

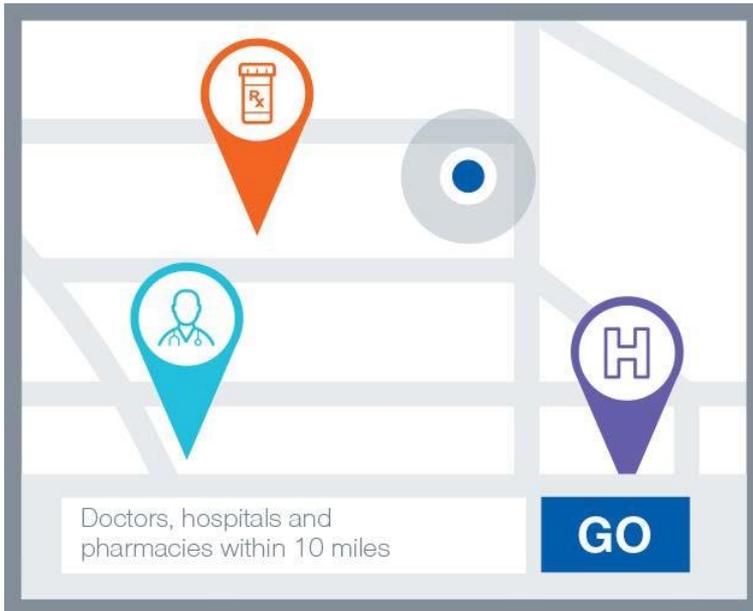
There are many ways into the complex health care system.

Get benefits that make it easier to focus on your health, not your health care.

OFFICIAL
MEDICAL CODE
E001.1 | **ACTIVITIES INVOLVING RUNNING**



Our network is available in 98% of all U.S. counties.



- ✓ **867,500** doctors and health care professionals (clinics, labs, care centers, etc.)
- ✓ **5,300** hospitals

Search our **NETWORK** at welcometouhc.com



Searching our network is easy.



1

Look for the find a doctor button on **myuhc.com**[®]

2

Call the number on the back of your **health plan ID card**

3

Search using the **Health4Me**[™] mobile app

Search our **NETWORK** at welcometouhc.com





Continuing for 01/01/2017

Non-Network benefits are NOT available, except in emergency situations.

- ✓ Doctor Office Visits
- ✓ Hospital care
- ✓ And much more

¹This is not the complete list of covered services.
See your official health plan documents for more details.

Choice Plan with HRA – High Plan

With the Choice Plan with HRA, you can use any **network** doctor, clinic, hospital or health care facility.

- ✓ There's no need to choose a primary care provider (PCP) or get referrals to see a specialist.
- ✓ Preventive care is covered 100% in our network.

CO-PAYMENT*

PCP	\$20 / \$40
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Specialist	\$30 / \$60
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DEDUCTIBLE*

Self	\$2,000
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Family	\$4,000
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CO-INSURANCE*	80%
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OUT-OF-POCKET LIMIT

Self	\$4,000
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Family	\$8,000
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Choice Plan with HRA – Low Plan

With the Choice Plan with HRA, you can use any **network** doctor, clinic, hospital or health care facility.

- ✓ There's no need to choose a primary care provider (PCP) or get referrals to see a specialist.
- ✓ Preventive care is covered 100% in our network.

CO-PAYMENT*

PCP	\$20 / \$40
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Specialist	\$30 / \$60
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DEDUCTIBLE*

Self	\$1,000
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Family	\$2,000
---------------	---------

CO-INSURANCE*	80%
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OUT-OF-POCKET LIMIT

Self	\$3,000
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Family	\$6,000
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Choice Plan with HRA

STEP
1

How paying for network care works with an HRA

Your deductible: Your HRA pays for covered services first. If you spend all of your HRA, you'll have to pay until you reach your deductible.

STEP
1

Your deductible



Choice Plan with HRA

STEP
2

How paying for network care works with an HRA

Your co-insurance: After you reach the deductible, you share the costs with the plan.

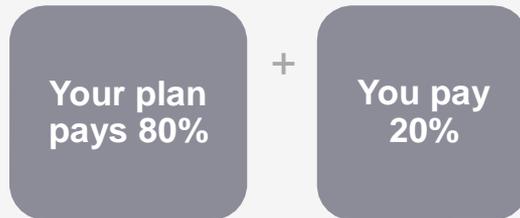
STEP
1

Your deductible



STEP
2

Your co-insurance



Choice Plan with HRA

STEP
3

How paying for network care works with an HRA

Your out-of-pocket limit: When you reach the limit, you are done paying. The plan pays 100% of covered services.

