



City of Burnet 2020-2021 Wellness Guide

Ready
to dive in?

Here
we go.



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Welcome

Get the most
out of your
health plan.

Here's
how.

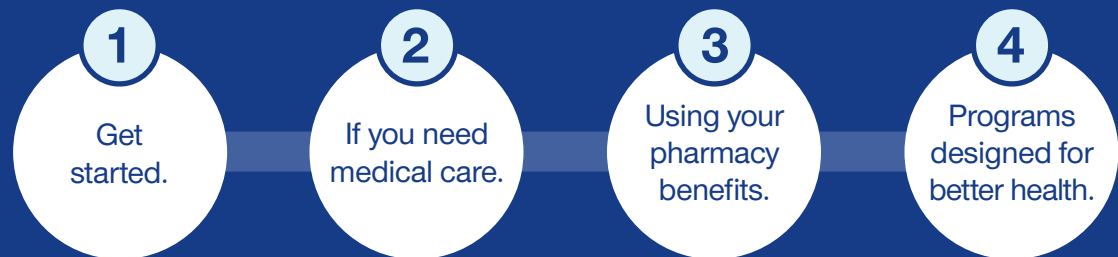


Let's
do
this.

Thank you for being a UnitedHealthcare member.

We're here to help make each step of your health care experience easier. Take a look at this guide to help you better understand your benefits, find care, manage costs and get more out of your health plan.

What's inside:



Call toll-free.

If you don't have computer access, need language assistance or still have questions after reading this, please call the toll-free member phone number on your health plan ID card, TTY 711.*



Connect with us.

- [Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare)
- [Twitter.com/UHC](https://twitter.com/UHC)
- [Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare)
- [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)

*A TTY is a special device that lets people who are deaf, hard of hearing or speech-impaired use the telephone to communicate by allowing them to type messages back and forth to one another.

1 Get started.



Activate your myuhc.com® account.

When it comes to managing your health plan, myuhc.com lets you see what's covered, manage costs and so much more. To help everyone get the most from their plan, it's important that each member age 18 and over create their own account. Then, use it to:

- Find a network doctor.
- View and pay claims.
- Check your account balances.
- Learn about preventive care.
- Find and estimate costs.
- Watch a personalized video about your plan's coverage and costs.*
- See a breakdown of your claim, showing how much your plan covered, what you owe and remaining out-of-pocket balances.

Set up your account today.

- Go to myuhc.com > **Register Now**.
- Have your ID card handy and follow the step-by-step instructions.



Download the UnitedHealthcare® app.

The **UnitedHealthcare app** puts your health plan at your fingertips. Download it to:

- Find nearby care options in your network.
- See your claim details and view progress toward your deductible.
- View and share your health plan ID card.
- Video chat with a doctor—without leaving the app.



Access your
plan from
your car.

Or from
your couch.

*Information will vary to reflect your actual coverage. Members with a Health Incentive Account are not eligible for the video.

Get started.



Simple ways to save.

Stay in the network.

The doctors and facilities in the network have agreed to provide services at a discount—so staying in network makes sense, especially when visiting an out-of-network provider could end up costing you a lot more for care. Sign in to myuhc.com > **Find Care & Costs** to locate:

- Labs
- Hospitals
- Mental health professionals
- Network doctors
- Pharmacies

Look up the cost of a medication.

Sign in to myuhc.com > **Pharmacies & Prescriptions** to find information about your medication, prices and lower-cost options.

Shop around.

With such a wide variety of services, from minor procedures to major surgeries, it's a good idea to check approximate pricing first. Visit myuhc.com > **Find Care & Costs** to estimate your costs. Members who comparison shop may save up to 36%* for care near them.

*UnitedHealthcare Internal Claims Analysis, 2015.

Know everything from your benefits to your balances.



Watch your personalized video for a quick and easier way to understand your coverage, out-of-pocket costs and how your plan** works. Watch (and re-watch) anytime by signing in to myuhc.com > **Coverage & Benefits**.

A little
planning...

may save a
lot of money.

**Information will vary to reflect your actual coverage. Members with a Health Incentive Account are not eligible for the video.

2 If you need medical care.



How to get the most out of your benefits.

Pick a network PCP.

A PCP is a primary care provider, sometimes called a primary care physician or doctor. It can be a family practitioner, internist, pediatrician or general medicine physician. Although your plan may not require you to choose a PCP,* it's a good idea to have one. Your PCP generally:

- Knows your history.
- Builds an in-depth knowledge of your health over time.
- Helps guide you on the best path of care.
- Can advise you when to see a specialist and provide electronic referrals.

Find a network provider.

Sign in to myuhc.com > **Find Care & Costs** to find a network PCP, clinic, hospital or lab based on location, specialty, 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 a provider. If you would like more information about a provider's qualifications, call the toll-free member phone number on your ID card.

Make more informed choices.

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 > **Find Care & Costs**. **Look for blue hearts.** ♥♥

Keep up on preventive care.

Preventive care—such as routine wellness exams, certain recommended screenings and immunizations—is covered by most UnitedHealthcare plans at no additional cost when you see network providers. Learn more at uhc.com/preventivecare.

*Depending on your health plan, selection of a primary care physician may be required.

If you need medical care.



Know what to do if you need:

Referrals.

If your ID card states “Referrals Required,” you’ll need an electronic referral from your PCP before seeking services from another network provider. To learn what services require referrals, sign in at myuhc.com > Coverage & Benefits to view your coverage details.

