



Welcome

We're glad you're here.



Whether you're a new or returning member, we're committed to giving you the best experience possible.

There are thousands of ways into the complex health care system. We're here to help make it simpler. This guide is designed to give you access to the resources and tools to connect you with the care that is right for you.



New members

Welcome to UnitedHealthcare! We look forward to serving you.



Renewing members

Welcome back! Please take a close look at this year's benefit coverage documents to see what's changed.



For information about benefits covered under your health plan:

- Log in to your member website, myuhc.com®
- Check your plan's Certificate of Coverage or Benefit Summary.



Have a health care question? We're here to help.

To contact us, call the toll-free member phone number on your health plan ID card, TTY 711, or email Advocate4Me@uhc.com. You can also call 24/7 to speak with a nurse.

If you need help with language assistance, we have free language interpreter services available 8 a.m. to 8 p.m. Eastern time, Monday through Friday, at the member phone number on your ID card, TTY 711.

Let's get started



Get started



If you need care



After you receive care



Programs to help you



Rights and responsibilities

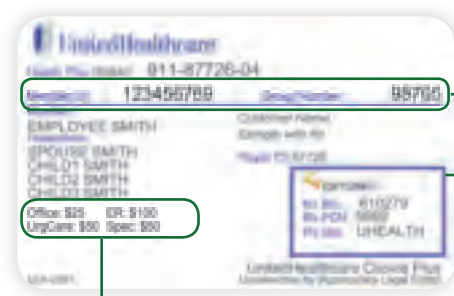
1 Get started

- Understand your ID card
- Use your website and mobile app
- Find a doctor
- Get the latest health news and more

Understand your ID card

Keep your ID card with you at all times.

Your ID card has key information about you and your coverage. When you visit your doctor, hospital or other health care provider, remember to show them the card so they know how to bill for the services they're providing you.



Member ID and Group Number

These numbers are useful when registering on myuhc.com or contacting us.

Your prescription coverage

Show your pharmacist when ordering or renewing prescriptions.

Your co-payment amounts (if applicable)

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



Need support and help? We're on it.

We know that managing your health plan benefits and your health isn't always easy. That's why we have a dedicated team to help make things simpler for you.

We can help you:

- Understand your benefits, coverage and treatment options
- Find a new doctor and help schedule an appointment
- Estimate treatment costs ahead of time
- Learn how to better manage your health

CONTACT US



Call the toll-free member number listed on your ID card



Email
Advocate4Me@uhc.com

To help ensure your privacy, please do not include confidential information in your first email. We will respond to your question using a secure email system.

Register for myuhc.com and download the UnitedHealthcare Health4Me® mobile app

Use **myuhc.com** to find tools and information to help you manage your health and benefits.

- Find a doctor or facility that is part of your plan's network
- Find a network pharmacy and covered prescriptions
- Track claims and expenses for your family
- Plan ahead for tests and treatments
- Stay on top of your medical history
- Get tips to help improve your health

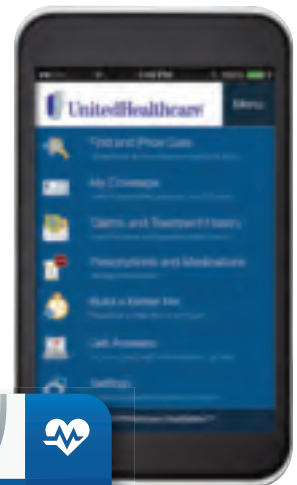


Registration is quick and simple.

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

Download our Health4Me mobile app to your Apple® or Android® smartphone or tablet, and you can:

- Find nearby doctors
- Manage prescriptions and find pharmacies
- View, sort and pay claims
- Estimate costs of common procedures and conditions
- See your account balance
- Pull up an image of your ID card
- Track your physical activity, including wirelessly connecting to a Fitbit® device



Health4Me

Online communities

We offer online communities to address specific health risks and lifestyle concerns. These tools and resources address cultural differences and languages. We want you to get the most from your benefits and the health care system to help you live a healthier life.

