# Welcome

A handbook to using your health plan



LIVE YOUR LIFE. ENJOY YOUR LIFE.

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



### 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 co-payment at the time you receive treatment.

Use emergency room services only for injuries and illnesses that, in the judgment of a reasonable person, require immediate treatment to avoid jeopardy to life or health.

Keep scheduled appointments.

Provide information needed for your care.

Follow the agreed-upon instructions and guidelines of doctors and health care professionals.

Participate in understanding your health problems and developing mutually agreed-upon treatment goals.

Notify your employer of any changes in your address or family status.

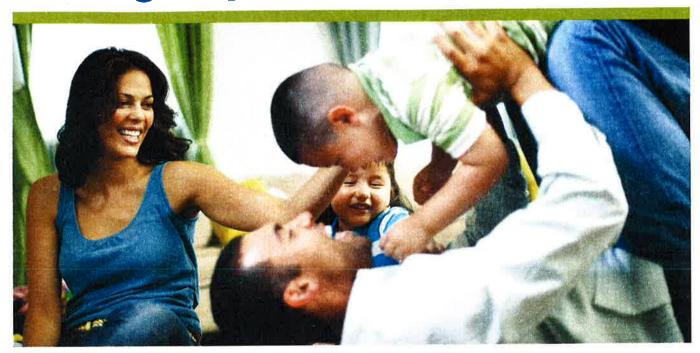
Log in to **myuhc.com**® or call Customer Care when you have a question about your eligibility, benefits, claims and more.

Log in to **myuhc.com** or call Customer Care before receiving services to verify that your doctor or health care professional participates in the UnitedHealthcare network.

### How to voice a complaint

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

## 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

### 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 listed on the back of your health plan ID card.

### Contents

### **GETTING STARTED**

| Understand your health plan ID card           | 2 |
|---|---|
| Using your website and mobile app             | 3 |
| Find a doctor in the network                  | 4 |
| IF YOU NEED CARE                              |   |
| Prepare for your doctor visit                 | 5 |
| Where you may go when you are sick or injured | € |
| How to save money when you need care          | 7 |
| Using myHealthcare Cost Estimator             | 8 |
| AFTER YOU RECEIVE CARE                        |   |

| Learn how claims are paid            | 9  |
|--------------------------------------|----|
| Inderstanding your health statements | 10 |

### PROGRAMS AND SERVICES TO HELP YOU

| Use our online health tools Find additional resources for care Online communities | 11 |  |
|---|----|--|
|   | 12 |  |
|   | 13 |  |

Let's get started.

### **GETTING STARTED**

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

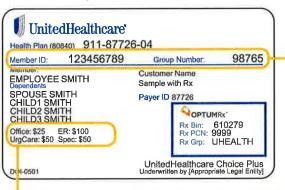
# Understand your health plan ID card

### 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 with you at all times, so you have it when you need it. When you visit your doctor, hospital, or other health care provider, remember to show them the card so they know how to bill for the services they are providing you.



### Front of a sample ID card



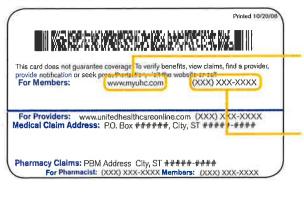
### Member ID and Group Number

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

Your co-payment amounts (if applicable)

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

#### Back of a sample ID card



Your member website
Use myuhc.com for

all your benefit and wellness information

Customer care number

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

### Get help by phone

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

# 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
- Plan ahead for tests and treatments
- Stay on top of your medical history
  - Receive tips for improving your health

### Registration is quick and simple:

- Go to myuhc.com.
- 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.





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

- Change your mailing preferences
- Identify your race, ethnicity and language
- > Turn on direct deposit
- ➤ Register for *Healthy Mind Healthy Body*•





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.



### Find a doctor in the network

Find a nearby network doctor or hospital using myuhc.com

- Login to myuhc.com.
- Click on the *Physician & Facilities* tab or the large *Find a Doctor* button located in the center of the page.
- Click the *Find a Provider* button to search for providers in your network.
- 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 health care 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 discounted 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 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.

The program uses claims data to evaluate doctors and see if they meet national industry standards for quality and local market benchmarks for cost efficiency. Doctors who meet the standards are recognized on **myuhc.com** and in printed provider directories.



- 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 listed on the back of your health plan ID card. Add this number to your cell phone directory for access and answers no matter where you are.

### 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

- Bring your health plan ID card.
- 2 Bring a list of your medications.
- 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

- When you arrive, show your health plan ID card at check-in.
- 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.





For most UnitedHealthcare plans, preventive services are covered as specified in the health care reform law, at 100 percent without charging a co-payment, co-insurance or deductible, as long as they are received in the health plan's network. Check your official benefit plan coverage documents for 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 the back cover 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 co-payment and/or co-insurance
- Little wait time with scheduled appointment

· Normally requires an 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
- Earaches

#### Cost and time considerations\*\*

- Often requires a co-payment and/or co-insurance 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 nonlife-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 co-payment and/or co-insurance 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

### ER

### **Emergency Room (ER)**

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 co-payment and/or co-insurance
- Open 24/7, but waiting periods may be longer because patients with lifethreatening 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 co-payment or co-insurance you will pay will be the same, based on your benefit coverage



### **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.
- \*\*Cost and time information represent averages only and are not tied to a specific condition, level of coverage or treatment. Your out-of-pocket costs will vary based on plan design.



