

Health care can be confusing, time consuming, stressful.

Advocate4Me™

Helping a Member Find the
Clear Path to the Right Care



Advocate4Me goal is to make health care simple, personal, reliable. Really.

- 1. Convenient** — Your employees connect with an Advocate in the way they most prefer — phone, email and more.
- 2. Personalized** — Through our exclusive Predictive Personalization, we use data, analytics and technology to provide a personalized experience for each employee.



Nurse Advocate **Health Advocate** **Benefits Advocate**

- 3. Valuable** — Advocates help earn your employees' trust and are here to help them take ownership of their health care by helping them:
 - Better understand their benefits
 - Better understand care options
 - Potentially save time and money
 - Feel more confident in their decisions
- 4. Accountable** — Advocate team is responsible for following through to see that each inquiry is resolved.

Advocate4Me is designed to make employees more satisfied with their benefits and help them make informed decisions leading to a reduction in human resource calls, increased employee productivity and decreased health care costs.



BELIEVE IN A HEALTHIER YOU

The Health and Wellness tab on myuhc.com is your own personal website designed to:

- ▶ Inspire you to take healthy actions to manage or improve your health
- ▶ Encourage you to remain motivated through online health programs and innovative tools that track your progress
- ▶ Reinforce your commitment by rewarding your accomplishments



INTRODUCING RALLY™ ON myuhc.com — an online experience that makes it easier for you to eat better, move more, and complete activities that help improve your health.

What is Rally?

Rally is a user-friendly digital experience that will engage you in a new way by using technology, gaming and social media to help you understand, learn and find support on your health journey. With Rally we make it easier for you to get motivated to be healthier.

Rally offers:

A Personalized health Survey

Completing the Health Survey with just a few simple questions provides you with immediate and confidential result and suggested activities that may help you learn more about your health helping you live a healthier lifestyle.

Learn Your “Rally Age”

Upon completion of the Health Survey, you will receive your “Rally Age” – a number that provides you with an indicator of your health age compared to your actual age.

Participate in Select Missions

In addition to your Rally Age you will also receive personalized activity suggestions or Missions.

Track your Mission Activities

You can easily track your Mission activities and progress by self-reporting or integrating wearable fitness devices from FitBit®, Jawbone UP®, or Body Media®.

Make Healthy Connections

Rally also offers online challenges and connects you with online communities around health topics and health related news.

Be rewarded for your activities

As you complete certain activities within Rally you may earn coins for your efforts, which can be used to enter sweepstakes for great prizes.

USE myuhc.com WHEREVER YOU ARE

Download the UnitedHealthcare Health4Me™ mobile app

Health4Me provides instant access to your family’s critical health information – anytime and anywhere. Whether you want to find a physician near you, check the status of a claim or speak directly with a health care professional, Health4Me is your go-to resource.

Take advantage of these services as soon as your UnitedHealthcare plan goes into effect by registering at myuhc.com.



My benefits. My records. My health. My choices.

myuhc.com®



For a complete description of the UnitedHealth Premium® designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please visit myuhc.com.

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.

myHealthcare Cost Estimator is not available to all members in all markets. Depending on your specific benefit plan and the ZIP code that is entered, either

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the new myHealthcare Cost Estimator, or the current Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator will be launched soon, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Actual costs may vary. Your costs may be different, based on your personal health situation and the coverage terms of your particular health plan. Review your health plan coverage terms to determine actual benefits. Bill payment may not be available for all plans and all payment methods may not be available for all providers.

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Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or its affiliates.



GETTING THE MOST FROM YOUR HEALTH PLAN WITH myuhc.com

myuhc.com GIVES YOU PRACTICAL, PERSONALIZED INFORMATION SO YOU CAN:

- ▶ Understand your coverage
- ▶ Find a doctor in your area
- ▶ Manage your claims
- ▶ Organize your health information
- ▶ Estimate costs of future treatments
- ▶ Improve your health

myuhc.com comes with your UnitedHealthcare health plan.

With myuhc.com, you'll have fewer questions and more confidence about your benefits, claims and health information. It's personalized for you and simple to use.

Imagine – no more waiting or wondering. You can access these services in moments, at any time of the day.

