

Welcome

A handbook about your All Savers Alternate Funding member tools

What You'll Find Inside

- ▶ How to get started
- ▶ What to do if you need care
- ▶ What happens after your doctor visit



Welcome to UnitedHealthcare

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► Renewing members

Welcome back! Please take a close look at this year's benefit coverage documents. If you have questions, please call the toll-free member phone number listed on the back of your health plan ID card.

► For information about benefits covered under your health plan:

- Check your plan's Summary Plan Description
- Log in to your member website, myallsaversmember.com



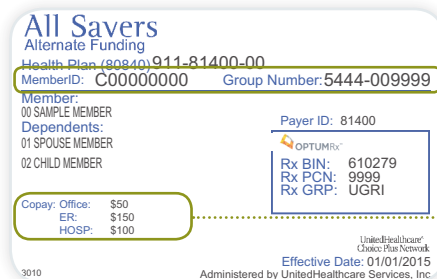
Getting Started

- ▶ Understand your health plan ID card
- ▶ Find a doctor
- ▶ Using your website

Understand your health plan ID card

Be sure to always carry your health plan ID card.

Your health plan ID card has key information about you and your coverage. Keep your card with you at all times, so you have it when you need it. When you visit your doctor, hospital or other health care provider, remember to show them the card so they know how to bill for the services they are providing you.

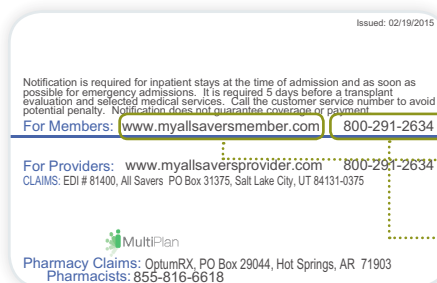


Member ID and Group Number

These numbers are useful when registering on myallsaversmember.com or calling Customer Care.

Your co-payment amounts (if applicable)

You and your doctor can easily see your co-payment amounts.



Your member website

Use myallsaversmember.com for all your benefit and wellness information.

Customer care number

Call the number listed here if you need to speak with a customer care professional.

Why it's important to use your member website

Register on myallsaversmember.com to find tools and information to help you manage and improve your health, and save money.

- ▶ Track claims and expenses for your family
- ▶ Plan ahead for tests and treatments
- ▶ Stay on top of your medical history
- ▶ Receive tips for improving your health



Registration is quick and simple.

- 1 Go to myallsaversmember.com.
- 2 Click on **Register Now**. You'll need your health plan ID card, or coverage materials.
- 3 Follow the step-by-step instructions.

Find a doctor

Save money when you see a network provider

Our network health care providers charge discounted rates, which saves you money. Seeking care outside the network means you could end up paying more.

Be sure to log in to myallsaversmember.com or call Customer Care to understand your coverage details, including which services may require approval.

Visit myallsaversmember.com

Search for a doctor by name, facility, specialty, condition and more:

- 1 Log in to myallsaversmember.com.
- 2 Click on the **Find a Doctor** button located at the top of the page.
- 3 Click the **Provider Icons** to search for doctors, hospitals, or mental-health care providers in your network.

Choose with confidence

The **UnitedHealth Premium**[®] designation program can help you find the care you want. The program evaluates doctors in 25 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. Click on the "UnitedHealth Premium" link, on the search screen.

If you need care

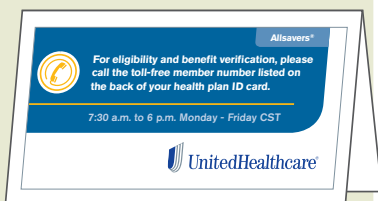
- ▶ Prepare for your doctor visit
- ▶ Schedule preventive care screenings
- ▶ Where you can get care

Prepare for your doctor visit

- ▶ **Bring your health plan ID card** and a form of picture ID, such as a driver's license. Show them when you check in at the doctor's office.
- ▶ **Bring a list** of any medications you're taking.
- ▶ **Take any records** from previous visits with you.

When you need lab tests

- ▶ If your doctor orders laboratory (lab) tests, ask them to make sure that a **network lab** is used.
- ▶ Just like using a network doctor, using a network lab will likely save you money.



Always be prepared for your doctor visits

- ▶ Tear out the wallet card on the back cover of this handbook – it contains simple reminders of what to consider before and during a visit.



Schedule your preventive care screenings.

