UnitedHealthcare

OPTIMUM CHOICE HMO PLAN
with a HEALTH SAVINGS ACCOUNT

PLAN FEATURES

- A referral-based plan where you work closely with your primary care physician for appropriate, cost-effective care
- A strong local network that includes top facilities and providers
- Lower premiums than traditional health plan options
- Tools to help you make more educated health care decisions, including the myHealthcare Cost Estimator
- 100% preventive care coverage and our wellness program including fitness reimbursement, at-home biometric screenings and telephonic health coaching

You have the option of opening a health saving account (HSA).
An HSA is a personal bank account to help you pay for health care, and save on taxes.

Our network includes more than:
- 33,000 doctors
- 200 hospitals
- 3,500 retail pharmacies

welcometouhc.com

• Find a network doctor.
Choose with confidence. Our UnitedHealth Premium® designation program recognizes physicians for meeting quality and cost-efficiency guidelines.

• Find a network pharmacy.

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

Medical
Not All Services Require a Referral

Referrals may not be needed to see the following providers as long as they are in the network:

- Obstetricians/gynecologists (OB/GYNs)
- Eye doctors and providers who provide a routine eye exam
- Urgent care centers for preapproved illness and injuries
- Emergency care at an emergency room

SERVICES COVERED BY A REFERRAL INCLUDE:

- Doctor office visits
- Hospital care
- Mental health and substance use disorder services
- Outpatient care services
- Pregnancy and newborn care
- Rehabilitative services and devices

OBTAINING A REFERRAL TO SEE A SPECIALIST

A referral from your primary care physician “PCP” is required before you can see another network physician or specialist. Without a referral your care will not be covered by insurance which means you will be responsible for the entire cost. In addition, if you receive care from a physician or specialist who is not in our network, you will also not have coverage. Some procedures or services will require that your primary care physician or specialist get approval, or prior authorization, from UnitedHealthcare before they can be performed. When laboratory screenings or x-rays are ordered by your PCP, a predetermined facility must be used. Please refer to your health plan ID card for more information.

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.

Healthy Pregnancy Program

We can help soon-to-be-mothers through every stage of their pregnancy and delivery. We will check for risks, share healthy-baby tips, and keep you informed by phone and newsletter.

Care management

We’ll work with you and your physician to help you understand your options if you need care. We’ll also let you know about special programs to help you make informed health care decisions.

Online health coaches

If you have health risks, our health coaches may contact you to offer their support. They can set up a personal plan to help you and coach you along the way. You can call them any time if you want help improving your health.
A HEALTH SAVINGS ACCOUNT

A personal bank account to help you pay for health care, and save on taxes.

This plan gives you the option of opening a health savings account (HSA) if you are eligible. An HSA is a personal bank account that you own. When you have qualifying medical expenses, including those that apply to your annual deductible, you can choose to pay for them using the money in your HSA. Or, you can save the money for a future need – even into retirement. It’s your choice.

Visit welcometouhc.com to view eligibility requirements and to see a list of common qualifying medical expenses that can be paid for with an HSA.

You own the HSA.

Any money deposited into your HSA is yours to keep.

- There is no “use it or lose it” rule.
- If you leave your employer or change plans, you can take your HSA with you.

You will pay less in taxes.

You won’t have to pay federal income tax on:

- Deposits you or others make to your HSA
- Money you spend from your HSA on qualified expenses
- Interest earned on the HSA

Two steps to start your health savings.

1. Choose your bank. You can open your HSA with any bank of your choice, but Optum Bank, Member FDIC, is UnitedHealthcare’s health care bank of choice.

2. Open your HSA. Open and deposit money into your HSA right away so you are prepared if you have a health event. You or anyone else can deposit money into the HSA at any time.

Visit Health Care Lane (www.healthcarelane.com)

Meet the town banker, Sarah, who is happy to tell you what you need to know about an HSA.

2014 HSA Limits

The IRS limits how much you can deposit into your HSA each year. The 2014 limits are:

- $3,300 for individual coverage
- $6,550 for family coverage

Are You 55 or Older?

You can deposit an extra $1,000 during the year. This is called a catch-up contribution.

Open your HSA with Optum Bank

More than one million people have chosen Optum Bank as their HSA bank. Only Optum Bank gives you the convenience of banking through your plan website, myuhc.com. Plus, you get:

- Online bill payment and reimbursement
- A handy debit card to make it easy to pay with your HSA
- The chance to invest savings in mutual funds

Learn more at welcometouhc.com.

