

UNITEDHEALTH GROUP®



## Take charge of your health.

Not sure where to start? Make **Health Care Advisor** your first call: **800-357-1371**.  
And, use this guide throughout the year for quick access to resources and tools to get the right care, at the right time, in the right setting.



Your 2019 Medical Plan User Guide:  
**HSA-eligible Plans**  
Low-Deductible, Balanced and Low-Premium

# Got questions? Health Care Advisor has answers.

Navigating health care can be complex, but it doesn't have to be. **Health Care Advisor** is your go-to resource for personalized health care support and guidance. And, it's available to you and your family if you have UnitedHealth Group medical coverage.



**Health  
Care  
Advisor**

Available 24/7 to help  
answer your questions.

**800-357-1371**

UNITEDHEALTH GROUP

## Definitions

- **Deductible** — what you pay for health care before your plan pays.
- **Coinsurance** — what you pay after you meet your deductible.
- **Out-of-pocket maximum** — the most you pay out of pocket for covered medical expenses in a plan year. Once you reach this maximum, your plan pays 100% of covered expenses through the end of the year.

**Take charge of your health.** Whether you have a health concern or a question about your claims or coverage, **Health Care Advisor** is the *only* call you need to make. You can also email **advisor@optum.com** or chat by texting “CHAT” to 58647 (message and data rates may apply).

## With **Health Care Advisor**, you can:

- **Connect** with the right resources for your situation, whether it’s managing a chronic condition, a major medical event or your overall health and wellbeing. Nurses are available 24/7.
- **Find** low-cost, high-quality care, discounts and wellness incentives to maximize your dollars.
- **Locate** a provider and schedule an appointment.
- **Select** the best setting for health care that is affordable and convenient, including alternatives to emergency room visits.
- **Understand** your medical and prescription drug benefits.
- **Get** help with claims and billing issues.
- **Understand** treatment options.
- **Connect** with a wellness coach to create a personalized wellbeing program.
- **Get** help earning your full *Rally for Health* reward.
- **Receive** a free second medical opinion from a nationally recognized expert at 2nd.MD if you have questions about your diagnosis, your best treatment options, possible surgery or how to better manage a chronic condition.
- **Speak** to an expert about fitness, nutrition, weight management, stress management and much more.



### **Right care. Right time. Right place.**

The emergency room (ER) is not the right place for nonemergency situations. UnitedHealth Group medical plans only cover ER services in a true emergency.

**Call Health Care Advisor for help choosing the right place to go.**



# Be prepared

**Start with these five steps** to get the most out of your HSA-eligible plan.

## 1 Add Health Care Advisor to your contact list

To quickly reach **Health Care Advisor** when needed, add **800-357-1371** to your phone.

## 2 Register on [myuhc.com](https://myuhc.com)®

Go to [myuhc.com](https://myuhc.com). Select *Register Now*. You'll need to enter identifying information, including your medical plan ID, Social Security number, ZIP code and date of birth. Then follow the instructions to complete your registration.

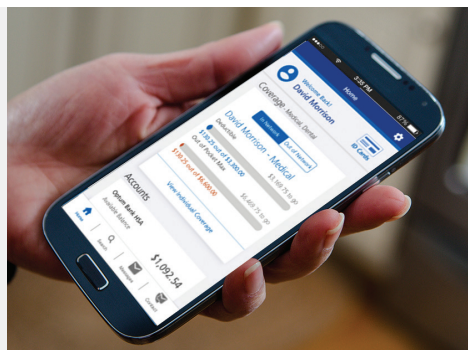
**You're now ready to use [myuhc.com](https://myuhc.com) to do all this and more:**

- **Find** a network provider or facility.
- **Locate** a network pharmacy and covered prescriptions.
- **Compare** and estimate medical costs.
- **Pay** your bill.
- **Manage** your Limited-Purpose Flexible Spending Account (FSA).
- **Access** your Optum Bank® Health Savings Account.
- **Review** your medical history.

**Health Care Advisor** — available 24/7 at **800-357-1371** or chat by texting "CHAT" to 58647 (message and data rates may apply).

### 3 Download the Health4Me® app

Think of this handy mobile app as **myuhc.com** on the go. Download the **Health4Me** app to access all your information wherever you are.

