

You're one step closer to simple health care.

2017 BENEFITS GUIDE - TOWN OF
FLORENCE



Health care can be hard. We're here to help you through it.

You can count on us to help protect you financially and guide you through your health care needs. We'll help make your health experience easier by giving you tools and support to help you save time, save money and find care when you need it.

Visit the website or call us.



welcometouhc.com/choiceplus
myuhcvision.com
welcometouhc.com/dentalppo20

- ✓ Search for network providers.
- ✓ Learn more about your benefits.
- ✓ Watch helpful videos and much more.



Toll-Free **1-866-873-3903**
Habla Español? Podemos ayudar.

Your benefits

MEDICAL PLAN

Health Plan Information	3
Health Plan Details	4
Choice Plus Plan	6

MORE BENEFITS

Pharmacy Benefit	7
Comprehensive Vision Plan	8
Dental PPO Plan	10
Life Insurance	11

BENEFIT EXTRAS

myuhc.com	12
Advocates & Virtual Visits	13
Wellness	14
Personal Support	15
Preventive Care	16

Stay healthy, get the care you need and connect on your schedule.



Preventive care is covered 100% in our network.*

- ✓ Immunizations
- ✓ Preventive exams and health screenings

VIEW BENEFITS on pages 4-5.



Help is a call, email or web chat away.

- ✓ Contact us for help and answers at 1-866-873-3903.

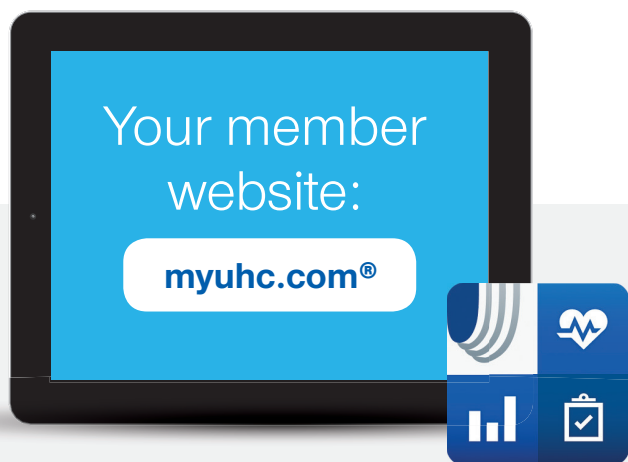


Save on covered services when you use network providers.¹

- ✓ Doctor office visits
- ✓ Prescription drugs
- ✓ Emergency services
- ✓ Hospital care
- ✓ Lab services
- ✓ Pregnancy care services
- ✓ Outpatient care services
- ✓ Pediatric dental and vision services
- ✓ Rehabilitative services and devices
- ✓ Wellness services
- ✓ Mental health and substance use disorder services and more

¹If you're wondering, this is not the complete list of covered services. See your official health plan documents for more details.

VIEW BENEFITS on pages 4-5.



Download the Health4Me app.

Manage your health and your plan online and on the go.

*Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a co-pay, co-insurance or deductible.

Questions to help you choose

1 What do I pay for covered services?

COPAYMENT OR COPAY

You'll pay a fixed amount of money for each covered doctor visit or prescription.

DEDUCTIBLE

This is the amount you will need to pay for covered services before your plan begins to pay.

COINSURANCE

This is your share of the costs of a covered service, calculated as a percent.

FIND INSURANCE TERMS CONFUSING?

Visit [justplainclear.com](https://www.justplainclear.com)

2 What will it cost to see providers in and out of the network?

Providers in our network have agreed to charge lower prices. If you use out-of-network providers, your costs may be higher.

3 What is the most I may have to pay?

OUT-OF-POCKET LIMIT

You'll never pay more than your out-of-pocket limit during your plan year.

4 How much will it cost to fill a prescription?

This is what you'll pay when you need a prescription. You may save by choosing prescriptions from the lower tiers and signing up for home delivery. Talk to your pharmacist or doctor to learn ways you may be able to save.