The screenshot shows the myuhc.com website with the UnitedHealthcare logo. The navigation bar includes: Home, Claims & Accounts, Physicians & Facilities, Pharmacies & Prescriptions, Benefits & Coverage, Personal Health Record, and Health & Wellness. A secondary navigation bar contains: Message Center, Account Settings, Print, Help, Contact Us, Feedback, Sign Out, and En Español. The main content area features a 'Hello, Member' section with coverage details (Active 01/01/14, Plan Name: Choice Plus, Group/Acct#: 123456789, Member ID: 123456789). Below this are 'Plan Details' (Account Balances, Benefit Details) and 'Benefit Plan Savings' (The doctor you choose or where you receive care may save you money. Learn more). A central 'RALLY' banner says 'You. Improved. We'll help you make healthier choices and reward you as you go.' with a 'Learn More' button. To the right, a 'What would you like to do today?' section lists various services with numbered callouts: 1. Look up My Benefits; 2. Find a Doctor; 3. Manage My Claims; 4. Manage My Prescriptions; 5. View Account Balances; 6. Estimate Health Care Costs. Other services include View Online Statement, Mental Health & Substance Use, Print an ID Card, Rally Health Survey, Rally for Health, and Health Savings Checkup.

BETTER MANAGE YOUR EXPENSES

You'll be in control of your health care-related expenses with myuhc.com:

- 3 **Manage your claims** with myClaims Manager to easily search for claims, track claims you need to watch, mark claims you've already paid, and use easy-to-read graphs to better understand your bills and what you owe. Subscribers can pay their health care providers online for any claim that has a 'You Owe' amount using the 'Make Payment' feature.
- 4 **Manage prescriptions** by ordering your refill medications online and tracking refill status and price. Available only if your pharmacy benefits are through UnitedHealthcare.
- 5 **Track your medical expenses**, including account balances and spending history.
- 6 **Estimate health care costs** before you have a test or procedure. With myHealthcare Cost Estimator, you can view treatment options and see variations in cost and quality by provider or facility all before seeking care.

With myuhc.com, there are no surprises. At every stage of care you know what to expect and can plan accordingly.

MAKE SMARTER CHOICES

myuhc.com helps you make more-informed decisions about your health care:

- 1 **Locate information on your benefits and coverage.** Learn about what's covered and what's not, deductibles and out-of-pocket costs. You'll also find tips for getting the most out of your benefits.
- 2 **Consider a doctor's UnitedHealth Premium® designation status,** based on national quality standards and local market benchmarks for cost efficiency, when you are choosing a doctor. You can even search for doctors who treat other patients of your age and gender with similar health conditions.

You'll be empowered to make choices that are right for you based on real data and cost information.

Quickly and easily estimate your health care costs on myuhc.com.

Using your benefit information, myHealthcare Cost Estimator:

- ▶ Shows you the estimated costs for a treatment or procedure
- ▶ Displays how that cost is impacted by your deductible, co-insurance and out-of-pocket maximum
- ▶ Gives you an estimate of what you'll be responsible to pay
- ▶ Provides you with usable information for planning and budgeting

The screenshot shows the myHealthcare Cost Estimator interface. It displays a treatment estimate for a 'Knee MRI' with a 'Your Out-of-Pocket' cost of \$290 and a 'Network Cost' of \$649. Below this is a table comparing costs across three providers (A, B, and C) relative to a local average.

	Provider A	Provider B	Provider C
Compared to Local Average	Meets Average Cost	Below Average Cost	Above Average Cost
Total Cost	\$675	\$450	\$1,075
Your Total Out-of-Pocket Cost	\$295	\$250	\$375

Primary Advantage.[®] Redefining value in your health care benefits.



The coverage you want with all the advantages.

Primary Advantage from UnitedHealthcare offers simpler, easier-to-understand benefits for the services your employees may need most — primary care, urgent care and common prescriptions. The medical plans are designed for affordability and provide access to UnitedHealthcare's largest network of providers as well as innovative health and wellness programs.

Advantages for your employees:

- **Easier to use** — Lower to no out-of-pocket costs for the following services:
 - \$0 copay for primary care physician (PCP) visits.
 - \$0 copay for Virtual Visits — convenient online doctor visits.
 - \$5 Tier 1 Rx copay for the most common prescriptions.
 - \$50 copay for urgent care visits.
- **Easier to understand** — Simplified benefits make choosing a provider for their needs faster and easier.

Advantages for your business:

- Premium coverage at a lower price.
- Medical and Rx options for most budgets.
- Designed to be simpler, easier, affordable.

Inspiring healthier lifestyles.

- **Real Appeal[®]** — tools and support to help employees lose weight, feel good and prevent weight-related health conditions.
- **Rally[®]** — a digital resource providing an easier way to help your employees eat healthier, move more, be more informed.
- **myHealthcare Cost Estimator** — a tool to help estimate costs for a treatment or procedure.
- **Advocate4Me[®]** — support to help enrolled employees make more informed health care choices.
- **UnitedHealthcare Health4Me[®]** — free mobile app designed to help all consumers make more informed decisions regarding their health care.



