



UnitedHealthcare

# CHOICE PLUS PLAN

with a HEALTH REIMBURSEMENT ACCOUNT



welcometouhc.com

- Find a network doctor.

**Choose with confidence.**

Our UnitedHealth Premium® designation program recognizes physicians for meeting quality and cost-efficiency guidelines.

- Estimate the cost of the plan.

- Find a network pharmacy.

- See recommended preventive care services based on your age and gender.

- Learn how we can help you make the move from another health plan or network.

## PLAN FEATURES

**You can choose any doctor or hospital you want.**

You can save money when you choose doctors (including specialists), hospitals and pharmacies in the Choice Plus network.

**You have coverage if you go outside the network.**

If you choose to receive care outside the network, you will have a lower level of coverage, which means you might have to pay more for the service.

**You do not need to choose a primary care physician.**

We do suggest that you have a primary care physician to help manage your care.

**You do not need a referral to see a specialist.**

See any network doctor, including specialists, without a referral.

**Your employer is funding a health reimbursement account.**

An HRA is an account that helps you pay for eligible health care expenses during the year.



**Our national network covers 99% of the U.S. population and is available in 96% of all U.S. counties.<sup>1</sup>**

<sup>1</sup> Source: UnitedHealthcare Network and national network data provided by Strenuus and industry standard access requirements for hospitals and primary care physicians, May 2012

# CHOICE PLUS PLAN

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## A plan designed for your needs

Learn how this plan can help you:

- Be as healthy as you can
- Get the care you need when you need it
- Save more than you might think possible



## You have coverage for a wide range of prescriptions.

You have access to 64,000+ retail network pharmacies. If you have mail service, you may save money with a three-month medication supply, which is mailed to you at no additional cost.

## SERVICES COVERED

- ▶ Doctor office visits
- ▶ Emergency services
- ▶ Hospital care
- ▶ Lab services
- ▶ Mental health and substance use disorder services
- ▶ Outpatient care services
- ▶ Pregnancy and newborn care
- ▶ Prescription drugs
- ▶ Preventive care services
- ▶ Rehabilitative services and devices
- ▶ Wellness services

**This is not a complete list of the services covered under this plan. See your summary of benefits and coverage for details.**



### Your preventive care is covered 100% in our network.

You don't have to pay any out-of-pocket costs (co-payment, co-insurance or deductible) for preventive care as long as you use a network doctor. Women's preventive health services are also covered, including well-woman visits, gestational diabetes screenings and more.

## ADDITIONAL SERVICES INCLUDED

You have access to a wealth of health resources as part of your plan, at no extra cost. Learn about these and more at [welcometouhc.com](http://welcometouhc.com).

### 24-hour registered nurses

You can call and speak directly with a registered nurse anytime.

### Healthy Pregnancy Program

We provide personal support for soon-to-be-mothers through every stage of their pregnancy and delivery.

### Employee Assistance Program

We offer confidential support for a wide range of personal and work-related needs.

### Care management

We'll provide special programs to help you make better health care decisions.



## YOUR HEALTH REIMBURSEMENT ACCOUNT

### An account to help pay your health care bills

Your employer is funding a health reimbursement account (HRA) for you. An HRA is an account that helps pay for eligible health care expenses, including those that may apply to your annual deductible. In order to use the dollars in your HRA, you will first need to pay some of your deductible out of your pocket. This is called your **HRA access point**.

Visit [welcometouhc.com](http://welcometouhc.com) to see a list of common eligible expenses that can be paid for or reimbursed by the HRA.

### Think of the HRA as your money.

Even though your employer owns and funds the HRA, think of it as your money. By doing so, you'll realize that spending your HRA wisely can help save you money. As long as you have money in your HRA, that's less money you have to pay out of your pocket for health care expenses.

In the future, if you decide to change your plan or leave your employer, you cannot keep the money or take it with you.

### Spending the HRA wisely helps you save.

Once you reach the HRA access point, the money in the HRA may be enough to cover any additional health care costs for the year. In addition:

- ▶ Your employer may fund your HRA each year.
- ▶ You will likely pay less in monthly premiums compared to traditional co-payment plans.
- ▶ You will usually not have to pay a co-payment for doctor visits.



### Your HRA access point

Your HRA Access Point is a set dollar limit that you must pay out of your pocket before you can use the money in your HRA. After you reach the access point, your HRA will automatically pay for eligible expenses. See the next page for more details on how the plan works.

### Shifting focus: From managing your health benefits to managing your health

Most traditional co-payment plans focus on managing your health benefits. The Choice Plus Plan with an HRA focuses on managing your health.

The plan helps better manage your health by encouraging you to:

1.

Take a more active role in your health care buying decisions.

2.

Make healthier choices and seek quality care.



### Paying for prescriptions

Your plan may have a combined medical and pharmacy deductible. This means that eligible prescription costs will apply to your deductible. Plus, the HRA can be used to help pay for them. If you spend all of your HRA, you'll need to pay the entire cost of your prescriptions until you meet your deductible.

**Visit Health Care Lane®**  
([healthcarelane.com/hra2](http://healthcarelane.com/hra2))



Stop in and talk with Paul, the mechanic. He will give you the nuts and bolts on HRAs, including how it works with a health plan.

## HOW THE PLAN WORKS

Remember, you do not need to pay anything out of your pocket for eligible preventive care as it will be covered at 100% when received in the network.