### How to save money 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.

- Make sure doctors, hospitals and other health care professionals are in your plan's network.
  - Use the doctor search tool on **myuhc.com** or call Customer Care using the number on the back of your health plan ID card
- 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 or the link that matches your plan name
  - A book from UnitedHealthcare
  - A brochure or flyer from your employer
- 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. Designed to help you quickly and easily comparison shop before you see the doctor or need a medical procedure, myHealthcare Cost Estimator gives you information that will help you make decisions about your health care and take charge of your health. You can use myHealthcare Cost Estimator to review UnitedHealth Premium designation information about doctors who meet national industry standards for quality and local market benchmarks for cost efficiency. 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 CAT 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?

### 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. Your claims information is on myuhc.com, but if you need more help, give us a call.

### Learn how claims are paid

When you have a doctor visit with a network doctor, he or she will submit the claim for you. The doctor's office may ask you to pay some or all of the bill before you leave. Some network doctors can instantly submit your claim online. UnitedHealthcare will then process the claim to:

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

Doctors in the network have agreed to charge lower prices. This means your costs will likely be lower compared to seeing a doctor who is not in the network. Plus, when you see a network doctor for your preventive care, you don't have to pay anything out of your pocket. Those services will be covered 100%.

### If your doctor is not in the network:

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

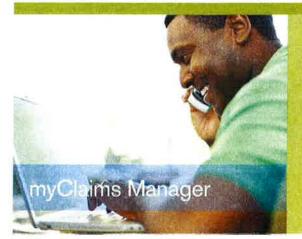




If you receive care from a doctor who is a non-network provider, you may need to fill out a medical claim form. Our network doctors normally take care of claim forms for you.



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



myClaims Manager allows you to follow your claims from start to finish, and track payments you've made to your health care providers all in one place. The enhanced "Manage My Claims" section on myuhc.com now provides more information to help you understand and track your health care claims. Subscribers can even pay their health care providers online with the "Make Payment" feature.

How to access: myClaims Manager is available on myuhc.com. If you are already a user of myuhc.com, just log in and select the "Manage My Claims" button. If you are not a user, go to myuhc.com to register and log in.

### Understanding your health statements

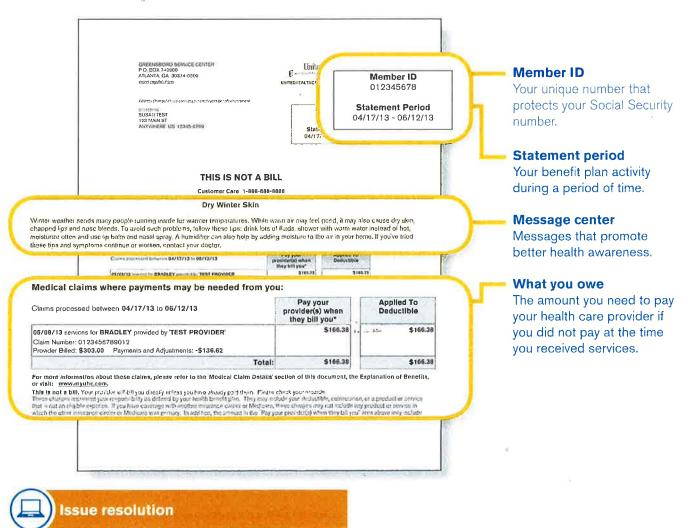
With health statements, you get an easy-to-read record of your claims that helps provide a more complete view of your health care expenses.

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



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

### 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



### Healthy Mind Healthy Body

Sign up today for your personal, monthly e-newsletter, Healthy Mind Healthy Body, which is an award-winning newsletter that provides health and wellness information. at www.uhc.com/myhealthnews.

### 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

### 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.

### 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. Log on to **myuhc.com** and click on the "Look up my benefits" button to find the programs offered with your health plan.

### Centers of Excellence

If you or a family member is diagnosed with a special 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.

To find the covered conditions, log on to myuhc.com and:

- 1. Click on the "Look up My Benefits" button.
- 2. Click on the "Extra Programs" tab to find the Centers of Excellence link.

### 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.

### Online communities

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



#### Source4Women.com

When it comes to your health, and the health of your family, you need a dependable resource you can turn to for information and support.

### We provide:

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



### 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 bilingual (English/Spanish) information and learn more about Hispanic families, including health brochures, podcasts, interactive health modules and a fotonovela. This site is also available when you are on the go through your smartphone.



#### www.uhcasian.com

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



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



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



Cut here then fold in haif

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

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







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

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

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

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

The medical centers and programs in UnitedHealthcare's network and within OptumHealths<sup>M</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. 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.** 

#### Tips to make your doctor's visit worthwhile

#### Before your appointment:

- Make a list of all questions you have for your doctor, nurse or pharmacist.
- Write down medications you are currently taking, including prescriptions, over-the-counter medicines and herbal supplements.
- 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:**

- 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.
- 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.

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 myuho.com.

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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