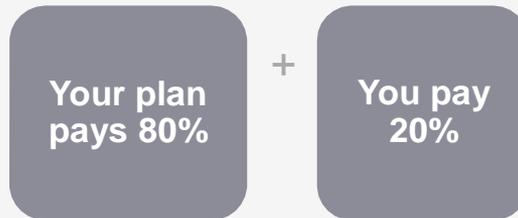
STEP
1

Your deductible



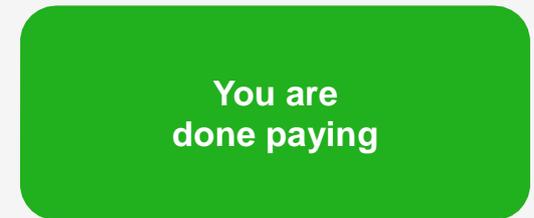
STEP
2

Your co-insurance



STEP
3

Your out-of-pocket limit



Health Reimbursement Accounts

- ✓ **Your employer funds it each year.**
- ✓ **If you successfully completed any portion of the Wellness Program, the rewards you earned are available in this account.**
- ✓ **It will help you pay for covered services.**
This includes paying for services that apply to your deductible, such as doctor visits, lab work, hospital stays, and more.
- ✓ **You won't pay for services until it's spent.**
The HRA can be used to pay for all covered services first. You won't pay as long as you have money in your HRA. The money in the HRA may be enough to cover all of your health care costs for the year.
- ✓ **Remaining money will roll over to use next year.**

Using your HRA

It's easy to use your HRA

- ✓ **Online claim form**
If you need to submit a claim for reimbursement, you can easily do so online at myuhc.com. You can even sign up for emails to stay up to date on claim payments.
- ✓ **Health Care Spending Card** Use the debit card to pay by phone, online or at locations that accept MasterCard.
- ✓ This card can access both your FSA and HRA funds.

Health Care Spending Card MasterCard¹

This handy debit card makes it easy to pay from your HRA. You can use it to pay by phone, online or at locations that accept MasterCard.



1. May not be available for some plans



Flexible Spending Accounts



An FSA is designed to help you:

- ✓ Pay for care and services that may not be covered by other benefits
- ✓ Save money by paying less in taxes

Understanding FSAs

Through your employer, you choose to set aside money, tax-free, to pay for medical or dependent care expenses.

You decide how much of your wages you want taken out of your paycheck and put into an FSA.

You don't have to pay taxes on this money.

There is no carry-over of FSA funds. What you don't spend, you will lose.

You have a grace period of two and a half months to purchase eligible expenses for reimbursement from your Health Care FSA only. Expenses must be incurred by **3/15/2018**.



Understanding FSAs

There are different types of FSAs. Here is what is available to you:

- **Health care FSA** lets you set aside money from your paycheck, before it is taxed, to pay for eligible health care expenses. You can set aside up to \$2,500 for expenses incurred by you and your dependents.
- **Dependent care FSA** lets you save even more by setting aside money to pay for eligible dependent care expenses. You can set aside up to \$5,000 for expenses you incur for daycare services for a dependent child.





How FSAs work

1. Estimate your expenses for the year. Decide how much money you want to set aside in your FSA.
2. Enroll when you enroll in your benefits. **You must re-enroll each year.**
3. Money will be set aside into FSA from each paycheck after the plan year starts. You pay no taxes on that amount.
4. As you pay for eligible expenses, you reimburse yourself from your FSA.

Health Care Spending Card

Your FSA and HRA will come with the Health Care Spending Card Debit MasterCard® to make paying easy

- **No reimbursement forms to submit**
- **Most grocery stores and pharmacies can identify eligible expenses on receipts**





How your HRA and FSA work together:

If you have a health care FSA, the FSA will pay first when using your Health Care Spending Card. The HRA will pay for all covered services after your FSA has been exhausted. You won't pay out of your pocket as long as you have money in your HRA. The money in the HRA may be enough to cover all of your health care costs for the year.

OTHER BENEFITS

Manage your benefits and health care at myuhc.com.®

- ✓ Track claims and expenses.
- ✓ Pay health care bills.
- ✓ Find network providers



Access your benefits and get help anytime, anywhere with the UnitedHealthcare **HEALTH4ME™** app



Get your information on the go

Use myuhc.com wherever you are — download the **UnitedHealthcare Health4Me™** mobile app.

