



## **Sandia Total Health**

A member guide on your benefits  
with a health reimbursement account.

# **Sandia Total Health**

Effective 1/1/2017

The contents of this booklet are condensed information pieces and do not replace or modify the Summary Plan Descriptions or Program Summaries for the plans. Sandia Corporation's benefits plans are maintained at the discretion of Sandia. They do not create a contract of employment. The plans may be suspended, modified, or discontinued at any time and without prior notice, subject to applicable collective bargaining agreements and except as otherwise provided by applicable law.





# Welcome

Dear Sandia employee or pre-Medicare retiree:

You are receiving this guide because you enrolled in Sandia Total Health administered by UnitedHealthcare. In the guide, you will find information on how to access people, resources, and tools to help you when you aren't feeling your best. We also have unique programs to help you improve your health and wellness. Knowledge is the heart of health care, so we want to give you resources to help you:

- Be active with your health care
- Make healthy choices
- Find answers
- Save money
- Take charge of your health



This guide will help you find exactly what you need, when you need it.

Visit [www.hbe.sandia.gov](http://www.hbe.sandia.gov) for more information

**Let's get started.**

Please refer to your Summary Plan Description for official details of your benefit plan.

# Table of Contents

## Getting Started

- 2-3 Find it on myuhc.com®
- 4-5 Health plan and technology terms

## Using Your Benefits

- 6-7 How Sandia Total Health works
- 8 Finding the right doctor in our network
- 9 UnitedHealth Premium® program
- 10 Preparing for your doctor's visit
- 11 myHealthcare Cost Estimator
- 12 Emergency Room, Convenience Care or Urgent Care
- 13 Wellness programs
- 14 *Healthy Mind Healthy Body*®
- 15 Source4Women\*
- 16 Care Coordination<sup>SM</sup>
- 17 Understanding your health statements
- 18 myClaims Manager

## Additional Benefits

- 19 Healthy Pregnancy Program
- 20 Cancer Resource Services
- 21 Congenital Heart Disease Program  
Healthy Weight Program  
Wellness Coaching

# Getting Started

## myuhc.com® – your personal benefit Web site

We've created **myuhc.com** to help you manage your benefits and your personal health. Get easy access to details about your coverage, doctors, health conditions and medical claims by visiting this personal and powerful website.

The screenshot shows the myuhc.com website interface. A callout box on the left displays a personalized greeting: "Hello, Jane" and lists account information: "My Coverage: Active 00/00/00", "Plan Name: Medical Plan", "Group/Acct#: 0000000", and "Member ID: 000000000". A central callout box lists navigation options: "View My Claims", "Look up My Benefits", "Find a Doctor", and "Manage My Prescriptions". A bottom callout box lists "Related Web Sites" including "African American Health", "Source4Women", and "Other Languages" (Español, 中文, 한국어, Tiếng Việt). A final callout on the right points to a "Nurse" section, indicating quick access to a nurse.

Quick access to items most often used

Your health plan name and numbers you may need

Information about new services and programs

Health tools and resources in different languages

Quick access to a nurse



Want to see a demonstration?  
Visit the WiFi Cafe at [www.healthcarelane.com/snl](http://www.healthcarelane.com/snl).



**Don't have access to a computer or need to talk to a Customer Care Professional?**

Call the toll-free, member phone number on the back of your ID card.

Home	Claims & Accounts	Physicians & Facilities	Benefits & Coverage	Personal Health Record	Health & Wellness
------	-------------------	-------------------------	---------------------	------------------------	-------------------

- *Claim information*
  - Amount paid
  - Date processed and other details
  - Claim status
  - Amount applied to deductible
  - Out-of-pocket information
  - Patient responsibility
  - Claim forms
  - Mailing address for claim submissions
- *Account information*
  - Health reimbursement account
  - Medical claims summary
  - Flexible spending account
  - View health statements
  - View claim letters
  - Coordination of benefits
- *Problem solving*
  - How to file an appeal
  - How to voice a complaint

Home	Claims & Accounts	Physicians & Facilities	Benefits & Coverage	Personal Health Record	Health & Wellness
------	-------------------	-------------------------	---------------------	------------------------	-------------------

- Find network doctors, hospitals, laboratories, mental health clinicians, and medical equipment/supplies
- View tips for choosing health care
- Treatment cost estimator
- *UnitedHealth Premium® designation program*
  - View doctor quality and cost efficiency
  - View high performing hospitals

Home	Claims & Accounts	Physicians & Facilities	Benefits & Coverage	Personal Health Record	Health & Wellness
------	-------------------	-------------------------	---------------------	------------------------	-------------------

- How your plan works for medical, preventive care, mental health and substance abuse, extra programs
- Verify eligibility/covered dependents
- Deductible amounts
- Out-of-pocket amounts
- Benefit plan documents

Home	Claims & Accounts	Physicians & Facilities	Benefits & Coverage	Personal Health Record	Health & Wellness
------	-------------------	-------------------------	---------------------	------------------------	-------------------

- Create personal health profile
- Track your health, conditions, allergies, medications and more
- View claims and create reports

Home	Claims & Accounts	Physicians & Facilities	Benefits & Coverage	Personal Health Record	Health & Wellness
------	-------------------	-------------------------	---------------------	------------------------	-------------------

- Take a confidential health assessment
- Access to hundreds of health and wellness articles
- Health calculators
- Do you have the cold or flu?
- Symptom checker
- Health improvement tools and features and much more



Important: Outpatient prescription drug benefits are administered by Express Scripts.  
 Visit [www.express-scripts.com](http://www.express-scripts.com) for more information.