Get simpler coverage that works for both you and your employees.
Contact your broker or UnitedHealthcare representative and discover how to make Primary Advantage work for you.



Insurance coverage provided by or through UnitedHealthcare Insurance Company. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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.

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.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

Additional costs may apply depending on complexity of services provided (e.g., surgical procedures, laboratory services, etc.). 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.

Advocate 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 Advocate (Advocate4Me) services 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. Advocate services are not an insurance program and may be discontinued at any time.

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.

All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. 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 in the Health4Me mobile app, 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, 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.

Get everything you need for lasting weight loss with Real Appeal.SM



A simple, step-by-step program that helps you lose weight without turning your life upside down.

Enroll now at uhc.realappeal.com to get this program for FREE!*

Real Appeal gives you everything you need to lose weight and keep it off.

Your program includes:



Personalized weight loss coaching.

Your coach will guide you through the program step by step, customizing it to fit your needs, preferences and goals. Plus, you can access your coach for an entire year so you'll have all the support and motivation you need whether you're losing weight or simply maintaining your results.



24/7 online support and mobile app.

Staying accountable to your goals is easier than ever with:

- Customizable food, activity, weight and goal trackers
- Unlimited access to digital content, including streaming workout videos
- Success group support, which lets you chat with others who are doing the Real Appeal program
- The weekly Real Appeal All-Star Show featuring healthy tips from celebrities, athletes and health experts
- Weekly analysis, feedback and goal reporting



Success kit.

Everything you need to kick-start your weight loss and keep yourself on the road to results! Your kit will be delivered right to your front door. It includes:

- Step-by-step Success Guides
- Fun and easy workout DVDs
- And much more
- Quick and simple recipes
- Nutrition guide

Real people. Real results. Real Appeal.

LOST
50
LBS



Dave L.
Age 47

*"I'm stronger. I have a lot more energy.
Thank you, Real Appeal."*

LOST
37
LBS



Tashawna O.
Age 37

*"This is no diet — this is not a gimmick.
I feel great!"*

LOST
25
LBS



Amanda K.
Age 35

*"Real Appeal taught me I didn't
have to work out three hours a day and
I didn't have to eat like a rabbit."*

Enroll now at uhc.realappeal.com to get this program for FREE!*

*The Real Appeal program is provided at no additional cost to you as part of your benefit plan.

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. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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SimplyEngaged[®] for Small Business Fitness Reimbursement

Get rewarded for going to the gym

Going to the gym isn't always easy. To help you stay motivated, you will get a reward¹ for visiting a participating fitness center or YMCA[®] at least 12 times a month.

Select from a network of leading fitness centers, including:

- ▶ 24 Hour Fitness[®]
- ▶ Curves[®]
- ▶ Life Time Fitness[®]
- ▶ Snap Fitness[®]
- ▶ Anytime Fitness[®]
- ▶ LA Fitness[®]
- ▶ Planet Fitness[®]
- ▶ YMCA[®]
- ▶ And many more

Many fitness centers offer passes that let you try a facility before joining.

How do I enroll?

1. Log in to myuhc.com
2. Click on the Health & Wellness tab to go to Rally[™]
3. Access the Reward Program Overview
4. Search for a participating fitness center or YMCA. (Availability varies by fitness center.)
5. Select your facility from the search results. If you don't see your preferred facility available, a referral process exists. Call 1-855-215-0230 if you have questions about your rewards.
6. Follow the instructions to enroll in the fitness reimbursement program.
7. Show your fitness center membership card each time you visit the facility.
8. Earn a reward when you visit the fitness center at least 12 times in a month.

Log in to **myuhc.com**, or call
1-855-215-0230 if you have
questions about your rewards.



UnitedHealthcare understands the importance of protecting your privacy.

We care about the relationship we have with you. The services we provide require that we receive personal information and we know it is important to protect your privacy. Our business practices are in compliance with the Health Insurance Portability and Accountability Act (HIPAA) and other applicable privacy and security requirements.



¹ Log into myuhc.com and click on the Health and Wellness tab to learn more about the reward program applicable to you. Employees and covered spouse can earn rewards separately. Children may not participate in the reward program.

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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 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. For the online health coaching component of this program, you can choose any alternative to earn your reward. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) if you have questions about earning the reward for this health action.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Virtual Visits

Get access to care online.
Any where. Any time.