Health4Me provides instant access to your family's health information — anytime and anywhere.

- ✓ Find a physician near you
- ✓ Check the status of a claim
- ✓ Speak directly with a health care professional





Online access to Care

A virtual visit lets you see and talk to a doctor from your mobile device or computer

- ✓ No driving or crowded waiting rooms
- ✓ 24/7 access
- ✓ Beginning in 2016, you can log in to myuhc.com or the Health4Me app to learn more



DOCTOR
on**DEMAND**



UnitedHealthcare

Real Appeal



- 52 weeks of support through your lifestyle change journey
- Part of your insurance benefits so no cost to you!
- Includes:
 - Personal coach
 - Success Kit
 - Online tracking tools
 - All Star TV Show
 - Accountability group

real appeal



OTHER BENEFITS

Benefits worthy of your favorites bar



Estimate health care costs.

You have easy-to-use tools so you can see what a treatment or procedure typically costs, estimate costs of prescriptions, and see what your share of expenses may be.



Get help finding quality care.

The UnitedHealth Tier 1 Premium® Designation Program shows you doctors who meet quality and cost-efficiency guidelines.



Get help if you have work-related or personal issues.

Go to [livewellworkwell.com](https://www.livewellworkwell.com) for help managing your health and well-being. You can find professional care, self-help programs, therapies and tools, articles and other resources.

- ✓ Professional care
- ✓ Self-help programs
- ✓ Therapies
- ✓ Tools, articles and other resources



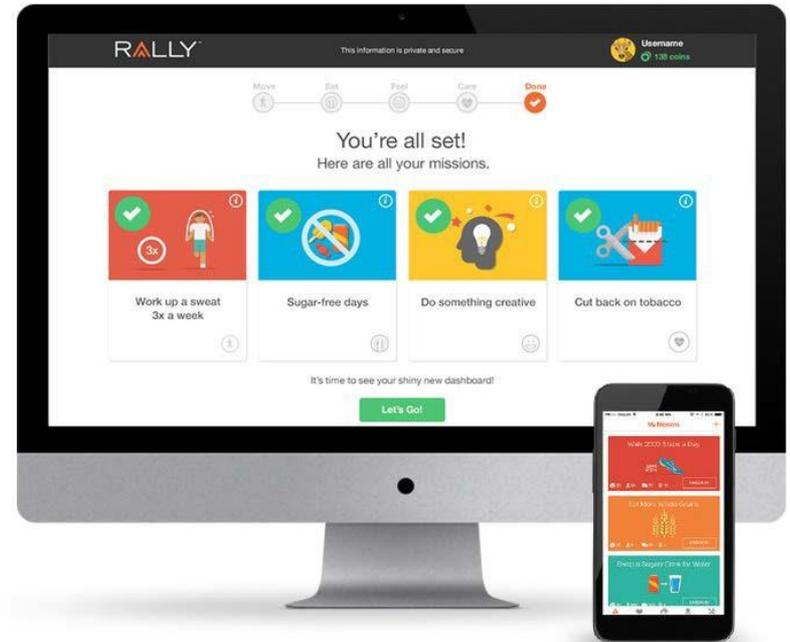
OTHER BENEFITS

Support to reach your wellness goals.

Get your RallySM Age.

Take the Health Survey and instantly get your Rally Age — a number that gives you a measure of your “health age.”

- ✓ Pick missions to help you get your health on track Self-help programs
- ✓ Store your health history
- ✓ Connect with online communities
- ✓ Join fun challenges sharing health topics
- ✓ Earn coins as you track and accomplish each mission.



As you complete certain Rally activities, you may earn coins for your efforts, which can be used to enter sweepstakes for chances to **WIN GREAT PRIZES.**





Get help through pregnancy and delivery.

Enroll in the Healthy Pregnancy Program by calling the number on your health plan ID card.

- ✓ Access nurses
- ✓ Get information to help you identify health risks
- ✓ Get a complimentary gift





Watch the mail for your member ID card.

**Bring your card with you when you get
health care services.**

- ✓ Mailed to new members within 30 days of enrollment
- ✓ Includes your plan information
- ✓ Let's your provider know how to bill
- ✓ Download a copy from myuhc.com[®] or Health4Me[™]



**Thank You
this much!**

Disclaimers

UnitedHealthcare® dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX and associated COC form number DCOC.CER.06.

