

Before your appointment

So, you've found the right network doctor and like any new relationship, it starts with a first "date". Here's a prep list to help you prepare and navigate that first encounter.

1. Do your homework

The Treatment Cost Estimator is an online tool that you can use to find estimated treatment costs.

2. List your medications.

3. **Gather records** from any previous visits you've had for a similar problem. It's good background information for your doctor.

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1. Log on to myuhc.com
 2. Select "Estimate Health Care Costs"
 3. Select the state and city
 4. Select the condition, service or treatment



Money-saving tip:

Make the time to take care of yourself. When you see a network doctor for **preventive care** services, you usually don't need to pay a copayment. This can include routine check-ups, screenings, immunizations and prenatal care. See your benefit plan coverage documents for details. Plus, preventive care helps to catch things in their earliest, most treatable and therefore least expensive stages.

Checking in at your appointment

When you get to your appointment, present your UnitedHealthcare medical ID card at check-in.

And then present them with the card included in this packet, which will help explain how they should work with you regarding billing for the appointment.



Important note: The physician's office should submit a claim to UnitedHealthcare first before you pay anything.

This can be a confusing part of how your HRA works. So, let's break it down again. UnitedHealthcare has specially negotiated rates with network providers. Since you, as a member, are entitled to those rates, we want to make sure you don't end up paying "full price." To make sure this happens, your doctor's office needs to "bill" UnitedHealthcare first. UnitedHealthcare then reviews the "bill" and determines if you have already met your deductible and if you haven't, will go back to the doctor with instructions to bill you directly. Then you pay the doctor out of your HRA. If you have already met your deductible UnitedHealthcare will pay a portion of the visit, and you'll be billed for the rest. Preventive care is an exception ... generally speaking preventive care is covered at 100%. But, check your specific benefit plan coverage documents to see what preventive care is covered for you.

Actively participate in your appointment.

1. Tell your doctor the main reason for your visit and any symptoms you've experienced.

Let him/her know if you've had a similar problem in the past – was it recently? Were the symptoms more severe? Less severe? How did it end?

2. Listen carefully to what your doctor tells you.

Tell your doctor if you do not understand a question or can't carry out the treatment.

3. Ask questions.

If you don't ask questions, your doctor is going to assume he/she has covered everything you need to know and that you fully understand what's been said. If treatment is needed, make sure you fully understand all of your treatment options and why your doctor feels a particular treatment is right for you.

- What is the treatment called?
- How long will the treatment last?
- What side-effects can I expect and what can I do about them?
- Are there any risks to this treatment?
- Where can I find current research about the different treatments?
- How long has this treatment been available?
- Are there any alternatives?

4. Ask more questions.

- Do I need to return for another visit?
- When will I receive test results?
- What danger signs should I look for?
- When do I need to report back about my condition?

5. Get educated about needed medication.

- Why should I take this medication?
- Is there a generic alternative?
- How does it benefit my condition?
- Will this medication interfere with other medications that I take?
- When should I take it?
- How long do I need to take it?
- Are there side effects? What are they?
- What if I miss a dose?
- How will we know if it's working?
- Do you have tips on how to remember to take my medication?

After your appointment

1. Getting medication

We believe that more options make for better benefits. There are more than 60,000 pharmacies in our network, which means you're likely to get prescriptions close to home, or on the road, whenever you need them.

If you have a pharmacy benefit with UnitedHealthcare, log on to www.myuhc.com to find:

- Medication pricing
- Benefit and coverage information
- Copayment amounts
- Participating retail pharmacies
- Mail-order refills
- Prescription history

1. Log on to myuhc.com

2. Select "Pharmacies
& Prescriptions"





Money-saving tips:

Buy generic.

Many commonly prescribed medications have generic equivalents. In many cases, generics cost less than name-brand alternatives, and are just as effective. Both generics and brand-name medications are manufactured under the same strict United States Food and Drug Administration (FDA) guidelines, which require that generics and brands contain the same active ingredients and meet the same quality requirements. **You and your doctor should refer to the Prescription Drug List (PDL) to consider prescription medication choices and select the appropriate medication to meet your needs. A copy of the PDL can be found on myuhc.com.**

Research your prescription drug list.

In some cases, brand-name medications may be less expensive than generics. This is true, particularly if you pay only a copayment for medication. To price a medication and learn of any lower cost alternatives, go to myuhc.com and select "Price a Medication." As always you should consult your doctor about which medications are right for you. Remember, with your HRA plan, you are responsible for the entire cost of a medication until your deductible has been met.

Check the mail.

