

- 1 Click on the "*Health & Wellness*" tab, then on "*Take a Health Assessment*" to get started
- or
- 2 Click on the "*Health Assessment*" button on myuhc.com's home page

To learn more, view the [myuhc.com](#) online demo. The demo lets you click around and learn about the site before you register. The "*Site Demo*" link is located in the upper right-hand corner of the myuhc.com pre-login home page.

# Your website

## A quick guide to your member website

Where can you go to get information about your plan? Once you register at myuhc.com, all of that information is a few clicks away. Here's what your personalized website will look like and what you can find there:

The screenshot shows the myuhc.com website interface. At the top, there's a navigation bar with links like Home, Claims & Accounts, and more. A main section titled 'What would you like to do today?' contains several quick-action buttons: View My Claims, Look Up My Benefits, Find a Doctor, Manage My Prescriptions, View Online Statement, View Account Balances, Print an ID Card, Health Assessment, Quicken Health Expense Tracker, Treatment Cost Estimator, Extra Programs & Discounts, and Your Rewards for Health. On the left, a 'Hello, Jane' section displays plan details like My Coverage, Plan Name, Group/Account#, and Member ID. Below this are sections for Plan Details, Deductible, and Out-of-Pocket Max. At the bottom, there's an Information Center with links to HR Direct, mobile access, international coverage, preventive care, and finding doctors. A Live Nurse Chat feature is also visible on the right.

**Your health plan name and numbers you may need** (Callout pointing to the 'Hello, Jane' section)

**Quick access to items most often used** (Callout pointing to the 'What would you like to do today?' section)

**Information about new services and programs** (Callout pointing to the Information Center)

**Health tools and resources in different languages** (Callout pointing to the Related Web Sites and Other Languages)

**Quick access to a nurse** (Callout pointing to the Live Nurse Chat)

▶ For more information, visit the Wifi Cafe at [www.healthcarelane.com](http://www.healthcarelane.com)



### Put myuhc.com in your pocket.

If you have a smartphone, you can enjoy **myuhc.com** mobile. It's myuhc.com in your pocket so you can look up doctors and [benefit](#) information at any time. It even lets you view, fax and e-mail an electronic image of your [health plan ID card](#). Just type myuhc.com into a browser window and you're there.

### 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 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**.

Home Claims & Accounts Physicians & Facilities Pharmacies & Prescriptions Benefits & Coverage Personal Health Record Health & Wellness

- ▶ *Claim information*
  - Amount paid
  - Date processed and other details
  - Claim status
  - Amount applied to [deductible](#)
  - Out-of-pocket information
  - Patient responsibility
  - Claim forms
  - Mailing address for claim submissions
- ▶ *Account information*
  - Medical claims summary
  - Flexible spending account
  - View [health statements](#)
  - View claim letters
  - Coordination of [benefits](#)
- ▶ *Issue resolution*
  - How to file an appeal
  - How to voice a complaint

Home Claims & Accounts Physicians & Facilities Pharmacies & Prescriptions Benefits & Coverage Personal Health Record Health & Wellness

- ▶ Find [network providers](#)
- ▶ View tips for choosing a doctor and [health care](#) needs
- ▶ Maps to provider locations
- ▶ *UnitedHealth Premium® designation program*
  - Find doctors who have been recognized for quality and cost efficiency
  - View designated hospitals

Home Claims & Accounts Physicians & Facilities Pharmacies & Prescriptions Benefits & Coverage Personal Health Record Health & Wellness

- ▶ Pharmacy location
- ▶ Price medication
- ▶ Prescription drug list information
- ▶ Mail order prescription form
- ▶ Order and refill prescriptions
- ▶ Prescription claim form

Home Claims & Accounts Physicians & Facilities Pharmacies & Prescriptions Benefits & Coverage Personal Health Record Health & Wellness

- ▶ How your plan works for medical, preventive care, pharmacy,\* vision,\* mental health and substance abuse, extra programs
- ▶ Verify eligibility/covered dependents
- ▶ [Coinsurance](#) amounts
- ▶ [Copayment](#) amounts
- ▶ [Deductible](#) amounts
- ▶ Out-of-pocket amounts
- ▶ Treatment cost estimator

Home Claims & Accounts Physicians & Facilities Pharmacies & Prescriptions Benefits & Coverage Personal Health Record Health & Wellness

- ▶ Create personal health profile
- ▶ View claims and create reports
- ▶ Track your health, conditions, allergies, medications and more

Home Claims & Accounts Physicians & Facilities Pharmacies & Prescriptions Benefits & Coverage Personal Health Record Health & Wellness

- ▶ Take a confidential\*\* health assessment
- ▶ Access to hundreds of health and wellness articles
- ▶ Health calculators
- ▶ Drug guide
- ▶ Check your health conditions with Symptom Checker
- ▶ Health improvement tools and resources and much more



To learn more about the underlined words that look like [this](#), refer to the glossary on the back, inside cover of this guide.

\*Check your [benefit](#) plan documents to see whether UnitedHealthcare Pharmacy [benefits](#), vision [benefits](#), or the Health & Wellness information is available to you.

\*\* Confidential to the fullest extent permitted by law.



### Find a network doctor or hospital

To quickly find doctors and review tips to consider when choosing a doctor:

1. Login to [myuhc.com](http://myuhc.com)
2. Click on "Find Physician, Laboratory or Facility"
3. Search for a doctor by specialty, location, gender, or languages spoken

### Find a doctor or hospital with your smart phone

The DocGPS™ smart phone app puts UnitedHealthcare's national network of physicians, clinics and hospitals in the palm of your hand and can be downloaded at no additional charge.



## Your doctor and network

### Your first step is finding a doctor who is right for you

If you need a doctor, we can help. We developed the UnitedHealth Premium designation program to help you find doctors and hospitals that meet national quality standards. Not all doctors and hospitals are the same, and we want our members to make an informed choice about where they get care. The next page has more details.

Whether you are at home, you're traveling or you have a covered child going to school out-of-state, it's likely a doctor or hospital in our network is close to you.

In addition, emergencies are covered anywhere in the world, and you usually don't have to worry about claim paperwork for network care.

### Save money with our network

Did you know the doctor or facility you choose may save you money? Even if your [benefit](#) plan allows for coverage outside of our network, chances are you will pay less for services from doctors who are in our network.