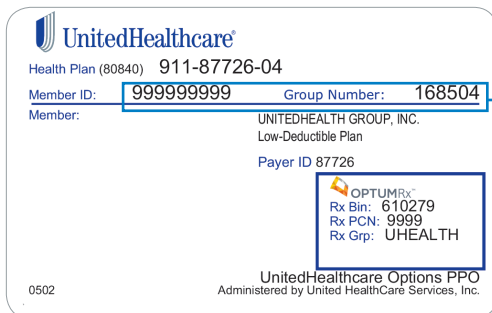


### 4 Review your medical plan ID card

Your medical plan ID card has key information about you and your medical coverage. Be sure to carry your card with you at all times. You'll need to show it to your health care provider at the time of service so they'll know how to bill for services. Don't have your card with you? You can access it on **myuhc.com** or the **Health4Me** app anytime.

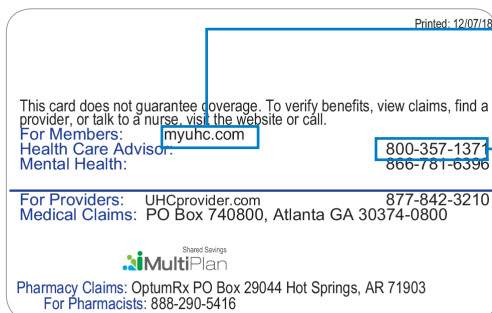
**Here is a sample of a medical plan ID card. Yours may look different.**

#### Front



**Member ID and Group Number**  
Use these numbers when registering on **myuhc.com** or calling **Health Care Advisor**.

#### Back



**Your member website**  
Visit **myuhc.com** for all your benefit and wellness information.

**Health Care Advisor**  
Call this number to speak to Health Care Advisor.

# 5

## Know your plan

The HSA-eligible medical plans work together with an Optum Bank Health Savings Account (HSA) to help you take charge of your health. You get the most out of your coverage when you actively engage in your health care and decision-making. Take time to learn about your benefits and what costs you have to pay.

### Plan highlights include:

- Network preventive care is covered 100%, no deductible.
- You pay the full cost of other services until you meet the annual deductible. Then you pay 20% coinsurance and the plan pays the balance.
- Once you meet the annual out-of-pocket maximum, covered expenses are paid at 100% for the rest of the year.
- You can use any provider you want, but you'll pay less when you use network providers.
- There is no coverage for nonemergency services received in the emergency room.

## Your HSA

An HSA puts you in control of your health care and budget. You can use the account to pay for eligible medical expenses including the annual deductible and coinsurance, or save for future expenses with pretax dollars.

The company makes a contribution to your account (\$500 individual/\$1,000 family) based on your medical coverage level. The company contribution is applied to your HSA on a prorated, per-paycheck basis throughout the year. You can start, stop or change your HSA contribution amount at any time. If your HSA satisfies certain account minimums, you can invest the balance, allowing it to potentially grow even faster.

Learn more about how your medical plan and HSA work by visiting **[benefitsinfo.uhg.com](https://benefitsinfo.uhg.com)**.

## HSA Now

HSA Now helps you manage medical costs by making a portion of the company HSA contribution available whenever you need it.

If you have a medical expense early in the year, the company will provide the amount you need to pay your medical bill, up to \$500 for employee-only coverage and \$1,000 for family coverage. You must have a \$0 cash balance in your HSA before you are eligible to receive any company contribution through HSA Now. If you use HSA Now, future bi-weekly employer HSA contributions will be used to repay the HSA Now funds that have been used. Learn more about HSA Now by visiting **[benefitsinfo.uhg.com](https://benefitsinfo.uhg.com)**.

**Health Care Advisor** — available 24/7 at **800-357-1371** or chat by texting "CHAT" to 58647 (message and data rates may apply).



## Out-of-network claims


### If you use an out-of-network provider:

- You could be asked to pay some or all of the bill before you leave. Remember, out-of-network claims have a separate, higher deductible and out-of-pocket maximum than network claims.
- Services will be paid at the out-of-network coinsurance level after you meet the separate out-of-network deductible. You will be responsible for paying any balance due to the provider.
- You may need to complete a medical claim form. Go to **myuhc.com** for forms and instructions.
- Submit your claim form to UnitedHealthcare to be reimbursed for some of the cost, as your medical plan allows.