If you take a prescription medication on an ongoing basis, you could save money by ordering your prescription through our mail order program. And, most prescriptions come in a convenient 90-day supply. For more information on mail order, see the pharmacy handbook that was included in your benefit plan information. Log on to www.myuhc.com or call Customer Care at the telephone number on the back of your ID card to see if you're eligible.

Look into Over-the-Counter options

Ask your doctor or pharmacist about over-the-counter (OTC) medications. An OTC medication can be a good treatment for many conditions. These medications are generally not covered under your pharmacy benefit, but they may cost less than your out-of-pocket expenses for prescription medications.

Pill-splitting

For some medications, pill-splitting is a money saving option. If the cost of a month's supply of tablets is the same, regardless of dose, you could save money by asking your doctor to write the prescription for **double the strength and half the quantity** and splitting the pills using a pill splitter. Not all medications are appropriate for splitting, so talk to your doctor first.

2. Watch for your health statement.

The health statement shows all claims processed, plus remaining balances for deductibles and out-of-pocket expenses. It's one easy-to-read, complete record of your health care expenses. If you received care and you need to pay for part of the service, you will receive a Health Statement within 30 days showing you the service you received and the amount that you owe. If you received care and your plan pays in full, you will receive a Health Statement in the mail within 90 days that shows the service you received and the amount that was paid.* And, if you'd like to view your claims activity more frequently, you can log on to myuhc.com any time day or night. Make sure you read and understand the statement. If you have questions, please call the Customer Care number located on the health statement.

3. If appropriate, watch for a bill from your provider.


If you are responsible for paying your provider directly, watch for that bill. You'll then use the funds in your HRA to pay your doctor's office. If you've already used all the funds you had available in your account, you may have to pay directly out of pocket until you reach your annual deductible. If you've reached that deductible, then the bill should only be for a percentage of what the care actually costs.

Remember, as the educated consumer you are, if you don't understand something (for example, the medical codes that are assigned to the cost), call the billing department number listed on the bill. Back to the car analogy, you wouldn't pay \$75 for a "765 CRC 219." You'd want to know that you paid for an oil change, tire pressure check and new filter. This will help to make sure you aren't overcharged or charged incorrectly.

By now, you've got the idea. You are your best advocate, so be assertive about your needs and expectations. You ultimately control your health, UnitedHealthcare and your doctor are working with you to make sure you get the care you need.



1. Log on to myuhc.com
2. Select "View My Claims"



Receive your health statement online


Many members prefer to receive their health statements online. Simply log on to myuhc.com and select "Account Settings," then "Mailing Preferences."

Some good reasons to receive online health statements include:

- Access to past statements
- Electronic files of your statements
- Saving a tree, or two
- It's free

Plus, we'll send you an e-mail whenever you have a new statement available to view on myuhc.com.

SPECIAL NOTE: A health statement is not a bill. It's just our way of making it easier for you to manage your health. If you owe money for services not covered by your benefit plan, your doctor will bill you separately.



HEALTH STATEMENT

UNITED HEALTHCARE INSURANCE COMPANY
 POST OFFICE BOX 2029
 BOSTON, MA 02111
 PHONE: 866-762-4675

MEMBER: CHRISTINE
 POLICY: 000120000-00110000
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Visit www.myuhc.com for more detail on account balances and activity.

Present Back Pain by Drinking Water

Water back pain is often the result of a deficiency in your fluid levels. The fluids in our bodies are essential for healthy joints, muscles, and organs. These fluids are made up of an electrolyte solution with fluids primarily water. It's important to drink this solution to maintain the strength of your joints and muscles and support the strength of the upper body. To get back to a level of about 60% of your body weight.

See last page for more helpful information.