# Health plan terms

**Health insurance has its own language. We want to make it easier for you to understand. Here are some basic definitions:**

**Coinsurance:** This basically means you and your health plan share expenses. Each of you pays part of the total.

**Deductible:** The amount you pay out of your own pocket before your insurance pays.

**Out-of-pocket costs:** These costs are the amounts you pay as your share of your medical costs in a plan. Out-of-pocket costs include deductibles and coinsurance.

**Out-of-pocket maximum:** The most you would have to pay in a single year out of your own pocket.

**Eligible expense:** The costs from a doctor's visit or other medical service that meets the requirements of your health care benefits. Refer to your Sandia Total Health Program Summary administered by UnitedHealthcare.

**Health care flexible spending account:** A benefit plan that lets workers put pre-tax dollars in special accounts to help pay medical costs and other health services.

**Health reimbursement account:** Health care accounts that employers fund for covered workers or retired persons. The IRS does not tax this money and allows any money left in these accounts at the end of the year to roll over to be used the next year.

**Health statement:** This document shows all claims processed in a month for all family members covered on your plan, plus remaining balances for deductibles and out-of-pocket costs. If there are no claims, you will not receive a health statement for that month.

**Medical claim form:** A form you will need to fill out if you receive care from a doctor who is not in our network. Our network doctors normally take care of claim forms for you.

**Network:** A list of doctors, hospitals and other health care professionals with whom we have negotiated the best prices.

**Preventive care:** Health care services that help prevent disease. Flu shots and Pap smears are examples of preventive care.

**Primary care provider:** This is a doctor who you go to first when you are not feeling well.



## Technology terms

**e-newsletter:** A collection of news stories delivered to you by e-mail or by visiting a Web site. Our *Healthy Mind Healthy Body* e-newsletter is delivered to you by e-mail and allows you to choose the wellness information that best fits your daily life. (You will find information on page 13 on how to sign-up for this free e-newsletter.)

**Evaluation of new technologies:** You also should know that we make sure medical technology is safe for you – including new tests and treatments, as well as what’s currently available. We continually review scientific evidence about the safety of care.

# Using Your Benefits

## Understanding Sandia Total Health

A medical plan with an account to help pay your medical and prescription drug expenses  
Sandia Total Health includes a special account that you can use for health care expenses.

The plan is made up of two parts:

### Healthcare Coverage

- In-network preventive care covered at 100%
- Comprehensive medical coverage
- Flexibility of in and out-of network coverage with higher benefits in-network
- Annual deductible and coinsurance provisions
- Out-of-pocket maximum amount to protect you from the expense of possible catastrophic illness or injury.

### Health Reimbursement Account

- Sandia contributes money on your behalf to your Health Reimbursement Account (Active employees and pre-65 retirees must complete a Health Assessment.)
- You can use that contribution to pay for your medical deductible and medical and prescription drug coinsurance as well as dental, vision and hearing expenses.
- Any unused amount in your HRA at the end of the plan year will be rolled over for use next year. The maximum amount you can rollover is:
  - \$1,500 for Primary Covered Member only
  - \$3,000 for Primary Covered Member plus spouse (or same gender domestic partner) or plus child(ren) including same-gender domestic partner child(ren)



**Want more information on HRAs?**

Visit Campbell's Auto Care at [www.healthcarelane.com/snl](http://www.healthcarelane.com/snl).

### Tips for your FSA and HRA

1. You can turn off the automatic rollover for FSA/HRA at anytime on [myuhc.com](http://myuhc.com) (both FSA and HRA **must** be turned off). Please refer to enclosed Frequently Asked Questions for information on how to use your Health Care Spending Card with your FSA and/or HRA funds.  
Note: you will need to file claims manually or you can use your Health Care Spending Card Debit MasterCard®.
2. Use your Health Care Spending Card to purchase outpatient prescription drugs through Express Scripts. If you don't use the card you will need to file a claim for reimbursement from your FSA and/or HRA.
3. FSA reimbursements will be paid directly to your providers for in-network medical services. You can check on these payments on [myuhc.com](http://myuhc.com) under the "Claims and Accounts" tab.

# How Sandia Total Health works

## 1

### Your health expenses are paid by your HRA

- Sandia contributes money to your account each year:
  - \$250 - Employee • \$500 - Employee + Spouse or Child(ren) • \$750 - Family

\* If you are an Active Employee and you did not complete the health assessment by December 31st, your account will have \$250 less.

- If you have a Health Care FSA, your FSA will pay for eligible expenses first before your HRA dollars
- Your HRA pays your eligible expenses as long as there are funds in it.
- These payments apply toward your annual medical deductible and medical, vision, dental and hearing and prescription drug coinsurance.

## 2

### After your HRA funds are used up, you pay the rest of your deductible

Your annual deductible is the amount you need to pay before your medical plan pays. The annual in-network deductible is:

- \$750 - Employee • Up to \$1,500 - Employee + Spouse - Up to \$2,250 - Family

The annual out-of-network deductible is:

- \$2000 - Employee • Up to \$4,000 - Employee + Spouse - Up to \$6,000 - Family
- If you use all of your HRA, you pay the rest of the deductible amount out of your own pocket.
- In-network eligible preventive care is covered up to 100% by the medical plan whether or not you have met your deductible.
- There is a \$750 per person annual maximum deductible in-network.
- Prescription drugs purchased from Express Scripts do not apply to your annual deductible.

