

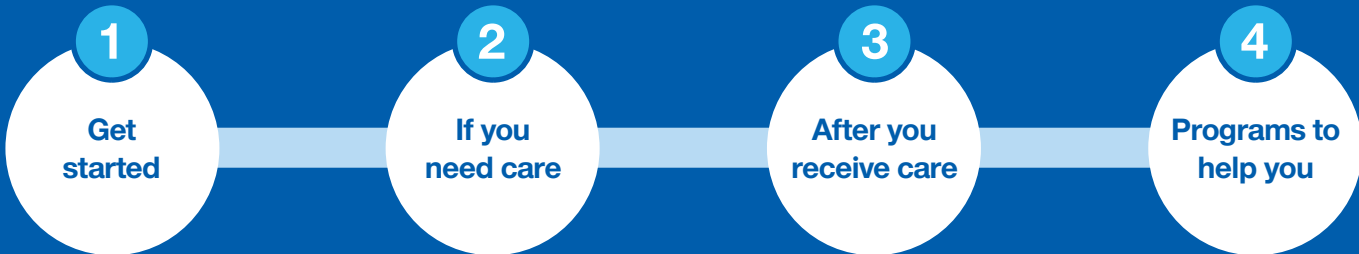


Welcome

Get the most out of your benefits.

Arizona 1-100 Member Booklet

What's inside:



Need help?



Visit myuhc.com®.

Sign up for myuhc.com and get a personalized website that gives you access to your health plan details.



Get on-the-go access.

When you're out and about, the UnitedHealthcare **Health4Me**® mobile app puts your health plan at your fingertips. Download it for free today to access your health plan ID card, find nearby care and more.



Call toll-free.

It's not always easy to know how to manage your health plan benefits. That's why there's a team of people dedicated to helping you. From understanding your claims to estimating costs ahead of time, we're here to help when you 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?

If you don't have computer access, can't find answers, or need language assistance with questions on your benefits, **call the toll-free member phone number on your health plan ID card**, TTY 711, 8 a.m. to 8 p.m. ET, Monday through Friday.



Connect with us.

[Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare) [Twitter.com/UHC](https://twitter.com/UHC)
[Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare) [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)

1 Get started.



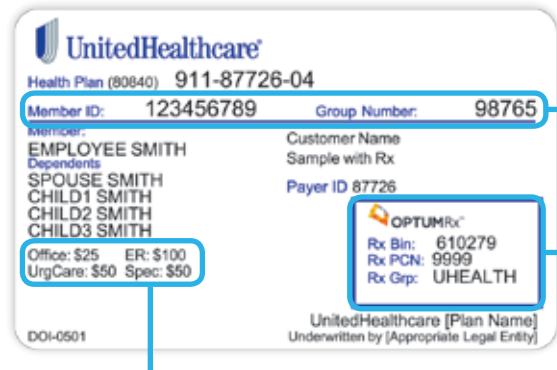
Thank you for being a UnitedHealthcare member.

We're here to help make each step of your health care experience easier. That's why we've put together this guide, to help you better understand your benefits, find care, manage costs and get more out of your health plan.



Get to know your health plan ID card.

Your health plan ID card has information about you and your coverage. Remember to carry it with you wherever you go. When you visit your doctor or pharmacy, show your card so they know how to bill for their services. You can also access a digital version through the UnitedHealthcare **Health4Me** mobile app. See next page for more information.



Member ID and group number

Use these when registering on myuhc.com or calling with questions.

Your prescription coverage

Your pharmacist will use this to determine what medications are covered.

Your copayment amounts (if applicable)

Your cost for a covered service (usually due at your appointment).

Example only. Your costs may vary.

How to find your plan details.

Log in to myuhc.com to see health plan documents like your policy, riders and amendments, to see what is and is not covered, as well as required notices and welcome materials. You can also request printed copies at no charge by calling the member number on your ID card.

Get started.



Register for myuhc.com.

Get the most out of your benefits with myuhc.com.

When it comes to managing your health plan and making more informed decisions, simpler is better. With [myuhc.com](#), you have a personalized website that helps you access and manage your health plan. **Use it to:**

- Find and estimate costs for the network care you need.
- See what’s covered, and get information about preventive care.
- View claim details and account balances.
- Sign up for paperless delivery of your required plan communications.

Set up your account today.

1. Go to [myuhc.com](#).
2. Click on “Register Now”. You’ll need your ID card.
3. Follow the step-by-step instructions.



Download the UnitedHealthcare Health4Me mobile app.