Source4Women.com

Source4Women® offers the following information and support:

- Monthly seminars on a variety of health topics
- Tips, guidelines, checklists, and infographics to help maintain a healthy lifestyle
- Expert blogs on nutrition, emotional well-being and other important health issues
- Health topics that may be important to the whole family
- Delicious, healthy recipes

Connect with us on:

Twitter® at **@Source4Women**

Facebook® at **Source4WomenUHC**

Pinterest® and Instagram®

uhcasian.com

At uhcasian.com, you can find videos, a wellness information booklet, a searchable health care handbook and community news to help you learn about your benefits, manage your health and connect with your community.



uhclatino.com

At uhclatino.com, you can learn more about health issues that are important to you, with bilingual (English/Spanish) information including articles and animated fotonovelas that you can watch on your mobile device. There are hundreds of pages of bilingual health and fitness information and healthy, tasty recipes. Listen to informative audio podcasts while you are on the go. Use our new bilingual glossary to find simple and clear definitions of health and insurance terms, and the translation of each term in English or Spanish.

If you do not have access to a computer, call the toll-free member phone number on your ID card.



Health and benefits news — made for your busy life

When you register on myuhc.com, you'll receive two award-winning, monthly enewsletters:

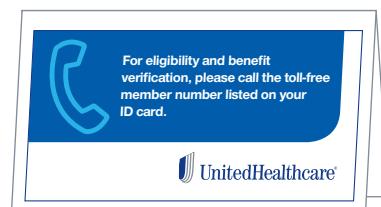
- *Healthy Mind Healthy Body*® provides health and wellness articles to help you and your family stay healthy. If a member of your family or a friend wants to receive this publication, they can go to uhc.com/myhealthnews.
- Benefit Awareness News sends you articles to help you make the most of all that your health benefits offer.

2 If you need care

- Prepare for your doctor visit
- Schedule preventive care screenings
- Know where you can get care
- Estimate costs and save money

Prepare for your doctor visit

- **Bring your ID Card** and a form of picture ID, such as a driver's license. Show them when you check in at the doctor's office.
- **Bring a list** of any medications you're taking.
- **Take any records** from previous visits with you.



Always be prepared for your doctor visits

Tear out the wallet card on the back cover of this guide – it contains simple reminders of what to consider before and during a visit.

When you need lab tests

If your doctor orders laboratory (lab) tests, ask them to make sure that a **network lab** is used. Just like using a network doctor, using a network lab will likely save you money.

Finding care when you are traveling

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



Schedule your preventive care screenings.

Most UnitedHealthcare plans pay 100% of the cost for preventive care when you see a network provider. Check your official benefit plan coverage documents for details.

Visit uhcpreventivecare.com to find age- and gender-appropriate preventive care recommendations that may be right for you.

Find a network provider

You can often save money when you see a network provider

Our network health care providers, including doctors, specialists and hospitals, charge discounted rates, which typically saves you money. If your plan allows you to receive care outside of your health plan network, seeking care from an out-of-network provider could cost you more money.

For hospital care, talk with your doctor first to determine which hospital can meet your medical or surgical needs. You may be required to notify UnitedHealthcare before your hospital admission.

Be sure to log in to myuhc.com or call us to understand how to find and obtain information about a doctor, understand your coverage details and which services may require approval.

Choose with confidence

The **UnitedHealth Premium**® designation program can help you find the care you want. The program evaluates doctors in 27 different medical specialties, using national standards for quality and local benchmarks for cost-efficiency. You can find a UnitedHealth Premium doctor at myuhc.com.

Estimate your health care costs before getting care

On myuhc.com, you can estimate and compare your health care costs for an upcoming treatment or procedure. Your estimate shows out-of-pocket expenses based on your plan and current benefit status.



Access to care online at any time with a virtual visit

When you or a family member doesn't feel well, the last thing you want to do is leave the comfort of home to sit in a waiting room. Now, for certain covered services, you don't have to! A virtual visit lets you see and talk to a doctor from your computer or mobile device without an appointment. And it's part of your health plan benefits.

Access virtual visits

- Log in to myuhc.com to learn more
- Choose from provider sites where you can register and receive care

Know where you can get care

Consider the information in the chart below when you need care. Still not sure where to go? Call us and we can provide information to help you make an informed decision.