If you seek care outside the network, we may pay less than what we would pay for services from doctors who are in the network. In those cases, you would need to pay the rest – up to the out-of-network provider's charges. In some cases, we'll send you a check for our portion of the covered charges, and you will need to pay the doctor or facility. Be sure to check your [benefit](#) plan documents to find out exactly what's covered.

#### Our UnitedHealthcare Network



For more information, visit Anthony's Tailor and Bert's Barber shops at [www.healthcarelane.com](http://www.healthcarelane.com)

# Your choice counts

## UnitedHealth Premium can help find the right doctor for you

Most of us are pretty good at looking for quality in consumer products: Cars need good gas mileage. Houses need roofs that don't leak. Clothing needs to be well-made. If a product doesn't deliver the quality we expect, we can end up feeling frustrated and disappointed.

When it comes to [health care](#), what quality means or how to go about finding it may be less clear. To help you make informed choices about your [health care](#), UnitedHealthcare created the UnitedHealth Premium program. The program recognizes doctors and facilities that meet guidelines for providing quality and cost-efficient care. Those that meet the guidelines are given a star rating to make them easy to find on myuhc.com.

### How are doctors designated?

We start by looking at claims data to understand a doctor's treatment history. Then we compare the data to national standards for quality care. Doctors who meet standards for quality care are awarded one star and are then evaluated for cost efficiency using local market benchmarks. Only those doctors that meet quality guidelines are evaluated for cost efficiency. Doctors who meet the cost-efficiency standards receive a second star.



### Find out what Dr. Oz has to say

Renowned doctor and nationally recognized author Dr. Mehmet Oz talks about the importance of quality care at MyChoiceNotChance.com. You also can find video clips, tips, and you can request a free chapter from Dr. Oz's bestselling book, *YOU: The Smart Patient*.

# Your benefits

## 4 ways to help you save money

Here are some things to know when you need [health care](#) from a doctor or hospital. Knowing how your plan works can prevent surprises and save you money.

### 1 Choose any doctor or other health care professional in our network.

Check to make sure a doctor is in our network before your visit. [myuhc.com](#) has a directory of our network.

### 2 Know how much of your care is covered before your visit.

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 the following ways:**

- ▶ Online at [myuhc.com](#). Select “*Benefits & Coverage*”, then select “*Coverage Documents*” in the left-hand column
- ▶ From UnitedHealthcare in the form of a bound book
- ▶ From your employer in the form of a brochure or flyer

### 3 Know what eligible expenses your health plan covers before your visit.

Review your [benefit](#) plan before your visit for an illness or injury. [Health care benefit](#) plans vary, so you may or may not need to pay a [copayment](#) at the time of a doctor visit or for preventive care, such as an annual physical, screenings or immunizations.

### 4 What to do if you get a bill for costs not covered by your benefit plan.

If more than one health insurance plan covers your medical services, we work together with the other plan. This is called “coordination of [benefits](#).”



#### Medical claim form

If you are eligible to receive care from a doctor who is a [non-network provider](#)\*, you may need to fill out a medical claim form. Our network doctors normally take care of claim forms for you.

\*Check your [benefit](#) plan documents to see whether non-network [benefits](#) are available to you.



## Your pharmacy benefits

### Using your pharmacy resources

Understanding your pharmacy [benefit](#)\* — and the choices offered — can help you get the most out of your coverage and help you save money on prescription medications.

#### Manage your prescriptions on myuhc.com

Log on to [myuhc.com](#) and click on *"Pharmacies and Prescriptions"*. [myuhc.com](#) is convenient and secure. You can access tools to help you get the most out of your pharmacy [benefit](#).

- ▶ Look up pharmacy [benefit](#) information
- ▶ Find a list of participating retail pharmacies in our network
- ▶ Price medications and learn about possible lower cost options
- ▶ Review your prescription history and more

Members with a mail order pharmacy [benefit](#) can also access [myuhc.com](#) to manage their mail order account.

#### Remember to use a pharmacy that's in the network

You have access to more than 60,000 retail pharmacies in our network. Filling your prescriptions outside our network of pharmacies may cost more, and you will need to fill out a prescription claim form. Our network pharmacies normally take care of claim forms for you.



#### Find a network pharmacy

To quickly find a participating retail pharmacy located near you, call the toll-free member phone number on the back of your [health plan ID card](#) or:

1. Log on to [myuhc.com](#)
2. Click on *"Pharmacies and Prescriptions"*
3. Search by zip code, city or state



For more information, visit the Pharmacy and City Market at [www.healthcarelane.com](#)

#### What's a Prescription Drug List?

When selecting a medication, you and your doctor should consult the Prescription Drug List (PDL). The PDL is a list of medications, and products that have been approved for your safety by the U.S. Food and Drug Administration. These are then placed into tiers. Since the PDL may change, we encourage you to visit [myuhc.com](#) or call the member number on the back of your [health plan ID card](#) for the most current information.

\*Check your [benefit](#) plan documents to see whether UnitedHealthcare Pharmacy [benefits](#) are available to you.



# Using Your Benefits

Now that you know the importance of your [health plan ID card](#), [myuhc.com](#), and finding a network doctor or hospital, you need to know how to use your [health care plan](#). In this section, we provide you with options for when you need care. We also want to let you know about the many different services available to you as part of your [benefits](#).

## Your annual check-ups

### Schedule your preventive care screenings

Remember to take advantage of your preventive care [benefits](#). Preventive care is care that helps keep you healthy. It can include routine check-ups, screenings, immunizations and prenatal care. Preventive care [benefits](#) are usually covered up to 100 percent when you see network doctors. So be sure to remind your doctor's office staff that you don't need to pay a [copayment](#). Check your official [benefit](#) plan documents for coverage details.

## Your 24-hour nurse

### Call with questions or get help anytime, anywhere

You can call and speak with a registered nurse to:

- ▶ Get resources to manage an illness or injury
- ▶ Recognize urgent and emergency symptoms
- ▶ Locate doctors and hospitals in your area that meet criteria for quality and efficiency of care
- ▶ Understand medication interactions and how to reduce your prescription costs
- ▶ Find a doctor or specialist, and check if a doctor is in your network and available

The nurse may even be able to make an appointment for you and assist you in coordinating your medical records.

