



UnitedHealthcare

CHOICE PLUS PLAN

with a HEALTH SAVINGS 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.

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 national network covers 99% of the U.S. population and is available in 96% of all U.S. counties.¹

¹ 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

with a HEALTH SAVINGS ACCOUNT

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.

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.



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 BankSM 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.



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.



Paying for prescriptions

The plan has a combined medical and pharmacy deductible. This means the money you pay for covered prescriptions will apply to your deductible. Please note that you will need to pay the actual cost of your prescriptions until you meet the deductible. Remember, you can use the money you save in your HSA.

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.

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 until you reach the deductible.

When you have an eligible expense, such as 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 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 is the most you will have to pay in the plan year for covered services. The plan will then pay 100% of all remaining covered expenses for the rest of the plan year. Your deductible, co-insurance and co-payments (if they apply) will apply to your out-of-pocket limit.

1.

Your deductible

You choose to pay out of your pocket OR with your HSA

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 at 100% in the network.

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

Using your HSA 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 & Cost Efficiency

ESTIMATE YOUR HEALTH CARE COSTS.

The **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.



Set a course for living well and retiring well.

The **Health Savings Checkup Tool** gives you an easy-to-read estimate of your retirement health costs. See where you are today and how changes to your lifestyle or savings might affect your future.

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 HSA to help you save and pay for qualified medical expenses, including your deductible**

Use the dollars in your HSA for medical expenses when you need them. There is no “use it or lose it” rule. Dollars roll over from year to year, so you have more savings in your HSA for unexpected care or medical emergencies.

► **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

An HSA to help you save

If you are 55 or older, you can contribute an extra \$1,000 during the year. This is called a catch-up contribution.





Take charge of your health care with myuhc.com

ESTIMATE

Estimate your health care costs.

IMPROVE

Improve your health with an online health coach.

RECORD

Safely record and store your family health history.

SEARCH

Search for network doctors.

TRACK

Track your claims and expenses.

WATCH

Watch UHC.TVSM, our online television network focused on healthy living.



Download the UnitedHealthcare
Health4MeTM mobile app



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.