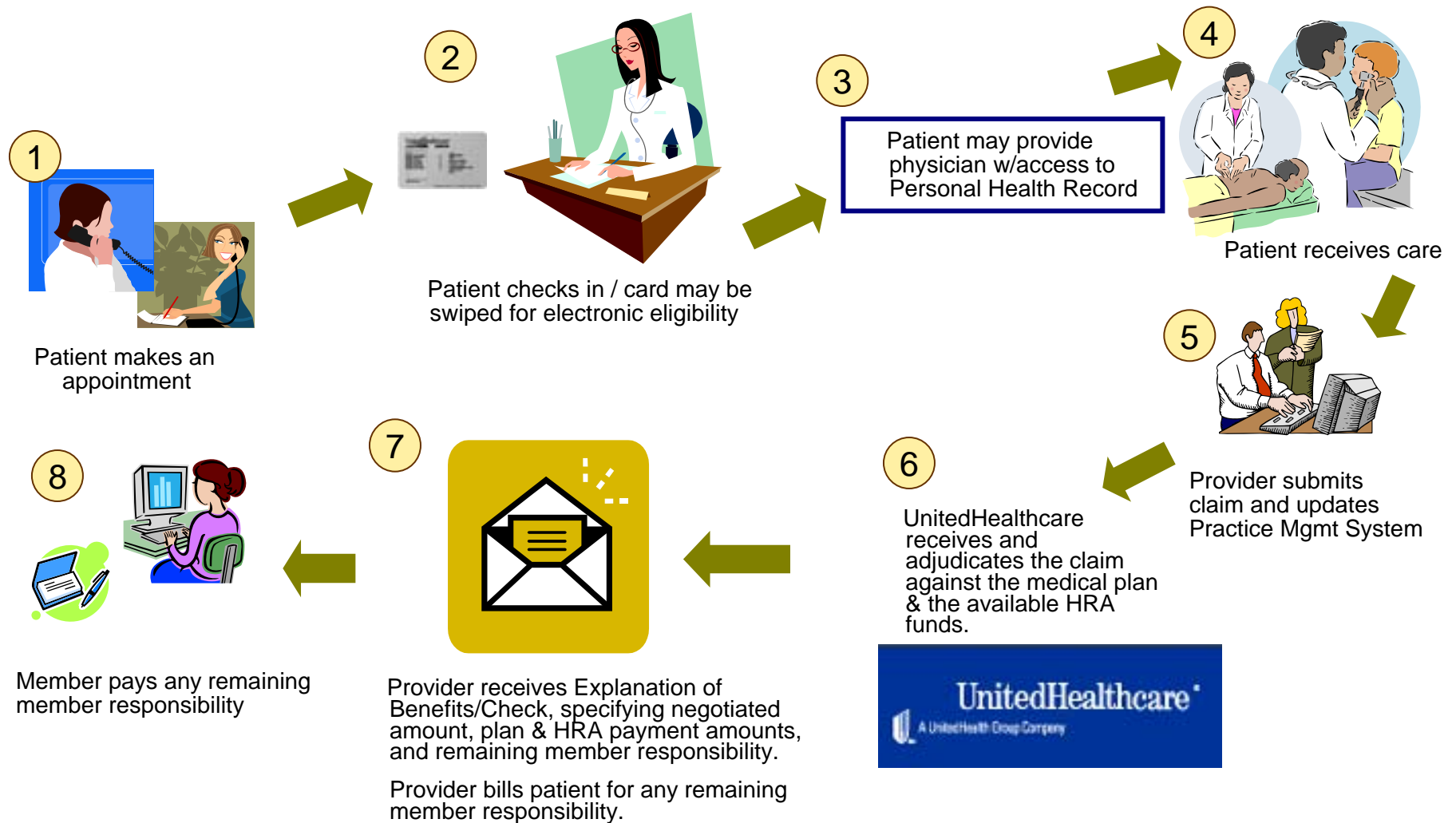
Claim Period	Amount Billed	Insurance	Cost Of Care	Health Plan Paid	You Owe *	Forwarded To
CHRISTINE From 01/01/08 To 01/01/08						\$ 97.00
ARNDT (PHYSICIAN)	147.00	0.00	147.00	0.00	147.00	\$
ARNDT (PHYSICIAN)	147.00	0.00	147.00	0.00	147.00	\$
CHRISTINE From 01/01/08 To 01/01/08						\$ 100.00
ARNDT (PHYSICIAN)	147.00	0.00	147.00	0.00	147.00	\$
CHRISTINE From 01/01/08 To 01/01/08						\$ 100.00
ARNDT (PHYSICIAN)	147.00	0.00	147.00	0.00	147.00	\$
CHRISTINE From 01/01/08 To 01/01/08						\$ 100.00
ARNDT (PHYSICIAN)	147.00	0.00	147.00	0.00	147.00	\$
TOTALS	441.00	0.00	441.00	0.00	441.00	

* All of your explanations of benefits forms (EOBs) are available online at www.myuhc.com.
 * Some costs that may not appear on this statement to represent the priority of our members.
 * This is the amount you owe the physician, health care professional or facility. This may include amounts already paid to your provider / primary care or the cost of services.
 * See last page for explanation of Network Code.

Simplifying the Consumer Experience



Member Visits Provider for Office Visit - HRA



Simplifying the Consumer Experience



Member Visits Pharmacy After Office Visit - HRA

