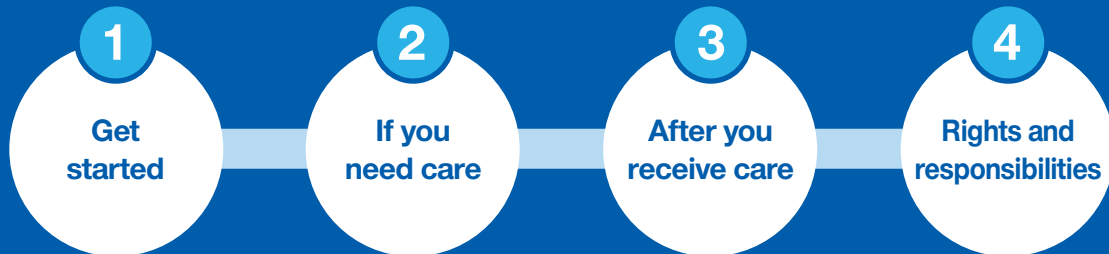




Welcome

Get the most out of your benefits.

What's inside:



Need help?



Visit myuhc.com[®].

Sign up for myuhc.com and get a personalized website that gives you access to your health plan details.



Get on-the-go access.

When you're out and about, the UnitedHealthcare **Health4Me**[®] mobile app puts your health plan at your fingertips. Download it for free today to access your health plan ID card, find nearby care and more.



Call toll-free.

If you don't have computer access, can't find answers, or need language assistance with questions on your benefits, call the toll-free member phone number on your health plan ID card, TTY **711**, 8 a.m. to 8 p.m. ET, Monday through Friday.



Connect with us.

Twitter[®]: [@myUHC](https://twitter.com/myUHC) • Facebook[®] and YouTube[®]: UnitedHealthcare

1 Get started.



Thank you for being a UnitedHealthcare member.

We're here to help make each step of your health care experience easier. That's why we've put together this guide, to help you better understand your benefits, find care, manage costs and get more out of your health plan.



Get to know your health plan ID card.

Your health plan ID card has information about you and your coverage. Remember to carry it with you wherever you go. When you visit your doctor, show your card so they know how to bill for their services. You can also access a digital version through the UnitedHealthcare **Health4Me** mobile app. See next page for more information.



Member ID and group number

Use these when registering on myuhc.com or calling with questions.

Your copayment amounts (if applicable)

Your cost for a covered service (usually due at your appointment).

Example only. Your costs may vary.

How to find your plan details.

Log in to myuhc.com to see health plan documents like your Summary Plan Description, amendments, to see what is and is not covered, as well as required notices. You can also request printed copies at no charge by calling the member number on your ID card.

Get started.



Register for myuhc.com.

Get the most out of your benefits with myuhc.com.

When it comes to managing your health plan and making more informed decisions, simpler is better. With myuhc.com, you have a personalized website that helps you access and manage your health plan. **Use it to:**

- Find and estimate costs for the network care you need.
- See what's covered, and get information about preventive care.
- View claim details and account balances.
- Sign up for paperless delivery of your required plan communications.

Set up your account today.

1. Go to myuhc.com.
2. Click on "Register Now". You'll need your ID card.
3. Follow the step-by-step instructions.



Download the UnitedHealthcare Health4Me mobile app.

Get on-the-go access.

Health4Me puts your health plan at your fingertips. Download the app for free today to:

- Access your health plan ID card.
- Look up your health plan record during your doctor's visit.
- Get directions to quick care options or speak to a doctor.
- Check your current account balances at a glance and estimate costs of common treatments.

Watch short videos to learn more about your plan.

Visit uhc.com/welcome to watch videos about getting started with your plan, using your benefits and avoiding cost surprises.

2 If you need care.



Find a network provider.

How to find one.

Log in to myuhc.com to find a doctor, clinic, hospital or lab based on location, specialty condition, reputation, estimated cost of services, availability, hours of operation and more. You can even see patient ratings and compare quality and costs before you choose services.

Take advantage of network care.