▶ For more information, visit "Are You Kidding" at Wellness Days on [www.healthcarelane.com](#)



Our online preventive care tool at [uhcpreventivecare.com](#) gives you the health guidelines and recommendations specific to your age and gender. You can review these age-specific preventive care recommendations with your doctor to manage your health, prevent and detect health issues in their early stages and live a more healthful life.

You can also talk with a nurse online on [myuhc.com](#) through Nurse Chat, or by calling the number on your [health plan ID card](#) any time, day or night.



Add the 24-hour nurse number to your cell phone directory for access and answers no matter where you are.

# Your doctor visits

## How to prepare for your visit

### Before your appointment

Follow these steps to prepare for your medical appointment:

1. Bring your [health plan ID card](#).
2. Bring a list of your medications.
3. Gather records from any previous visits you've had for a similar problem. It's good background information for your doctor. If you've put information into the Personal Health Record on [myuhc.com](#), you can print that and bring it with you.

### Checking in at your appointment

1. When you arrive, show your [health plan ID card](#) at check-in.
2. You may also be asked to show a picture ID, such as your driver's license or another form of ID with a picture on it, so be sure to bring this with you.

### If your doctor orders a laboratory test for you

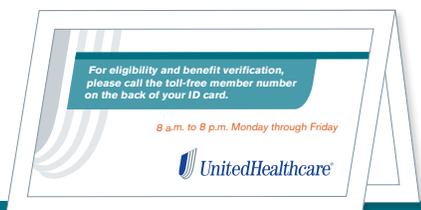
Ask your doctor to make sure that a network laboratory (lab) is used for any tests or diagnostic imaging services such as X-rays, MRIs and CAT scans. Just like using a network doctor, using a network lab will likely save you money.



### Find a network laboratory

To quickly find laboratories in our national network and share with your doctor, call the member number on the back of your [health plan ID card](#) or:

1. Login to [myuhc.com](#)
2. Click on "Find a Physician, Laboratory or Facility"
3. You will find a list of network labs, the services they offer and contact information



Always be prepared for your doctor visits! Tear out the wallet card on the back cover of this guide – it contains simple reminders of what to do before and during a visit.

### Before going to your doctor.

On the following two pages, we have provided information to help you make an informed decision for your current situation. If you need help in figuring out where you should go, call our nurse line to have a nurse help you.

# Your care options

## Where to go when you are sick or injured

Care center	Why would I use this care center	What type of care would they provide*	What are the cost** and time considerations?***
<b>Doctor's Office</b> 	You need routine care or treatment for a current health issue. Your primary doctor knows you and your health history, can access your medical records, provide preventive and routine care, manage your medications and refer you to a specialist, if necessary.	<ul style="list-style-type: none"> <li>▶ Routine checkups</li> <li>▶ Immunizations</li> <li>▶ Preventive services</li> <li>▶ Manage your general health</li> </ul>	<ul style="list-style-type: none"> <li>▶ Often requires a <a href="#">copayment</a> and/or <a href="#">coinsurance</a></li> <li>▶ Normally requires an appointment</li> <li>▶ Little wait time with scheduled appointment</li> </ul>
<b>Convenience Care Clinic</b> 	You can't get to your doctor's office, but your condition is not urgent or an emergency. Convenience care clinics are often located in malls or retail stores offering services for minor health conditions. Staffed by nurse practitioners and physician assistants.	<ul style="list-style-type: none"> <li>▶ Common infections (e.g.: strep throat)</li> <li>▶ Minor skin conditions (e.g.: poison ivy)</li> <li>▶ Flu shots</li> <li>▶ Pregnancy tests</li> <li>▶ Minor cuts</li> <li>▶ Ear aches</li> </ul>	<ul style="list-style-type: none"> <li>▶ Often requires a <a href="#">copayment</a> and/or <a href="#">coinsurance</a> similar to office visit</li> <li>▶ Walk in patients welcome with no appointments necessary, but wait times can vary</li> </ul>
<b>Urgent Care Center</b> 	You may need care quickly, but it is not an emergency, and your primary physician may not be available. Urgent care centers offer treatment for non-life threatening injuries or illnesses. Staffed by qualified physicians.	<ul style="list-style-type: none"> <li>▶ Sprains</li> <li>▶ Strains</li> <li>▶ Minor broken bones (e.g.: finger)</li> <li>▶ Minor infections</li> <li>▶ Minor burns</li> </ul>	<ul style="list-style-type: none"> <li>▶ Often requires a <a href="#">copayment</a> and/or <a href="#">coinsurance</a> usually higher than an office visit</li> <li>▶ Walk in patients welcome, but waiting periods may be longer as patients with more urgent needs will be treated first</li> </ul>
<b>Emergency Room</b> 	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.	<ul style="list-style-type: none"> <li>▶ Heavy bleeding</li> <li>▶ Large open wounds</li> <li>▶ Sudden change in vision</li> <li>▶ Chest pain</li> <li>▶ Sudden weakness or trouble talking</li> <li>▶ Major burns</li> <li>▶ Spinal injuries</li> <li>▶ Severe head injury</li> <li>▶ Difficulty breathing</li> <li>▶ Major broken bones</li> </ul>	<ul style="list-style-type: none"> <li>▶ Often requires a much higher <a href="#">copayment</a> and/or <a href="#">coinsurance</a></li> <li>▶ Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first</li> <li>▶ If you are in a true medical emergency, and you go to a network or non-network emergency room for care, the <a href="#">copayment</a> or <a href="#">coinsurance</a> you will pay under this plan is the same.</li> </ul>