Hospital care.

Talk to your PCP first to determine which hospital in your network can meet your medical or surgical needs. You or the admitting physician may be required to notify UnitedHealthcare before you’re admitted.

Prior authorization.

Your plan may also require prior authorization before you receive certain services. This means that you or your network provider may need to get approval from your plan before the services are covered. Call the toll-free member phone number on your ID card or sign in at myuhc.com > Coverage & Benefits to check if prior authorization is needed.



Here’s an example of how a health plan works.

Let’s take a look at an example of how a typical plan works when you receive care from a network provider. Your plan may be different. Find your specific plan details at myuhc.com > Coverage & Benefits.

And here’s the breakout.

At the start of your plan year... You’re responsible for paying 100% of your covered health services until you reach your deductible , which is the amount you pay before your health plan pays a portion.	YOU PAY 100%
Along the way... You may also be required to pay a fixed amount—or copay —each time you see a provider or purchase a prescription.	YOU PAY 100% of the copay
Once you reach your deductible... Your health plan starts to share a percentage of the costs for covered health care services with you—this is your coinsurance .*	YOU PAY 20% YOUR PLAN PAYS 80%
When you reach your out-of-pocket limit... Your plan covers your costs (the allowed amount) at 100%. Your out-of-pocket limit is the most you’ll pay for covered health services in a plan year—copays and coinsurance count toward this.	YOUR PLAN PAYS 100%






*Your coinsurance may vary by service. This example is for illustrative purposes only. Please visit myuhc.com > Coverage & Benefits for your coverage details.

If you need medical care.



Get to know your care options and costs.

How much you pay for care can depend on where you go. You'll want to make your PCP your first stop whenever possible. For life-threatening conditions, call 911 or go to an emergency room.

Care Options	START HERE				
	 PCP	 Virtual Visits	 Convenience Care	 Urgent Care	 ER
	Care from the doctor who knows you best.	See a doctor whenever, wherever.	Basic conditions that aren't life-threatening.	Serious conditions that aren't life-threatening.	Life- and limb-threatening emergencies.
Average Cost*	Varies by plan type	Less than \$50**	\$90	\$170	\$2,000
Hours	Varies by location	24/7	Varies by location	Varies by location —may be open nights/weekends	24/7
How to Connect	Contact your PCP	myuhc.com/virtualvisits	myuhc.com	myuhc.com	myuhc.com

✓ indicates the recommended place for care when it comes to the following common conditions:

Broken bone				✓	✓
Chest pain					✓
Cough	✓	✓	✓		
Fever	✓	✓	✓		
Muscle strain	✓		✓		
Pinkeye	✓	✓	✓		
Shortness of breath					✓
Sinus problems	✓	✓	✓		
Sore throat	✓	✓	✓		
Sprain	✓		✓	✓	
Urinary tract infection	✓	✓	✓		

Did you know?

Emergency rooms are the most expensive place to get care. When you need to be seen, consider the chart above to help you find care. If you're still unsure about what's best for your situation, sign in to myuhc.com > **Find Care & Costs** to locate a network provider or call the member phone number on your ID card for support. If you have a question about what's covered by your plan, visit myuhc.com > **Coverage & Benefits** for answers.

*Source: 2017 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 \$1,800.00 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.

Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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.

**The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time.

Check your official health plan documents to see what services and providers are covered by your health plan.

3 Using your pharmacy benefits.



Say hello to savings.

With OptumRx®, your pharmacy care provider, it's easier to save on medications and easier to keep track of them, too—whether you're online or on the go.

Manage your meds.

Visit myuhc.com > Pharmacies & Prescriptions to:



- Find and compare medication costs.
- Locate a network pharmacy.
- See if your medications have any requirements before filling them.



Two easy ways to fill your prescriptions.

1 Home delivery.

Order up to a 3-month supply of medications you take regularly. Sign up on myuhc.com, use the **UnitedHealthcare app** or call the number on your ID card. There's free standard shipping to U.S. addresses. Make sure you have at least a 1-month supply to cover you through the transition.

2 Pick up at the pharmacy.

Show your ID card at any UnitedHealthcare network pharmacy—which can be found by checking the **Pharmacy Locator** on myuhc.com, the **UnitedHealthcare app** or by calling the member number on your ID card.

Get your fill.

One way
or another.

4 Programs designed for better health.

Once your health plan becomes active, you can choose to participate in the following programs. There's no additional cost to you—just the opportunity to get information and support. Find out more at myuhc.com.

Jump in.



Health and Wellness

Your path to better health.

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

- **Take your health survey.** It'll guide you with visual prompts. 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 focus.** Get personalized activities 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.** As you complete certain activities, you'll earn Rally coins. Use them to enter sweepstakes for chances to win prizes, get discounts, support charities or bid in auctions. The more you participate in Rally, the more coins you earn.

Everything you need to help you lose weight and keep it off.

Whether you want to lose a lot of weight or just a few extra pounds, try **Real Appeal®***, a digital weight loss program focused on making small changes to help you live a healthier life. It includes:

- **A personalized transformation coach** who will guide you by customizing steps to fit your needs, personal preferences, medical history and goals.
- **24/7 online support and a mobile app** to help you stay on track and reach your goals.
- **A success kit** featuring program guides, exercise videos, a digital food scale and more.

