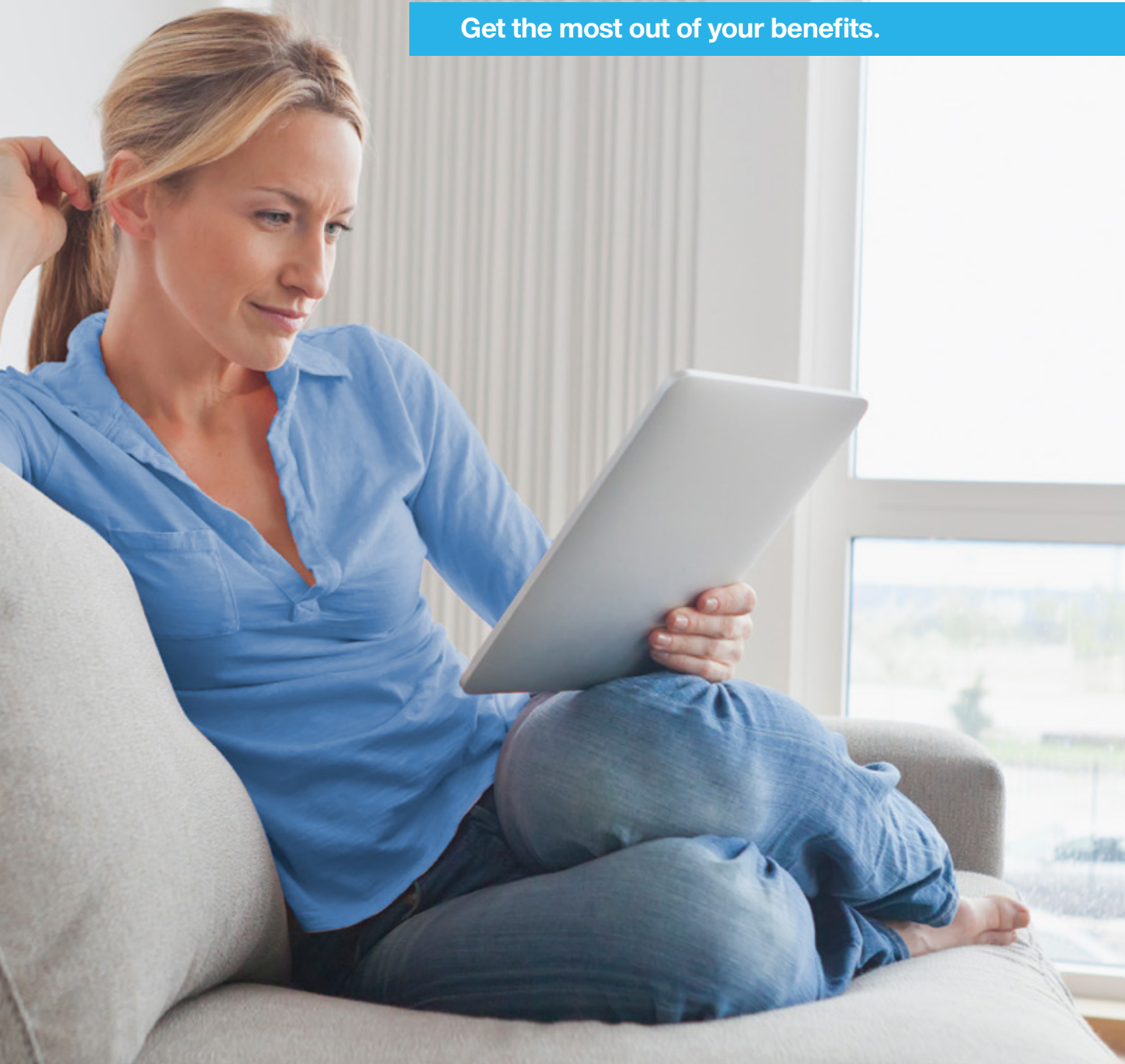




Welcome

Get the most out of your benefits.



