



Live your life, enjoy your life

A handbook to using your health plan

Get information fast at myuhc.com[®]
Learn how to personalize your website on page 4.

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 that may 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.

This handbook is designed to help you find programs and tools, no matter which plan you have. For information about benefits covered under your health plan, check:

- ▶ your plan's Certificate of Coverage or Benefit Summary
- ▶ your member website, myuhc.com

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.

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UnitedHealthcare member Rights and Responsibilities

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 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.

GETTING YOU STARTED

Get off to a great start! Understand your ID card, your website, how to find a doctor, look for the latest health news and more. Here's how.

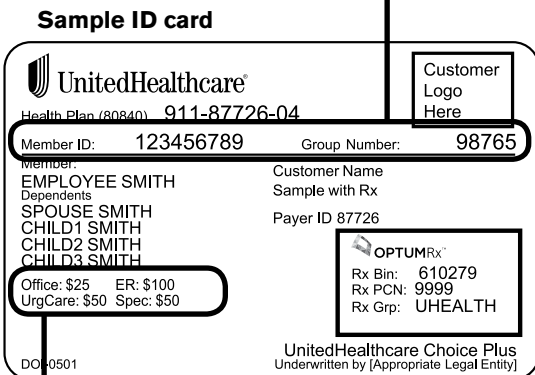
Understand your health plan ID card

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 in your wallet, pocketbook, or purse 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 copayment amounts (if applicable)

You and your doctor can easily see your copayment 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 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**.

Using your website and mobile app

Register on myuhc.com and start getting more from your benefits.

The more you know about health care costs and the options you have, the easier it may be for you to make better decisions. When you register on myuhc.com, you will have helpful tools and information to help you manage and improve your health, and save money.

- ▶ Track claims and expenses for each family member
- ▶ Stay on top of your medical history
- ▶ Plan ahead for tests and treatments
- ▶ 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.

The screenshot shows the myuhc.com website with several callouts:

- Top Left:** "Hello, Jane" with account details: My Coverage: Active 00/00/00, Plan Name: Medical Plan, Group/Acct#: 00000000, Member ID: 000000000.
- Top Right:** "Quick access to items most often used" pointing to a menu of services: View My Claims, Look Up My Benefits, Find a Doctor, Manage My Prescription, View Online Statement, View Account Balances, Print an ID Card, Health Assessment, Estimate Health Care Co.
- Center:** "Take charge. Know more." pointing to a large empty box.
- Bottom Left:** "Your health plan name and numbers you may need" pointing to the account details section.
- Bottom Center:** "Health tools and resources in different languages" pointing to a "Related Web Sites" section listing African American Health, Source4Women, and other languages (Español, 中文, 한국어, Tiếng Việt).
- Bottom Right:** "Quick access to a nurse" pointing to a "Nurse" icon and contact information: "Eligibility: 24/7 Registered nurses are available 24/7 to answer your health questions online now 1-888-842-4224".



Personalize and Go Green

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

- Change your address
- Change your mailing preferences
- Identify your race, ethnicity & language
- Turn on direct deposit
- Register for *Healthy Mind Healthy Body*®



Health4Me

UnitedHealthcare Health4MeSM Mobile App

Download our Health4Me mobile app to your Apple® or Android™ smartphone or tablet and see how easy it is to find nearby physicians, check the status of a claim, see your account balance or speak directly with a nurse. You can even pull up an image of your health plan ID card if it's not in your wallet.



Your 24-hour nurse

- Get resources to help manage an illness or injury
- Help recognize urgent and emergency symptoms
- Locate doctors and hospitals in your area
- Help understand medication interactions

You can speak with a 24-hour nurse at any time by calling the number 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.

Find a doctor in the network

Find a nearby network doctor or hospital using myuhc.com

- 1** Login 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
- 4** Search for a doctor by name, facility, specialty, condition or any of the other available filter options

Using the plan's network can save you money

All healthcare providers, including doctors, specialists, pharmacies and hospitals, that are in your plan's network can help save you money. The reason is because they've agreed to charge lower rates. If you seek care outside the network, you may be responsible for a larger part of the charges and may not receive the lower network rates from health care providers who have agreed to be participate in the UnitedHealthcare network.

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

Choose a doctor with confidence.

It isn't always easy to find a doctor who is right for you. The UnitedHealth Premium® designation program provides simple tools and useful information to help you make more confident decisions.