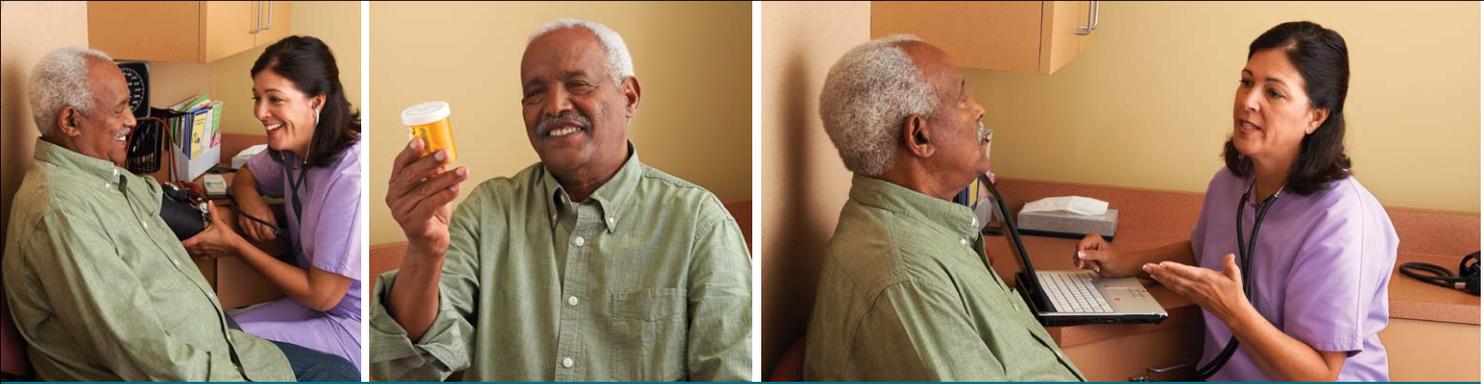
**If you have questions or need more information, you can speak with a registered nurse at anytime by calling the number on the back of your [health plan ID card](#). Add the 24-hour nurse number to your cell phone directory for access and answers no matter where you are.**



For more information, visit the Health Clinic at [www.healthcarelane.com](http://www.healthcarelane.com)

\*This is a sample list of services and may not be all-inclusive.

\*\*Costs and time information represents averages only and is not tied to a specific condition or treatment. Your [out-of-pocket costs](#) will vary based on plan design.



## Your programs for special care

Getting help if you're in the hospital or have a long-term illness

### Care Management

We'll work with you and your physician to help you understand your options if you need care. We'll also let you know about special programs to help you make [health care](#) decisions, such as disease management programs. Some [health care](#) services may require approval, or "prior authorization," before care is provided. Please see your [benefit](#) plan documents to learn more.

### Disease Management\*

Disease management services are designed to help you manage chronic health conditions more effectively. Programs and nurse consultations are available to help you and your family deal with certain conditions such as:

- ▶ Chronic kidney disease
- ▶ Infertility
- ▶ Obesity
- ▶ Transplants
- ▶ Congenital heart disease
- ▶ Neonatal care
- ▶ Pregnancy
- ▶ Women's health

### Centers of Excellence\*

Centers of Excellence are medical facilities with special expertise about certain conditions. If you or a family member is diagnosed with a specialized condition, we can connect you with leading [health care](#) facilities and [health care](#) providers who will provide information on where you can get care, coordinate your care with your treatment team, schedule appointments and more.



#### To get these services

Call the toll-free, member phone number on the back of your [health plan ID card](#) and ask the customer care professional about the service you're interested in.

#### To learn more online

Visit [myuhc.com](#) for more information about these services.

\*Depending on the [benefit](#) plan provided to you by your employer program offerings will vary.

# Your emotional health

## Get help for when life's problems feel like too much to handle

The challenges you face each day can overwhelm you. Your home life, your happiness and your performance at work all can suffer. We can help. Your Employee Assistance Program (EAP) and Behavioral Health [benefit](#) provides confidential support for those everyday challenges, and for more serious problems. It's available around the clock, anytime you need it.

### What can my EAP and Behavioral Health benefit do for me?

You may be struggling with stress at work, seeking financial or legal advice or coping with the death of a loved one. Maybe you just want to strengthen your relationships with your family. Your [benefit](#)\* offers assistance and support for all these concerns and more:

- ▶ Depression, stress and anxiety
- ▶ Parenting and family problems
- ▶ Child and elder care support
- ▶ Relationship difficulties
- ▶ Substance abuse and recovery
- ▶ Dealing with domestic violence
- ▶ Eating disorders
- ▶ Balancing work and life issues
- ▶ Financial and legal advice
- ▶ And much more

From short-term counseling services and referrals to more extended care, your EAP and Behavioral Health [benefit](#) can assist you in getting the help you need.

### Are services confidential?

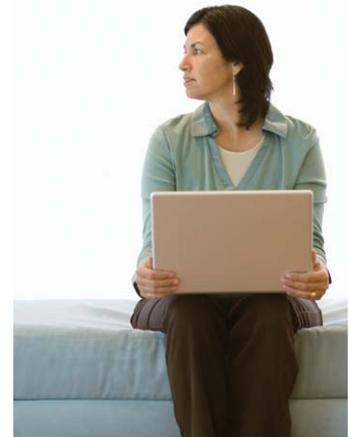
All your personal records, including medical information, referrals and evaluations, are kept strictly confidential in accordance with federal and state laws.

To find out more, call the number on the back of your [health plan ID card](#) or visit [www.liveandworkwell.com](http://www.liveandworkwell.com).



**Free. Confidential.  
All day, every day.**

Your EAP and Behavioral Health [benefit](#). Call any time for help with the demands of everyday life.



\*Depending on the [benefit](#) plan provided to you by your employer program offerings will vary. Consult your [benefit](#) plan for services covered under your plan.



# Managing Your Benefits

Once you use your [benefits](#), you might have questions about a claim or how a service was billed. This section helps you understand this process and how to stay on top of it. Remember, you have [myuhc.com](#), but if you need more help, give us a call.

## Your claims

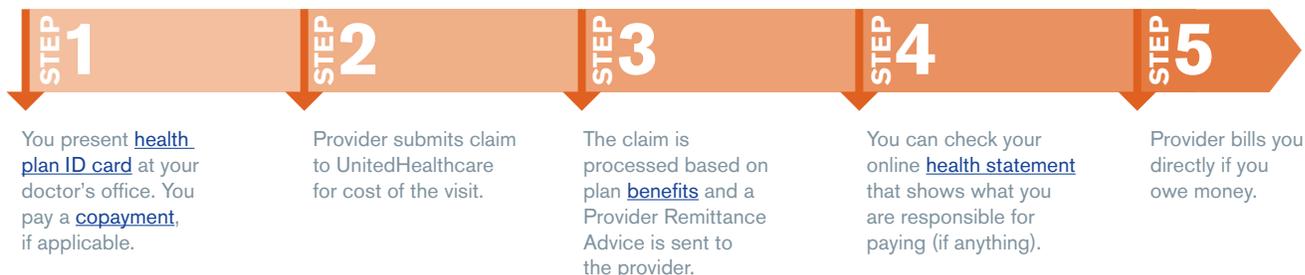
### How your claim is paid

UnitedHealthcare has negotiated rates with our [network providers](#). So your out-of-pocket expenses for covered health services will typically be lower when you use a [network provider](#). Your doctor's office will "bill" UnitedHealthcare. Then we will pay your doctor directly when medical services are covered under your medical plan.