Helping make your health care experience better.



What's inside:

- Get started
- If you need care
- After you receive care
- Programs to help you
- Rights and responsibilities

Need help?



Visit myuhc.com[®].

Find personalized information about your plan.



Call toll-free.

If you don't have computer access, need language assistance or can't find answers, 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

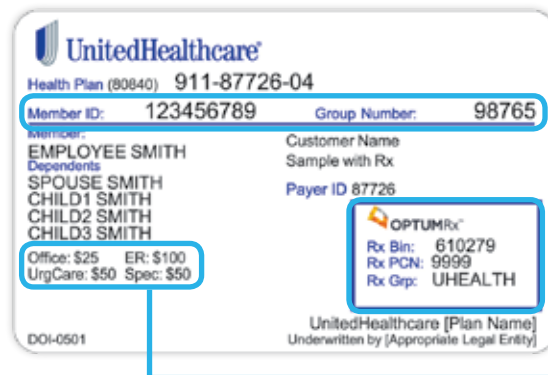
Facebook[®] and YouTube[®]: UnitedHealthcare

Welcome! Thank you for being a UnitedHealthcare member. We understand that managing health plan benefits and controlling costs can be complicated. That's why we offer a member website and a dedicated team ready to help you understand your coverage, treatment options and more. **We hope this guide helps make your health care experience easier. Contact us if you need help.**

Get started.

1 Get to know your health plan ID card.

It has information about you and your coverage. Remember to carry it with you wherever you go. When you visit your provider or pharmacy, show your card so they know how to bill for their services. You can also access a digital version through the mobile app. (See the next page for more information.)



Member ID and group number

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

Your prescription coverage

Your pharmacist will use this to determine what medications are covered.

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 complete plan details.

Log in to **myuhc.com** to see health plan documents like your policy, riders, amendments, required notices and welcome materials. You can also request printed copies at no charge by calling the member number on your ID card.

2

Register for myuhc.com®



Get 24/7 online access to your health plan.

Set up your **myuhc.com** account today. It's a personalized website that helps you access and manage your health plan and health information. Use it to:

- Find network doctors and facilities.
- Check your coverage and claims status.
- Get a list of covered prescription drugs.
- Review preventive care services.
- Print a temporary ID card.
- Receive two award-winning monthly newsletters:
Healthy Mind Healthy Body® and *Benefit Awareness News*.



Set up your account today.

1. Go to **myuhc.com**.
2. Click on Register Now. You'll need your ID card or your Social Security number and date of birth.
3. Follow the step-by-step instructions.

3

Download the UnitedHealthcare Health4Me® mobile app.



Get on-the-go access.

Health4Me puts your health plan at your fingertips. Download it for free today to use the **myuhc.com** features listed above. Plus, view your digital ID card, find nearby care and more.

Watch short videos about:

- Getting started with your plan.
- Using your benefits.
- Avoiding cost surprises.

Visit uhc.com/welcome to learn more.

If you need care.

1 Find a network provider.



How do you find one?

Log in to **myuhc.com** to search and filter by name, facility, specialty, location and other options, like qualifications. You can get additional information about doctors, understand your coverage and learn which services may require approval.



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 evaluates doctors in 17 premium specialties which represent 48 sub-specialties using quality and cost efficiency standards. It was created to help members make more informed and personally appropriate choices for their medical care. Find a UnitedHealth Premium provider at **myuhc.com**. With some plans, your out-of-pocket costs may be less when you use UnitedHealth Premium Care Physicians. Check your health plan documents for details.



Need hospital care?

Talk to your doctor first to determine which hospital 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 physician (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 to help guide you on the best path of care. 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.

2 Know where to go.

With many options for getting care, how do you choose? This chart may help you understand where to go for what – and how you can save money.