## Estimate your health care costs

Costs often vary significantly between different service providers and settings. Find out what your health care expenses may be before you go for a treatment or procedure.

### Use myuhc.com or the Health4Me app to:

- Estimate your out-of-pocket expenses.
- Find network providers.
- Look for the Premium Care Physician symbol  that indicates the physician meets the UnitedHealth Premium® Program quality and cost-efficient care criteria.

# Where to go for care

**Check your options for care.** Understanding where to go for care helps you get the right care, at the right time and in the right setting. And, choosing the appropriate level of care for your situation can save you time and money.

## Call your primary care physician

Your primary care physician (PCP) has easy access to your records, knows the bigger picture of your health and may offer same-day or next-day appointments. When you visit your PCP:

- Bring your medical plan ID card and picture ID, such as a driver's license. You can access your medical plan ID anytime from **myuhc.com** or the **Health4Me** app.
- Bring a list of any medications you're taking.
- Take any records from previous visits.

If your PCP orders labs or additional tests, ask if the services will be provided by a network lab or provider.

## Get help finding other care options

When your PCP isn't available, there are several options available to you:

- Call **Health Care Advisor**. Registered nurses are available 24/7 to do a basic assessment and help you decide where to go for care.
- Visit **Check. Choose. Go.<sup>SM</sup>** at **uhc.com/ccg-uhg** to compare choices for care and the average costs that come with them.

## The Well

The Well is an on-site clinic and health and wellness resource at select UnitedHealth Group locations. Get convenient care for illnesses *plus* preventive care services, health management support, *Rally for Health* coaching and more. Spouses and domestic partners enrolled in an eligible medical plan can also use the Well.







**Average cost:** \$54; 100% coverage for preventive care.

For more information and a complete list of services and locations, visit **benefitsinfo.uhg.com**.

**Health Care Advisor** — available 24/7 at **800-357-1371** or chat by texting "CHAT" to 58647 (message and data rates may apply).

## Overview of care options

Decisions you make about where to go for care directly affect the quality of care you receive and how much you pay for care. Become familiar with the different care settings and resources available to you.

	NETWORK COST*	GET STARTED
 <b>Health Care Advisor</b>	<b>FREE</b>	Health experts, clinicians and registered nurses are available 24/7 to do a basic assessment and help you decide where to go for care.  Call <b>800-357-1371</b> .
 <b>Primary Care Physician</b>	<b>\$140</b>	Your PCP knows you and can provide preventive and routine care, manage your medications and refer you to a specialist, if necessary.
 <b>Virtual Visits</b>	<b>\$49</b>	Consult with a provider 24/7 about minor health conditions, including prescription needs.  To access Virtual Visits, go to <b>uhc.com/virtualvisits</b> or use the <b>Health4Me</b> app.
 <b>Convenience Care Clinic</b>	<b>\$90</b>	Convenient care for minor health conditions. Convenience care clinics are often located in malls and retail stores.
 <b>Urgent Care Center</b>	<b>\$170</b>	Quick, after-hours care for nonemergency, urgent medical concerns. Services are available on a walk-in basis and for extended hours.  To find a network urgent care center, go to <b>myuhc.com</b> or use the <b>Health4Me</b> app.
 <b>Emergency Room</b>	<b>\$2,000</b>	Care for serious immediate medical needs such as chest pain, shortness of breath, severe asthma attack, major burns, severe injuries and kidney stones.  Emergency rooms are located throughout the United States.

\* Average allowed amount charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending on benefit coverage.



### Emergency room visits are covered only in true emergencies.

An emergency room is the first place to go for a serious or life-threatening medical situation. But it's not the right place for nonemergency situations. The HSA-eligible plans cover ER visits *only* in true emergencies. If you are experiencing a true medical emergency, go to your local ER or call 911.

# Using prescription drugs

**UnitedHealth Group provides prescription drug coverage through OptumRx® pharmacy programs.** When you need to fill a prescription, you'll use a pharmacy that participates in the OptumRx network, which includes retail pharmacies, OptumRx home delivery and the OptumRx Specialty Pharmacy. There is no prescription drug coverage if you go out of network.