If you have gone to a [non-network provider](#), they may require partial or full payment at the time of service. Also, some [non-network providers](#) may not bill UnitedHealthcare directly, leaving you responsible to submit a medical claim form to UnitedHealthcare.\*

Some providers are able to immediately bill UnitedHealthcare electronically. Once your claims are processed through your medical plan, your doctor will bill you for any amount you owe. You can check the amount paid by the medical plan at [myuhc.com](#).

#### Standard claim process



For illustration purposes only. Diagram illustrates network [benefits](#).



### Medical claim form

If you are eligible to receive care from a doctor who is a [non-network provider](#)\*, you may need to fill out a medical claim form. Our network doctors normally take care of claim forms for you.

\* Check your [benefit](#) plan documents to see whether non-network [benefits](#) are available to you.

# Your health statements

## Helpful information about your claims and account

With [health statements](#), you get 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](#).

When you choose to receive your [health statement](#) online, we'll send you an email whenever a new statement is posted to myuhc.com. You can view your current and past [health statements](#), Explanation of [Benefits](#) or current claims activity at any time of the day or night 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.



### Go Green!

Go paperless and just receive [health statements](#) online.

Go to [myuhc.com](#) and select "Account Settings," then "Mailing Preferences."



### Sample health statement

GREENSBORO SERVICE CENTER  
P.O. BOX 740800  
ATLANTA, GA 30374-0800  
[www.myuhc.com](#)

UnitedHealthcare  
UNITEDHEALTHCARE INSURANCE COMPANY

Address Change? Please contact your employer's benefit department.  
01888PHO  
SUSAN TEST  
123 MAIN ST.  
ANYWHERE US 12345-6789

**Member ID**  
012345678

**Statement Period**  
09/17/09 - 10/12/09

**THIS IS NOT A BILL**  
Customer Care 1-888-888-8888

Happy Birthday!

We hope the coming year will be happy and healthy for you. With that in mind, we recommend that you should receive mammograms every year or two, yearly blood pressure checks, cholesterol checks every two years, colon cancer screenings every five to ten years, and pap smears at least every three years. Be sure to ask your doctor about recommended care. For more information on recommended screenings, call a Registered Nurse at the number on your member card.

**Medical claims where payments may be needed from you:**

Claims processed between 09/17/09 to 10/12/09	Pay your provider(s) when they bill you*	Applied To Deductible
10/08/09 services for BRADLEY provided by TEST PROVIDER Claim Number: 0123456789012 Provider Billed: \$303.00 Payments and Adjustments: -\$136.62	\$166.38	\$166.38
<b>Total:</b>	<b>\$166.38</b>	<b>\$166.38</b>

For more information about these claims, please refer to the Medical Claim Details section of this document or visit [www.myuhc.com](#). This is not a bill. Your provider will bill you directly unless you have already paid them. Please check your records.  
\* If you have a Health Reimbursement Account (HRA) or a Flexible Spending Account (FSA), that payment may have been made after this statement was created and will be reflected on your next statement.

Please see the next page for more information  
Page 1 of 7

#### 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.

▶ For more information on Health Statements, visit "Fired Up" at Wellness Days on [www.healthcarelane.com](#)

# Your expense tracker

## Tracking and paying your health care expenses

Quicken Health Expense Tracker® will display your claims and break them down so you can see exactly what you owe and why. It also stores your family's medical claim history and provides answers to basic claim questions.

### How Quicken Health Expense Tracker helps you

- ▶ Automatically downloads and organizes employee and family [health care](#) expenses all in one place
- ▶ Tracks [health care](#) expenses to better estimate future spending
- ▶ Shows exactly what you owe and why, and allows you to quickly pay those expenses online
- ▶ Displays status of individual and family [deductibles](#) and [out-of-pocket maximums](#)
- ▶ Simplifies tax time by automatically organizing and tracking total medical expenses
- ▶ Email alerts when an insurance claim has an outstanding balance or needs other follow-up
- ▶ Turns complex medical terms and codes into everyday language
- ▶ Explains why a claim may need follow-up
- ▶ Clearly shows how claims are calculated and explains the math

**Quicken Health**  
Expense Tracker™



Log on to [myuhc.com](http://myuhc.com) to open your Quicken Health Expense Tracker.