Most UnitedHealthcare plans pay 100% of the cost for preventive care when you see a network provider. Check your official benefit plan coverage documents for details.

Visit uhcpreventivecare.com to learn more about the age- and gender-appropriate preventive care recommendations that may be right for you.

Where you can get care



	Doctor's Office	Convenience Care Clinic	Urgent Care Center	Emergency Room (ER)
WHEN TO GO	Your doctor's office usually is the best choice for preventive exams or treatment for a current health issue. Your doctor knows you best and has your medical records. Your doctor can also help you manage your medications and refer you to a specialist if you need more care.	You can't get to your doctor's office, but your condition is not urgent or an emergency. Convenience care clinics, often located in malls or retail stores, offer services for minor health conditions. Care is normally provided by nurse practitioners or physician assistants.	You may need care quickly, but it is not an emergency, and your regular doctor may not be available. Urgent care centers offer treatment for non-life-threatening injuries or illnesses and are staffed by qualified physicians.	You need immediate treatment of a very serious or critical condition. The ER is for the treatment of life-threatening or very serious conditions that require immediate medical attention. Do not ignore an emergency. If a situation seems life-threatening, take action. Call 911 or your local emergency number right away.
TYPE OF CARE*	<ul style="list-style-type: none"> ▶ Routine checkups ▶ Immunizations ▶ Preventive services ▶ Manage your general health 	<ul style="list-style-type: none"> ▶ Common infections (e.g., strep throat) ▶ Minor skin conditions (e.g., poison ivy) ▶ Flu shots ▶ Pregnancy tests ▶ Minor cuts ▶ Earaches 	<ul style="list-style-type: none"> ▶ Sprains ▶ Strains ▶ Minor broken bones (e.g., finger) ▶ Minor infections ▶ Minor burns 	<ul style="list-style-type: none"> ▶ Heavy bleeding ▶ Large open wounds ▶ Sudden change in vision ▶ Chest pain ▶ Sudden weakness or trouble talking ▶ Major burns ▶ Spinal injuries ▶ Severe head injury ▶ Difficulty breathing ▶ Major broken bones
COST AND WAIT TIMES**	<ul style="list-style-type: none"> ▶ Often requires a co-payment and/or co-insurance ▶ Normally requires an appointment ▶ Little wait time with scheduled appointment 	<ul style="list-style-type: none"> ▶ Often requires a co-payment and/or co-insurance similar to office visit ▶ Walk-in patients are welcome with no appointments necessary, but wait times can vary 	<ul style="list-style-type: none"> ▶ Often requires a co-payment and/or co-insurance usually higher than an office visit ▶ Walk-in patients are welcome, but waiting periods may be longer as patients with more urgent needs will be treated first 	<ul style="list-style-type: none"> ▶ Often requires a much higher co-payment and/or co-insurance ▶ Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first ▶ If you are in a true medical emergency, and you go to a network or non-network emergency room for care, the same co-payment and co-insurance levels will apply. However, you may incur higher out-of-pocket costs if you go to a non-network provider.

*This is a sample list of services and may not be all-inclusive.

**Cost and time information represent averages only and are not tied to a specific condition, level of coverage or treatment. Your out-of-pocket costs will vary based on plan design.



How to save money on care

Get care in your plan's network

Use the 'Find a Doctor' tool on myallsaversmember.com or call Customer Care using the number on the back of your health plan ID card.

Know your coverage

Health plans vary in their coverage of brand-name drugs, emergency care and different types of surgery. Check your benefit plan documents to see what your plan covers and what it doesn't cover. **You should receive your benefit plan documents from UnitedHealthcare by mail.**

After you receive care

► Learn how claims are paid

► Understanding your Explanation of Benefits

How claims are paid

When you see a network doctor:

Network doctors will submit your claims for you. The doctor's office may ask you to pay some or all of the bill before you leave. Some network doctors can instantly submit your claim online. UnitedHealthcare will then process the claim to:

- Make sure the claim is an eligible expense under your plan.
- Determine whether the claim was for eligible preventive care, so it can be paid 100 percent.
- Make sure the service is charged at a discounted rate for seeing a network doctor.

If your doctor's not in the network:

You may be asked to pay some or all of the bill before you leave. Also, some doctors not in our network are not able to submit your claim to UnitedHealthcare directly. This means you would have to pay the bill and then submit a medical claim to UnitedHealthcare.

► **Medical claims**

If you receive care from a doctor who is not in our network, you may need to submit the claim to the address on the back of your ID card.