CHOICE PLUS PLAN - AJ4D

DEDUCTIBLE	WHAT YOU PAY IN THE NETWORK	WHAT YOU PAY OUT OF THE NETWORK
Employee	\$500	\$3,000
Family	\$1,500	\$9,000

COVERED SERVICES

Doctors and Specialists

PCP Visit (Illness or Injury)	\$15 copay	50%*
Virtual Visit (online)	No charge	50%*
Specialist Visit	\$25 copay	50%*

Preventive Care

Screenings & Counseling	No charge	50%*
Immunizations	No charge	50%*
Well-Child & Well-Woman Visits	No charge	50%*

Emergency Care

Urgent Care Visit	\$15 copay	50%*
Emergency Room	\$150 copay	\$150 copay
Emergency Transportation	10%*	10%*

Other care

Mental Health Visit (outpatient)	\$25 copay	50%*
Lab, X-ray Major Diag (CT,PET,MRI,MRA)	10%*	50%*
Hospital Stay Facility Fee	10%*	50%*
Hospital Stay Provider Fee	10%*	50%*

OUT-OF-POCKET LIMIT

Employee	\$1,000	\$8,000
Family	\$3,000	\$24,000

PRESCRIPTIONS

Retail (up to 31-day supply)

	WHAT YOU PAY IN THE NETWORK	WHAT YOU PAY OUT OF THE NETWORK
Tier1 (Lowest Cost)	\$10 copay	\$10 copay
Tier2	\$30 copay	\$30 copay
Tier3	\$60 copay	\$60 copay

Home delivery (up to 90-day supply)

Tier1	\$25 copay	No coverage
Tier2	\$75 copay	
Tier3	\$150 copay	

This information does not replace your official health plan documents. See back page for all legal statements.
*after deductible is met

Choice Plus Plan

Get more protection with a national network and out-of-network coverage.



There's coverage if you need to go out of the network.

Out-of-network means that a provider does not have a contract with us. You can receive care and services from anyone in or out of our network. Choose what's best for you. Just remember, out-of-network providers will likely charge you more.



There's no need to choose a primary care physician (PCP) or get referrals to see a specialist.

Consider a PCP; they can be helpful in managing your care.



Preventive care is covered 100% in our network.

DETAILED BENEFITS on pages 4-5.

Look for care in our network first.



The doctors and facilities in our network have agreed to provide you services at a discount. This plan's network includes:

- ✓ **840,000+** doctors and health care professionals
- ✓ **5,600+** hospitals
- ✓ **30,000+** pharmacies

Search the **NETWORK** at welcometouhc.com/choiceplus.

Paying for care

Copayment (copay)*

You'll pay a fixed amount of money for each covered doctor visit or prescription.



Deductible*

This is the amount you will need to pay before your plan will start to pay for covered services.



Coinsurance*

After you've reached your deductible, you'll only pay a percentage of each covered service.

Out-of-pocket limit

You'll never pay more than your out-of-pocket limit during the plan year. The out-of-pocket limit includes all of your network payments.



If you go out of the network, your costs may be higher. Out-of-network providers can even bill you for amounts higher than what your plan will cover. For all of the **COVERAGE DETAILS**, see your official health plan documents.

*You won't need to worry about these costs for preventive care if you stay in the network.


You may be required to receive approval for some services before they can be covered.

Pharmacy Benefit

Your covered medications.

OptumRx® is your UnitedHealthcare plan's pharmacy care services manager. OptumRx is committed to providing you with safe, easy and cost-effective ways to get the medication you need.

The UnitedHealthcare Prescription Drug List (PDL) is the list of medications that are covered by the plan. The PDL is organized by cost levels, known as tiers. Choosing medications in the lower tiers may save you money.

		
<p>Tier 1 Lower-cost Medications</p>	<p>Tier 2 Midrange-cost Medications</p>	<p>Tier 3 Higher-cost Medications</p>

Fill your prescription two ways.



1. Choose from thousands of network retail pharmacies.
2. Take advantage of the convenience of OptumRx home delivery.

Save on your medications.