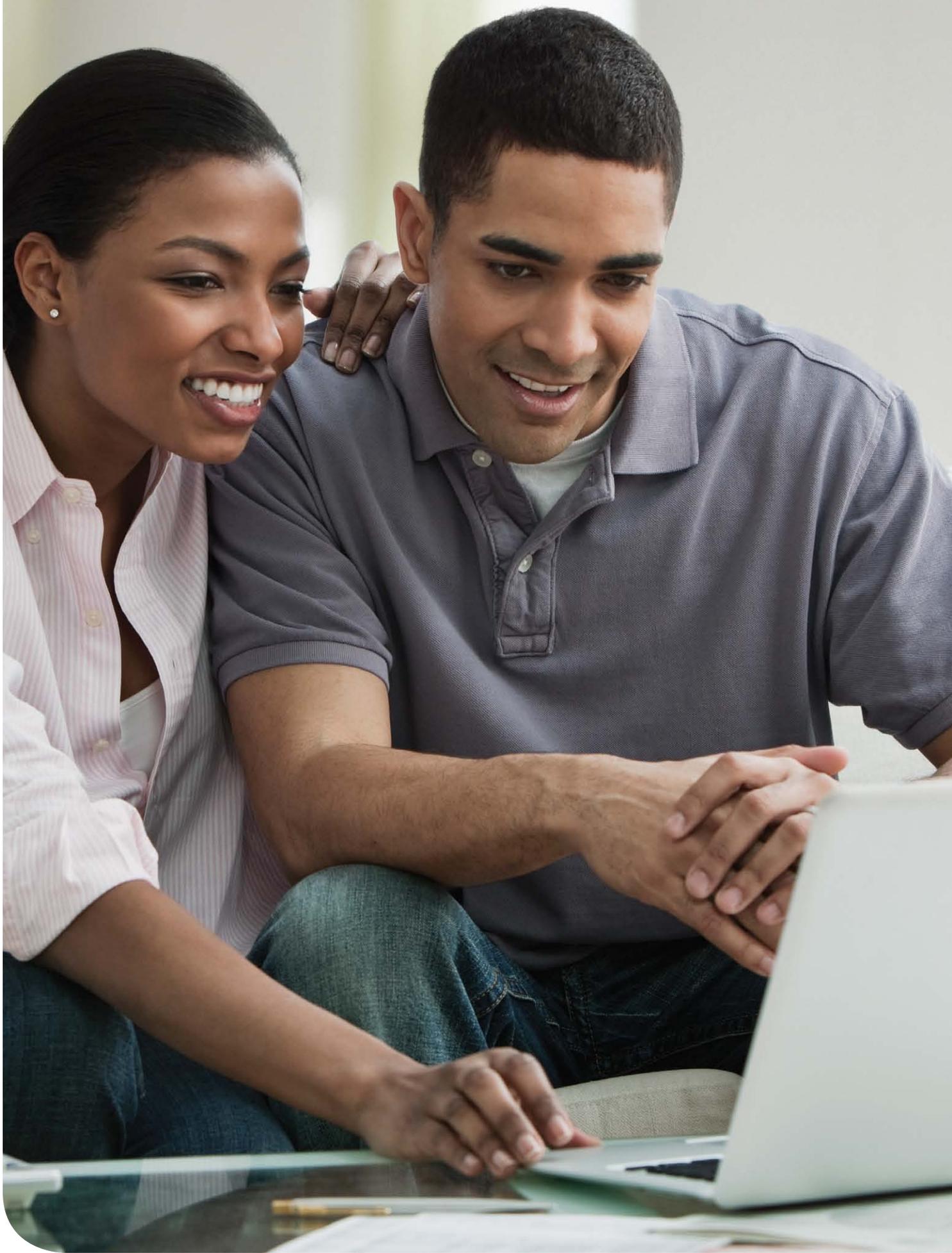
Look for this "button" on your myuhc.com home page.

**Quicken Health** Expense Tracker

To learn more about Quicken Health Expense Tracker, check out "Race for your Life" at Wellness Days on [www.healthcarelane.com](http://www.healthcarelane.com)

The screenshot displays the Quicken Health Expense Tracker web application. Key features and callouts include:

- Claims to Pay:** A table listing claims with columns for Service Date, Patient, Provider, Alerts, and I Owe. Callout: "Easily identify claims that need attention" points to the 'I Owe' column.
- Claims to Review:** A section for claims needing attention, with an 'Explanation' box. Callout: "Easily identify claims that need attention" points to the 'Explanation' box.
- Claims This Year:** A summary of claims for the current year, categorized by patient (Caroline: 8 claims, Tim: 7 claims, Miles: 3 claims). Callout: "Family's health care claims organized and in one place" points to this section.
- Make a Payment:** A form for paying claims online, including fields for Payment Amount, Payment Method, Credit Card Number, Expiration Date, Card Verification, and Card Nickname. Callout: "Instantly pay outstanding claims online" points to this form.
- Review highlighted claims:** A detailed view of a claim for review, including service date, patient, provider, and HRA paid. Callout: "Easily identify claims that need attention" points to the 'Explanation' box.





# Making Healthy Choices

There's nothing more important than your health. In this section, you'll find a listing of the helpful online tools and resources available at [myuhc.com](http://myuhc.com). So whether you want to eat right, exercise more, stop smoking or de-stress – UnitedHealthcare can help you achieve your healthy living goals.

## Your online health tools

### Live healthier with the health tools on [myuhc.com](http://myuhc.com)

The Health & Wellness site on [myuhc.com](http://myuhc.com) is an online resource with many tools that can help make it easier for you to develop a healthier lifestyle. Log in to [myuhc.com](http://myuhc.com) and select the "Health & Wellness" tab to find:

#### Personalized health assessment

This online questionnaire gives you immediate, confidential results about your overall health, plus health improvement suggestions.

#### Personal health record

You can keep track of all your personal health conditions, medications, procedures and lab results.

#### Health improvement tools

Our online health calculators and trackers can help you make the change toward a healthier life.

#### Preventive care guidelines

Get a detailed list of guidelines to help you consider how often to see a doctor, when you should have a particular type of screening, when to get vaccinations and more.

#### Online programs

Take advantage of our online programs designed to help you reach your health and wellness goals. So, whether you need information on lowering your blood pressure, reducing your cholesterol or losing weight, we've got something for you.

#### Free online health quizzes

Get helpful feedback on your progress toward living healthier.

#### Library of health and wellness articles

Our library of health and wellness articles includes information on topics including: family, fitness and nutrition, healthy aging, healthy pregnancy, preventive medicine, relationships and more. Get the latest information on a variety of health and wellness topics, including:

- ▶ **Personalized content** based on your condition, life stage or lifestyle
- ▶ **Clinical information** on a wide range of diseases, conditions, tests, procedures, treatments, therapies and drugs
- ▶ **Exclusive articles** to help you make sense of the latest health news and trends

▶ For more information, visit the Wellness Days Festival at [www.healthcarelane.com](http://www.healthcarelane.com)

# Your health coaches

## Coaches are just a click away

Our online health coaches can help you with your wellness goals and dealing with the stresses of daily life. You can get help to:

- ▶ Lose or manage your weight
- ▶ Exercise more
- ▶ Practice better nutrition
- ▶ Stop smoking
- ▶ Relieve stress
- ▶ Improve your heart health

Get help today. Just log into [myuhc.com](http://myuhc.com) and check your [benefit](#) plan documents to find out if one-on-one coaching support is available to you.