	24-Hour Nurse	Doctor's Office	Virtual Visits
When to Go	If you're unsure about the care you need, you can speak with a nurse 24 hours a day.	Your doctor's office is usually the best choice for preventive exams or treatment for a current health issue. Your doctor typically knows you best and has your medical records. Your doctor can also help you manage your medications and refer you to a specialist if you need more care.	May be used for non-emergency health conditions when you want to see and talk to a doctor from your computer or mobile device without an appointment. Great for use when your regular doctor is not available, when you become ill while traveling or when your child is sick.
Type of Care*	<p>Call the number on your ID card. A nurse may be able to:</p> <ul style="list-style-type: none"> • Help manage an illness or injury • Help recognize urgent and emergency symptoms • Locate a doctor or hospital in your area • Help recognize medication interactions 	<ul style="list-style-type: none"> • Routine checkups • Immunizations • Preventive services • General health management 	<ul style="list-style-type: none"> • Allergies • Bladder infection • Bronchitis • Cough/cold • Diarrhea • Fever • Pink eye • Rash • Seasonal flu • Sinus problems • Sore throat • Stomach ache • UTI
Cost and Wait Times**	<ul style="list-style-type: none"> • No additional cost to you • Call 24/7 	<ul style="list-style-type: none"> • Often requires a co-payment and/or co-insurance • Normally requires an appointment • Usually little wait time with scheduled appointment 	<ul style="list-style-type: none"> • Often requires a co-payment and/or co-insurance • Open 24/7 but services are only available in the United States and may not be available in all states

*This is a sample list of services and may not be all-inclusive.

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

Check your benefit documents for specific coverage details.



Convenience Care Clinic

You can't get to your doctor's office, but your condition is not urgent or an emergency. Convenience care clinics, often located in malls or retail stores, offer services for minor health conditions. Care is normally provided by nurse practitioners or physician assistants.

- Common infections (e.g., strep throat)
- Minor skin conditions (e.g., poison ivy)
- Flu shots
- Pregnancy tests
- Minor cuts
- Earaches

- Often requires a co-payment and/or co-insurance similar to office visit
- Walk-in patients are welcome with no appointments necessary, but wait times can vary



Urgent Care Center

You may need care quickly, but it is not an emergency, and your regular doctor may not be available. Urgent care centers offer treatment for non-life-threatening injuries or illnesses and are staffed by qualified doctors.

- Sprains
- Strains
- Minor broken bones (e.g., finger)
- Minor infections
- Minor burns

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

You need immediate treatment of a very serious or critical condition. The ER is for the treatment of life-threatening or very serious conditions that require immediate medical attention. Do not ignore an emergency.

If a situation seems life-threatening, take action. Call 911 or your local emergency number right away.

- Heavy bleeding
- Large open wounds
- Sudden change in vision
- Chest pain
- Sudden weakness or trouble talking
- Major burns
- Spinal injuries
- Severe head injury
- Difficulty breathing
- Major broken bones

- Often requires a much higher co-payment and/or co-insurance
- Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first
- If you are in a true medical emergency, and you go to a network or out-of-network emergency room for care, the same co-payment and co-insurance levels will apply. However, you may incur higher out-of-pocket costs if you go to an out-of-network provider.

Prescription Benefits

Easily fill your medications.

You'll be covered through UnitedHealthcare for a wide variety of medications. Best of all, your health plan is designed to help make it easy for you to get your prescriptions filled and help you save money.

- Access thousands of retail pharmacies
- Save when you use home delivery or a network pharmacy
- Get 24/7 phone support, refill reminders and more.

Take advantage of home delivery.

With Mail Service Member SelectSM from OptumRx®, you can get your long-term medications delivered to your door at no charge, often for less than they cost at retail. You can cancel home delivery service at any time and fill prescriptions at a retail pharmacy for your standard co-pay or cost. However, canceling this service may increase your medication costs.

UnitedHealthcare and OptumRx are working together to help make your health plan work better. OptumRx strives to make prescription medications more accessible and affordable and focuses on improving your overall health outcomes.



How we cover prescriptions.

The UnitedHealthcare Prescription Drug List (PDL) is the list of prescriptions that are covered by the plan. Choosing medications in the lower tiers may help save you money.

Search our pharmacy network at myuhc.com.



Get more at myuhc.com.

- Refill your home delivery prescriptions.
- Transfer your retail prescriptions to home delivery.
- Find network pharmacies.
- Estimate and compare costs.