Get on-the-go access.

Health4Me puts your health plan at your fingertips. Download the app for free today to:

- Access your health plan ID card.
- Look up your health plan record during your doctor’s visit.
- Get directions to quick care options or speak to a doctor.
- Check your current account balances at a glance and estimate costs of common treatments.
- Find drugs and compare prices.

Watch short videos to learn more about your plan.

Visit [uhc.com/welcome](#) to watch videos about getting started with your plan, using your benefits and avoiding cost surprises.

2 If you need care.



Find a network provider.

How to find one.

Log in to [myuhc.com](#) to find a doctor, clinic, hospital or lab based on location, specialty condition, reputation, estimated cost of services, availability, hours of operation and more. You can even see patient ratings and compare quality and costs before you choose services.

Take advantage of network care.

Network doctors, mental health professionals, hospitals, clinics and laboratories charge discounted rates, which typically saves you money. Even if your plan allows you to receive care outside of your network, be aware that it could cost you more.

Choose with confidence.

The **UnitedHealth Premium® Program** uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality and cost-efficient providers. Find UnitedHealth Premium Care Physicians by going to [myuhc.com](#) and clicking on “Find a Doctor.” Choose smart. **Look for blue hearts.** ♥ ♥

If you need hospital care.

Talk to your doctor first to determine which hospital in your network can meet your medical or surgical needs. You or your doctor may be required to notify UnitedHealthcare before you’re admitted.

Choose a primary care provider (PCP).

Although your plan may not require you to choose a PCP, it’s a good idea to have one main doctor with in-depth knowledge of your health. Find one at [myuhc.com](#) or call the toll-free member number on your ID card.

Schedule your preventive care screenings.

Most UnitedHealthcare plans pay 100 percent of the cost of certain preventive care services with a network provider. Check your health plan documents for details. Visit [uhcpreventivecare.com](#) to find age- and gender-appropriate preventive care recommendations for everyone covered under your plan.

If you need care.



Know where to go.

See your primary care provider whenever possible.

Your primary care provider usually has easy access to your records, knows the bigger picture of your health, and many offer same-day appointments to meet your needs. When seeing your provider is not possible, however, it’s important to know your quick care options to find the place that’s right for you and help avoid financial surprises.

Quick Care Options	Needs or Symptoms	Average Cost*
24/7 Nurse Line Call the number on your health plan ID card for expert advice.	<ul style="list-style-type: none">• Choosing where to get medical care• Finding a doctor or hospital• Health and wellness help• Answers to questions about medicines	\$0
Virtual Visits** Anywhere, anytime online doctor visits. To learn more, log in to myuhc.com .	<ul style="list-style-type: none">• Cold• Flu• Fever• Pinkeye• Sinus	\$40
Convenience Care Clinic Treatment that’s nearby.	<ul style="list-style-type: none">• Skin rash• Flu shot• Minor injuries• Earache	\$65
Urgent Care Center Quick after-hours care.	<ul style="list-style-type: none">• Low back pain• Respiratory illness (cough, pneumonia, asthma)• Stomach illness (pain, vomiting, diarrhea)• Infections (skin, eye, ear/nose/throat, genital-urinary)• Minor injuries (burns, stitches, sprains, small fractures)	\$190
Emergency Room (ER) Care for serious needs.	<ul style="list-style-type: none">• Chest pain• Shortness of breath• Severe asthma attack• Major burns• Severe injuries• Kidney stones	\$1,700
<div><div>Freestanding ERs Many people have been surprised by their bill after visiting a freestanding emergency room (FSER). FSERs, sometimes referred to as urgency centers, can be 2x the cost of an ER and 20x the cost of an Urgent Care Center. Neither located in nor attached to a hospital, FSERs are able to treat similar conditions as an ER but do not have an ER’s ability to admit patients.</div><div>Ask before you enter: 1. Is this an Urgent Care Center or ER? 2. Is this facility a network provider?</div></div>		

*Source: 2015 average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$1,500.00 difference between the average emergency room visit and the average urgent care visit.) The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor’s care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

** Access to Virtual Visits may not be available in all states or for all groups.

If you need care.



Finding care when you are traveling.

Call the member phone number on your ID card or use the **Health4Me** app to find providers near you and to learn about your coverage when you travel.



Estimate costs.

Know your potential costs before getting care.