*The Real Appeal program is available at no additional cost to eligible members as part of your health plan. Access to Real Appeal not available in Hawaii.



Support for Parents

Get support throughout your pregnancy.

Learn what to expect, how to stay healthy, and how to manage your health through pregnancy and postpartum with various resources and tools offered by UnitedHealthcare. Call the number on your health plan ID card to get more information.

Programs designed for better health.

1

2

3

4



Care for Specific Conditions

Emotional support.

Your behavioral health benefit provides access to a network of nearby providers with options for either in-person care or a Virtual Visit 24/7. Get started and find a provider today by visiting liveandworkwell.com or call the toll-free member phone number on your ID card. The behavioral health benefit offers support for:

- Alcohol and drug use recovery.
- Coping with grief and loss.
- Compulsive habits and disorders.
- Depression, anxiety and stress.
- Relationship difficulties.
- Medication management.

Get 24/7 care by video with Virtual Visits.

A **Virtual Visit** lets you video chat with a doctor 24/7 from your computer or mobile device* for everyday conditions like the flu, coughs, infections and more without an appointment. The doctor can provide a diagnosis and, if appropriate, send a prescription** to your local pharmacy. It's all part of your health benefits.

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Allergies
- Bladder/Urinary tract infections
- Bronchitis
- Eye infections
- Flu
- Headaches/migraines
- Rashes
- Sore throats
- Stomachaches

It's easy to get started. Visit myuhc.com/virtualvisits to sign in to your account or set one up if you don't have one. Complete a brief health profile and request a visit. You will pay your portion of the service costs according to your medical plan, and then you will enter a virtual waiting room. During your visit, you'll be able to talk to a doctor about your health concerns, symptoms and treatment options.

*Data rates may apply.

**Certain prescriptions may not be available, and other restrictions may apply.

Start living tobacco-free.

Since 1985, **Quit For Life**® has helped more than 3.5 million tobacco users quit for good. It's a personal support program available at no additional cost to you. Choose from a variety of online tools and get access to a Quit Coach® and a mobile app to customize a quit plan to help you break free from tobacco. Enroll today at myuhc.com.

Find support for dealing with cancer.

Many questions come up when you or a loved one has cancer. With the **Cancer Support Program**, dedicated cancer nurses will help you find information and emotional support for you and your family. We will work with you throughout your cancer journey. Call the member phone number on your ID card, TTY **711** or visit myuhc.phs.com/cancerprograms to learn more.

And that's
a wrap.

Easy peasy.

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 LƯU Ý: 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 русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تدع اسم الما تامدخ ن اف، (Arabic) ةيبرعلا ثدحتت تنك اذا :ءيبنت
يناجملا فتامل مقرب لاصتال ا جري. لكل ةحاتم ةيناجملا ةيوغلل
لكب تصاخلا فيرعتلا ةق اطب ول ع جردملا

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye 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. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेबाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nítł'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodiilnih.

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. Please discuss with your doctor how the information provided is right for you. 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.

Preventive care: Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (PPACA), based on your age 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.

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.

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.

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.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

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

The UnitedHealthcare® app is available for download for iPhone® or Android™.

Android is a registered trademark of Google LLC.

Google Play and the Google Play logo are registered trademarks of Google Inc.

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries.

Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Cost and Care section. Refer to your health plan coverage documents for information regarding your specific benefits.

Rally Health 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.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

The information provided under the Maternity Support Program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Program nurses cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor. Participants should consult an appropriate health care professional to determine what may be right for them. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

The UnitedHealthcare Healthy Pregnancy application is only available to eligible members of certain employer-sponsored plans. Application registration is required.

The Quit For Life® program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. OptumRx® is an affiliate of United HealthCare Insurance Company.



Find care that fits your budget with help from myuhc.com[®]

When you're deciding where to go for care, take a look at cost, as well as quality and convenience. Often you can get the care you need—and save money at the same time. Just go to myuhc.com to:



Find and compare costs.

Compare costs for providers and services in your network, including doctors, behavioral health resources, hospitals, office visits, labs, convenience and urgent care clinics and more. For minor health concerns, you can register for a Virtual Visit¹ and pay \$50 or less to talk to a doctor on your phone or computer.



Get personalized estimates.

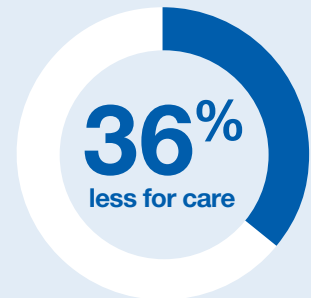
Before your visit, you can generate an out-of-pocket estimate based on your specific health plan status.

Estimated Total Cost	Insurance Pays	Estimated Out-of-Pocket Cost
\$104 Net Average Cost	\$54	\$50

Step	Service	Provider	Estimated Total Cost	Estimated Out-of-Pocket Cost
1	Office Visit - Specialist - Moderate to High Complexity	Smith, John, MD Family Practice	\$104 Net Average Cost	\$50

Did you know?

You could pay an average of 36 percent less² for care by checking your costs on myuhc.com.



It's all in one easy-to-use search tool!



¹ Check your official health plan documents to see what services and providers are covered by your health plan. Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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. The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time.

² UnitedHealthcare Internal Claims Analysis, 2016.

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.

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Get on-the-go access to your health plan.