Where to go	What it is	When to use	Cost and wait times*	Price
24-hour Nurse 	<p>You can speak with a registered nurse 24/7. Call the phone number on your ID card to get started.</p>	<ul style="list-style-type: none"> • Choosing appropriate medical care • Finding a doctor or hospital • Understanding treatment options • Supporting a healthier lifestyle • Answering medication questions 	<ul style="list-style-type: none"> • No additional cost to you. • Call 24/7. <p>24-hour nurse is for informational purposes only.</p>	\$0
Virtual Visits 	<p>A Virtual Visit lets you see a doctor using the camera on your smartphone, tablet or computer. You can even get a prescription sent to your local pharmacy, all in 30 minutes or less.</p>	<ul style="list-style-type: none"> • Allergies • Bladder infections • Bronchitis • Cough/colds • Diarrhea • Fever • Pinkeye • Rashes • Seasonal flu • Sinus problems • Sore throat • Stomachaches 	<ul style="list-style-type: none"> • Often requires a copayment and/or coinsurance. <p>Services may not be available in all states or for all groups. See back page of this guide or go to myuhc.com to learn more about Virtual Visits.</p>	\$
Primary Care Physician 	<p>Selecting a PCP to help manage your care may help save you both time and money. Your primary doctor may provide preventive care, treat more chronic conditions, access your health records, manage your medications and refer you to a specialist, if needed.</p>	<ul style="list-style-type: none"> • Checkups • Preventive services • Minor skin conditions • Vaccinations • General health management 	<ul style="list-style-type: none"> • Often requires a copayment and/or coinsurance. • Normally requires an appointment. • Usually little wait time with scheduled appointment. 	\$\$

*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. Check your benefit documents for specific coverage details.

Where to go	What it is	When to use	Cost and wait times*	Price
Convenience Care Clinic 	Visit a convenience care clinic when you can't see your doctor and your health issue isn't urgent. These clinics are often in stores.	<ul style="list-style-type: none"> • Common infections (such as strep throat) • Minor skin conditions (such as poison ivy) • Vaccinations • Pregnancy tests • Minor injuries • Earaches 	<ul style="list-style-type: none"> • Often requires a copayment and/or coinsurance similar to office visit. • Walk-in patients are welcome with no appointments necessary, but wait times can vary. 	\$\$
Urgent Care 	Urgent care is usually ideal when you need care quickly, but it's not an emergency (and your doctor isn't available). Urgent care centers treat issues that aren't life-threatening.	<ul style="list-style-type: none"> • Sprains • Strains • Small cuts that may need a few stitches • Minor burns • Minor infections • Minor broken bones 	<ul style="list-style-type: none"> • Often requires a copayment and/or coinsurance that may be higher than an office visit. • Walk-in patients are welcome, but waiting periods may be longer as patients with more urgent needs will be treated first. 	\$\$\$
Emergency Room (ER) 	The ER is for life-threatening or very serious conditions that require immediate care. This is also when to call 911 or your local emergency number.	<ul style="list-style-type: none"> • Heavy bleeding • Large open wounds • Sudden change in vision • Chest pain • Sudden weakness or trouble talking • Major burns • Spinal injuries • Severe head injury • Breathing difficulty • Major broken bones 	<ul style="list-style-type: none"> • Often requires a higher copayment and/or coinsurance. • Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first. • If you're in a true medical emergency, and you go to a network or out-of-network emergency room for care, the same copayment and coinsurance levels will apply. However, you may pay higher out-of-pocket costs if you go to an out-of-network emergency room. 	\$\$\$\$

Finding care when you are traveling.

Call the member phone number on your ID card to find providers near you, and to learn if any restrictions apply.

Still need help deciding where to go?

Call the toll-free member phone number on your ID card (TTY 711).

*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. Check your benefit documents for specific coverage details.

3

Estimate costs.

Know your costs before getting care. You can estimate and compare fees for an upcoming treatment or procedure on **myuhc.com**. Your estimate shows out-of-pocket expenses based on your plan and current benefit status.

Shop around and save.

With such a wide variety of services, from minor procedures to major surgeries, it's a good idea to check estimated pricing first. Go to **myuhc.com** and use the cost estimator tool so you know what to expect before you go. Members who use it to comparison shop pay up to 36 percent less* for care near them.