## 3

### After your deductible is met, you pay coinsurance

Once you have met your deductible, you and the medical plan share expenses. This is called coinsurance. Your share is:

In-Network	Out-of-Network
20% of eligible expenses	40% of eligible expenses

For your protection, there is a limit on how much you need to pay out of your own pocket. Once you reach the amounts shown below, you are covered 100% of eligible expenses for the rest of the year.

	Employee	Employee + Spouse or Child(ren)	Family
Out of pocket maximum	In: \$2,250 Out: \$6,000	In: \$4,500 Out: \$12,000	In: \$6,750 Out: \$18,000

(In = In-Network, Out = Out-of-Network)

- The out-of-pocket maximums include deductibles.
- There is a \$2,250 per person annual out-of-pocket maximum in-network.
- Prescription drugs purchased through Express Scripts have a separate \$1,500 annual in-network per person out-of-pocket maximum.

“Employee” referenced in boxes above also includes pre-Medicare retirees.



For more information, please refer to the Sandia Total Health Program Summary administered by UnitedHealthcare at <http://hbe.sandia.gov>.

## Finding the right doctor

We can't emphasize enough how important the relationship between you and your doctor is. No matter what kind of coverage you have, when you choose the right doctor – someone you feel comfortable with – you're choosing a partner for good health.

And, because UnitedHealthcare is about helping you to become a **careful** and **educated** consumer, we can provide some helpful tools in your search:

### 1 A choice of more than 750,000 network doctors and 5,600 hospitals

Search doctors in our network to find the one that has the right experience, credentials, services and fees to meet your needs.

### 2 Access to quality and efficiency ratings

Look for a doctor who has received UnitedHealth Premium® designation. UnitedHealth Premium assesses doctors and hospital performance against quality and cost-efficiency criteria.\*

### 3 myHealthcare Cost Estimator on myuhc.com

Find out how much you can expect to pay for an office visit or procedure before you go



1. Log on to **myuhc.com**.
2. Click “*Find a doctor.*”
3. Begin your search by name or location.



#### Want more information?

Sandians located in New Mexico may also call the Presbyterian Ambassador Line at **1-505-923-7300** for assistance in locating a provider.

### Money-saving tip:

Using network doctors usually saves you money. It will cost you more for services you get from doctors that are not in our network. If you seek care outside the network, we only pay a portion of the charges, and you're responsible for paying the remainder. Whenever possible, use network doctors.

Using out-of-network providers may cost you more money out of your own pocket. Out-of-network providers can charge you the remaining amount of the bill, AFTER UnitedHealthcare has paid the provider, even for amounts above and beyond your co-insurance or deductible. (This is called “balance billing”.)

To find a network doctor, visit **myuhc.com** or call the Customer Care number on the back of your medical ID card.

To make sure you're not billed at out-of-network rates for your lab or diagnostic imaging services, tell your doctor that you want to be referred to a network provider.

\* The UnitedHealth Premium designation program is intended as a resource for informational purposes only. Designations are displayed in UnitedHealthcare on-line physician directories at myuhc.com. You should always consult myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing the physicians from whom you receive care. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please see myuhc.com for detailed program information and methodologies. UnitedHealth Premium may not be available in all geographic locations.

# UnitedHealth Premium<sup>®</sup> program

Studies show that people who actively engage in their health care decisions have fewer hospitalizations, fewer emergency visits, higher utilization of preventive care, and overall lower medical costs.

You can take an active part in your health by seeking out and choosing quality, cost-efficient care. The UnitedHealth Premium program can help.

The Premium designation makes it easy for you to find doctors who meet national standards for quality and local market benchmarks for cost efficiency. That way, you can review your options and **choose a doctor with confidence**.

Learn more at [UnitedHealthPremium.com](https://UnitedHealthPremium.com).

## The choice is yours.

The UnitedHealth Premium program can help you find the care you want. The program evaluates doctors in 27 different medical specialties, using national standards for quality and local benchmarks for cost efficiency. You can use this information to help you choose the care that's right for you.

## Make the most of your benefits.

Members in health plans that offer tiered benefits may pay lower co-payments and co-insurance amounts for services provided



by UnitedHealth Premium Tier 1 physicians.



UnitedHealth Premium Designation	Meets quality criteria	Meets cost efficiency criteria	UnitedHealth Premium Tier 1
Quality & Cost Efficiency	✓	✓	✓
Cost Efficiency & Not Enough Data to Assess Quality	Not enough data to measure.	✓	✓
Quality & Not Enough Data to Assess Cost Efficiency	✓	Not enough data to measure.	
Quality & Did Not Meet Cost Efficiency	✓		

If a doctor does not have a Premium designation, it does not mean he or she provides a lower standard of care. It could mean that the data available to us was not sufficient to include the doctor in the program. All doctors who are part of the UnitedHealthcare network must meet our credentialing requirements (separate from the Premium program).

# Preparing for your doctor’s visit

## Before your appointment

Here’s a checklist to help you prepare for your medical appointment.

1. Bring your member ID card.
2. Bring a list of your medications.
3. Gather records from any previous visits you’ve had for a similar problem. It’s good background information for your doctor.

