



# Welcome.

Find out how to get the most out of your health plan.

United  
Healthcare®

Let's do this.

# Thank you for being a member.

We're here to help make each step of your health care experience easier. Take a look at this guide to help you better understand your benefits, find care options, manage costs and get more out of your health plan.

## What's inside:

- Getting started.
- Finding the care you need.






### Call toll-free.

If you don't have computer access, need language assistance or still have questions after reading this, please call the toll-free member phone number on your health plan ID card.



### Connect with us.

-  [Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare)
-  [Twitter.com/UHC](https://twitter.com/UHC)
-  [Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare)
-  [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)



# Activate your myuhc.com account.

When it comes to managing your health plan, **myuhc.com**<sup>®</sup> lets you see what's covered, manage costs and so much more. To help everyone get the most from their plan, it's important that each member age 18 and over create their own account. Use **myuhc.com** to:

- Find and estimate the cost of care.
- See what's covered.
- View claim details.
- Check your plan balances.
- Find network doctors.

### Set up your account today.

- Go to **myuhc.com** > **Register Now**.
- Have your ID card handy and follow the step-by-step instructions.



# Download the UnitedHealthcare app.

The **UnitedHealthcare**<sup>®</sup> **app** puts your health plan at your fingertips. Download it to:

- Find nearby care options in your network.
- See your claim details and view progress toward your deductible.
- View and share your health plan ID card with your doctor's office.
- Video chat with a doctor 24/7.



# Simple ways to save.

### Stay in the network.

The doctors and facilities in the network may have agreed to provide services at a discount—so staying in network makes sense, especially when visiting an out-of-network provider could end up costing you a lot more for care. Sign in to **myuhc.com** > **Find Care & Costs** or use the UnitedHealthcare app to locate:

- Labs
- Hospitals
- Mental health professionals
- Network doctors

### Shop around.

With such a wide variety of services, from minor procedures to major surgeries, it's a good idea to check approximate pricing first. Visit **myuhc.com** > **Find Care & Costs** to estimate your costs. Members who comparison shop may save up to 36%\* for care near them.

\*UnitedHealthcare Internal Claims Analysis, 2015.



# Get connected to care.

## Pick a network PCP.

A PCP is a primary care provider, sometimes called a primary care physician or doctor. A PCP can be a family practitioner, internist, pediatrician or general medicine physician.\* Although your plan may not require you to choose a PCP,\*\* it's a good idea to have one. Your PCP generally:

- Knows your history.
- Builds an in-depth knowledge of your health over time.
- May guide you on the best path of care.
- Can advise you when to see a specialist and provide electronic referrals.

## Find a network provider.

Sign in to [myuhc.com](https://myuhc.com) > **Find Care & Costs** to find a network PCP, clinic, hospital or lab based on location, specialty, reputation, estimated cost of services, availability, hours of operation and more. You can even see patient ratings and compare cost estimates before you choose a provider. If you would like more information about a provider's qualifications, call the toll-free member phone number on your ID card.

## Make more informed choices.

The **UnitedHealth Premium® program** uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality providers. Find UnitedHealth Premium Care Physicians by going to [myuhc.com](https://myuhc.com) > **Find Care & Costs** and look for blue hearts. ♥♥

## Keep up on preventive care.

Preventive care—such as routine wellness exams and certain recommended screenings and immunizations—is covered by most of our plans at no additional cost when you see network providers. A preventive care visit may be a good time to help establish your relationship and create a connection for future medical services. Learn more at [uhc.com/preventivecare](https://uhc.com/preventivecare).



It's good  
to know.



And good  
to save.

\*Laws in some states allow you to choose a specialist, like an OB/GYN, as your PCP.

\*\*Depending on your health plan, selection of a PCP may be required.



# Know what to do if you need:

## Hospital care

Talk to your PCP first to determine which hospital in your network can meet your medical or surgical needs. You or the admitting physician may be required to notify us before you're admitted.

## Referrals

If your ID card states "Referrals Required," you'll need an electronic referral from your PCP before seeking services from another network provider. Without it, your care may not be covered and you may end up paying more. To learn what services require referrals, or to confirm a referral has been made, sign in at [myuhc.com](https://myuhc.com) > **Coverage & Benefits**.

## Prior authorization

Your plan may also require prior authorization, sometimes called preauthorization, before you receive certain services. This means that you or your network provider may need to get approval from your plan before the services are covered. Call the toll-free member phone number on your ID card or sign in at [myuhc.com](https://myuhc.com) > **Coverage & Benefits** to check if prior authorization is needed.



# Here's how a typical health plan works.

Let's take a look at an example of how a typical plan works when you receive care from a network provider. Your plan may be different than this example, so to find your specific details go to [myuhc.com](https://myuhc.com) > **Coverage & Benefits**.