# Your health discount program\*

## A resource for wellness discounts

Save from 10 percent to 25 percent on wellness products and services, including certain [health care](#) services not covered by your [benefit](#) plan. These include alternative medicine, cosmetic dentistry, laser vision correction, hearing services, long-term care services and more.

# Your baby support

## A resource for expecting mothers

The Healthy Pregnancy Program helps expectant mothers find help through all pregnancy stages. To enroll, call 1-800-411-7984 between 8 a.m. and Midnight Monday through Thursday, and between 8 a.m. and 8 p.m., Eastern Time, on Friday, or visit [www.healthy-pregnancy.com](http://www.healthy-pregnancy.com) for more information. It's best to enroll within the first 12 weeks of your pregnancy, but you can enroll through week 34. The program is provided to you at no extra charge, as part of your [benefit](#) plan.



\* The health discount program is NOT insurance. Depending on the [benefit](#) plan provided to you by your employer, program offerings will vary.



# Your online family resources

## A health and wellness resource to support women at all stages of life – Source4Women

UnitedHealthcare's Source4Women makes it easy for busy women to connect with the information, tools and resources to help you stay healthy. It also can help you make more informed [health care](#) decisions for yourself and your family.

- ▶ **Manage your family's health care** – Connect to tools that help you make the most of your doctor visits, review [health care](#) claims, create personal health records and locate doctors in your area.
- ▶ **Online communities** – Connect with other women in the Source4Women community and compare notes. Join the discussion and hear what other women have to say. Offer information and explore issues on a range of [health care](#) topics.
- ▶ **Understand health care plan coverage** – Learn about different [health care](#) plans, including their costs, commonly used terms and [benefits](#).
- ▶ **Online seminars** – Stay up to date on the latest health and wellness information via live Webinars hosted by leading experts. Join our monthly Webinar on the second Tuesday of every month at 12:30 p.m. Eastern Time.

Visit Source4Women today at [uhc.com/source4women](http://uhc.com/source4women) and explore the wealth of information.



**Online Seminars**

**Test Your Food IQ**  
Kathleen Zelman, MPH, RD  
Aug. 9

**Eating Right at Every Age – 20s, 30s, 40s, 50s, 60s and Beyond**  
Kathleen Zelman, MPH, RD  
Sep. 13

**Eye Health Through the Ages**  
Linda Chous, D.D.  
Sep. 28

**Healthy Fun in the Sun**  
A sunburn will fade, but damage to the deeper layers of skin could cause future health issues. [Learn how to protect yourself](#) from skin damage and reduce your risk for developing skin cancer.  
[Learn more](#)

[Learn more and register](#)

# Your monthly e-newsletter

## Getting health and wellness news the way you want it

*Healthy Mind Healthy Body* is an award-winning newsletter, providing health and medical news. A recent survey\* of *Healthy Mind Healthy Body* readers found:

- ▶ 75 percent have made more informed decisions by reading the newsletter
- ▶ 79 percent think the newsletter is a good source of [health care](#) information

### Topics you receive with each issue:

- ▶ Brief updates on health topics in the news
- ▶ Health Buzz
- ▶ Your Weight: Success for Life
- ▶ Ask the Doctor (Q&A with a doctor)

### Videos, seminars, and other offerings during the year:

- ▶ Better health with Dr. Oz video links
- ▶ Information for online, interactive [health care](#) seminars hosted by Source4Women at no additional cost
- ▶ Frequent promotions and sweepstakes
- ▶ Stories featuring members who have improved their health through lifestyle changes



For more information, watch "The Boy Racers" at Wellness Days on [www.healthcarelane.com](http://www.healthcarelane.com)

Healthy Mind  
Healthy Body
UnitedHealthcare

A health and wellness newsletter for our members

**Health buzz**  
Let us know about the Health Buzz you want to learn about.

GO

**Free health calendar**  
Free Healthy Habits calendar for the first 100 who respond.

GO

**Dr. Oz Video**  
A step-by-step plan to quit smoking. Powered by Sharecare.

GO

FEATURED ARTICLE

Your Weight: Success for life

Don't miss "Your Weight: Success for Life" — a new selection on the *Healthy Mind Healthy Body* Preference Center. Adjust your e-news preferences today to receive these timely and inspiring articles.

GO

**HEALTH AND WELLNESS ARTICLES**

**More stories**

Prostate cancer screening: Facts every man should know

Savor spices for flavor and good health

Stay active with arthritis

Volunteers: Give and ye shall receive

Muscles for minors: How strength training give's kids a lift

**What members are asking**

How many mammograms are covered by my health plan each year?

**TAKE ACTION**

**Source4Women seminar**  
Join this month's seminar: *Eating to prevent and control diabetes*.  
Tuesday, Nov. 16, 12:30 p.m. ET, 11:30 a.m. CT

**Take our monthly poll**  
How much water should you have each day?

**Important links**

- ▶ Log on to [myuhc.com](http://myuhc.com)
- ▶ Update preferences
- ▶ Refer a friend
- ▶ View archives
- ▶ About us

### Sign up today for your personal monthly e-newsletter

- ▶ Go to: [www.uhc.com/myhealthnews](http://www.uhc.com/myhealthnews) and follow the instructions
- ▶ Choose how you want to receive the e-newsletter (monthly email and/or spring and fall print issues)
- ▶ Personalize your e-newsletter by picking topics of interest to you, including:
  - BodyWorks
  - Children's Health and Parenting
  - Close-Up on Health Conditions (includes Asthma, Diabetes and more)
  - Emotional Well-Being
  - Today's Health: Women and Men
  - Your Heart Health and Cancer Awareness (rotating categories)



\*Source: Consumer Research Corporation's 2009 *Healthy Mind Healthy Body* reader survey.

## Your community

### Health care programs and tools for diverse communities

To help support members from diverse backgrounds, several online communities are available. Each site addresses specific health risks and lifestyle concerns.



At [www.uhcgenerations.com](http://www.uhcgenerations.com), you can find a wealth of useful information about African American health, including recipes, exercise tips and questions to ask your doctor.

At [www.uhcasian.com](http://www.uhcasian.com), you can find health information and resources, including provider directories, available in Chinese, Korean, Vietnamese and Japanese.

At [www.uhclatino.com](http://www.uhclatino.com), you can find valuable [health care](#) information and learn more about medical needs affecting Hispanics families, including an English/Spanish fotonovela that discusses common health conditions.