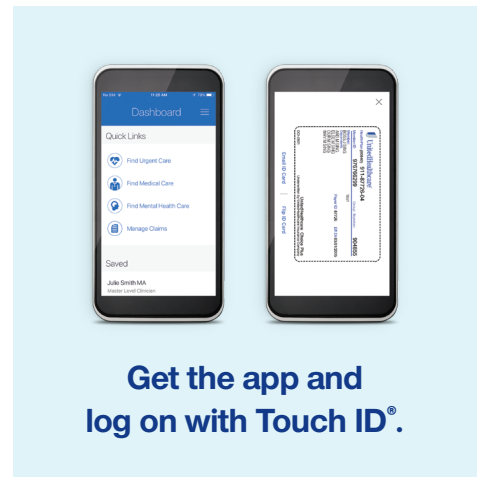
The UnitedHealthcare® app puts your plan at your fingertips.



The app has you covered.

When you're out and about, you can do everything from managing your plan to getting convenient care. Just download the app to:

- Find nearby care options in your network.
- Estimate costs.
- Video chat with a doctor 24/7.
- View and share your health plan ID card.
- See your claim details and view progress toward your deductible.



The UnitedHealthcare app is available for download for iPhone® or Android™.



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*Data rates may apply.

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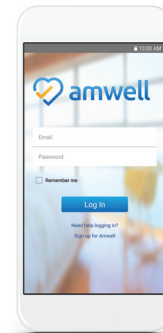
See a doctor whenever, wherever. Virtual Visits

Get access to care 24/7 with Virtual Visits. A Virtual Visit lets you see a doctor from your mobile device or computer without an appointment.

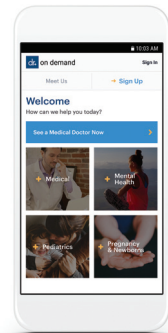
Choose from an AmWell or Doctor on Demand network provider and pay \$50 or less for the visit.

To learn more and start a visit, go to uhc.com/virtualvisits. You can also go directly to amwell.com or doctorondemand.com—or the AmWell or Doctor On Demand mobile apps.

Virtual Visits are covered under your health plan benefits either way you decide to access care.



AmWell app



Doctor On Demand app*

Tips for registering:

1. Locate your member ID number on your health plan ID card.
2. Have your credit card ready to cover any costs not covered by your health plan.
3. Choose a pharmacy that's open in case you're given a prescription. * *



To learn more about Virtual Visits, go to uhc.com/virtualvisits or myuhc.com.

* Doctor On Demand does not support any version of Internet Explorer®.

** Prescription services may not be available in all states.

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When life gets challenging, you've got caring, confidential help.

If you need guidance navigating mental health, financial or legal concerns, take advantage of the Employee Assistance Program (EAP) for 24/7 support—at no extra cost.



It's good to know you're not alone.

Reaching out to an EAP consultant is a good first step. They're trained to understand your concerns so they can connect you with the consultant or service best able to help you:

- Address depression, anxiety or substance use issues.
- Improve relationships at home or work.
- Manage stress.
- Work through emotional issues or grief.
- Assistance with legal and financial concerns.



One call puts you in touch with a clinician, counselor, mediator, lawyer or financial adviser who could help change your life for the better.



Call the member phone number on your health plan ID card and ask to speak to an EAP consultant. Or, contact EAP directly 24/7 at 1-888-887-4114.



The material provided through this program is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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Stressed? Anxious? With virtual therapy, getting help may now be easier than ever.



Reaching out may be hard—especially if you might not want anyone to know you’re hurting. From the privacy of home and the convenience of your mobile device* or computer, you can receive caring support from a licensed behavioral health virtual therapist.

Virtual therapy offers confidential counseling and includes:

Private video sessions.

Get 1-on-1 support—in your home and at a time that’s convenient for you.

Help with coping—for children, teens and adults.

Your licensed virtual therapist may provide a diagnosis, treatment and medication if needed.

Similar standard of care as in-person visits.

You can see the same therapist with each appointment and establish an ongoing relationship.

Virtual therapy is designed to help treat conditions like:

- ADD/ADHD
- Depression
- Addiction
- Mental health disorders
- Anxiety



A quicker way for the whole family to get care.

Virtual therapy may be a great way for children and teens to get an appointment.

To find a provider and schedule a visit:

- 1 Sign in or register on myuhc.com[®]. Then, go to **Find a Doctor > Behavioral Health Directory > People > Provider Type > Telemental Health Providers.**
- 2 Call the provider to set up an appointment.

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Costs and coverage may vary. Check your plan for details.

*Data rates may apply.

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Earn up to \$200* for completing health and wellness activities.

With SimplyEngaged, you can get rewarded for taking healthier actions.

Here’s how SimplyEngaged works.

With Rally®, you can access the SimplyEngaged® health and wellness activities available to you. For each Health Action you complete, you’ll earn Rally Coins,** which you can redeem for rewards. Plus, you can earn financial incentives provided through gift cards, health account deposits or premium reductions. Rally’s digital experience gives you one place to track your activities and rewards.

To get started, go to myuhc.com® > **Health Resources** > **Rally**.

Health Actions:

Reward:

Complete the Health Survey and watch the video.

The Health Survey takes about 15 minutes and upon completion you’ll receive personalized suggestions to help you set health goals. Pair this with a short Health Actions video to see your opportunities to earn rewards.