3

After you receive care

- Learn how claims are paid
- Understand health statements and more

How claims are paid

When you see a network doctor:

Network doctors will submit your claims for you. The doctor's office may ask you to pay some or all of the bill before you leave. Some network doctors can instantly submit your claim online. UnitedHealthcare will then process the claim to:

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

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. Also, if the doctor will not submit your claim to UnitedHealthcare directly, you will need to submit a medical claim form for those services. Remember, out-of-network doctors have no contract with UnitedHealthcare and therefore discounted rates will not apply. Using them could cost you more.



Track your claims online

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



Medical claim form

Our network doctors normally take care of claim forms for you. If you receive care from a doctor who is not in our network and your plan allows out-of-network care, you may need to fill out a medical claim form. Forms and instructions can be found on 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 contact us by calling the toll-free member number on your ID card, TTY 711.

Understand 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.

Our health statements give you a record of your claims that helps provide a more complete view of your health care expenses.

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

Member ID
012345678

Statement Period
04/17/15 - 06/12/15

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 owe
The amount you need to pay your health care provider if you did not pay at the time you received services, and what portion is applied to your deductible

THIS IS NOT A BILL
Customer Care: 1-800-800-0000

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

Medical claims where payments may be needed from you:

Claims processed between 04/17/15 to 06/12/15	Pay your provider(s) when they bill you*	Applied To Deductible
05/08/15 services for BRADLEY provided by TEST PROVIDER Claim Number: 0123456789012 Provider Billed: \$300.00 Payments and Adjustments: -\$136.60	\$166.38	\$166.38
Total:	\$166.38	\$166.38

For more information about these claims, please refer to the Medical Claim Details section of this document, the Explanation of Benefits, or visit: www.myuhc.com.

This is not a bill. Your provider will bill you directly unless you have already paid them. Please check your records. These charges represent your responsibility as defined by your health benefit plan. They may include your deductible, coinsurance, or a product or service that is not an eligible expense. If you have coverage with another insurance carrier or Medicaid, these charges may not include any product or service in that plan.



Questions about a health statement??

You can contact us by calling the toll-free member number on your ID card, TTY 711. Information about the appeals and grievances process can be found in the Claims & Accounts tab on myuhc.com.

4

Programs to help you

- Health and wellness
- Special support

Health and wellness

Sign up for RallySM – a personalized, interactive health experience on myuhc.com.

How Rally Works:



Getting started with Rally

Once you register for Rally, you will choose an avatar to participate in online communities or other activities.



Take your health survey

The health survey will guide you with visual prompts that are clear and easy to follow. Upon completion of the health survey, you will receive your results as a “Rally Age” – a number that provides you with an indicator of how your actual age compares with your health age.



Pick your Missions

In addition to your Rally Age, you will also receive personalized results and recommended missions, or individual action plans, based on your health survey results. Missions provide activities to help improve or maintain your health. Choose missions that may help you look and feel healthier, like getting enough sleep at night or cooking at home.



Earn your rewards

You will earn coins when you check in to Rally and track your progress on your missions. You can use these coins to enter sweepstakes for great prizes. The more you take part in Rally, the more chances you'll have to win!



Health discounts

You can save from 10% - 25% on certain health and wellness services that aren't covered by your medical plan. You can save on:

- 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.

When you need special support

Disease management

We provide additional support to help you manage 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

We can help you find a doctor or medical center when you are diagnosed with a special condition. We'll help you understand your illness and work with you to schedule appointments and treatment. To find the covered conditions, log in to myuhc.com.

Emotional Health

Your Employee Assistance Program (EAP) and behavioral health benefit provide confidential support for your everyday challenges and life's more serious problems. Get help, 24/7, for:

- Alcohol and drug abuse recovery
- Coping with grief and loss
- Depression, anxiety or stress
- Relationship difficulties

All your personal records, including medical information, referrals and evaluations, are kept confidential in compliance with HIPAA and other privacy laws. To find out more, call the toll-free member number on your ID card or visit liveandworkwell.com.



Pregnancy Support

The Healthy Pregnancy Program is designed to provide expectant mothers with help through all pregnancy stages. It's best to enroll within the first 12 weeks of your pregnancy, but you can enroll through week 34. The program is provided to you at no extra charge, as part of your benefit plan.