Quality Care

UnitedHealthcare awards one star to physicians who meet national standards for quality care.

Cost-Efficient Care

UnitedHealthcare awards a second star to physicians who meet local area benchmarks for cost-efficient use of resources in delivering health care.

UnitedHealth Premium Two-Star Physicians

Two-star physicians have been recognized for providing quality and cost-efficient care to their patients. They meet or exceed nationally recognized guidelines, and they're likely to recommend the right tests and treatments for a variety of conditions.

IF YOU NEED CARE

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.

Prepare for your doctor visit

Before your 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.



Schedule your preventive care screenings

For most UnitedHealthcare plans, preventive services are covered as specified in the health care reform law, at 100 percent without charging a copayment, coinsurance or deductible, as long as they are received in the health plan's network. Check your official benefit plan documents for coverage details. Visit www.uhcpreventivecare.com to learn more about the age and gender appropriate preventive care recommendations that may be right for you.



Always be prepared for your doctor visits. Tear out the wallet card on page 15 of this guide – it contains simple reminders of what to do before and during a visit.

Where you may go when you are sick or injured



Doctor's Office

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.

Type of care*

- Routine checkups
- Immunizations
- Preventive services
- Manage your general health

Cost and time considerations**

- Often requires a copayment and/or coinsurance
- Normally requires an appointment
- Little wait time with scheduled appointment



Convenience Care Clinic

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.

Type of care*

- Common infections (e.g., strep throat)
- Minor skin conditions (e.g., poison ivy)
- Flu shots
- Pregnancy tests
- Minor cuts
- Ear aches

Cost and time considerations**

- Often requires a copayment and/or coinsurance similar to office visit
- Walk in patients welcome with no appointments necessary, but wait times can vary



Urgent Care Center

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.

Type of care*

- Sprains
- Strains
- Minor broken bones (e.g., finger)
- Minor infections
- Minor burns

Cost and time considerations**

- Often requires a copayment and/or coinsurance usually higher than an office visit
- Walk in patients welcome, but waiting periods may be longer as patients with more urgent needs will be treated first



Emergency Room

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*

- 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 time considerations**

- Often requires a much higher copayment and/or coinsurance
- 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 copayment or coinsurance you will pay under this plan is the same



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.

*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.

How to save money when you need care

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 **Make sure doctors, hospitals and other health care professionals are in the 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.

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
- ▶ A book from UnitedHealthcare
- ▶ A brochure or flyer from your employer

3 **Estimate and compare costs and quality for upcoming treatments**

Our online tool, myHealthcare Cost Estimator, helps you understand and manage your health care costs by helping you estimate physician and facility costs for services you wish to receive. It covers the most common treatments and conditions. This helps you easily understand how your benefits apply and the estimated out-of-pocket costs you may expect. It's available 24/7, at no additional cost, to help you increase your savings while you improve your health.

Using myHealthcare Cost Estimator

We're changing the way you look at your health care benefits — for the better. When you need a refrigerator or lawnmower, you shop and try to get the best deal and options before you purchase a new one. myHealthcare Cost Estimator is designed to help you quickly and easily comparison shop before you see your doctor or need a medical procedure, putting the decisions in your hands and allowing you to take charge of your health. You can use myHealthcare Cost Estimator to review UnitedHealth Premium information about doctors who meet the standards for quality and cost-efficient care. Just like shopping for a refrigerator or lawnmower, you are not looking only at the price tag. Quality may not be found at the lowest price, but it may be the best fit for your specific needs.

The information in myHealthcare Cost Estimator is personalized to estimate out-of-pocket expenses based on your plan and current benefit status. Estimated costs are based on available fee schedules or contracted rates, and when fee schedules/contracted rates are not available, estimates are based on claims averages for the particular provider. 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.

Procedure

Learn more about a procedure and compare your treatment options.

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

Provider

Select a provider based on individual needs and quality.

Who should I see for a colonoscopy?

Price

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

What is the estimated cost of an MRI?

Place

Locate providers based on geographic search criteria.

Where's the closest treatment center?

Explore the 4 Ps on myHealthcare Cost Estimator: Procedure, Provider, Price and Place. Discover how access to better information can help you make better decisions before your doctor visit.

AFTER YOU RECEIVE CARE

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.