Your Rights and Responsibilities

Your UnitedHealthcare Bill of Rights

You have the right to:

- ▶ Be treated with respect and dignity by UnitedHealthcare personnel, network doctors and other health care professionals.
- ▶ Privacy and confidentiality for treatments, tests and procedures you receive. See Notice of Privacy Practices in your benefit plan documents for a description of how UnitedHealthcare protects your personal health information.
- ▶ Voice concerns about the service and care you receive.
- ▶ Register complaints and appeals concerning your health plan and the care provided to you.
- ▶ Receive timely responses to your concerns.
- ▶ Candidly discuss with your doctor the appropriate and medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
- ▶ Access to doctors, health care professionals and other health care facilities.
- ▶ Participate in decisions about your care with your doctor and other health care professionals.
- ▶ Receive and make recommendations regarding the organization's rights and responsibilities policies.
- ▶ Receive information about UnitedHealthcare, our services, network doctors and health care professionals.
- ▶ Be informed about, and refuse to participate in, any experimental treatment.
- ▶ Have coverage decisions and claims processed according to regulatory standards, when applicable.
- ▶ Choose an Advance Directive to designate the kind of care you wish to receive should you become unable to express your wishes.

Your Responsibilities as a UnitedHealthcare Member

- ▶ Know and confirm your benefits before receiving treatment.
- ▶ Contact an appropriate health care professional when you have a medical need or concern.
- ▶ Show your health plan ID card before receiving health care services.
- ▶ Pay any necessary co-payment at the time you receive treatment.
- ▶ Use emergency room services only for injuries and illnesses that, in the judgment of a reasonable person, require immediate treatment to avoid jeopardy to life or health.
- ▶ Keep scheduled appointments.
- ▶ Provide information needed for your care.
- ▶ Follow the agreed-upon instructions and guidelines of doctors and health care professionals.
- ▶ Participate in understanding your health problems and developing mutually agreed-upon treatment goals.
- ▶ Notify your employer of any changes in your address or family status.
- ▶ Log in to myallsaversmember.com or call Customer Care when you have a question about your eligibility, benefits, claims and more.
- ▶ Log in to myallsaversmember.com or call Customer Care before receiving services to verify that your doctor or health care professional participates in the UnitedHealthcare Choice Plus network.

How to Voice a Complaint

If you are dissatisfied with the handling of a claim processing issue by UnitedHealthcare or any other experience with UnitedHealthcare, you may file a complaint by calling the member phone number on your health plan ID card.

Wallet Card

This wallet card is a great way to remember what to bring and ask your doctor, pharmacist or other provider during an appointment. Cut it out and take it with you to your appointment.



This wallet card is a great way to remember what to bring and ask your doctor, pharmacist or other provider during an appointment.

Cut here, then fold in half



Allsavers®
For eligibility and benefit verification, please call the toll-free member number listed on the back of your health plan ID card.

7:30 a.m. to 6 p.m. Monday - Friday CST



The health care reform law requires the coverage of certain preventive services, based on your age, gender and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in the health care reform law. UnitedHealthcare also covers other routine services, which may require a co-payment, co-insurance or deductible. Always refer to your plan documents for your specific coverage.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

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 for new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

The medical centers and programs in UnitedHealthcare's network and within OptumHealthSM Care Solutions 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.

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.

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.

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 out-of-network services, in addition to applicable amounts due for co-payments, co-insurance, deductibles, and non-covered services. Specific information about in-network and out-of-network facility-based physicians can be found at myallsaversmember.com or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card.

Administrative services are provided by United HealthCare Services, Inc. and its affiliates. Stop loss insurance is underwritten by All Savers Insurance Company.
3100 AMS Blvd., Green Bay, WI 54307 (800) 291-2634

Tips to make your doctor's visit worthwhile



Before your appointment:

- 1 Make a list of all questions you have for your doctor, nurse or pharmacist.
- 2 Write down medications you are currently taking, including prescriptions, over-the-counter medicines and herbal supplements.
- 3 Plan to bring a family member or friend to your visit if you have a hard time remembering what your doctor tells you.

During your appointment:

- 1 Tell your doctor if a family member has been diagnosed with a serious disease or condition. Also mention if you have or will be traveling outside the country.
- 2 Ask your doctor at every visit to send any laboratory tests to a network facility.
- 3 Before you leave, make sure you can read and/or understand your doctor's or pharmacist's instructions. If you don't, it's okay to ask them to explain until you understand.