- ✓ **Use home delivery.** Up to a three-month supply of your medications will ship free to your home, often at a lower cost than retail. You also get 24/7 phone support, medication refill reminders and more. And it saves you trips to the pharmacy.
- ✓ **Use network pharmacies.** Pharmacies in our network have agreed to charge lower prices. Our network includes thousands of pharmacies across the country.
- ✓ **Use lower tier medications, such as generics.** Use the PDL to help you or ask your doctor. If you have a medication that is placed in a higher tier (Tier 3, for example), check to see if a Tier 1 option is available. The higher cost brand medications are usually placed in higher tiers.

Manage your pharmacy benefits on the go.

With myuhc.com and the Health4Me app, you can:

- ✓ Enroll in home delivery
- ✓ Find network pharmacies
- ✓ Refill prescriptions and set up refill reminders
- ✓ Estimate and compare medication costs
- ✓ Search your plan's PDL



The **HEALTH4ME APP** can also help determine how a medication is covered and whether or not there are other options to help save you money.

Comprehensive Vision Plan

Vision benefits that are easy to see.

Eye health is important to you and your family's overall health. Save up to 70% on eye care with a Comprehensive Vision Plan.

- ✓ **Eye exam, eyeglasses or contact lenses.**
- ✓ **Frame allowance to save money at network providers.**
- ✓ **Flexible ways to use your benefits.**
- ✓ **Find network providers, check claims and more online.**

Paying for vision care.

COPAYMENT

The amount you'll pay for:

Eye Exam (Every 12 months)	\$10 copay
Lenses (Eyeglasses or contact lenses) (Every 12 months.)	\$25 copay

ALLOWANCES

Money that can be used to help pay for:

Frames (every 12 months.)	\$130 retail allowance
Contact Lenses	Up to 4 boxes

Choose from local and national providers.²

Here are just some of the well-known retail locations in our network.



For all of the **COVERAGE DETAILS**, see your official vision plan documents.

LEARN MORE at myuhcvision.com.

Ways to save¹

- ✓ **Online ordering for contact lenses**
- ✓ **Discounts on lens options like Progressives**
- ✓ **Extra eyewear and more**

You'll also have access to discounts for:

- ✓ **Laser vision correction**
- ✓ **Hearing aids**

¹Access to discounts at participating providers only.

²Not all providers participate in all plans. Check with your provider before using your benefits.

Learn more about your vision coverage.

5 things to know about your plan.

- 1 Your plan includes a covered eye exam with eyeglasses or contact lenses.
- 2 You can access a national network of providers, including optometrists and ophthalmologists, at thousands of convenient locations.
- 3 You are not limited to a small selection of eyeglass frames. Your plan includes an allowance that can be applied to any frame available at your participating provider's office.
- 4 Your contact lens benefit applies to the evaluation, fitting fees and purchase of contact lenses as well as two follow-up visits.

There's a site just for you.



What's covered?

Eye Exam

Your eye doctor will complete a case history and an exam for eye and vision problems.

Frame¹ Benefit

When you visit a network provider, your plan gives you money you can use for your frames.

Additional Pairs of Glasses and Lens Upgrades²

You get a 20% discount on additional pairs of eyeglasses, including prescription sunglasses.

Contact Lens Benefit

You get contact lenses, a fitting and up to two follow-up visits. Selections may vary.

See more savings with these discounts:

Laser Vision Correction

Save up to 15% through the Laser Vision Network of America's nationwide network.

Hearing Aids

You can buy high-quality, digital hearing aids at discounted prices through hi HealthInnovations™.

Contact Lenses

If you have a contact lens prescription, you can order online for 10% off.

LEARN MORE at myuhcvision.com.

Frame discounts do not apply when prohibited by frame manufacturer. Check with your provider. May not apply at some locations. hi HealthInnovations™ is an affiliate of United Healthcare Insurance Company.

Dental PPO Plan

Dental coverage worth smiling about.

Better oral health can affect your overall health. Choose a Dental PPO Plan for savings and broad access to dental providers.