## Checking in at your appointment

1. Present your member ID card.

When you get to your appointment, present your UnitedHealthcare member ID card at check-in. **Important note: The physician’s office should submit a claim to UnitedHealthcare first before you pay anything.**

2. Eligible preventive care is 100%.

When you see a network doctor for eligible preventive care services, you don’t need to pay. (Be sure to remind your doctor’s office staff) This can include routine check-ups, screenings and immunizations.

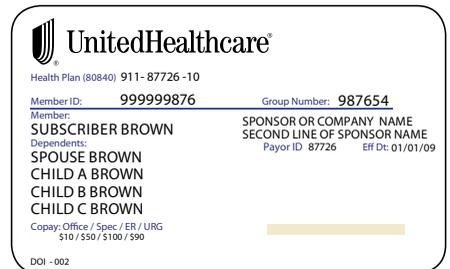
See your benefit plan coverage documents for details.

## How your claim is paid

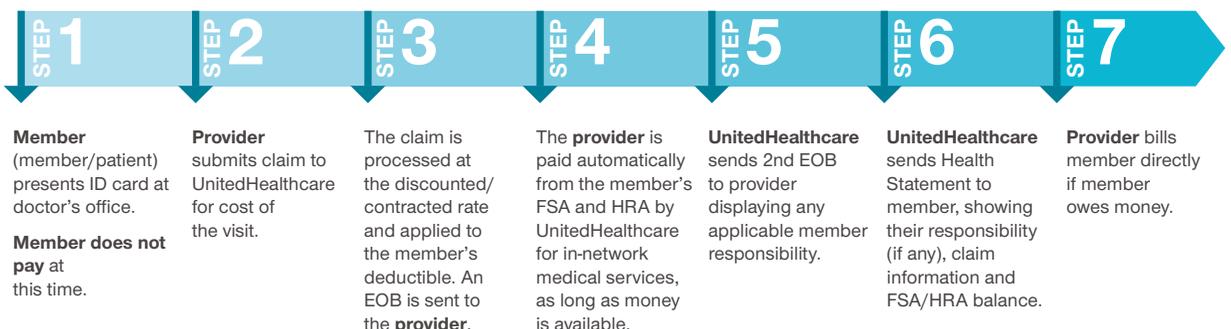
UnitedHealthcare has specially negotiated rates with network providers. Your doctor’s office needs to bill UnitedHealthcare first to make sure you get this negotiated price. UnitedHealthcare will pay your doctor directly when medical services are paid by your medical plan and you have available funds in your HRA. Once your claims are processed through your medical plan and HRA, your doctor will bill you for any amount you owe. If you have an FSA; your claim is processed against your Sandia Total Health medical plan and UnitedHealthcare will apply the member’s responsibility (deductible and/or coinsurance). The claim is then automatically submitted to your FSA. Your FSA reimbursements will be paid directly to your providers for in-network medical services. You can check on these payments on [myuhc.com](#) under the “Claims and Accounts” tab. When the FSA funds are exhausted, the remaining member responsibility for the claim will roll to the HRA.



1. Log on to **myuhc.com**.
2. Select “*Treatment Cost Estimators*”
3. Select the state and city
4. Select the condition, service or treatment



### Standard claim process



For illustration purposes only. Diagram illustrates network benefits.

# It's quick and easy to start using myHealthcare Cost Estimator.

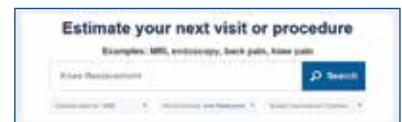
## Step 1: Visit myuhc.com or Health4Me

If you have not registered for myuhc.com, you'll need your health plan ID card or Social Security number to get started. Once you're logged in, click "Estimate Health Care Costs" on the right side of the page.



## Step 2: Search for a condition or treatment

Once you've entered your ZIP code, you can search by treatment or condition. Try phrases like backache, X-ray, eyes itch, etc. Then hit the search button.



## Step 3: Get a quick estimate

You'll be taken to a page with a quick estimate, based on real average market costs in the search area. If you want to customize the estimate for a specific doctor or facility, click on "Continue."



## Step 4: Select a provider and/or facility

If you don't already have a doctor in mind, myHealthcare Cost Estimator can help you find one. This page shows you estimates for specific doctors and facilities offering services for your search. You'll be able to compare doctors based on their estimated cost, see quality ratings and which one is nearest to you.



## Step 5: Get your final estimate

When you're done, you can see your Final Estimate, which includes estimated costs from the doctor or facility you've chosen, along with up-to-date out-of-pocket estimated costs, based on your benefits and current level of coverage.



### Did you know?

Studies show that people who actively engage in their health care decisions have fewer hospital visits, fewer visits to the emergency room, higher use of preventive care, and overall lower medical costs. You can take an active part in your health by seeking out and choosing quality care. The UnitedHealth Premium® program evaluates doctors for quality and cost efficiency to help you choose a doctor with confidence. Just visit [UnitedHealthPremium.com](https://www.unitedhealthpremium.com) to learn more.

# When to use emergency, urgent care or convenience care centers.

If you've ever had a child with an ear infection, his or her misery at 2 a.m. may have left you thinking "emergency." But, it's important to know the difference between conditions that require immediate medical attention and those that can be taken care of through a doctor's appointment, urgent care or a trip to a convenience care center.