When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room. Now, you don't have to.

A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription*, if needed, that you can pick up at your local pharmacy. And, it's part of your health benefits.

Conditions commonly treated through a virtual visit

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

- Bladder infection/
Urinary tract infection
- Diarrhea
- Rash
- Bronchitis
- Fever
- Sinus problems
- Cold/flu
- Migraine/headaches
- Sore throat
- Pink eye
- Stomach ache

Access virtual visits

Log in to **myuhc.com**[®] and choose from provider sites where you can register for a virtual visit. After registering and requesting 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 will be able to talk to a doctor about your health concerns, symptoms and treatment options.



To learn more, login to myuhc.com

Use virtual visits when:

- Your doctor is not available
- You become ill while traveling
- You are considering visiting a hospital emergency room for a non-emergency health condition

Not good for:

- Anything requiring an exam or test
- Complex or chronic conditions
- Injuries requiring bandaging or sprains/ broken bones

* Prescription services may not be available in all states.

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. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.



VISION



Welcome to your vision plan.

Get the most out of your benefits.



Thank you for choosing a vision plan from UnitedHealthcare. We're here to help make your health care experience easier.

This guide will help you understand:

- What your vision plan covers
- How to use your plan
- Ways to save money

Need help?



Visit myuhcvision.com.

Log in to your member website for 24/7 access to personal details about your vision plan.

Have a UnitedHealthcare health plan?

You can use myuhc.com[®] to access both your vision and health plan benefits.



Call toll-free.

1-800-638-3120, TTY 711.

If you don't have computer access, need language assistance or can't find answers, call us Monday through Friday, 7 a.m. to 10 p.m. CT.



Connect with us.

Twitter[®]: @myUHC

Facebook[®] and YouTube[®]:
UnitedHealthcare

Find out what your vision plan covers.

Eye exam

Your plan includes a fully covered exam. A copay may apply.

Your plan uses Spectera Eyecare Networks, a national network of eye doctors, which includes optometrists and ophthalmologists. They are located at both private practice and retail settings. Network eye doctors can help save you money.

Frame allowance¹

When you use a network provider, you have an allowance you can use to help buy any frame your eye doctor offers.

Contact lens benefit¹

You get contact lenses, a fitting and up to two follow-up visits. Choose from popular brands, including some that are fully covered.

Lens options¹

Popular lens options are available to you at price-protected amounts. Plus, standard scratch coating and polycarbonate lenses for dependent children are available at no cost.

Additional pairs of glasses¹

Get a 20% discount on additional pairs of eyeglasses, including prescription sunglasses.

¹ Plans may vary. Check your coverage at myuhcvision.com to verify benefits.

Log in to myuhcvision.com to see your vision plan documents and complete coverage details.

Take steps to protect your eyes.

1

Find an eye doctor in your network.²

Choose from local and national network providers in Spectera Eyecare Networks. Here are just some of the well-known retail locations in your network:

Log in to myuhcvision.com to search by provider name, specialty or location.

² Not all providers participate in all plans. Check with your provider before using your benefits.

AMERICA'S BEST CONTACTS & EYEGLASSES

COSTCO OPTICAL

EYEGLASS WORLD

FOR EYES

Visionworks

No network eye doctor in your area?

If there aren't any network providers within 30 miles of where you live or work, you may be able to see an out-of-network provider with network benefits. Log in to myuhcvision.com to learn more.



2

Schedule your annual eye exam.

Regular visits to an eye doctor can help keep your eyes healthy and improve your overall health.

If you get headaches, eyestrain or blurry vision, it may be time for new glasses. In some cases, medications can cause these issues, but symptoms may be a sign of a more serious problem. An eye exam can help find any underlying causes.

Get a complete eye exam.

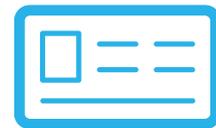
A dilated exam lets your doctor look inside your eye and check your eye health. The exam can also show early signs of illness, even before other parts of your body are affected.

At your appointment, be sure to:

- State that you have vision insurance with UnitedHealthcare.
- Give your name and date of birth, or
- Show your vision ID card so the provider can verify your benefits.

Use your ID card.

You don't need your ID card to use your benefits, but it can help your eye doctor know how to bill for services. Access your ID card from your computer or mobile device at myuhcvision.com.



3

Discover more ways to save by using myuhcvision.com.

Laser vision correction.

Save money at more than 500 Laser Vision Network of America locations.

Contact lenses.