Network doctors, mental health professionals, hospitals, clinics and laboratories charge discounted rates, which typically saves you money. Even if your plan allows you to receive care outside of your network, be aware that it could cost you more.

Choose with confidence.

The **UnitedHealth Premium® Program** uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality and cost-efficient providers. Find UnitedHealth Premium Care Physicians by going to myuhc.com and clicking on “Find a Doctor.” Choose smart. **Look for blue hearts.** ♥♥

If you need hospital care.

Talk to your doctor first to determine which hospital in your network can meet your medical or surgical needs. You or your doctor may be required to notify UnitedHealthcare before you're admitted.

Choose a primary care provider (PCP).

Although your plan may not require you to choose a PCP, it's a good idea to have one main doctor with in-depth knowledge of your health. Find one at myuhc.com or call the toll-free member number on your ID card.

Schedule your preventive care screenings.

Most UnitedHealthcare plans pay 100 percent of the cost of certain preventive care services with a network provider. Check your health plan documents for details.

Visit uhcpreventivecare.com to find age- and gender-appropriate preventive care recommendations for everyone covered under your plan.

If you need care.



Know where to go.

See your primary care provider whenever possible.

Your primary care provider usually has easy access to your records, knows the bigger picture of your health, and many offer same-day appointments to meet your needs. When seeing your provider is not possible, however, it's important to know your quick care options to find the place that's right for you and help avoid financial surprises.

Quick Care Options	Needs or Symptoms	Average Cost*
24/7 Nurse Line Call the number on your health plan ID card for expert advice.	<ul style="list-style-type: none"> • Choosing where to get medical care • Finding a doctor or hospital • Health and wellness help • Answers to questions about medicines 	\$0
Virtual Visits** Anywhere, anytime online doctor visits. To learn more, log in to myuhc.com .	<ul style="list-style-type: none"> • Cold • Flu • Fever • Pinkeye • Sinus 	\$40
Convenience Care Clinic Treatment that's nearby.	<ul style="list-style-type: none"> • Skin rash • Flu shot • Minor injuries • Earache 	\$65
Urgent Care Center Quick after-hours care.	<ul style="list-style-type: none"> • Low back pain • Respiratory illness (cough, pneumonia, asthma) • Stomach illness (pain, vomiting, diarrhea) • Infections (skin, eye, ear/nose/throat, genital-urinary) • Minor injuries (burns, stitches, sprains, small fractures) 	\$190
Emergency Room (ER) Care for serious needs.	<ul style="list-style-type: none"> • Chest pain • Shortness of breath • Severe asthma attack • Major burns • Severe injuries • Kidney stones 	\$1,700

Freestanding ERs

Many people have been surprised by their bill after visiting a freestanding emergency room (FSER). FSERs, sometimes referred to as urgency centers, can be 2x the cost of an ER and 20x the cost of an Urgent Care Center. Neither located in nor attached to a hospital, FSERs are able to treat similar conditions as an ER but do not have an ER's ability to admit patients.

Ask before you enter:

1. Is this an Urgent Care Center or ER?
2. Is this facility a network provider?

* Source: 2015 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 \$1,500.00 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.

** Access to Virtual Visits may not be available in all states or for all groups.

If you need care.



Finding care when you are traveling.

Call the member phone number on your ID card or use the **Health4Me** app to find providers near you and to learn about your coverage when you travel.



Estimate costs.

Know your potential costs before getting care.

You can find and estimate the price of care you need for an upcoming treatment or procedure on myuhc.com. Your cost estimate shows out-of-pocket expenses based on your plan and current benefit status. Members who comparison shop may save up to 36 percent* for care near them.

*UnitedHealthcare Internal Claims Analysis, 2015.



Prepare for your visit.

What to bring:

- Your ID card and one form of picture ID, such as a driver's license.
- A list of medications you're taking.
- Records from previous visits.
- Questions you want to ask your doctor.

Go mobile.

Download the **Health4Me** app to have what you need for your next doctor's visit, from your ID card to your health record to your list of medications—all in one place.



3 After you receive care.



Know how claims are processed.

When you see a network doctor.