## Your environment

### Choose green, a healthier choice

With myuhc.com registration, you can organize and store all your health information in one convenient, eco-friendly, online space. While you're at it, you can go green by getting your Explanation of [Benefits](#) (EOB), [health statements](#) and claim letters online. An email is sent to you when a [health statement](#) or document is ready for viewing. No more paper piles or waiting at the mail box.

Improve both your health and the health of the environment.

Help save a few trees. [www.4ahealthyme.com](http://www.4ahealthyme.com)





## Your virtual street

### Stroll down Health Care Lane® to learn more about health care

Health Care Lane is a virtual community that makes learning about [health care](#) easier and more enjoyable. At Health Care Lane, you will visit the Main Street, which has different businesses with friendly employees who are excited to talk to you about all sorts of [health care](#) and health insurance topics.

You can watch the residents of Health Care Lane participate in Wellness Days. It's a fun-filled festival of good health and wellness. During each episode, you will learn how different UnitedHealthcare services and online tools made it easy for them when they needed to use their benefits.

There is also a Drive-In Theater so you can catch a matinee of health and benefit videos. Watch the feature "Storytellers," which are health care success stories told by actual UnitedHealthcare members. Or, learn interesting health facts from Dr. Mehmet Oz of "The Dr. Oz Show" and more.

Enjoy fun facts and test your knowledge as you take a leisurely stroll.  
[www.healthcarelane.com](http://www.healthcarelane.com)



#### Talk of the town

Here are just some of the topics you can expect to learn about:

- Health insurance basics
- Tips on saving money
- Ways to get healthy
- And much more

## 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 [copayment](#) 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.
- ▶ Visit myuhc.com or call Customer Care when you have a question about your eligibility, [benefits](#), claims and more.
- ▶ Access myuhc.com or call Customer Care before receiving services to verify that your doctor or [health care](#) professional participates in the UnitedHealthcare network.

## 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.





## Useful terms

Health insurance has its own language. We want to make it easier for you to understand. Here are some basic definitions:

**Benefits:** Items and services that are covered by your insurance plan.

**Certificate of Coverage:** A description of the [benefits](#) included in your plan. In this guide we refer to this as “[benefit](#) plan documents.”

**Coinsurance:** The money you have to pay for health services after you have paid any applicable [deductible](#).

**Copayments:** The fee paid for a doctor visit, hospital stay or other service.

**Deductible:** The amount of money you pay before your insurance starts to pay, if applicable to your plan.

**Health care:** This is when doctors and other specialists help you when you are ill or need treatment and see you for your annual check ups and preventive care visits.

**Health plan ID card:** The card issued to you by UnitedHealthcare that includes your name, group and policy information, and important phone numbers like Customer Care.

**Health statement:** A document showing recent claim and financial activity for all family members covered on your plan. It shows network and non-network information as well as remaining balances for [deductibles](#) and [out-of-pocket costs](#).

**Network provider:** All the doctors, hospitals, nursing homes and laboratories that have contracts with an insurance company. Sometimes called “in-network provider” or “participating [network provider](#).”

**Out-of-pocket costs:** Money you pay out of your own pocket. [Out-of-pocket costs](#) include [deductibles](#), [copayments](#) and [coinsurance](#).

**Out-of-pocket maximum:** The most you have to pay in [deductibles](#) and [coinsurance](#) for covered health services during the plan year. Depending on your plan design, the [out-of-pocket maximum](#) may also include [copayment](#) amounts.

**Non-network provider:** Doctors, hospitals, and other [health care](#) professionals who do not participate in our network. They may provide services at a higher cost; Sometimes called “out-of-network provider” or “non-participating [network provider](#).”

**Primary care provider:** This is a doctor who you go to first when you are not feeling well. Sometimes called “primary care physician.”

**Qualified expense:** The amount eligible to be paid for a covered health [benefit](#) under your insurance plan.

Term definitions provided from the "Just Plain Clear" Glossary, a service of the UnitedHealth Group® Health Literacy Council. Definitions are for general education use and may not reflect your specific coverage. Refer to your official [benefit](#) plan documents for coverage details.

▶ For more information, visit the Library at [www.healthcarelane.com](http://www.healthcarelane.com)

cut here

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



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

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



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.

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.

Quicken Expense Health Tracker® is a registered trade mark of Intuit Inc. Used by permission.

The medical centers and programs in UnitedHealthcare's network and within OptumHealth<sup>SM</sup> 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. The NurseLine<sup>SM</sup> service can not diagnose problems or recommend specific treatment. The information provided through the NurseLine service is 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.

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.

The UnitedHealth Premium® designation program is intended as a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always consult 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 the physicians from whom you receive care. 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 see myuhc.com for detailed program information and methodologies.

Only individual physicians and facilities that meet UnitedHealth Premium designation criteria, or physicians in designated specialties who are part of medical groups that meet UnitedHealth Premium designation criteria for group practices and who have sufficient claims data for analysis, may be designated. All physicians and facilities that contract with UnitedHealthcare have met credentialing requirements. Regardless of designation, plan enrollees have access to all physicians and facilities in the UnitedHealthcare network. Specialties for which there are no quality guidelines currently established in the program are excluded from evaluation and are noted as such. UnitedHealth Premium is not available in all geographic locations. For a complete description of the UnitedHealth Premium designation program, including details on the methodology used, geographic availability and program limitation, please visit myuhc.com.

The UnitedHealth Allies® health discount program is administered by HealthAllies, Inc., a discount medical plan organization located at P.O. Box 10340, Glendale, CA 91209, 1-800-860-8773. **The health discount program is NOT insurance.** The health discount program provides discounts for certain health products and services. The health discount program does not make payments directly to the providers of health products and services. The program member is obligated to pay for all health products and services but will receive a discount from those providers who have contracted with the discount plan organization. The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and

to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change. These programs provide information and support as part of your health plan. It is not a substitute for your doctor's care. Please discuss with your doctor how the information provided in these programs is right for you. Your personal health information is kept private in accordance with your plan's privacy policy.

**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. myuhc.com®, Care 24® and UnitedHealth Premium® are registered trademarks and Health Care Lane® is a registered trade mark of UnitedHealth Group® Incorporated.

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).

## 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.