Order contact lenses at uhccontacts.com online for 10% off.

Hearing aids.

Buy high-quality digital hearing aids, starting at \$699 each, through hi HealthInnovations™.



The company does not treat members differently because of sex, age, race, color, disability or national origin. 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 1-800-638-3120, TTY 711. 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

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

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

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

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

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

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

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact UnitedHealthcare Insurance Company.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. The contracting entity for Spectera Eyecare Networks is Spectera, Inc. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

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

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

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

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

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

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

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

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

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

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

To improve access to care, Optum Behavioral Health has expanded its telemental health network to now include over 3,000 providers including AmWell and Doctor on Demand providers effective Jan. 1. Expanding the telemental health network helps provide network solutions for those in underserved areas and improves overall wait-time for appointments with behavioral providers.

Today, UnitedHealthcare members have the option of seeing a behavioral health provider via video-enabled capabilities:

- Members may search for providers via the Optum Behavioral liveandworkwell.com online provider directory.

Telemental behavioral benefit is separate from UnitedHealthcare's virtual visits (medical) model:

- Telemental health visits are covered today and are considered the same as a behavioral office visit.
- Members will have the same out-of-pocket cost whether they see the psychologist/psychiatrist in-office or via video-enabled capabilities.

Expanding telemental health network to include 3,000+ providers, covering all 50 states will:

- Improve access to care.
- Deliver care via online video-enabled capabilities through partnership with behavioral providers who are licensed in multiple states.
- Include AmWell and Doctor on Demand providers in the telemental health network.

Member Promotion

For a limited time, as part of the AmWell and Doctor on Demand launch only, there is a 90-day promotional period from Jan. 1 to March 31, during which Optum Behavioral Health will cover the member's cost-share for visits to a behavioral AmWell and/or Doctor on Demand provider.

- The promotion is only available for AmWell and/or Doctor on Demand psychologist and/or psychiatrist. Telemental health visits through another Optum Behavioral network provider will be covered under the member's behavioral office visit benefit.
- While all members qualify for promotion, per Internal Revenue Service (IRS) regulations, health savings account (HSA) members may have applicable cost share if deductible has not been met. A process is in place to monitor and notify HSA members who have utilized promotion but not yet met their deductible.
- At the conclusion of the promotion period, member cost-share will be based on their behavioral health plan design.

FAQ

Q: How does the telemental health expansion impact UnitedHealthcare virtual visits?

A: There is no impact. Telemental health continues to be covered under the behavioral office visit benefit. Effective Jan. 1, members now have access to 3,000+ telemental health providers in the network.

Q: Why is telemental health information now included on the myuhc.com® virtual visits page?

A: Currently, the behavioral health provider search is housed within liveandworkwell.com, and thus, consumers must navigate from myuhc.com to liveandworkwell.com to search for behavioral providers. Over time, a trend emerged where consumers who were interested in virtual care commonly selected the UnitedHealthcare virtual visits link on the myuhc.com home page instead of the mental health and substance use provider search. To help these consumers navigate to the liveandworkwell.com website, a direct link was added to UnitedHealthcare virtual visits, along with information about the broader telemental health network.

Q: How will visits with an AmWell and Doctor on Demand provider be handled?

A: Both AmWell and Doctor on Demand physician groups are contracted providers with UnitedHealthcare and Optum Behavioral. Virtual visits are contracted through UnitedHealthcare and behavioral visits are contracted through Optum Behavioral. Visits with one of their behavioral (psychologist/psychiatrist) will be covered under the member's behavioral office visit benefit.

Q: What steps does a member take to obtain the \$0 cost-share 90-day promotion (Jan. 1 through March 31) for AmWell and Doctor on Demand?

A. Steps:

- Navigate to either AmWell or Doctor on Demand.
- Members must add or confirm UnitedHealthcare insurance information to their account profile.
- Schedule an appointment with a psychologist and/or psychiatrist.
- Prior to the start of the visit, members will be prompted to a payment screen:

- The visit with a behavioral specialist will begin.
- - **Doctor on Demand:** The page will automatically show a \$0 cost-share.
 - **AmWell:** Member must enter promo code "visit" to have \$0 cost-share. The promo code is available on the "Find a Provider" page.

Q: What about members with HSA plans? Do they qualify for the \$0 cost-share promotion?

A: HSA members will be able to use the promotion. However, per IRS regulations, their plan deductible must be met first. A process is in place to monitor and notify HSA members who have yet to meet their deductible. The standard HSA notification letters will be used to advise members of IRS guidelines and options to ensure plan compliance.