**\$25 +
Rally Coins**

Complete a coaching program.

The results of your Health Survey will provide recommendations for coaching programs that may help improve your health and wellness. These programs are available at no additional cost as part of your health plan benefits. Complete one of the following programs to earn more rewards:



**\$100 +
Rally Coins**

Wellness Coaching provides access to expert coaches and digital tools to help you reach your health goals. It’s all about getting and staying healthy—your way—anytime. Choose from a variety of programs, like sleeping better, eating smarter and getting fit.

Real Appeal® may help you start living a healthier life with online weight loss tools to help you achieve lifelong results, one small step at a time. Real Appeal delivers the support to help you lose weight through online coaching, a Success Kit delivered to your door and a community of members to keep you motivated.

Quit For Life® has helped 4 million members quit smoking or using tobacco.¹ It provides the tools, 1-on-1 support and a personalized plan to help you quit your way.

Complete a Biometric screening.

A Biometric health screening may help you and your doctor make more informed decisions about your health.

Get screened for:

- Total cholesterol.
- Blood pressure.
- Tobacco attestation.
- Body mass index (BMI).

You have 3 options to participate in the Biometric health screening:

- 1 Employer on-site event, if available.
- 2 Doctor’s office or convenience care clinic. (Provider Results form must be completed.)
- 3 Participating Quest Diagnostics® provider.



**\$75 +
Rally Coins**

Complete a Virtual Visit.

Virtual Visits may be a convenient option when you need care. You can talk to a doctor—24/7—by phone or video for conditions like the flu, allergies, rashes, migraines and many more.



**\$25 +
Rally Coins**

Complete a Gym Check-In.

Check in to a participating fitness center at least 12 days per month on the Rally Health app. Select from a network of leading fitness centers, where you’ll find boxing, climbing, cycling, yoga, Pilates, traditional gyms and more.



**\$20/mo. +
Rally Coins**



To get started, go to myuhc.com > **Health Resources** > **Rally**.



¹ Quit For Life Employer Book of Business Survey results, cumulative from 2006 to 2018.

*Earnings are per person and include covered spouse or domestic partner.

** Rally Coins can be earned under Rally Health. A reward can only be earned once per incentive year per health action, with the exception of the Fitness Action, up to the maximum incentive amount. Rally Coins may be used to enter sweepstakes for additional rewards.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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, or for all members. Check your benefit plan to determine if these services are available.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

UnitedHealthcare understands the importance of protecting your privacy. We care about the relationship we have with you. Our business practices are in compliance with the Health Insurance Portability and Accountability Act (HIPAA) and other applicable privacy and security requirements.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor’s care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Quest Diagnostics is a registered trademark of Quest Diagnostics.

Rally Health 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.

SimplyEngaged® is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

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Take steps to help lose weight and keep it off, at no additional cost.

Real Appeal® is an online weight loss program that provides personal coaching to help you and eligible family members lose weight and keep it off. On average, participants lose 10 pounds after attending just 4 online sessions.*



Get support to help reach your goals.

1-on-1 coaching.

Get help to stay on track to reach your goals with online, coach-led group sessions.

\$0 out-of-pocket.

Real Appeal is offered at no additional cost, as part of your health plan benefits.

Success kit.

Get scales, recipes, fitness equipment and more delivered to your door.

Sandy

**60 lbs.
lost**

“It has given me the tools to eat healthfully and taught me the right amount of exercise that will make a difference. With personal coaching and weekly education on living a healthy lifestyle, I lost 60 pounds, and I feel great.”



Learn more and start today at success.realappeal.com



*Real Appeal is a voluntary weight loss program that is offered to eligible participants over age 18 at no additional cost as part of their plan benefits. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program. Talk to your doctor before starting any weight loss program.

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Show your heart some love.



Did you know? When you stop smoking, the healthy rewards start right away. One day after you quit, your risk for heart attack begins to drop. One year later, it's cut in half.*

Most people need help to quit. As part of your UnitedHealthcare plan, you have a program available — **at no additional cost to you.** **Quit For Life®** is just like having a coach right at your fingertips.

- **Online support.** Get access to a website offering tools and more.
- **Quit For Life® mobile app.** 24/7 urge management support plus on-the-go access to your program.
- **Live Tobacco-Free course.** Gain skills to help prepare you to quit and stay on track — for good.
- **Personalized support.** Work with a Quit Coach® to help you create a plan tailored to your lifestyle.

Enroll in the Quit For Life program at myuhc.com®.

Visit the “Health Resources” tab and choose the “Quit For Life” tile.

Connect with tips, tools and support, anytime.

Download the Quit For Life® mobile app. Available for Android™ and iOS devices.



* Source: American Heart Association: Smoke-free Living: Benefits & Milestones. 6/11/2015. http://www.heart.org/HEARTORG/HealthyLiving/QuitSmoking/YourNon-SmokingLife/Smoke-free-Living-Benefits-Milestones_UCM_322711_Article.jsp#.WqvTC2cm600 (Accessed 03/16/18).

Benefits are subject to change. Please review your benefit documents or call the number on your UnitedHealthcare health plan ID card.

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The Quit For Life® program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

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**Nurse support and more,
for you and baby, all at
the touch of your finger.**

With the UnitedHealthcare Healthy Pregnancy® app, you get access to resources to help you manage the health of you and your baby throughout your pregnancy.



24/7 nurse support

One-click connection to a live nurse – anytime, day or night.