## Okay, it's not an emergency or even urgent.

For routine, primary or preventive care or for non-urgent treatment, we recommend you go to your doctor's office for medical care. Your doctor knows you and your health history, and has access to your medical records. You may also pay the least amount out of pocket when you receive care in your doctor's office.

## Care at your convenience.

Sometimes you may not be able to get to your doctor's office, and your condition is not urgent or an emergency. In these situations you may want to go to a Convenience Care Center. Many of these centers are conveniently located in malls, neighborhood retail stores or pharmacies. They offer services without the need for an appointment and the care may be provided at a lower out of pocket cost than urgent care centers. Convenience Care Centers normally treat patients 18 months or older and the services they offer vary per center. Conditions that may be treated at a Convenience Care Center include:

- Common infections (such as bronchitis, bladder infections, strep throat)
- Minor skin conditions (such as athlete's foot, cold sores, minor sunburn, poison ivy)
- Flu shots
- Pregnancy tests

We do recommend, however, that you seek routine medical care from your primary care doctor whenever possible.

## See a doctor online - anytime.

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 home computer or mobile device. There is a cost for Virtual Visits. See your health plan documents for coverage details.

## In the event of an emergency, call 911 or go to the nearest hospital.

Some examples of emergency conditions may include:

- Heavy bleeding
- Chest pain
- Sudden weakness or trouble talking
- Difficulty breathing

If you're not sure your symptoms meet the above criteria, call your doctor. If you are sure you need immediate attention, no matter if you're at home or out of town, call 911 or go to an emergency room. And remember, if it's an emergency, you'll be covered at network rates no matter where you go. (You may be transferred to an in-network facility once the condition has stabilized)

## Many ailments can be treated at an urgent care center.

An urgent care center can help with:

- Sprains and strains
- Minor broken bones (example: finger)
- Small cuts
- Difficulty breathing



Our Nurseline<sup>SM</sup> services give you access to registered nurses to answer your questions. Phone: **1-800-563-0416**.

Spanish-speaking nurses and translation for 140 languages are available. If you have hearing impairments, access a nurse through the National Relay Center.

# Live well. Your wellness resource guide.

## There's nothing more important than your health.

UnitedHealthcare is committed to helping you achieve your healthy living goals. So, whether you want to eat right, exercise more, stop smoking, or just relax, our wellness programs can help.

### Take a health assessment.

For Active employees and Pre-65 retirees: Complete a confidential online questionnaire to help determine your overall state of health. Once completed, you will receive an immediate personalized report with suggestions on how to improve your health. These results can be added to your Personal Health Record to help you keep track of your health improvement goals. Just log on to myuhc.com and click on the "Health and Wellness Assessment" section to find out how to take your Health Assessment.

### Create a personal health record.

Take a great leap in managing your health by using this electronic medical record. You can enter health information related to medical tests and procedures, immunizations, medications and claims. Then use this interactive tool on myuhc.com to track your health and well-being. It's easy to set up your Personal Health Record. Just click on the 5-Step quick start program to show you how.

### Get answers from Nurseline<sup>SM</sup> and Wellness Coaches.

Talk to registered nurses to answer your questions about health and wellness concerns. There is also an audio library with more than 1,100 health and well-being topics and you can also get help with stress management, smoking cessation and balancing work and home. These professionals can help you:

- Assess your symptoms
- Plan for a visit to your doctor or hospital

- Manage high-risk pregnancies
- Manage medication that requires special attention
- Manage chronic diseases such as diabetes, asthma and heart failure

Call the number on the back of your medical ID card to access these services.



### You can also get assistance through Live-Nurse Chat

Connect online with a nurse 24 hours a day, 7 days a week

1. Log on to **myuhc.com**
2. Select "Live Nurse Chat"

### Start with online wellness programs.

How ready are you to improve your health and make lifestyle changes? Get help with seven important wellness goals through our online health coaching programs. These 5-week programs cover issues such as fitness, weight loss, nutrition, stress, heart health, diabetes and smoking cessation. You will get help tailored to where you are in your effort to improve your health. These programs offer evidence-based support tools and educational information that you can put to immediate use.



**Want more information?**  
Visit the Fitness Center at [www.healthcarelane/snl](http://www.healthcarelane/snl).

# Healthy Mind Healthy Body®

Our *Healthy Mind Healthy Body* e-newsletter allows you to choose the wellness information that best fits your daily life. We also feature members like you who have improved their health through lifestyle changes and with care provided through our network. Each month we'll send you an e-mail with the newsletter.

A recent survey reported that 90 percent of our members found the newsletters to be helpful in making health decisions.



The screenshot shows the top of the e-newsletter with the title "Healthy Mind Healthy Body" and the UnitedHealthcare MEDICA logo. Below the header is a navigation bar with three images of people. The main content area includes a "Health buzz" section with a "GO" button, a "\$250 gift card giveaway" section with a "GO" button, and a "Tips from The Dr. Oz Show" section with a "GO" button. A "FEATURED ARTICLE" section titled "Take the Get Moving Pledge today" includes a "GO" button. At the bottom, there is a "HEALTH AND WELLNESS ARTICLES" section with a "More stories" link, and a "HOT LINK" section with a "TAKE ACTION" section for a "Source4Women seminar".