- ✓ **See any dentist and save by using our network.**
Out-of-network providers may charge more for services, even above what your plan allows.
- ✓ **There's no need to get referrals to see a specialist.**
- ✓ **Preventive care is covered 100% in the network.**
- ✓ **Expectant mothers get enhanced coverage.**
- ✓ **Adults get annual oral cancer screenings.**

Paying for dental care

DEDUCTIBLE

Before the plan pays, you'll pay all costs up to:

	IN THE NETWORK	OUT OF NETWORK
Employee	\$50	\$50
Family	\$150	\$150

COINSURANCE

Once the deductible is met, you'll pay a share of:

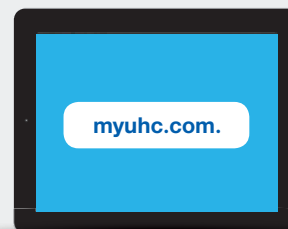
	No charge	No charge
Preventive and Diagnostic Services		
Basic Dental Services	20%	20% of MAC
Major Dental Services	50%	50% of MAC

ANNUAL MAXIMUM

This is the most the plan will pay in the plan year: **\$1,750** **\$1,750**

ORTHODONTIC SERVICES (child only)

This is a lifetime maximum, not an annual maximum. **50%** **50%**



Use myuhc.com

- ✓ Review coverage.
- ✓ Find network providers.
- ✓ Check your claims.
- ✓ Estimate costs.
- ✓ Print your ID cards and more.

For all of the **COVERAGE DETAILS**, see your official dental plan documents.

LEARN MORE at welcometouhc.com/dentalppo20.

Life Insurance

Get peace of mind knowing your family will be taken care of.

With Basic Life Insurance and Accidental Death & Dismemberment Insurance (AD&D) from UnitedHealthcare, your family will have help paying for funeral expenses, rent or mortgage payments, education costs and more. You may also buy Basic Life Insurance for your spouse and dependent children.

If you're looking for more coverage:

- ✓ Add Supplemental Life Insurance.
- ✓ Add Supplemental Life Insurance for your spouse and dependent children.

Get more out of your plan.

- ✓ 24/7 emergency domestic and international travel assistance
- ✓ Online tools for will and trust preparation.

For more **COVERAGE DETAILS**, see your benefit summary and official plan documents.

How much life insurance do I need?

Estimate the following typical expenses and use the total to get an idea of how much you'll need:

1	Funeral expenses and estate costs:	<input type="text"/>
2	Debts such as a car payment or mortgage, education expenses and child care:	<input type="text"/>
3	Income that would need to be replaced:	<input type="text"/>
	Total:	<input type="text"/>



Support for your loved ones.

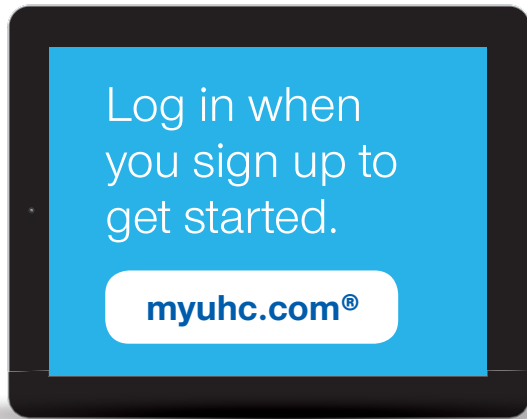
- ✓ Grief counseling
- ✓ Financial assistance and access to legal services
- ✓ Wealth management account²

¹ Limitations: The AD&D policy does not typically pay out under the following situations: disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by a physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft.

Eligibility for automatic deposit into an Optum Bank Wealth Management Account is subject to qualifying conditions evaluated by Optum Bank and UnitedHealthcare at the time of claim review to include limited availability in certain states. Optum Bank, Member FDIC, is part of the financial services unit of OptumHealth, a UnitedHealth Group (NYSE:UNH) company.

Travel Assistance services provided by Frontier-MEDEX; grief services offered by OptumHealth Behavioral Solutions – both subsidiaries of UnitedHealth Group. Will & Trust services provided by Consolidated Legal Concepts, Inc. (CLC)

Get the most out of your benefits when you go digital.



- ✓ Find network providers, care centers and pharmacies.
- ✓ Manage your claims, track expenses and pay your medical bills.
- ✓ View benefit cost details for your entire family.
- ✓ Find and compare covered medications.
- ✓ Refill, renew and transfer home delivery prescriptions.