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

*Please note: access for questions and concerns is available 24/7. Program enrollment is limited to 8 a.m. to 8 p.m. Central time.

Your UnitedHealthcare Bill of Rights

You have the right to:

- Be treated with respect and dignity by UnitedHealthcare personnel, network doctors and other health care professionals.
- Privacy and confidentiality for treatments, tests and procedures you receive. See Notice of Privacy Practices in your benefit plan documents for a description of how UnitedHealthcare protects your personal health information.
- Voice concerns about the service and care you receive.
- Register complaints and appeals concerning your health plan and the care provided to you.
- Receive timely responses to your concerns.
- Candidly discuss with your doctor the appropriate and medically necessary treatment options for your conditions, regardless of cost or benefit coverage.

- Access doctors, health care professionals and other health care facilities.
- Participate in decisions about your care with your doctor and other health care professionals.
- Receive and make recommendations regarding the organization's rights and responsibilities policies.
- Receive information about UnitedHealthcare, our services, network doctors and health care professionals.
- Be informed about, and refuse to participate in, any experimental treatment.
- Have coverage decisions and claims processed according to regulatory standards, when applicable.
- Choose an Advance Directive to designate the kind of care you wish to receive should you become unable to express your wishes.

Your Responsibilities as a UnitedHealthcare Member

- Know and confirm your benefits before receiving treatment.
- Contact an appropriate health care professional when you have a medical need or concern.
- Show your ID card before receiving health care services.
- Pay any necessary co-payment at the time you receive treatment.
- Use emergency room services only for injuries and illnesses that, in the judgment of a reasonable person, require immediate treatment to avoid jeopardy to life or health.
- Keep scheduled appointments.
- Provide information needed for your care.
- Follow the agreed-upon instructions and guidelines of doctors and health care professionals.
- Participate in understanding your health problems and developing mutually agreed-upon treatment goals.
- Notify your employer of any changes in your address or family status.
- Log in to myuhc.com or call us when you have a question about your eligibility, benefits, claims and more.
- Log in to myuhc.com or call us before receiving services to verify that your doctor or health care professional participates in the UnitedHealthcare network.

How to Voice a Complaint

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



Wallet Card

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



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



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



Cut here, then fold in half



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 service is 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 service 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 co-payment, co-insurance 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.

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

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

The medical centers and programs in UnitedHealthcare's network and within 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 not diagnose problems or recommend specific treatment. The information provided by the nurse, coach or EAP services are not a substitute for your doctor's care. On topical articles (giving tips and advice to members), the information and therapeutic approaches in this article are provided for informational and/or educational purposes only. They are not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services.

All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator, or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

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.

Participation in the health survey is voluntary. Your health survey 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 not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

The UnitedHealth Premium[®] designation program is 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. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit myuhc.com for detailed program information and methodologies.

Twitter is a registered trademark of Twitter, Inc. Facebook is a registered trademark of Facebook, Inc. Pinterest is a registered trademark of Pinterest, Inc. Instagram is a registered trademark of Instagram, LLC. Apple is a registered trademark of Apple, Inc. Android is a registered trademark of Google, Inc. Fitbit is a registered trademark of Fitbit Inc.

Information for individuals residing in the state of Louisiana or have policies issued in Louisiana:

Health care services may be provided to you at a network health care facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of these fees for those out-of-network services, in addition to applicable amounts due for co-payments, co-insurance, deductibles, and non-covered services. Specific information about in-network and out-of-network facility-based physicians can be found at myuhc.com or by calling the toll-free Customer Care telephone number that appears on 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.

Tips to make your doctor's visit worthwhile

Before your appointment:

- 1 Make a list of all questions you have for your doctor, nurse or pharmacist.
- 2 Write down medications you are currently taking, including prescriptions, over-the-counter medicines and herbal supplements.
- 3 Plan to bring a family member or friend to your visit if you have a hard time remembering what your doctor tells you.

During your appointment:

- 1 Tell your doctor if a family member has been diagnosed with a serious disease or condition. Also mention if you have or will be traveling outside the country.
- 2 Ask your doctor at every visit to send any laboratory tests to a network facility.
- 3 Before you leave, make sure you can read and/or understand your doctor's or pharmacist's instructions. If you don't, it's okay to ask them to explain again.