- Sign up today by visiting [www.uhc.com/myhealthnews](http://www.uhc.com/myhealthnews).
- You can create your very own monthly health and wellness newsletter. Just check the boxes next to the topics that interest you.





Log on to **www.uhc.com/source4women** to learn more.

Source4Women sponsors free Web presentations and hosted chats on topics important to women of all ages. Be sure to check the Source4Women website often to view a schedule of events.

## Source4Women

### Health Care Central for active women and busy moms

Finally there's a single health and wellness resource designed just for women, (but men are welcome too). UnitedHealthcare's **Source4Women.com** helps you manage your health care, and more importantly, learn how to keep your entire family healthy. It's the one place where you can find out about health benefit plan options, talk to health experts and even connect with women who have similar family or health concerns.

Source4Women helps women make informed health care decisions, proactively manage their family's health care spending, and help keep themselves and their family as healthy and happy as possible.

The screenshot shows the Source4Women website interface. At the top, there is the UnitedHealthcare logo, a search bar, and a 'Log In' button for members. Below this is a navigation menu with links for Home, Individuals & Families, Employers, Medicare, and Find a Doctor. The main content area features a 'Source4Women' header with a sub-header 'When it comes to your family's Health, you need a resource you can turn to for information and support. Source4Women gives you answers to your health and wellness questions, in plain language.' To the right of this text is a photo of a smiling woman and child. Below the main text is a 'In This Section' sidebar with links for Health Topics, Family Health, Fitness, Nutrition, and Healthy Recipes. On the right side, there is a promotional banner for '3 Ways to Win' with the text 'WE DARE YOU TO...' and 'COMPLETE THIS MONTH'S DARES FOR A CHANCE TO WIN!' accompanied by a photo of a family.

# Care Coordination<sup>SM</sup>

Facing a long-term chronic illness or other complex health issue can take a huge toll on you and your family. You may feel overwhelmed trying to find health care information. Care Coordination was designed specifically to ease your worries and assist you every step of the way — so you'll have extra support if you or a loved one has a health issue.

## What is Care Coordination?

You will have access to a registered nurse should a health concern arise. The nurse can help you take full advantage of the resources already available to you, tell you about additional services that may be helpful and send you educational information in the mail. Not only that, the nurse will be there to answer questions about any health care concerns and work with you as needed.

## What is the purpose of this program?

The purpose is to provide you with help so you'll have added information and support if you or a family member has a chronic condition. It's important that you have the tools and resources you need to take an active role in your health care.

## Will this program cost me any money?

No. This program is offered at no additional cost to you and your family.

## Does this mean I no longer need to talk to my doctor?

No, none of the services are meant to take the place of your doctor's care. In fact, these programs are meant to support your doctor's instructions.

## How do I participate?

Enrolling is easy. If a nurse calls, all you have to do is accept the invitation to join.



# Understanding your health statements

Health statements are mailed to you each month you use your benefit plan. You can see all claims processed for that period, plus remaining balances for your in-network and out-of-network balance information and deductibles. If there are no claims in a month, no statement will be mailed.

You'll have one easy-to-read record of your claims for a more complete view of your health care expenses. And less paperwork means fewer headaches for you and less impact on the environment. If you'd like to go paperless and just receive health statements online, go to **myuhc.com** and select "Account Settings," then "Mailing Preferences."

You can view your past health statements, Explanation of Benefits or current claims activity at any time of the day or night by logging on to **myuhc.com**.

## Sample health statement

OLDSMAR SERVICE CENTER  
P O BOX 30555  
SALT LAKE CITY, UT 84130-0555  
[www.myuhc.com](http://www.myuhc.com)

Address Change? Please contact your employer's benefit department.

DR558PKG  
NADA TEST  
123 MAIN ST  
ANYWHERE US 12345-6789



**Member ID**  
012345678

**Statement Period**  
09/10/09 - 10/12/09

**THIS IS NOT A BILL**

**Customer Care 1-888-888-8888**

Mammogram Reminder

We periodically review member records to identify ways our members can use the Defined plan. A recent review shows you have not received a mammogram during the past year. The U.S. Preventive Services Task Force recommends that you should have a mammogram every year or two. If you have not had a mammogram in the past year, you should discuss screening mammography with your doctor to determine the best schedule for your age.

**Medical claims where payments may be needed from you:**

Claims processed between **09/10/09 to 10/12/09**

	Pay your provider(s) when they bill you
<b>09/20/09</b> services for <b>NADA</b> provided by <b>TEST PROVIDER</b> Claim Number: 0123456789012 Provider Billed: <b>\$301.00</b> Payments and Adjustments: <b>-\$295.32</b>	<b>\$5.68</b>
<b>09/15/09</b> services for <b>MILUTON</b> provided by <b>TEST PROVIDER</b> Claim Number: 0123456789012 Provider Billed: <b>\$205.00</b> Payments and Adjustments: <b>-\$201.23</b>	<b>\$3.77</b>
<b>Total:</b>	<b>\$9.45</b>

For more information about these claims, please refer to the 'Medical Claim Details' section of this document or visit [www.myuhc.com](http://www.myuhc.com). This is not a bill. Your provider will bill you directly unless you have already paid them. Please check your records. These charges represent your responsibility as defined by your health benefit plan. They may include your deductible, coinsurance, a product or service that is not an eligible expense or higher than normal provider fees. They do not include any product or service in which another insurance carrier may have been primary. Please see your coverage documents for more information.