Medically approved pregnancy information

Check symptoms, learn what to expect during labor or your next doctor visit, and more.



Tracking tools and resources

Built-in weight tracker, baby kick counter and reminders, plus access to your pregnancy benefits, cost estimator tools and more.



Download the app to take your first step to a healthier pregnancy.



Apple and App Store are registered trademarks of Apple, Inc. Google Play is a trademark of Google, Inc.

Registration is required to access the UnitedHealthcare Healthy Pregnancy app.

This service 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 this service is for your information only. It is provided as part of your health plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. This is not an insurance program and may be discontinued at any time.

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**Preventive care
guidelines for
children and adults.**

Focusing on regular preventive care can help you—and your family—stay healthier.

Preventive care can help you avoid potentially serious health conditions and/or obtain early diagnosis and treatment. Generally, the sooner your doctor can identify and treat a medical condition, the better the outcome.

Under the Affordable Care Act (ACA),* most health plans provide coverage for certain preventive health care services covered at 100%, without any cost to you. Just obtain your preventive care from a health plan network provider. Diagnostic (non-preventive) services are also covered, but you may have to pay a copayment, coinsurance or deductible. Check your plan documents to make sure.

Preventive care guidelines for children.**

Recommended preventive care services for children will vary based on age and may include some of the following:

- Age-appropriate well-child examination.
- Anemia screening.
- Cholesterol screening for children 24 months and older.
- Metabolic screening panel for newborns.
- Vaccines and immunizations. For more information, visit [cdc.gov/vaccines](https://www.cdc.gov/vaccines).
- Vision screening by a primary care physician.
- Fluoride application by primary care physician for children younger than 6-years old.
- Hearing screening by primary care physician.
- Autism and Developmental screening for children under age 3.
- Counseling by a primary care physician on the harmful effects of smoking and illicit use of drugs (children and adolescents beginning at 11 years old).
- Counseling for children on promoting improvements in weight.
- Screening certain children at high risk for sexually transmitted diseases, lead, depression and tuberculosis.
- Behavioral Counseling to prevent skin cancer at each wellness examination.

Not all children require all of the services identified above.*** Your doctor should give you information about your child's growth, development and general health, and answer any questions you may have.



Help protect and maintain your child's health with regular preventive care visits with a network doctor.

* 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 and other health factors. UnitedHealthcare also covers other routine services that may require a copay, coinsurance or deductible. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card.

** These guidelines are based, in part, on the requirements of the Patient Protection and Affordable Care Act, and recommendations of the U.S. Preventive Services Task Force (USPSTF), the Health Resources & Services Administration (HRSA) of the U.S. Department of Health and Human Services, and the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC). Individuals with symptoms or at high risk for disease may need additional services or more frequent interventions that may not be covered as a preventive benefit. These guidelines do not necessarily reflect the vaccines, screenings or tests that will be covered by your benefit plan. These clinical guidelines are provided for informational purposes only, and do not constitute medical advice. Preventive care benefits may not apply to certain services listed above. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card.

*** Development, psychosocial and chronic disease issues for children and adolescents may require frequent counseling and treatment visits separate from preventive care visits. These guidelines represent a consensus by the American Academy of Pediatrics (AAP) and Bright Futures. The recommendations in this statement do not indicate an exclusive course of treatment or standard of medical care. Variations, taking into account individual circumstances, may be appropriate. Discuss with your doctor how these guidelines may be right for your child, and always consult your doctor before making any decisions about medical care. These clinical guidelines are provided for informational purposes only, and do not constitute medical advice. Preventive care benefits may not apply to certain services listed above. Always refer to your plan documents for your specific coverage.

Preventive care screening guidelines and counseling services for adults.*

A preventive health visit can help you see how healthy you are now and help identify any health issues before they become more serious. You and your doctor can then work together to choose the care that may be right for you. Recommended preventive care services may include the following:

- **Wellness Examinations.**
- **Well-Woman Visits** — including routine prenatal visits.
- **Abdominal Aortic Aneurysm Screening**—for age 65–75 years who have ever smoked.
- **Alcohol Screening and Brief Counseling**—screening during wellness examinations. Brief counseling interventions for certain patients.
- **Bacteriuria Screening**—during pregnancy.
- **Blood Pressure Screening**—at each wellness examination. Certain patients may also require ambulatory blood pressure measurements outside of a clinical setting. Check with your doctor.
- **Breastfeeding, Counseling, Support and Supplies**—during pregnancy and after birth. Includes personal use electric breast pump.
- **Cervical Cancer Screening (Pap Smear)**—women age 21–65 years old.
- **Chemoprevention of Breast Cancer, Counseling**—for women at high risk of breast cancer, but low risk for adverse effects.
- **Chlamydia and Gonorrhea Infection Screening**—for sexually active women age 24 and younger, and older women at increased risk.
- **Cholesterol Screening**—for age 40–75 years.
- **Colorectal Cancer Screening**—for age 50–75 years. Ask your physician about screening methods and intervals for screening.
- **Contraceptive Methods**—FDA-approved methods of contraception for women, including patient education and counseling.
- **Depression Screening**—for all adults, in a primary care setting.
- **Diabetes Screening**—for age 40–70 who are overweight or obese or for those of any age that have a history of gestational diabetes.
- **Falls Prevention Counseling**—during wellness examination, for community-dwelling older adults.
- **Genetic Counseling and Evaluation for BRCA Testing, and BRCA Lab Testing**—lab testing requires prior authorization.
- **Gestational Diabetes Mellitus Screening**—during pregnancy
- **Healthy Diet Behavioral Counseling**—for persons with cardiovascular disease risk factors, in a primary care setting.
- **Hepatitis B Virus Infection Screening**—during pregnancy and for persons at high risk.
- **Hepatitis C Virus Infection Screening**—one-time screening for adults born between 1945–1965, or, persons at high risk.
- **Human Immunodeficiency Virus (HIV) Screening**—for all adults.
- **Human Papillomavirus DNA Testing**—for women aged 30 and up.
- **Latent Tuberculosis Infection Screening**—for persons at increased risk.
- **Lung Cancer Screening with Low-Dose CT Scan**—for age 55–80 years with at least a 30 pack-year history (with prior authorization).
- **Mammography Screening.**
- **Obesity Screening and Counseling**—at each wellness examination.
- **Osteoporosis Screening**—women age 65 and older, and younger women at increased risk.
- **Rh Incompatibility Screening**—during pregnancy.
- **Sexually Transmitted Infections, Behavioral Counseling to Prevent**—behavioral counseling for adults who are sexually active or otherwise at increased risk, in a primary care setting.
- **Skin Cancer, Behavioral Counseling to Prevent**—at each wellness examination, for young adults up to age 24 years.
- **Syphilis Screening**—for adults at increased risk.
- **Tobacco Cessation, Screening, Behavioral Counseling**—screening, and behavioral counseling for adults who smoke, in a primary care setting (refer to pharmacy vendor for pharmacotherapy for tobacco cessation).
- **Vaccines and Immunizations**—FDA approved and have explicit ACIP recommendations for routine use. For more information, visit [cdc.gov/vaccines](https://www.cdc.gov/vaccines).

* These guidelines are based, in part, on the requirements of the Patient Protection and Affordable Care Act, and recommendations of the U.S. Preventive Services Task Force (USPSTF), the Health Resources & Services Administration (HRSA) of the U.S. Department of Health and Human Services, and the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC). Individuals with symptoms or at high risk for disease may need additional services or more frequent interventions that may not be covered as a preventive benefit. These guidelines do not necessarily reflect the vaccines, screenings or tests that will be covered by your benefit plan. These clinical guidelines are provided for informational purposes only, and do not constitute medical advice. Preventive care benefits may not apply to certain services listed above. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card



Questions?

For more information about preventive guidelines, visit [uhc.com/preventivecare](https://www.uhc.com/preventivecare).



Source: Centers for Disease Control and Prevention, Recommended immunization schedules for children and adolescents aged 18 years or younger - United States, 2019, at: <https://www.cdc.gov/vaccines/schedules/index.html>.

Additional information about the vaccines in this schedule, extent of available data, including a full list of footnotes and contraindications for vaccination is also available at [cdc.gov/vaccines](https://www.cdc.gov/vaccines) or from the CDC-INFO Contact Center at 1-800-CDC-INFO (1-800-232-4636) in English and Spanish, 8 a.m.–8 p.m. Eastern Time, Monday–Friday, excluding holidays.

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Free meter program Helping you manage your diabetes

Diabetes may harm your eyes, kidneys, nerves, heart and blood vessels. The impact can be long-term. Regular blood sugar testing can help you manage your diabetes and may lead to better glucose control.

Take Advantage of this great offer

To help you monitor blood sugar levels, your pharmacy benefit plan offers a free One Touch or Contour Next meter program.* With this program, you are able to get a blood sugar meter at no charge to you. You and your doctor can choose from a variety of meters. For more details, call customer service at the phone number on your benefit ID card, or contact the meter manufacturer at the numbers on the back page.

How to get your free meter

- 1 Discuss with your doctor and select the meter that is best for you.
- 2 Once you decide, contact the manufacturer directly.
- 3 The meter will arrive by mail 3–7 days after placing the order.

*One free meter per member. Other restrictions may apply.




Don't delay. Talk with your doctor about choosing the appropriate meter for you.

Choose from these brand-name meters

To order one of these OneTouch® meters call **1-800-845-9525** or visit the website at <https://www.onetouch.orderpoints.com>.

Order Code: 236DMT001




OneTouch®

Blood Glucose Monitors	Test Strips
 OneTouch Verio® Meter	OneTouch Verio® Test Strips
 OneTouch Verio Flex® Meter	OneTouch Verio® Test Strips
 OneTouch Verio® IQ Meter	OneTouch Verio® Test Strips

To order one of these CONTOUR®NEXT meters call **1-800-401-8440** or visit the website at <https://www.onetouch.orderpoints.com>.

Order Code: BDC-UHC

CONTOUR®NEXT

Blood Glucose Monitors	Test Strips
 CONTOUR®NEXT meter	CONTOUR®NEXT test strips
 CONTOUR®NEXT EZ meter	CONTOUR®NEXT test strips
 CONTOUR®NEXT ONE meter	CONTOUR®NEXT test strips

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Using your pharmacy benefits.

OptumRx is your plan's pharmacy services manager and is committed to helping you find cost-effective ways to get your medication(s).



Set up your online account.

Once registered on myuhc.com[®], access the pharmacy section to:

- Manage your home delivery medications.
- Set up email or text message¹ reminders.
- Check your order status.