Learn how claims are paid

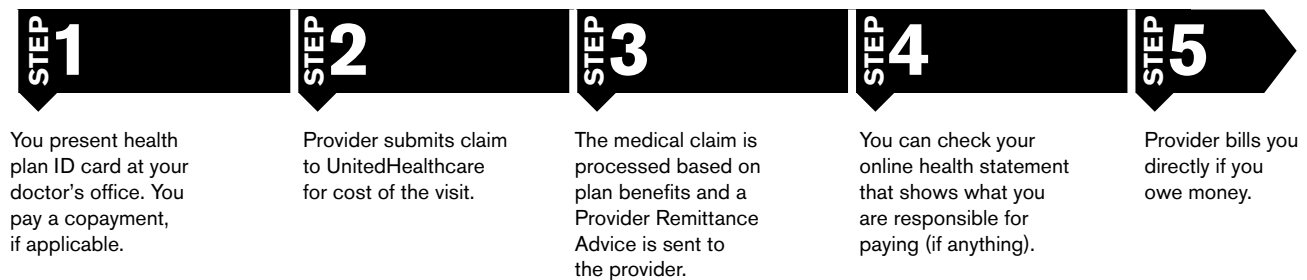
How your claim is paid

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 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.



Issue resolution

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

* Check your benefit plan documents to see whether non-network benefits are available to you.

Understanding your health statements

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.

Sample health statement

The image shows a sample health statement form with several callouts. The top left contains address information for Greensboro Service Center. A callout box highlights the Member ID (012345678) and Statement Period (09/17/09 - 10/12/09). Another callout box highlights a message center section with a birthday greeting and health advice. A third callout box highlights a table of medical claims with a total amount of \$166.38.

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

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.



Issue resolution

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



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. Go one step further and sign up for direct deposit, for quicker and more secure reimbursement of eligible expenses. Manage your 'green' preferences at Account Settings.

PROGRAMS AND SERVICES TO HELP YOU

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. So whether you want to maintain your health or get help to manage your condition – UnitedHealthcare may help you achieve your healthy living goals.

Use our online health tools

Live healthier with the health tools on myuhc.com

The Health & Wellness tab on myuhc.com is an online resource with many tools that are designed to help make it easier for you to develop a healthier lifestyle. Log in to 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 may 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.

Complimentary 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

Find additional resources for care

These programs can help you get healthier or save a few dollars on certain health care expenses, if you are getting healthy or living with an illness.

When you want to stay healthy

Health coaches

Our online health coaches at myuhc.com can help you with your wellness goals and dealing with the stresses in your life.

You can get help to:

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

Health discount program*

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.

When you need special care

Disease Management

Disease management services are designed to help you manage chronic health conditions more effectively. Telephonic nurse consultations are available to help you and your family deal with conditions or diseases that affect your livelihood. Depending on the benefit plan provided to you by your employer, program offerings will vary.

Centers of Excellence

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, help with scheduling appointments and more.

Pregnancy support

The Healthy Pregnancy Program helps expectant mothers find help through all pregnancy stages. 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.

To enroll, call **1-800-411-7984** or visit www.healthy-pregnancy.com for more information.

Emotional health

The challenges you face each day can overwhelm you. Your Employee Assistance Program (EAP) and Behavioral Health benefit provides confidential support for your everyday challenges, and life's more serious problems. You will have confidential help anytime you need it for:

- ▶ Alcohol and drug abuse recovery
- ▶ Coping with grief and loss and more
- ▶ Depression, anxiety or stress
- ▶ Relationship difficulties

All your personal records, including medical information, referrals and evaluations, are kept strictly confidential in accordance with federal and state laws, and your health plan's privacy policy. To find out more, call the number on the back of your health plan ID card or visit www.liveandworkwell.com.

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

Learn about health care 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.

www.uhcgenerations.com

At **www.uhcgenerations.com**, 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.

www.uhclatino.com

At **www.uhclatino.com**, you can find valuable information and learn more about Hispanics families, including bilingual health brochures, podcasts, interactive health modules, and a fotonovela. This site is also available to you on the go at uhclatino.com.

www.uhcasian.com

At **www.uhcasian.com**, you can find health information and resources, including provider directories, available in Chinese, Korean, Vietnamese and Japanese.

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 OptumHealthSM 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.

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. Health Plan coverage provided by or through a UnitedHealthcare company.

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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.