Please see the next page for more information

Page 1 of 6

### Subscriber number

Your unique number that protects your Social Security number.

### Statement period

Your benefit plan activity during a period of time.

### Message center

Messages that promote better health awareness.

### What you owe

The amount you need to pay your health care professional if you did not pay at the time you received services.



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# myClaims Manager

Managing your health care benefits on **myuhc.com** just got easier. The enhanced “Manage My Claims” section on myuhc.com provides more information to help you understand and track your health care claims. The enhancements provide an easier-to-understand explanation of claims, treatments and costs.

## How to access:

myClaims Manager is available on **myuhc.com**. If you are already a user of **myuhc.com**, just log in and select the “Manage My Claims” button. If you are not a user, go to **myuhc.com** to register and log in.

**myuhc.com** UnitedHealthcare

Message Center Account Actions Tools Help Contact Us Feedback

Home Claims & Accounts Physicians & Facilities Pharmacies & Prescriptions Benefits & Coverage Personal Health Record Health & Wellness

**Claims & Accounts**

- Account Balances
- Claim Summary
- Health Reimbursement Account
- Health Savings Account
- Flexible Spending Account
- View Statements
- View Claim Letters
- Other Claims
- Prescription Claims
- Dental Claims
- Vision Claims
- Mental Health Claims
- Member Actions
- Claim Forms
- Accounts and Grievances
- Automatic Payment Options
- Mailing Preferences
- Direct Deposit
- Coordination of Benefits
- Request ID cards

**Button States**  
For Prescription Only

- Watch this Claim
- Watching
- Mark as Paid
- Marked as Paid
- Add Note
- Edit Note

**Service Line Loading Icon**  
For Prescription Only

Loading

**Controlled by Content Management Application**  
[CMW managed text about website's customer group words and if not have an embedded link to any location]

**Claim For Madisondemo Demo** [Back to Previous Page](#)

Understanding This Page PDF Ask a Question Appeal a Claim

Valid: Dr. Andrea Kachura Status: Processed, 07/02/12

Date of Service: 07/01/12 Date Received: 07/02/12

Claim Number: 2565478523 Download Explanation of Benefits (pdf)

**Manage Claim**  Watching  Marked as Paid  Edit Note

Your Note: This is a note test. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Consectetur popt... [Show More](#)

**At a Glance** Amount Billed: **\$436.23**

Plan Discounts: \$118.43  
Your Plan Paid: \$150.00  
Your Responsibility: \$225.90

Deductible: \$70.00  
Copay: \$25.00  
Coinsurance: \$5.00  
Not Covered: \$5.00

Your Responsibility: \$125.80  
- HRA Paid to Provider: \$117.00  
**You Owe: \$8.80**

**Detailed Costs**

Amount Billed	Plan Reimburse	Your Plan Paid	Deductible	Copay	Coinsurance	Not Covered	Your Responsibility
07/01/2012 Office Visit	\$38.77	\$42.71	\$148.88	\$45.68	\$25.89	\$15.00	\$108.00
07/01/2012 Blood glucose from vein or artery	\$18.36	\$20.00	\$12.88	\$1.59	\$0.00	\$0.00	\$11.89
Service Denounced: Health care provider for using a blood sample from an artery or vein. Claim Rules: 03 - Out-of-Pocket Maximum Exceeded Applied							
07/01/2012 Cholesterol testing	\$32.88	\$3.75	\$18.88	\$3.43	\$0.00	\$0.00	\$8.43
07/01/2012 Complete blood count	\$15.88	\$5.88	\$10.00	\$1.58	\$0.00	\$0.00	\$5.58
<b>\$436.23</b>	<b>\$118.43</b>	<b>\$150.00</b>	<b>\$70.00</b>	<b>\$25.00</b>	<b>\$5.00</b>	<b>\$10.00</b>	<b>\$225.80</b>

HRA Paid to Provider: \$117.00  
FSA Paid to Provider: \$0.00  
**You Owe: \$8.80**  
HRA Paid to You: \$0.00  
FSA Paid to You: \$0.00

[Back to Top](#)

Easy-to-read charts show how much your plan paid, and how much you owe and why.

# Additional Benefits

## Healthy Pregnancy Program

### Get personalized help through pregnancy and delivery.

Whether this is your first pregnancy or you have other children, you need information to make healthy choices. The UnitedHealthcare Healthy Pregnancy Program delivers the support and resources you need - all at no extra charge to you.

#### Personal attention

When you call our Healthy Pregnancy Program, a care coordinator will fill out a pregnancy assessment with you over the telephone. They'll ask questions about your health, lifestyle and other factors that may affect your pregnancy.

The care coordinator will review your completed assessment and determine if you have special pregnancy needs. If you are identified as having special needs, a nurse will offer to work with you to provide individualized support throughout your pregnancy. We want to give you all the support and resources you need to work closely with your doctor so that you can have a healthy pregnancy and delivery.

#### Complimentary gifts and savings for you and baby

Enroll in the Healthy Pregnancy Program and you'll receive complimentary gifts for you and your baby.

- Your Journey Through Pregnancy, a book that will help you learn more about your nine-month journey and offers support for the decisions regarding your care.
- Two booklets from Johnson & Johnson: *Having a Baby Changes Everything* and *What's Next?: The first days at home with your baby*. Each booklet contains money-saving coupons for many Johnson & Johnson baby products, including bath and skin products, nursing pads, and infant medications.