Use the UnitedHealthcare[®] app.

Manage your prescription benefit and home delivery orders with the UnitedHealthcare app on your smartphone or tablet.

Use a network pharmacy.

Be sure to fill your prescriptions at a network pharmacy, otherwise they may not be covered or you may pay more.² Finding a network pharmacy is easy:

- Log in to myuhc.com. Or, use the UnitedHealthcare app.
- Or call the number on your health plan ID card.

CONTINUED

Home delivery from OptumRx.

Use OptumRx® home delivery to help manage the medications you take regularly. Home delivery is safe, reliable and offers the following advantages:



Cost savings.

You may pay less for your medication with a 3-month supply through OptumRx.



Convenience.

Get free standard shipping.



24/7 access and reminders.

Speak to a pharmacist any time, any day. Set up medication reminders.

You may be able to refill your home delivery prescriptions automatically through the Automatic Refill program.

If you need your medication right away, ask your doctor for a 1-month prescription to fill at a local pharmacy and a 3-month prescription you can use to set up home delivery.



Choose home delivery.

By going online:

Visit myuhc.com, register and follow the simple step-by-step instructions.

By phone:

Call the member phone number on the back of your plan ID card. It's helpful to have your plan ID card and medication bottle available.

By ePrescribe:

Your doctor can send an electronic prescription to OptumRx. Prescriptions for controlled substances, such as opioids, can only be ordered by ePrescribe.*

*This update does not apply to providers in Alaska, Guam, Puerto Rico or the U.S. Virgin Islands.

Making medication decisions.

Use the UnitedHealthcare prescription drug list (PDL).

The PDL is a list of your plan's covered medications. The medications are organized into cost tiers. Choosing medications in lower tiers may save you money.

Cost tier	Includes	Helpful tips
\$ Tier 1 – Lowest cost	Lower-cost medications. Some brand-name medications.	Tier 1 medications have the lowest out-of-pocket costs. Consider generic alternatives.
\$\$ Tier 2 – Mid-range cost	Mix of brand-name and generic medications.	Tier 2 drugs may cost less than Tier 3 drugs. ³
\$\$\$ Tier 3 – Highest cost	Highest cost brand-name medications and some generic medications.	Many Tier 3 medications have lower-cost options in Tiers 1 or 2. Ask your doctor if they could work for you. ³

Some Connecticut plans have a fourth tier that includes higher cost brand-name and generic medications, as well as non-preferred brand-name and specialty medications.

Save money.

Generic medications usually have a lower co-pay than brand name medications. Ask your doctor if there is a generic alternative for you.

Compare prices.

Search for lower-cost alternatives. Just log in to myuhc.com. Or use the UnitedHealthcare app.



Tips.



Know your plan.

Your plan may require one or more of the following for your prescription to be covered:

Prior authorization — approval to get a medication.

Step therapy

(First Start for NJ plans only) — trying one medication before another.

Quantity limits — only a certain amount of the medication is allowed for coverage.



Log on to myuhc.com see if you could save. Or use the UnitedHealthcare app.



Talk to your doctor.

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



Optum® Specialty Pharmacy

At Optum Specialty Pharmacy, we offer the resources, programs and clinical support you need to manage your specialty medications with confidence.

Your plan may also include.

Your plan **may include** the cost-saving medication home delivery program below. With each of these programs, you are allowed a limited number of refills at your current pharmacy. Then you must take action.

Mail Service Saver

Switch to OptumRx home delivery or you may pay more.

Mail Service Saver Plus

Switch to OptumRx home delivery or you will pay the full price for your medication.

Nondiscrimination notice and access to communication services

UnitedHealthcare® does not discriminate on the basis of race, color, national origin, age, disability, or sex in its health programs or activities.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

- Online: UHC_Civil_Rights@uhc.com
Mail: Civil Rights Coordinator.
UnitedHealthcare Civil Rights Grievance.
P.O. Box 30608 Salt Lake City, UTAH 84130

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 phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

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, 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

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

Multi-language interpreter services

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification 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 LU'U 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 русским (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 معرّف العضوية.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye 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), udostępniłmy 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.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

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.

注意事項：日本語(Japanese)を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

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, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍: ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ(Khmer)សំដៅជំនួយភាសាសំដៅយុត្តិធម៌សេដ្ឋកិច្ចសង្គម គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខកត់ត្រាសំដៅ ដើម្បីមានសេវាជំនួយសម្រាប់អ្នក។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyanam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yánit'i'go, saad bee áka'anída:awo'igíí, t'áá jíík'eh, bee ná'ahóó'tí. T'áá shq'oodí ninaalisoos nit'i'izi bee nééhozinígíí bine'dé'ę t'áá jíík'ehgo béésh bee hane'i biká'ígíí bee hodíílnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaaad heli kartaa. Fadlan wac lambarka telefonta khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.



Visit myuhc.com to learn more.



1 OptumRx provides this service at no cost. Standard message and data rates charged by your carrier may apply.
2 In New York, prescriptions filled at an out-of-network pharmacy may not be covered. In New Jersey, you may need to pay more for prescriptions filled at an out-of-network pharmacy.
3 For New Jersey plans, generic drugs will not exceed \$25 for a 30-day supply, preferred drugs will not exceed \$50 for a 30-day supply, and non-preferred drugs will not exceed \$75 for a 30-day supply.
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