*UnitedHealthcare Internal Claims Analysis, 2015.

4

Prepare for your visit.



What to bring:

- Your health plan 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.

5

Using your pharmacy benefits.



Managing your benefits.

OptumRx® is your UnitedHealthcare plan's pharmacy care services manager. We're committed to providing you with safe, easy and cost-effective ways to get the medication you need. Here's how to manage your pharmacy benefits online:

1. Log in to **myuhc.com**.
2. To manage your medications on the go, download the **Health4Me** app.



Filling your prescriptions.

Delivered to your door.

Order up to a three-month supply of the medication you take regularly for less with home delivery.

- Use the **Health4Me** app.
- Log in to **myuhc.com**.
- Call the number on your ID card.

There is no charge for standard shipping to U.S. addresses.

Pick up at the pharmacy.

- Show your ID card at any UnitedHealthcare network retail pharmacy.
- To see a list of network pharmacies, use the **Health4Me** app, visit **myuhc.com** or call the number on your ID card.

Go mobile.

With the **Health4Me** app on your smartphone or tablet, you can refill prescriptions, track your prescription history, compare medication pricing and options, search your prescription drug list (PDL) and more.*

Set up medication reminders.

Use **myuhc.com** or **Health4Me** to set up automatic email or text message** reminders for when to take your medication and order refills.

*Some sections are only available if you're logged in to your account. Not all sections of the website are available to all members. Access to tools and features is determined by your plan.

**OptumRx provides this service at no additional cost. Standard message and data rates charged by your carrier may apply.

5

Using your pharmacy benefits continued.

Lowering your pharmacy costs.

Here are some tips on how to get medication at the lowest cost.



Know your plan.

Your plan may require one or more of the following before you can fill your prescription:

- **Prior authorization** – approval to get a medication.
- **Step therapy** – trying one medication before another.
- **Quantity limits** – getting a certain amount of each prescription.



Check your prescription drug list (PDL).

Your PDL is a list of covered medications. The list is broken into sections called tiers. Choosing medications in lower tiers may save you money. Check your PDL often.



Talk to your doctor.

When you talk with your doctor, use the **Health4Me** app to confirm coverage and costs. You can also talk about what you need to do to get your medication.



Consider generic drugs.

Generic medications usually have a lower copay than brand-name medications. Ask your doctor if there's a generic option for you.



Compare prices.

Search for lower-cost alternatives. Just log in to **myuhc.com** or use the **Health4Me** app.



Transfer your current medications.

When you switch to a new plan, coverage for prescriptions you're already taking may change. To help make sure you continue to get the medications you need:

1. Enter them into the drug pricing tool on **myuhc.com** to see if they're covered.
2. Get information on how to continue to get your current medications or how to switch to a lower-cost alternative.

Questions? We can help.

- Log in to **myuhc.com**.
- Use the **Health4Me** app.
- Call the number on your ID card.

After you receive care.

1 Know how claims are paid.



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:

- Determine whether the claim was for eligible preventive care, so it can be paid 100 percent.
- Make sure it's an eligible expense under your plan.
- Make sure the service is charged 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'll be responsible for doing it.
- 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 with the Make Payment feature 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**.

2

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
11/17/16 - 01/12/17

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.

GREENSBORO SERVICE CENTER
P.O. BOX 740800
ATLANTA, GA 30374-0800
www.myuhc.com

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

012345678
SUSAN TEST
123 MAIN ST.
ANYWHERE US 12345-6789

UNITEDHEALTHCARE

11/17/16 - 01/12/17

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:

Medical claims where payments may be needed from you:

Claims processed between 11/17/16 to 01/12/17	Pay your provider(s) when they bill you*	Applied To Deductible
12/08/16 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.

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 verbally by calling the toll-free member number on your ID card, or in writing through the Medical Appeals and Grievances information on **myuhc.com**.

Programs to help you.