On the go? Take your plan with the UnitedHealthcare Health4Me® app.



Download at the App store



Android available at Google Play



Easily estimate health care costs.

You have easy-to-use tools so you can see what a treatment or procedure typically costs, estimate costs of prescriptions, and see what your share of expenses may be.



Join health and wellness missions.

Join our health and wellness program powered by RallySM to become more active and achieve your goals.




Manage your medications and get refill reminders.

You can view your medications, find lower cost options and sign up for text reminders so you don't forget to take or refill your medication.



Find quality doctors.

We make it easy to find doctors and other health care providers who have met criteria for providing quality and cost-efficient care in the UnitedHealth Premium program. Look for the blue hearts. 

App Store is a service mark of Apple, Inc. Android is a registered trademark of Google, Inc.

*Some features may not be available for all employer plans.

Get access to support and care at any time.

Need help? We're on it.

We know that managing your health plan benefits and your health isn't always easy. That's why we have a team of people dedicated to helping you. From understanding your claims to estimating costs ahead of time, we're here to help.

You may want to know:

- ✓ Is this treatment covered?
- ✓ How much will I have to pay for a test my doctor wants me to get?
- ✓ What does this charge mean on my bill? And why is it this amount?
- ✓ Can you help explain my benefits and what I need to do?
- ✓ If I need to find a new doctor, can you help me?

Contact us to get help with a personal touch.



Email us at Advocate4Me@uhc.com.
Or call the number listed on your health plan ID card.

Get care online with virtual visits.

A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10–15 minutes and doctors can write a prescription,* if needed, that you can pick up at your local pharmacy. And, it's part of your health benefits.



Conditions commonly treated through a virtual visit.

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- ✓ Bladder infection/
Urinary tract infection
- ✓ Diarrhea
- ✓ Rash
- ✓ Fever
- ✓ Sinus problems
- ✓ Bronchitis
- ✓ Migraine/headaches
- ✓ Sore throat
- ✓ Cold/flu
- ✓ Pink eye
- ✓ Stomach ache

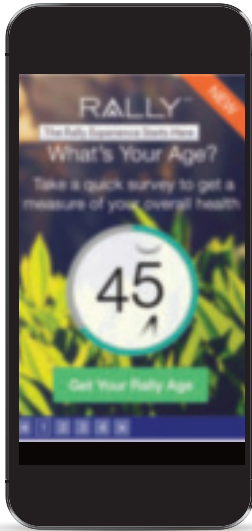


It's easy to get started.

Log in to myuhc.com[®] and choose from provider sites where you can register for a virtual visit. After registering and requesting a visit, you will pay your portion of the service costs according to your medical plan, and then you will enter a virtual waiting room. During your visit you will be able to talk to a doctor about your health concerns, symptoms and treatment options.

* Prescription services may not be available in all states.

Support to reach your wellness goals.



Get your RallySM Age.

Take the Health Survey and instantly get your Rally Age — a number that gives you a measure of your “health age.” Then pick missions to help you get your health on track. You can also store your health history and connect with online communities by joining fun challenges. Earn coins as you track and accomplish each mission, then use them to enter sweepstakes for chances to win great prizes!

Find support at myuhc.com.

- ✓ Manage your Personal Health Record.
- ✓ Chat with a nurse.
- ✓ Get the latest health news and more.



Stay on top of your preventive care.

Preventive care focuses on your current health, when you are symptom-free, and helps you and your doctor find health issues at an early stage to help prevent more serious health problems. Remember, preventive care received by a network doctor is covered 100%. Please see your official health plan documents for more details about preventive care coverage.



Check out Source4Women.com

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.

Get the latest benefit and wellness news.

Benefit Awareness News and Healthy Mind Healthy Body[®] are monthly eNewsletters designed to help you take full advantage of your health benefits and make more informed health care decisions.

SIGN UP at uhc.com/myhealthnews. Or, sign up at myuhc.com by going to your Account Settings.

We're here to help.