	For example:
<b>At the start of your plan year...</b> You're responsible for paying 100% of your covered health services until you reach your <b>deductible</b> , which is the amount you pay before your health plan pays a portion.	You pay 100%
<b>Along the way...</b> You may also be required to pay a fixed amount—or <b>copay</b> —each time you see a provider.	You pay 100% of the copay
<b>Once you reach your deductible...</b> Your health plan starts to share a percentage of the costs for covered health care services with you—this is your <b>coinsurance</b> .*	You pay 20%* Your plan pays 80%*
<b>When you reach your out-of-pocket limit...</b> Your plan covers the costs (the allowed amount) for covered health services at 100%. Your <b>out-of-pocket limit</b> is the most you'll pay for covered health services in a plan year—copays and coinsurance count toward this.	Your plan pays 100%

\*Your coinsurance may vary by service. This example is for illustrative purposes only. Please visit [myuhc.com](https://myuhc.com) > Coverage & Benefits for your coverage details.



# Get to know your care options and costs.

How much you pay for care can depend on where you get it—and a great place to start is with your PCP. For serious or life-threatening conditions, call 911 or go to an emergency room.

## Care Options



### PCP

Care from the doctor who knows you best.



### Virtual Visits

See a doctor whenever, wherever.



### Convenience Care

Basic conditions that aren't life-threatening.



### Urgent Care

Serious conditions that aren't life-threatening.



### Emergency Room

Life- and limb-threatening emergencies.

Average Cost*	Varies by plan type	Less than \$50**	\$90	\$180	\$2,100
Hours	Varies by location	24/7	Varies by location	Varies by location — may be open nights/weekends	24/7
How to Connect	Contact your PCP	myuhc.com/ virtualvisits	myuhc.com	myuhc.com	myuhc.com

✓ indicates the suggested place for care when it comes to the following common conditions:

Condition	PCP	Virtual Visits	Convenience Care	Urgent Care	Emergency Room
Broken bone				✓	✓
Chest pain					✓
Cough	✓	✓	✓		
Fever	✓	✓	✓		
Muscle strain	✓		✓		
Pinkeye	✓	✓	✓		
Shortness of breath					✓
Sinus problems	✓	✓	✓		
Sore throat	✓	✓	✓		
Sprain	✓		✓	✓	
Urinary tract infection	✓	✓	✓		

## Did you know?

**Emergency rooms are likely the most expensive place to get care.** When you need to be seen, consider the chart above to help you find care. If you're still unsure about what's best for your situation, sign in to [myuhc.com](https://myuhc.com) > **Find Care & Costs** to locate a network provider or call the member phone number on your ID card for support. If you have a question about what's covered by your plan, visit [myuhc.com](https://myuhc.com) > **Coverage & Benefits** for answers.

\*Source: 2018 Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$1,900.00 difference between the average emergency room visit and the average urgent care visit.) The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

\*\*The Designated Virtual Visit Provider's reduced rate for a Virtual Visit is subject to change at any time. Virtual Visits may not be available to all members. Check your health plan to determine if these services are available.

Check your official health plan documents to see what services and providers are covered by your plan.

## We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

**Mail:** UnitedHealthcare Civil Rights Grievance  
P.O. Box 30608  
Salt Lake City, UT 84130

**Online:** [UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at  
<http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free **1-800-368-1019, 1-800-537-7697** (TDD)

**Mail:** U.S. Dept. of Health and Human Services  
200 Independence Avenue SW, Room 509F  
HHH Building  
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تويوغللا تدعاسملا تامدخ نإف، ةيبرعلا شدحتت تنك اذا: ةيبننت  
لىع جردملا ايناجملا فتاهل مقرب لاصتال اىجرى. لكل ةحاتم ةيئاجملا  
كعب فصاخلا فيرعتلل اقاطب

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nítl'izi bee nééhozinígíí bine'déé' t'áá jíik'ehgo béésh bee hane'i biká'ígíí bee hodíilnih.





Visit [www.uhc.com/legal/required-state-notice](http://www.uhc.com/legal/required-state-notice) to view important state required notices.

Member phone number services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the member phone number services are for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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.

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't 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.

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

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

Twitter is a registered trademark of Twitter, Inc. Facebook is a registered trademark of Facebook, Inc. YouTube is a registered trademark of Google, Inc. Instagram is a registered trademark of Instagram, LLC.

The UnitedHealthcare® app is available for download for iPhone® or Android®.

Android is a registered trademark of Google LLC.

Google Play and the Google Play logo are registered trademarks of Google Inc.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Cost and Care section. Refer to your health plan coverage documents for information regarding your specific benefits.

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