1 Health and wellness program.

Sign up for Rally® on myuhc.com. It's a personalized program to help you move more and eat better. It even rewards you for your progress.



How it works:

Get started.

Once you register, you'll choose an avatar to participate in online communities or other activities.

Take your health survey.

The health survey will guide you with visual prompts to follow. You'll receive your results as a "Rally AgeSM" – a number to help you assess your actual age compared to your health age based on your survey responses.

Pick your missions.

Get personalized results and recommended missions – or individual action plans – based on your survey results. Missions provide activities to help improve or maintain your health. Choose ones that fit your lifestyle.

Earn rewards.

You'll get coins when you check in to Rally and track your progress on your missions. Use them to enter sweepstakes for chances to win cool prizes. The more you participate in Rally, the more chances to win!

2 Health discounts.



Save 10 percent to 50 percent on these health and wellness services that may not be covered by your medical plan:

- Cosmetic dental care, such as teeth whitening.
- Laser eye surgery.
- Acupuncture, chiropractic care, massage therapy and natural medicine.
- Long-term care services, such as assisted living and durable medical equipment.
- Infertility treatment.
- Hearing devices.

Log in to myuhc.com to find a participating provider.

3 Pregnancy support.



The Healthy Pregnancy Program provides expectant mothers with support, including health assessments, nurse support and more. It's best to enroll within the first 12 weeks of pregnancy, but you can start through week 34. The program is provided at no extra charge, as part of your benefit plan.

To enroll, call **1-888-246-7389*** or visit **healthy-pregnancy.com** for more information.

*Questions are answered 24/7, but enrollment is only open from 8 a.m. to 8 p.m. CT.

4 Extra support.



Disease management

There's additional support for those who need help managing a chronic disease. Experienced nurses will contact you with information to help you make more informed decisions. Log in to **myuhc.com** to find the programs offered with your health plan.

Centers of Excellence

If you have a special condition, you can get help finding a doctor and medical center as well as help with understanding your illness and scheduling appointments. To see covered conditions, log in to **myuhc.com**.

Emotional Health

Your behavioral health benefit provides confidential support. Get help 24/7 for:

- Alcohol and drug use recovery.
- Coping with grief and loss.
- Depression, anxiety and stress.
- Relationship difficulties.

If you need behavioral health support, visit **liveandworkwell.com** or call the member phone number on your ID card.

Need help?

UnitedHealthcare Insurance Company on behalf of itself and its affiliates does not discriminate on the basis of race, color, national origin, age, disability, or sex in its health programs or activities.

To request a document in another format or to get assistance free of charge, please call the toll-free member phone number listed on your health plan ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m. ET.

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail or email:

Civil Rights Coordinator
P.O. Box 30573
Salt Lake City, UT 84130-0573
UHC_Civil_Rights@uhc.com

If you need help filing a grievance, please call the toll-free member phone number listed on your health plan ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m. ET.

You can also file a complaint directly with the U.S. Dept. of Health and Human Services online, by phone or mail:

- Online:
<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint forms are available at
www.hhs.gov/ocr/office/file/index.html.
- Phone: Toll-free 800-368-1019, 800-537-7697 (TDD)
- Mail:
U.S. Dept. of Health and Human Services
200 Independence Avenue, SW Room 509F
HHH Building
Washington, D.C. 20201

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.
- 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 doctors, health care professionals and 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:

- 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 when you have a question about your eligibility, benefits, claims and more.
- Log in to myuhc.com or call before receiving services to verify that your doctor or health care professional participates in the UnitedHealthcare network.

You have the right to get help and information in your language at no cost. To request an interpreter, call the toll-free member phone number listed on your health plan ID card, press 0. TTY 711.