You can find and estimate the price of care you need for an upcoming treatment or procedure on [myuhc.com](#). Your cost estimate shows out-of-pocket expenses based on your plan and current benefit status. Members who comparison shop may save up to 36 percent* for care near them.

*UnitedHealthcare Internal Claims Analysis, 2015.



Prepare for your visit.

What to bring:

- Your ID card and 1 form of picture ID, such as a driver’s license.
- A list of medications you’re taking.
- Records from previous visits.
- Questions you want to ask your doctor.

Go mobile.

Download the **Health4Me** app to have what you need for your next doctor’s visit, from your ID card to your health record to your list of medications — all in 1 place.



Health4Me

If you need care.



Using your pharmacy benefits.

OptumRx® is your UnitedHealthcare plan’s pharmacy care services provider. We’re committed to helping you with easy and cost-effective ways to get the medication you need.

Manage your benefits online.

- Log in to your online account at [myuhc.com](#) and you can:*
- Set up home delivery.
 - Set up medication alerts to remind you when to take your medication and order refills.
 - Find a pharmacy near you.
 - Confirm the medication you are taking is covered and find out if there is a lower-cost alternative.
 - Set up email or text message** medication reminders for when to take your medication and order refills.

Fill your prescriptions.

- Delivered to your door.**
Order up to a 3 month supply of the medication you take regularly. You may pay less with home delivery.
- Pick up at the pharmacy.**
Show your ID card at any UnitedHealthcare network retail pharmacy.

Mail Service Member SelectSM

- Choose your fill preference:
- You can choose to fill your maintenance medication through either OptumRx or a retail pharmacy. If you choose a retail pharmacy, you must dis-enroll from the Mail Service Member Select program.
 - The program allows you 2 retail pharmacy fills of your maintenance medication before you must choose. If you do not take action after the second retail fill, you may pay more for your medication until you make a decision.

How do I disenroll from Mail Service Member Select?

To disenroll from Mail Service Member Select, contact OptumRx by calling the member phone number on your ID card or visit [myuhc.com](#) to manage your home delivery options under My Account.

*Some sections are only available if you’re logged in to your account. Not all sections of the website are available to all members. Access to tools and features is determined by your plan.
** OptumRx provides this service at no additional cost. Standard message and data rates charged by your carrier may apply.

If you need care.



Go mobile.

- Use the **Health4Me** app to:
- Refill home delivery prescriptions.
 - Track prescription history.
 - Compare medication prices.



Health4Me

Lower your pharmacy costs.

When you switch to a new plan, coverage for prescriptions you’re already taking may change.

Check your Prescription Drug List (PDL).

The PDL is a list of medications covered by your plan. The list includes both brand-name and generic prescription medications approved by the Food and Drug Administration (FDA). Medications are listed by common categories or classes and placed in tiers that represent the cost you pay out-of-pocket. This makes it easier for you and your doctor to find other options to help you save money.

Know your plan.

Some medications have additional coverage requirements or limits depending on your benefit. Examples may include:

- **Prior authorization** — plan approval to get coverage for a medication.
- **Step therapy** — trying one medication before another.
- **Supply limits** — getting only a certain amount of each prescription.

Your plan may use these requirements to help manage costs or make sure the medication you are taking is clinically appropriate for your condition. See your PDL to find out if your medication has any of these. Then, call the number on your ID card to begin the process.

Compare prices.

Generic medications may have a lower copay than brand-name medications. Ask your doctor if a generic or lower tier option is right for you.

Talk to your doctor.

When you talk to your doctor, use the **Health4Me** app to confirm coverage and costs. You can also discuss what you need to do to get your medication.

Questions? We can help.

- Log in to [myuhc.com](#).
- Use the **Health4Me** app.
- Call the number on your ID card.

3 After you receive care.



Know how claims are processed.

When you see a network doctor.

Claims are submitted for you and you may be asked to pay some or all of the bill before you leave. UnitedHealthcare will process the claim to:

- Make sure it's an eligible expense under your plan.
- Make sure the service is paid at the discounted network rate.

When you see an out-of-network doctor.

If your plan allows visits to out-of-network providers, you may be asked to pay some or all of the bill before you leave.

- If the doctor doesn't submit your claim, you may be responsible for submitting the claim.
- Find medical claim forms and instructions on myuhc.com.
- Remember, discounted rates don't apply to out-of-network doctors so you may pay more.

Track your claims online.

Follow your claims from start to finish, and track payments you've made to health care providers in one place. You can also pay your bills online at myuhc.com.