	WHEN TO USE	GET STARTED
Retail Network	<p>For most short-term prescription needs.</p> <p>More than 65,000 retail pharmacies participate in the network, so it's easy to find one that's convenient for you.</p>	<p><b>Find a network pharmacy:</b></p> <ul style="list-style-type: none"><li>• Use the <b>Health4Me</b> app.</li><li>• Call <b>Health Care Advisor</b>.</li><li>• Log in to <b>myuhc.com</b> and use the <i>Pharmacy Locator</i>.</li></ul>
Home Delivery	<p>Save time and money on medications you take regularly. Order up to a 90-day supply. Medications are conveniently delivered right to your home.</p>	<p><b>Home delivery can be set up in one of the following ways:</b></p> <ul style="list-style-type: none"><li>• You or your provider's office can call <b>Health Care Advisor</b>.</li><li>• Use the <b>Health4Me</b> app.</li><li>• Log in to <b>myuhc.com</b>.</li></ul>
Specialty Pharmacy	<p>For specialty medications prescribed by an appropriate specialist for complex health conditions. Prescriptions are filled by BrivoRx®.</p>	<p><b>Specialty prescriptions can be set up in one of the following ways:</b></p> <ul style="list-style-type: none"><li>• You or your provider's office can call <b>Health Care Advisor</b>.</li><li>• Log in to <b>myuhc.com</b>.</li></ul>

**Health Care Advisor** — available 24/7 at **800-357-1371** or chat by texting "CHAT" to 58647 (message and data rates may apply).

## Prescription drug costs

Your prescription drug costs depend on the type of drug, the drug tier and where you purchase your medication. Call **Health Care Advisor**, log in to **myuhc.com** or use the **Health4Me** app for information on prescription drug costs.

### Here’s how you pay for prescription drugs:

- For **preventive prescription drugs**, you pay a copay based on the drug tier. You don’t need to meet the deductible. Some preventive medications are covered at 100%.
- For **non-preventive prescription drugs**, you pay the full amount until you meet the deductible; then you pay 20% of the cost, up to the out-of-pocket maximum.
- For **home delivery prescriptions**, up to a 90-day supply, you can save money because the copay is usually lower than if you purchase three 30-day supplies at a retail pharmacy. Ordering prescriptions or refills is easy. You can do it online, by mail or by phone.

COPAYS	TIER 1	TIER 2	TIER 3
Preventive			
Network Retail (30-day)	\$15	\$40	\$85
Home Delivery (90-day)	\$35	\$90	\$190
Non-Preventive			
	20% after deductible is met		

**Note:** OptumRx allows a maximum of two refills on your maintenance medications at your retail pharmacy. After two refills, select home delivery using any of the following options:

- ePrescribe: Your provider can send an electronic prescription to OptumRx.
- Online: Register at **myuhc.com** and select *Manage Your Prescriptions*.
- Call: **Health Care Advisor** at **800-357-1371**.




# After you receive care

## Paying for your care and understanding how the billing process works is important.

Using a network provider or facility can simplify the process. Providers in the UnitedHealthcare network have agreed to charge lower prices. This means your costs will likely be lower than if you see an out-of-network provider. The one exception is emergency care. Benefits are paid for both network and out-of-network emergency room visits only in true emergencies.


## CLAIMS AND BILLING PROCESS WITH A NETWORK PROVIDER

1

**Provider**

Your provider’s office submits your claim to UnitedHealthcare. Some providers can instantly submit your claim online and may ask you to pay at the time of your visit.


2

**UnitedHealthcare**

UnitedHealthcare reviews your claim to see if the service is covered by your medical plan. If the service is covered and you used a network provider or facility, UnitedHealthcare applies a discount.


- **If your claim was for preventive care**, the claim will be paid 100% and the process is complete.
- **If your claim was for non-preventive care**, UnitedHealthcare will notify you and your provider of the amount you owe.

3

**Provider**

Your provider’s office will bill you for payment, if applicable.

4

**You**

Pay your bill using your HSA debit card, cash, credit card or check. It’s easy to pay your bills online using the *My Claims Manager* feature on **myuhc.com**.

Follow your claims from start to finish and track payments you’ve made to health care providers on **myuhc.com** or the **Health4Me** app.

**Health Care Advisor** — available 24/7 at **800-357-1371** or chat by texting “CHAT” to 58647 (message and data rates may apply).