Investments are not FDIC insured, are not guaranteed by Optum Bank and may lose value.
THE OPTIMUM CHOICE HMO PLAN COMES WITH PREDICTABLE COPAYMENTS AND OTHER COSTS WHEN YOU SEE YOUR NETWORK PRIMARY CARE PHYSICIAN OR NEED A PRESCRIPTION, SO THAT THERE ARE NO SURPRISES.

- **Select a primary care physician.** Once you choose your primary care physician, he or she will provide most of your regular and routine care. This will include annual well visits and preventive care, as well as care for sickness or injury. You must get a referral from your primary care physician before you see another network physician or specialist.

- **A large local network.** You can choose any network primary care physician in Maryland, Virginia, West Virginia, Washington, D.C., or Delaware. Our network includes more than 33,000 doctors, 200 hospitals and 3,500 retail pharmacies.

- **Preventive care is covered.** The plan includes coverage of certain preventive services, based on your age, gender and other health factors, with no cost-sharing. UnitedHealthcare covers preventive services, as specified in the health care reform law, at 100 percent without charging a copayment, coinsurance or deductible, as long as the services are delivered by your PCP. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible.

- **You have coverage for a wide range of prescriptions.** You can fill your prescriptions through one of our 3,500 retail network pharmacies. If you have our mail-order service, you may save money with a three-month medication supply. There’s no additional charge for the service.

**HOW THE PLAN WORKS**

Your plan has an annual deductible. The deductible must be paid before your plan will help pay for eligible health care expenses. You do not need to pay anything out of your pocket for eligible preventive care as those will be covered 100 percent when received in the network. Read on to learn about how the plan works before and after you meet your deductible.

1. **Your deductible** – You pay out of pocket until you reach the deductible.
   When you have an eligible expense, like a doctor visit, the entire cost of the visit will apply to your deductible. You will pay the full cost of your health care expenses until you meet your deductible. You can choose to pay for care from your HSA or you can choose to pay another way (i.e., cash, credit card) and let your HSA grow. It’s your money, it’s your choice.

2. **Your coverage** – Your plan pays a percentage of your expenses.
   Once the deductible is paid, your health plan has coinsurance. With coinsurance, 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 percent of the cost, you will pay 20 percent. After the deductible, your plan may have a copayment for certain services, such as prescriptions.

3. **Your out-of-pocket limit** – You are protected from major expenses.
   An out-of-pocket maximum protects you from major expenses. The out-of-pocket maximum is the most you will have to pay in the plan 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, coinsurance and copayments (if they apply) will go toward your out-of-pocket maximum.

4. **Paying for your Prescriptions.**
   The plan has a combined medical and pharmacy deductible. This means that prescription costs will apply to your deductible. You will pay out-of-pocket for covered prescriptions and qualifying medicines until you meet the deductible. Remember, you can use your HSA to pay those expenses. See your benefit plan documents for all of the details about prescription coverage.

The IRS decides which expenses qualify to be paid from an HSA. You can find a list of common qualified expenses at [welcometouhc.com](http://welcometouhc.com).
SELECTING A PRIMARY CARE PHYSICIAN

You must select a primary care physician within our network in Maryland, Virginia, West Virginia, Washington, D.C., or Delaware when you enroll. Your primary care physician can be a general practice, family practice, OG/GYN, pediatrician or internal medicine physician. You can select one physician for your entire family, or each covered family member can select their own.

Making a selection is simple. When you complete the employee application during enrollment, make sure to record the 13 digit Physician I.D. number, including zeros on the application form.

If you do not select a primary care physician, you will receive a health plan ID card that shows “No PCP Selected.” When you receive your card, we encourage you to contact Customer Care or visit myuhc.com® to select a primary care physician.

Once you select your primary care physician, he or she will be your first point of contact when you need care. They will provide most of your regular and routine care. This will include annual well visits and preventive care, as well as care for sickness or injury.

If your primary care physician feels that you need special care beyond what they can provide, they will help arrange it for you and will provide a referral to see a network physician or specialist.

HOW THE PLAN WORKS

1. You make an appointment.

2. Your physician makes an evaluation.

3. You pay your co-payment.

4. Based on his or her findings, your physician may:
   - Provide a treatment plan and/or prescribe medications. Most of the time, your primary care physician will be able to provide the quality care you need. OR
   - Refer you to a specialist. Your primary care physician may feel you need treatment that they cannot provide. In this case, they may refer you to another network physician or specialist.
The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

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

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 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 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® designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com.

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.

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USE MYUHC.COM to help you make better decisions

▶ Search for network doctors and facilities
▶ Look up Co-payments
▶ Manage your claims
▶ Manage your prescriptions
▶ Record your family health history
▶ Watch UHC.TV, the on-line television network focused on healthy living