- 1. Your deductible** – You pay out-of-pocket before using the HRA.  
When you have an eligible expense, like a doctor visit, the entire cost of the visit will apply to your deductible. You will pay out-of-pocket for your expenses until you reach a set dollar limit, called the **HRA access point**.

### If you reach the HRA access point:

The money in the HRA will be used to pay for eligible expenses. The HRA may be enough to pay the rest of your expenses for the year, including your remaining deductible. Depending on your plan, if you spend all of the HRA, you may have to pay out of pocket again until you meet your deductible.

- 2. Your coverage** – Your plan pays a percentage of your expenses.  
Once the deductible is paid, your health plan has co-insurance. With co-insurance, the plan shares the cost of expenses with you. The plan will pay a percentage of each eligible expense and you will pay the rest. For example, if your plan pays 80% of the cost, you will pay 20%.

After the deductible, your plan may have a co-payment for certain services, such as prescriptions.

- 3. Your out-of-pocket limit** – You are protected from major expenses.  
An out-of-pocket limit protects you from major expenses. The out-of-pocket limit amount is the most you have to pay each year for covered services. The plan will then pay 100 percent of all remaining covered expenses for the rest of the plan year. Your deductible, co-insurance and co-payments (if they apply) will go toward your out-of-pocket limit.

1.

### Your deductible

You pay  
first

+

HRA pays

2.

### Your coverage

Your plan  
pays %

+

You pay %

CO-INSURANCE

3.

### Your out-of-pocket limit

You are protected

When you reach your out-of-pocket  
limit, the plan pays 100%.

Preventive care is covered 100% in the network.

# MYUHC.COM® – TOOLS TO HELP YOU MAKE BETTER DECISIONS

Using your HRA wisely means using the tools on **myuhc.com** that are designed to help you make better decisions about health care and lower your costs. They are available at no additional cost to you.

## CHOOSE A DOCTOR WITH CONFIDENCE.

The **UnitedHealth Premium designation program** takes the guesswork out of your doctor search. It recognizes physicians for meeting quality and cost-efficiency guidelines. Just look for the doctors who have received Premium designation.



**Premium® Designation**  
Quality and Cost Efficiency

## ESTIMATE YOUR HEALTH CARE COSTS.

**myHealthcare Cost Estimator** makes searching for health care information an easy online shopping experience. Learn the estimated costs of care, including options that may cost less.

- ▶ **Know your procedure.** Learn about and compare treatment options.
- ▶ **Know your provider.** Get information to help you choose a provider for a procedure.
- ▶ **Know your price.** Quickly estimate out-of-pocket costs for specific procedures.
- ▶ **Know the place.** Locate providers based on geographic search criteria.

Your estimated  
total cost (In-Network): **\$649**

Estimate of what portion  
your health plan will pay: **\$359**

Your estimated  
out-of-pocket cost **\$290**

This example is for illustration purposes only.

## MANAGE YOUR CLAIMS.

**myClaims Manager** allows you 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.



### Submit claims online.

When you need to submit a claim so you can be reimbursed from your HRA, you can easily do so online. We even provide simple instructions to help you along the way.



# How can this plan help me?

## I feel **healthy**



### Lower monthly premiums

Lower premiums may add up to big savings for you at the end of the year.

Everyone has different health care needs depending on where they are in life and their priorities. What is important to you?

#### ► **Lower monthly premiums**

Save money with lower premiums compared to other plans you may have had in the past.

#### ► **An HRA to help you pay for eligible medical expenses, including your deductible**

You pay less out of your pocket because you can use the money in the HRA to help pay for medical bills.

#### ► **The choice to use any doctor**

If you have a doctor you prefer, you can continue to use that doctor. You'll probably save more if the doctor is in our network.

## I need affordable care for **my family**



### Save money on quality care

You save money when you use a doctor in our network. The network is large, so you can rest easy knowing a doctor is nearby when you're on vacation or if you're covering a child going to school in another state.

► **Coverage at 100% for preventive care services received in our network**

You won't have to pay anything out of your pocket as long as they are received in the plan network.

► **Convenient prescription services**

With more than 64,000 retail pharmacies, it's easy to locate a pharmacy to fill your prescriptions. If you have mail service, you can have your prescriptions mailed to your home at no additional cost.

► **Personal support**

The plan offers counselors who can help with depression, stress and coping with grief and loss. You also get a care management program to help you get the most from all your options.

## I have health issues



### The choice to use any doctor

Wondering who is the right doctor to treat your health condition? With the UnitedHealth Premium program, you can choose a doctor based on quality and cost-efficiency guidelines.

## I'm planning for retirement

### More potential retirement savings

With the money in your HRA, you may pay less out of your pocket for medical bills. That leaves more money to help fund your retirement.





# Take charge of your health care with myuhc.com

## ESTIMATE

Estimate your health care costs.

## SEARCH

Search for network doctors.

## IMPROVE

Improve your health with an online health coach.

## TRACK

Track your claims and expenses.

## RECORD

Safely record and store your family health history.

## WATCH

Watch UHC.TV<sup>SM</sup>, our online television network focused on healthy living.



Download the UnitedHealthcare  
Health4Me<sup>TM</sup> mobile app



The information provided on included programs is for informational purposes only and is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

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.

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

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

**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 non-network services, in addition to applicable amounts due for copayments, coinsurance, deductibles, and non-covered services. Specific information about network and non-network facility-based physicians can be found at myuhc.com or by calling the toll-free Customer Care telephone number that appears on the back of your health plan 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.