UNDERSTANDING HEALTH STATEMENTS

Each time you or a covered dependent uses your medical plan, you'll receive an email letting you know that a new health statement is available online. You can view your information and activity securely at **myuhc.com** or on the **Health4Me** app.

- Check your statement to see:
- All claims processed for that period
  - Network and out-of-network balance
  - Deductible information

Here is a sample of a health statement. Yours may look different.

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

UnitedHealthcare

A UnitedHealth Group Company

UNITEDHEALTHCARE INSURANCE COMPANY

Address Change? Please contact your employer's benefit department.

DPSS\$SPKG  
SUSAN TEST  
123 MAIN ST.  
ANYWHERE US 12345-6789

Member ID  
012345678

Statement Period  
11/17/18 - 01/02/19

THIS IS NOT A BILL

Customer Care 1-888-888-8888

Stop The Flu Before It Stops You!

Protect against the flu! The best protection is getting a flu vaccine every year. The strains may differ from year to year, and last year's vaccine may not reliably protect you this year. The flu vaccine is formulated each year to keep up with the flu viruses as they change. Call your doctor today to schedule your flu vaccine or call the member phone number on your health plan ID card to find a provider near you.

Medical claims where payments may be needed from you:

Claims processed between 11/17/18 to 01/02/19	Pay your provider(s) when they bill you*	Applied To Deductible
12/08/18 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

For more information about these claims, please refer to the 'Medical Claim Details' section of this document, the Explanation of Benefits, or visit: [www.myuhc.com](http://www.myuhc.com).

This is not a bill. Your provider will bill you directly unless you have already paid them. Please check your records. These charges represent your responsibility as defined by your health benefit plan. They may include your deductible, coinsurance, or a product or service that is not an eligible expense. If you have coverage with another insurance carrier or Medicare, these charges may not include any product or service in which the other insurance carrier or Medicare was primary. In addition, the amount in the "Pay your provider(s) when they bill you" area above may include payments made to the subscriber. Please see your coverage documents for more information.

\* 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 8

Member ID

Your unique member ID protects your Social Security number.

Statement Period

Your health statement during a specific 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.

After you receive care

13

# Healthy rewards and support

Making healthy choices and taking healthy actions are important steps to managing your health and maximizing your health care dollars. Get started by participating in *Rally for Health* and learning about the many health support programs available to you.

## ***Rally for Health***

*Rally for Health* rewards you for taking an active role in your health. By participating in this program, you can earn up to \$600 in rewards. And if your enrolled spouse or domestic partner participates, you can earn up to \$1,200.

**Start earning up to \$600 in rewards. Here's how:**

### **1 Take the health survey. In 10 minutes, you can earn up to \$150.\***

- **Employee:** Visit [rallyforhealth.uhg.com](https://rallyforhealth.uhg.com).
- **Spouse or Domestic Partner:** Visit [uhg.werally.com](https://uhg.werally.com).

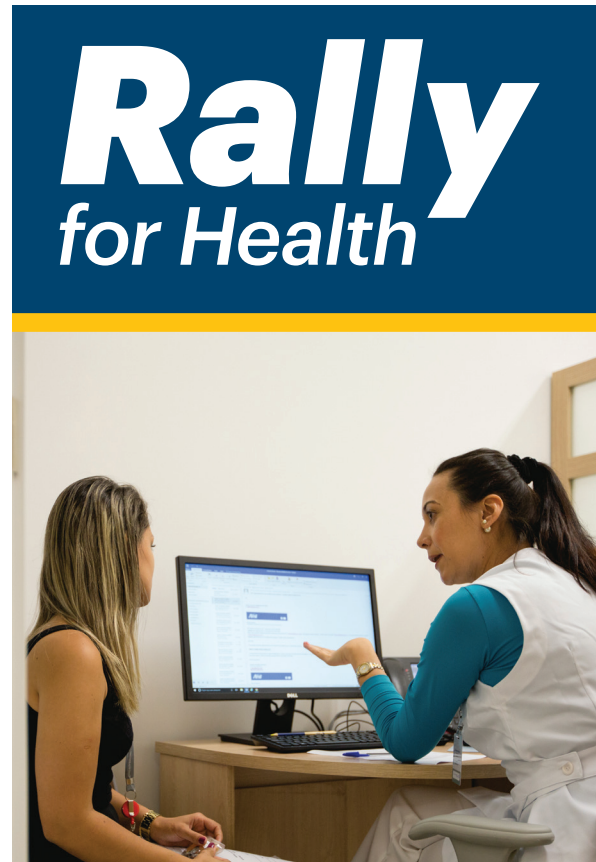
### **2 Complete your biometric screening and earn \$50, plus up to \$400 more for meeting health targets.**