- As a Healthy Pregnancy Program member you can receive a discount of ten percent at **BarnesandNoble.com** by visiting **www.bn.com/uhchealthy-pregnancy.com**. In addition, an extra five percent discount and free domestic shipping will be applied to orders of \$25 or more.

#### 24-hour help

After you enroll in the program, you can call our maternity nurses 24 hours a day to ask questions or talk over your concerns. Call **1-800-411-7984** whenever you choose. After delivery, many moms still find they need support or answers to their questions. Experienced nurses are available to answer your questions over the phone, even after your baby is born.



#### To enroll

Call **1-888-246-7389** toll free to enroll. It's best to enroll during the first 12 weeks of your pregnancy but you can enroll whenever you like through your 33rd week of pregnancy.

#### More information

**www.healthy-pregnancy.com**

## Cancer Resource Services



### Call for immediate support

To seek support or to find more information about Cancer Resource Services and the Cancer Centers of Excellence network, call **1-866-936-6002** between 7 a.m. and 7 p.m. CST, Monday through Friday.



### Dedicated and highly experienced nurses

Cancer Resource Services (CRS) is pleased to be part of your health care coverage. Through this program, experienced cancer nurses can provide information and help answer your questions. They can also arrange for your access to cancer treatment services or second opinions at a cancer center within the CRS Centers of Excellence network.

### Choosing a doctor and cancer center

Cancer Resource Services provides access to the Cancer Centers of Excellence network. Through this network, you have access to top cancer specialists at cancer centers across the country with coverage at your available benefit level with the lowest out-of-pocket cost to you.

### Call before you begin receiving care

You may be eligible for reimbursement of travel and lodging expenses when getting care at a cancer center that is part of the Cancer Centers of Excellence network. To make the most of this benefit, you must call Cancer Resource Services before you begin receiving care at a participating cancer center.

## Cancer Centers of Excellence network

Cancer Centers of Excellence are nationally respected organizations chosen because of their high quality results. Each center provides care through:

- Specialized teams of clinicians with extensive experience in cancer diagnosis and treatment including complex and rare cancers.
- Second opinion services to confirm a diagnosis or recommend treatment.
- Experience in performing a large number of cancer surgeries and other complex treatments and procedures.
- Access to newer treatments and clinical trials.

## Congenital Heart Disease Program

As a parent, there's nothing more important than your baby's health – especially his or her little heart. We offer the extra help you need to select the doctor and health care facility that's the best choice for you and your family.

About 1 in every 125 babies\* are born with some form of heart defect. Most of these babies go on to become healthy adults, but detecting congenital heart disease (CHD) early is an important step to helping your baby get the right care. That's why we created the Congenital Heart Disease Resource Services program.

The CHD Resource Services program gives you access to specially trained nurses who can help you get the right care for your baby. The nurses help with everything from answering questions about diagnosis and treatment options to arranging access to the CHD Centers of Excellence Networks.

## Healthy Weight Program

The Healthy Weight program is a comprehensive weight management program that helps members of all stages of wellness, from prevention of weight gain to those already living with obesity. The focus of the program is weight loss through lifestyle change. You will have access to expert coaches who specialize in helping members achieve lasting results. This is a non-surgical weight loss approach to help prevent obesity related illnesses and conditions such as diabetes, hypertension, coronary artery disease and sleep apnea, among others.

## Wellness Coaching

A Personal Certified Wellness Coach will help you manage weight, stress, exercise, nutrition, tobacco cessation, heart health and diabetes. With this telephone-based program, your Wellness Coach will remain with throughout the program. Your coach will help you set goals to change your lifestyle and improve your overall health.



For more information about this program,  
call **1-888-936-7246**.

**Evaluation of new technologies** - UnitedHealthcare's Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, guest subject matter experts when required, and staff from various relevant areas within UnitedHealthcare. The Committee meets monthly to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements to review new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

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

Health Plan coverage provided by or through a UnitedHealthcare company.

On topical articles (giving tips and advice to members)

The information and therapeutic approaches in this article are provided for informational and/or educational purposes only. They are not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services.

The medical centers and programs in UnitedHealthcare's network and within United Resource Networks are independent contractors who render care and treatment to UnitedHealthcare members. UnitedHealthcare does not provide health services or practice medicine. The medical centers and programs are solely responsible for medical judgments and related treatments. UnitedHealthcare is not liable for any act or omission, including negligence, committed by any independent contracted health care professional, medical center or program.

Sandia Total Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

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

For informational purposes only. The NurseLine<sup>SM</sup> service can not diagnose problems or recommend specific treatment. The information provided through the NurseLine service is not a substitute for your doctor's care.

UnitedHealth Allies is a program that offers discounts on health products/services to UnitedHealthcare members. It is **NOT** an insurance product but is offered to existing members of certain products underwritten or provided by

UnitedHealthcare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through UnitedHealth Allies. This program may not be available in all states or for all groups. Components subject to change.

For a complete description of the UnitedHealth Premium<sup>®</sup> designation program, including details on the methodology used, geographic availability, and program limitations, please see [myuhc.com](http://myuhc.com)<sup>®</sup>.

UnitedHealth Wellness<sup>®</sup> is a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Some UnitedHealth Wellness programs and services may not be available in all states or for all group sizes.