Whether it's finding care or managing a complex health condition, you'll get help whenever you need it. Here are some of the programs and services that are available as part of your health plan with no additional cost to you.



See a doctor online – at any time.

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.



Get help through pregnancy and delivery.

Enroll in the Healthy Pregnancy Program by calling the number on your health plan ID card to access nurses, get information to help you identify health risks and more. You'll even get a gift for mom and baby.



Get access to the nation's leading health care facilities.

Our Centers of Excellence network provides access to leading health care facilities, physicians and services to support safe, specialized and cost-effective care for complex conditions.

Have a health plan question? Just ask.



We are here to help you find information and resources — plain and simple. You can also talk to a registered nurse 24/7.

- ✓ Have questions about your health care benefits?
- ✓ Need help resolving a claim?
- ✓ Not sure where to go for care?
- ✓ Have questions about a recent screening or test?
- ✓ Can't find a doctor or need to schedule an appointment?

As a member, you can call or email

Advocate4Me@uhc.com. To help ensure your privacy, please do not include confidential information in your first email. We will respond to your question using a secure email system.

Why is preventive care so important?

Regular preventive care visits and health screenings help you learn your current health status and may help identify potential health issues before they become more serious. Working with your doctor can help you determine what preventive care services may be right for you.

Common preventive care office services*

- ✓ Annual wellness exam
- ✓ Measurements of your weight, blood pressure, glucose (blood sugar) and cholesterol
- ✓ Immunization vaccines, such as flu shots
- ✓ Well-baby and well-child visits

Common preventive care screening services*

- ✓ Cancer screenings, such as mammography, colorectal and cervical
- ✓ Osteoporosis screening
- ✓ Tobacco use and sexually transmitted diseases screening
- ✓ Healthy diet, physical activity and depression screening

How is preventive care covered?

Certain preventive health services will be covered based on age, gender and other factors without cost sharing (100% without charging a co-payment, deductible or co-insurance), as long you receive these services from a network provider.

How do I know if a service is preventive care or not?

Preventive care focuses on your current health when you are symptom-free. If you are receiving treatment due to a symptom or an existing illness, the services provided usually won't be considered or covered as preventive care.

*This content is provided for informational purposes only, and does not constitute medical advice. Always consult your doctor about any decisions about medical care. The services outlined here do not necessarily reflect the services, vaccines, screenings, or tests that will be covered under your benefit plan. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member number on your health plan ID card. Certain procedures may not be fully covered under some benefit plans.

Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a co-pay, co-insurance or deductible.

Digital files that include the FSC logo artwork and RR Donnelley License code cannot be printed or otherwise reproduced without the consent and direction of RR Donnelley as the FSC chain of custody certified printer.



The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

Health plan coverage provided by or through UnitedHealthcare of California, UnitedHealthcare of Oklahoma, Inc., UnitedHealthcare of Oregon, Inc., UnitedHealthcare Benefits of Texas, Inc., UnitedHealthcare of Washington, Inc. Administrative services provided by United HealthCare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC) or United Behavioral Health (UBH).

Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. The Medica Premium Designation program is intended as a resource for informational purposes only. Designations are displayed in UnitedHealthcare and Medica online physician directories at myuhc.com® and mymedica.com.® You should always consult myuhc.com and mymedica.com for the most current information.

Information for individuals residing in the state of Louisiana or who 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 co-payments, co-insurance, 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.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or UnitedHealthcare Insurance Company. UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX and associated COC form number DCOC.CER.06. Plans sold in Virginia use policy form number DPOL.06.VA and associated COC form number DCOC.CER.06.VA.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. 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 UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit 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 a physician. 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 visit myuhc.com for detailed program information and methodologies.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate (Advocate4Me) services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you.

Healthy Mind Healthy Body newsletters contain general health information only and are not intended to provide medical advice. Consult an appropriate health care professional for your specific needs.

Source4Women content and materials are for information purposes only, are not intended to be used for diagnosing problems and/or recommending treatment options, and are not a substitute for your doctor's care. Lists of potential treatment options and/or symptoms may not be all inclusive. Source4Women is a registered trademark of UnitedHealth Group Incorporated.