- You can complete your screening at the Well, on-site events, on-site **Health Care Advisor**, Quest Lab, convenience care clinics, your provider's office or MedExpress®.
- If you or your covered spouse or domestic partner are pregnant, a biometric screening is not required. Earn \$450 by participating in the **Maternity Support Program** or **Wellhop® for Mom & Baby**.

### **3 When you meet health targets, max out your reward.**

- If you miss a health target, don't worry. Just contact **Health Care Advisor** to earn your full reward.

\*Earn \$50 after completing the health survey and \$100 for being tobacco-free or by participating in the Quit For Life® tobacco cessation program.



**Health Care Advisor** — available 24/7 at **800-357-1371** or chat by texting "CHAT" to 58647 (message and data rates may apply).

## Health Resources and Programs

UnitedHealth Group offers programs to help you manage your special health care needs at no additional cost to you.

### Employee Assistance Program

The Employee Assistance Program (EAP) offers confidential counseling services over the phone, online and in person for you and your family. The EAP provides up to five free, in-person sessions, per issue, per person, per year. A team of master's-level counselors is available to speak with you, 24/7. You can receive referrals to a clinical network of EAP specialists and behavioral health providers. Call **866-781-6396** to learn more.

### 2nd.MD

Call **Health Care Advisor** when you have questions about your diagnosis, treatment options, possible surgery or a chronic condition. You will save money by connecting with 2nd.MD for a free second opinion. Within one week, they'll collect your medical records and schedule you for a phone or video consultation with a nationally recognized, expert provider. Visit **2nd.md/uhg** for more information.

### Orthopedic Health Support

Work with a nurse and get free physician second opinions to find the right care for your back, knee, hip, shoulder or other musculoskeletal condition. To ensure medical claims are paid, you must enroll in the program before you have surgery. By participating, you may also be eligible for up to \$500, separate from the *Rally for Health* program. Receive \$100 for participating in a shared decision-making session with a coach and \$400 if you enroll in Orthopedic Health Support and have surgery at a Center of Excellence. Call **Health Care Advisor** to learn more.

### Smoking Cessation Support

Quit For Life is a phone-based coaching and web-based learning support service to help you quit smoking. Participation qualifies for *Rally for Health* rewards. You can also receive select prescription medications to help stop tobacco use. Call **Health Care Advisor** to learn more.

### Maternity Support

Receive research-based support to improve mothers' and babies' health. Feel confident and supported as you welcome your new baby. UnitedHealth Group offers two programs:

- **Maternity Support Program.** Talk one-on-one with an obstetrics nurse from preconception through your baby's first weeks of life. Participate in person at the Well, virtually by downloading the UnitedHealthcare Healthy Pregnancy® mobile app, or speak to a nurse on the phone. Call **Health Care Advisor** to learn more.
- **Wellhop for Mom & Baby.** Join a virtual community of moms who share support and real-world guidance during pregnancy, birth and infancy. Visit **momandbaby.wellhop.com** to learn more.

Participation in either program qualifies you for *Rally for Health* rewards.

### Real Appeal®

The Real Appeal weight-loss program is personalized just for you and fits into YOUR schedule for lasting results, fast! Get personalized, individualized support and professional coaching to make smarter choices and truly transform yourself. Real Appeal participation qualifies for *Rally for Health* rewards in 2019 for eligible participants. To enroll, visit **UHG.RealAppeal.com**.

### And more!

- Cancer Resource Services
- Congenital Heart Disease Resource Services
- Fertility Solutions Program
- Kidney Resource Services
- Neonatal Resource Services
- Transplant Resource Services
- Women's Health Services

For more information about all of the health support programs available to you, visit **benefitsinfo.uhg.com**.

This communication is intended to be a high-level summary. Each plan is governed by a legal plan document. If there are any differences between this summary and the legal plan document, the plan document will resolve the difference.