Claims are submitted for you and you may be asked to pay some or all of the bill before you leave. UnitedHealthcare will process the claim to:

- Make sure it's an eligible expense under your plan.
- Make sure the service is paid at the discounted network rate.

When you see an out-of-network doctor.

If your plan allows visits to out-of-network providers, you may be asked to pay some or all of the bill before you leave.

- If the doctor doesn't submit your claim, you may be responsible for submitting the claim.
- Find medical claim forms and instructions on myuhc.com.
- Remember, discounted rates don't apply to out-of-network doctors so you may pay more.

Track your claims online.

Follow your claims from start to finish, and track payments you've made to health care providers in one place. You can also pay your bills online at myuhc.com.

Problem with a claim?

Information about the appeals and grievances process can be found in the "Claims & Accounts" tab on myuhc.com. You can also call the toll-free member number on your ID card, TTY **711**.

After you receive care.



Understanding your health statements.

We'll send you health statements when you or one of your covered dependents use your health plan. You can see all claims processed for that period, plus your network and out-of-network balance and deductible information.

If you receive your health statements online, you'll get an email whenever a new one is posted. You can view your information and activity securely at myuhc.com.

Member ID
012345678

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

Member ID
Your unique number that protects your Social Security number.

Statement period
Your health plan statement during a specific time.

Message center
Messages that promote better health awareness.

What you may owe
The amount you need to pay your health care provider if you didn't pay at the time of services, and the portion that's applied to your deductible.

THIS IS NOT A BILL
Dry Winter Skin

Winter weather sends many people running inside for warmer temperatures. While warm air may feel good, it may also cause dry skin, chapped lips and nose bleeds. To avoid such problems, follow these tips: drink lots of fluids, shower with warm water instead of hot, moisturize often and use lip balm and nasal spray. A humidifier can also help by adding moisture to the air in your home. If you've tried these tips and symptoms continue or worsen, contact your doctor.

Medical claims where payments may be needed from you:

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

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.

Please see the next page for more information
Page 1 of 8

How to submit a complaint.

If you're 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 toll-free member number on your ID card, or in writing through the Medical Appeals and Grievances information on myuhc.com.

4

Rights and responsibilities.



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.
- Get 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 doctors, health care professionals and other health care facilities.
- Participate in decisions about your care with your doctor and other health care professionals.
- Get and make recommendations regarding the organization's rights and responsibilities policies.
- Get 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:

- Know and confirm your benefits before receiving treatment.
- Contact an appropriate health care professional when you have a medical need or concern.
- Show your 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.
- Log in to myuhc.com or call us when you have a question about your eligibility, benefits, claims and more.
- Log in to myuhc.com or call us before receiving services to verify that your doctor or health care professional participates in the UnitedHealthcare network.

Rights and responsibilities.



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

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 LŪ Y: 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 **русский (Russian)**. Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (**Arabic**)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرف العضوية.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisyè 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, निःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍI BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yánilti'go, saad bee áka'anída:awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shq'odí ninaaltsoos nit'ízi bee nééhozinígíí bine'dęę t'áá jíik'ehgo béésh bee hane'i biká'ígíí bee hodílnih.

Visit 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. 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.

Access to Virtual Visits and prescription services may not be available in all states or for all groups. Go to myuhc.com for more information about availability of Virtual Visits and prescription services. Always refer to your plan documents for your specific coverage. Virtual Visits are not an insurance product, health care provider or a health plan. Virtual Visits are an Internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. 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. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. No controlled substances may be prescribed. Other prescriptions may be available where clinically appropriate and permitted by law, and can be transmitted to the pharmacy of the member's choice.

Preventive care: Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (PPACA), based on your age, gender and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in PPACA. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible. Always refer to your plan documents for your specific coverage.

Some 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 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'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. 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's 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 UnitedHealth Premium[®] designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com. You should always visit 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 for detailed program information and methodologies

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

Information for individuals residing in the state of Louisiana or who 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 copayments, coinsurance, 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 member telephone number that appears on your ID Card.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company. OptumRx is an affiliate of United HealthCare Services, Inc.