Problem with a claim?

Information about the appeals and grievances process can be found in the "Claims & Accounts" tab on myuhc.com. You can also call the toll-free member number on your ID card, TTY 711.

After you receive care.



Understanding your health statements.

We'll send you health statements when you or one of your covered dependents use your health plan. You can see all claims processed for that period, plus your network and out-of-network balance and deductible information.

If you receive your health statements online, you'll get an email whenever a new one is posted. You can view your information and activity securely at myuhc.com.

GREENSBORO SERVICE CENTER
P.O. BOX 740800
ATLANTA, GA 30374-0800
www.myuhc.com

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

PROCESSING
SUSAN TEST
123 MAIN ST.
ANYWHERE, US 12345-6789

Member ID
012345678

Statement Period
11/17/17 - 01/02/18

THIS IS NOT A BILL

Dry Winter Skin

Winter weather sends many people running inside for warmer temperatures. While warm air may feel good, it may also cause dry skin, chapped lips and nose bleeds. To avoid such problems, follow these tips: drink lots of fluids, shower with warm water instead of hot, moisturize often and use lip balm and nasal spray. A humidifier can also help by adding moisture to the air in your home. If you've tried these tips and symptoms continue or worsen, contact your doctor.

Medical claims where payments may be needed from you:

Claims processed between 11/17/17 to 01/02/18	Pay your provider(s) when they bill you*	Applied To Deductible
12/08/17 services for BRADLEY provided by TEST PROVIDER Claim Number: 0123456789012 Provider Billed: \$303.00 Payments and Adjustments: -\$136.62	\$166.38	\$166.38
Total:	\$166.38	\$166.38

For more information about these claims, please refer to the 'Medical Claim Details' section of this document, the Explanation of Benefits, or visit: 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, or a product or service that is not an eligible expense.

Please see the next page for more information
Page 1 of 8

Member ID
Your unique number that protects your Social Security number.

Statement period
Your health plan statement during a specific time.

Message center
Messages that promote better health awareness.

What you may owe
The amount you need to pay your health care provider if you didn't pay at the time of services, and the portion that's applied to your deductible.

How to submit a complaint.

If you're 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 toll-free member number on your ID card, or in writing through the Medical Appeals and Grievances information on myuhc.com.

4 Programs to help you.



Health discounts.

Save 10 percent to 50 percent on these health and wellness products and services that may not be covered by your medical plan:

- Acupuncture, chiropractic care, massage therapy and natural medicine.
- Cosmetic dental teeth whitening.
- Fitness equipment.
- Hearing devices.
- Infertility treatment.
- Laser eye surgery.
- Long-term care services.

Log in to myuhc.com to access the health discount program.*

*Health discounts are not available to all health plans.

Check your full plan benefits at myuhc.com to see if you are eligible for health discounts.



Rally®

Sign up for **Rally** on myuhc.com. It's a program to help you move more and eat better. It even rewards you for your progress.



How it works.

Get started.

Once you register, you'll choose an avatar to participate in online communities or other activities.

Take your health survey.

The health survey will guide you with visual prompts to follow. You'll receive your results as a "Rally AgeSM"—a number to help you assess your actual age compared to your health age based on your survey responses.

Pick your missions.

Get personalized results and recommended Missions—or individual action plans—based on your survey results. Missions provide activities to help improve or maintain your health. Choose ones that fit your lifestyle.

Earn rewards.

You'll get Coins when you check in to Rally and track your progress on your Missions. Use them to enter sweepstakes for chances to win prizes. The more you participate in Rally, the more chances to win!

Programs to help you.



Real Appeal®

Get the materials you need to lose weight and keep it off, including:

Personalized weight loss coaching.

Your coach will guide you through the program step by step, customizing it to fit your needs, preferences and goals. Plus, you can access your coach for an entire year so you'll have all the support and motivation you need, whether you're losing weight or simply maintaining your results.

24/7 online support and mobile app.

Staying accountable to your goals is easier than ever with:

- Customizable food, activity, weight and goal trackers.
- Unlimited access to digital content, including streaming workout videos.
- Success group support, which lets you chat with others who are doing the Real Appeal program.
- The weekly Real Appeal All-Star Show, featuring healthy tips from celebrities, athletes and health experts.
- Weekly analysis, feedback and goal reporting.

A success kit.