Tiene derecho a recibir ayuda e información en su idioma sin costo. Para solicitar un intérprete, llame al número de teléfono gratuito para miembros que se encuentra en su tarjeta de identificación del plan de salud y presione 0. TTY 711

您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥打您健保計劃會員卡上的免付費會員電話號碼，再按 0。聽力語言殘障服務專線 711

Quý vị có quyền được giúp đỡ và cấp thông tin bằng ngôn ngữ của quý vị miễn phí. Để yêu cầu được thông dịch viên giúp đỡ, vui lòng gọi số điện thoại miễn phí dành cho hội viên được nêu trên thẻ ID chương trình bảo hiểm y tế của quý vị, bấm số 0. TTY 711

귀하는 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 통역사를 요청하기 위해서는 귀하의 플랜 ID 카드에 기재된 무료 회원 전화번호로 전화하여 0번을 누르십시오. TTY 711

May karapatan kang makatanggap ng tulong at impormasyon sa iyong wika nang walang bayad. Upang humiling ng tagasalin, tawagan ang toll-free na numero ng telepono na nakalagay sa iyong ID card ng planong pangkalusugan, pindutin ang 0. TTY 711

Вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы подать запрос переводчика позвоните по бесплатному номеру телефона, указанному на обратной стороне вашей идентификационной карты и нажмите 0. Линия TTY 711

لك الحق في الحصول على المساعدة والمعلومات بلغتك دون تحمل أي تكلفة. لطلب مترجم فوري، اتصل برقم الهاتف المجاني الخاص بالأعضاء المدرج ببطاقة مُعرّف العضوية الخاصة بخطتك الصحية، واضغط على 0. الهاتف النصي (TTY) 711

Ou gen dwa pou jwenn èd ak enfòmasyon nan lang natifnatal ou gratis. Pou mande you entèprèt, rele nimewo gratis manm lan ki endike sou kat ID plan sante ou, peze 0. TTY 711

Vous avez le droit d'obtenir gratuitement de l'aide et des renseignements dans votre langue. Pour demander à parler à un interprète, appelez le numéro de téléphone sans frais figurant sur votre carte d'affilié du régime de soins de santé et appuyez sur la touche 0. ATS 711.

Você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para solicitar um intérprete, ligue para o número de telefone gratuito que consta no cartão de ID do seu plano de saúde, pressione 0. TTY 711

Masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Po usługi tłumacza zadzwoń pod bezpłatny numer umieszczony na karcie identyfikacyjnej planu medycznego i wcisnij 0. TTY 711

Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um einen Dolmetscher anzufordern, rufen Sie die gebührenfreie Nummer auf Ihrer Krankenversicherungskarte an und drücken Sie die 0. TTY 711

ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳をご希望の場合は、医療プランのIDカードに記載されているメンバー用のフリーダイヤルまでお電話の上、0を押してください。TTY専用番号は711です。

شما حق دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید. برای درخواست مترجم شفاهی با شماره تلفن رایگان قید شده در کارت شناسایی برنامه بهداشتی خود تماس حاصل نموده و 0 را فشار دهید. TTY 711

Hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per richiedere un interprete, chiama il numero telefonico verde indicato sulla tua tessera identificativa del piano sanitario e premi lo 0. Dispositivi per non udenti/TTY: 711

Visit www.uhc.com/legal/required-state-notice to view important state required notices. Preventive care: Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, coinsurance or a deductible.

The Health Discount Program is administered by HealthAllies®, Inc., a discount medical plan organization. The Health Discount Program is NOT insurance. The discount program provides discounts at certain health care providers for medical services. The discount program does not make payments directly to the providers of medical services. The discount program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773, www.unitedhealthallies.com, ohacustomer@optumhealth.com.

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.

The health care reform law requires the coverage of certain preventive services, based on your age, gender and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in the health care reform law. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible. Always refer to your plan documents for your specific coverage.

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.

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.

Rally provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

This program 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 program is for informational purposes only and provided as part of your health plan. The wellness team cannot diagnose problems or recommend treatment and is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can't diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com. 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 doctor, 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 picking a physician. Please visit myuhc.com for detailed program information and methodologies.

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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.

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. OptumRx is an affiliate of United HealthCare Insurance Company.

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