Get the materials you need to kick-start your weight loss and keep yourself on the road to results! Your kit will be delivered right to your front door. It includes:

- Step-by-step success guides
- Nutrition guide
- Fun and easy workout DVDs
- And much more
- Quick and simple recipes

Enroll now at uhc.realappeal.com.*

*Available for Fully Insured sizes 1-50 upon renewal on 1/1/2018. FI Certificate of Coverage (CoC) Restrictions: must be on a 2011 or newer CoC.



SimplyEngaged®

Complete healthy behaviors and be rewarded.

SimplyEngaged is an innovative incentive program that may help you and your covered spouse meet personal health and wellness goals. Through this program, you can learn how to make more informed health care decisions, create a personalized action plan and complete specific health actions—all while getting rewarded along the way.

Here's how to earn and access rewards.

1. Log in or register on myuhc.com.
 2. Click the link to Rally under Health Resources.
 3. Register on Rally to view and track your activities and start earning your SimplyEngaged rewards.
- Questions? Call **1-855-215-0230**.

Programs to help you.



Pregnancy support.

The Healthy Pregnancy Program provides expectant mothers with support, including health assessments, nurse support and more. It's best to enroll within the first 12 weeks of pregnancy, but you can start through week 34. The program is provided at no extra charge, as part of your health plan. To enroll, call **1-888-246-7389*** or visit **cx.uhc.com/uhcpregnancy** for more information.

*Questions are answered 24/7, but enrollment is only open from 8 a.m. to 8 p.m. CT.



Extra support.

Disease management.

There's additional support for those who need help managing a chronic disease. Resources are available to help you make more informed decisions regarding your health and to help manage your condition. Log in to myuhc.com to find the programs offered with your health plan.

Centers of Excellence.

If you have a special condition, you can get help finding a doctor and medical center as well as help with understanding your illness. To see covered conditions, log in to myuhc.com.

Emotional health.

Your behavioral health benefit provides confidential support. Get help 24/7 for:

- Alcohol and drug use recovery.
- Coping with grief and loss.
- Depression, anxiety and stress.
- Relationship difficulties.

If you need behavioral health support, visit liveandworkwell.com or call the member phone number on your ID card.



Care24[®] services.

Care24 services connect people with reliable resources for information and support regarding a wide range of personal concerns—24 hours a day, 365 days a year. One toll-free phone number on your ID card gives you access to experienced professionals:

- Registered nurses.
- Master's-level counselors.
- Legal and financial professionals.
- Community resources.

Notes

[illegible]

Visit www.uhc.com/legal/required-state-notice to view important state required notices.

SimplyEngaged® is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

The Care24® program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. It is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct healthcare services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted healthcare professional or medical center.

The Real Appeal program is provided at no additional cost to you as part of your benefit plan. Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

The Health Discount Program is administered by HealthAllies®, Inc., a discount medical plan organization. The Health Discount Program is NOT insurance. The discount program provides discounts at certain health care providers for medical services. The discount program does not make payments directly to the providers of medical services. The discount program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773, www.unitedhealthallies.com, ohacustomer@optumhealth.com.

Member phone number 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 the member phone number services are 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. Member phone number services are not an insurance program and may be discontinued at any time.

Access to Virtual Visits and prescription services may not be available in all states or for all groups. Go to myuhc.com for more information about availability of Virtual Visits and prescription services. Always refer to your plan documents for your specific coverage. Virtual Visits are not an insurance product, health care provider or a health plan. Virtual Visits are an internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. 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. Members have cost-share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. No controlled substances may be prescribed. Other prescriptions may be available where clinically appropriate and permitted by law, and can be transmitted to the pharmacy of the member's choice.

Preventive care: Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (PPACA), based on your age, gender and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in PPACA. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance 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.

Some 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.

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.

For informational purposes only. Nurse, coach, and EAP services should not be used for emergency or urgent care situations. In an emergency, call 911 or go to the nearest emergency room. The nurse or coach service can't diagnose problems or recommend specific treatment. The information provided by the nurse, coach or EAP services are not a substitute for your doctor's care. 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.

All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that's 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.

Rally 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.

This program 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 the program is for informational purposes only and provided as part of your health plan. The wellness team cannot diagnose problems or recommend treatment and is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can't 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. You should also discuss designations with a physician before choosing him or her. 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.

Twitter is a registered trademark of Twitter, Inc. Facebook is a registered trademark of Facebook, Inc. YouTube is a registered trademark of Google, Inc.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Arizona, Inc. OptumRx is an affiliate of UnitedHealthcare Insurance Company.