

# State of Kansas Employee Health Plan Members



## Your Health Care Counts

Your 2014 UnitedHealthcare Health Plan:  
What Do You Need to Know?





**What is my total  
cost of health care  
including  
premiums?**

# What can I expect from UnitedHealthcare?



**Dedicated Customer Care: telephone and online services**

**Personal Messages: e.g. preventive care reminders**

**One of the largest networks in the U.S.**

**Great tools and resources through myuhc.com and our Health4Me App**

**Help Finding: quality and affordable doctors, hospitals, and services**

# You probably have a lot of questions



Is my doctor in the network?



What is my total cost of health care including premiums?

What extras do I get with my health plan?



**Is my doctor in the  
network?**

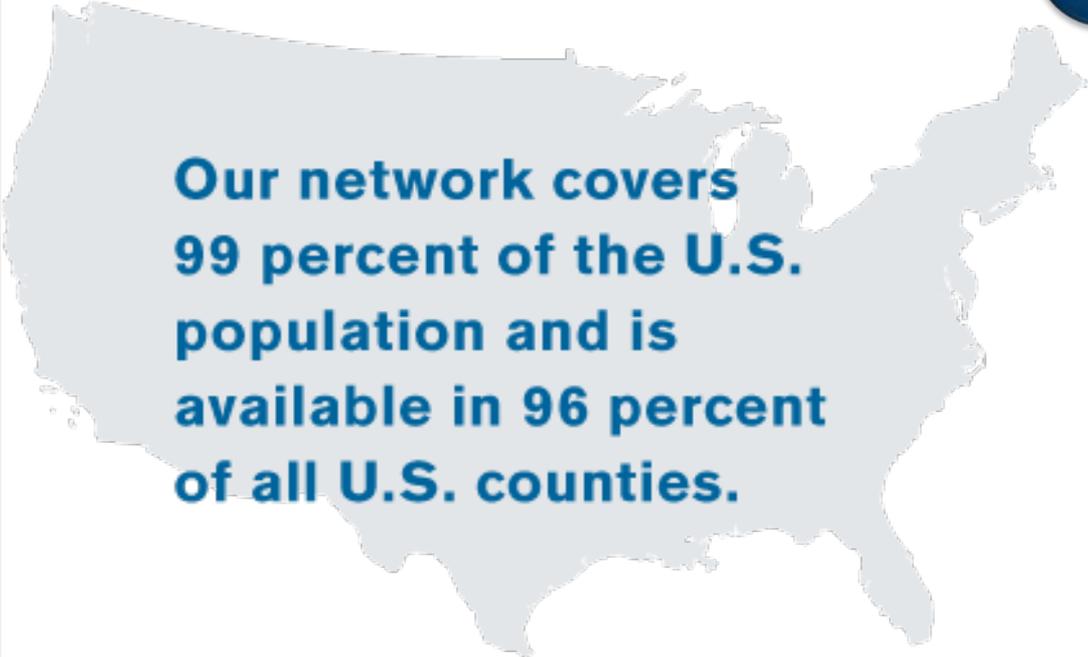
## Key Features

You can see any doctor you want

You do not need referrals

You'll save money when you use the UnitedHealthcare network

**A network doctor,  
pharmacy, hospital and  
convenience care clinic  
are likely nearby.**



**Our network covers  
99 percent of the U.S.  
population and is  
available in 96 percent  
of all U.S. counties.**

Source: UnitedHealthcare Network and national network data provided by Strenuus and industry standard access requirements for hospitals and primary care physicians, May 2012

# Find A Network Doctor Or Hospital



Visit [www.welcometouhc.com/kansas](http://www.welcometouhc.com/kansas)

## Search by:

- Name or specialty
- Procedure
- Office hours
- Gender
- Education
- Driving directions
- Languages spoken

The screenshot shows the myuhc.com website. At the top left is the myuhc.com logo, and at the top right is the UnitedHealthcare logo. Below the logos are navigation links: Site Demo, Contact Us, Feedback, Login, and En Español. The main content area is divided into three sections:

- Site Login:** A form with fields for Username and Password, a Login button, and links for 'Forgot your username or password?' and 'Register Now'. Below the form is a 'First Time Visitor?' section with a 'Take Tour of the Site' link.
- Central Banner:** Features a photo of a man and a child reading a book. Text reads: 'Get information you can trust. Anywhere, anytime. myuhc.com® is your 24/7, one-stop shop for health information, health plan tools, and helpful apps.' A 'Watch video' button is at the bottom right.
- Right Sidebar:** Contains three sections:
  - Links and Tools:** A blue-bordered box containing links for 'Find Physician, Laboratory or Facility', 'Pharmacy Information', and 'Find a Form'. Below these are links for 'Clinician' and 'Estimate Health Plan Costs'.
  - Common Questions:** A green-bordered box with a list of questions such as 'What browsers are supported?', 'Where are the benefits of registering and having a username and password?', 'How do I register?', 'Do I need to re-register if my group number changes?', 'What if I don't have my ID card?', 'Is this website secure?', and 'What accreditation and certifications has UnitedHealthcare received?'.
  - Related Web Sites:** A red-bordered box with links for 'African American Health', 'Source/Women', and 'Other Languages', followed by 'Español' and a language selection icon.

# myHealthcare Cost Estimator



**1** Care Estimator: Knee MRI  
Your Estimated Out-of-Pocket: \$290  
Network Cost: \$649

**2** Central Hospital  
Local Network: \$649  
Out-of-Network: \$465  
Simplified Network Price: \$212  
Your Out-of-Pocket: \$253

**3** Search filters and results summary: Your search returned (4) facilities ranging from: \$465 - \$1,072

**4** Facility and location information, map, and contact details for Central Hospital.

**4 P**  
PROCEDURE  
PROVIDER  
PRICE  
PLACE  
Take charge. Know more.

Know the 4 Ps when shopping for health care.

myHealthcare Cost Estimator provides you with a wealth of information before you go to the doctor. Now, searching for personalized health care information is as easy as any online shopping experience.

## 1. PROCEDURE

Learn more about a procedure and compare treatment options.

## 2. PROVIDER

Select a quality provider for a procedure.

## 3. PRICE

Quickly estimate out-of-pocket costs for specific procedures.

## 4. PLACE

Locate providers based on geographic search criteria, view maps and print directions.

# Estimate health care costs

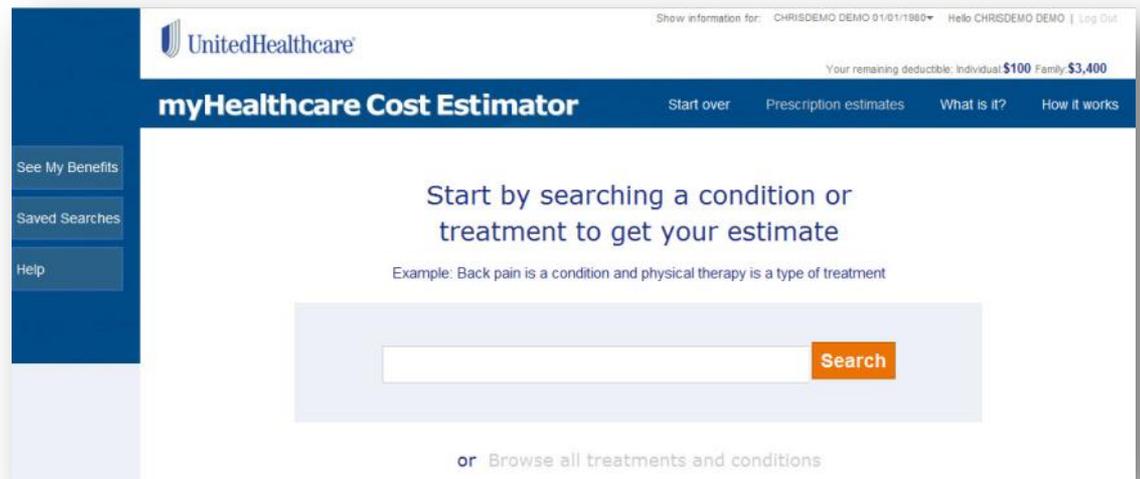


## myHealthcare Cost Estimator can:

- Help you estimate costs before you go to the doctor
- Understand what's covered
- Provide alternative treatments or procedures
- Explain your potential out-of-pocket costs, and show how they impact your over-all benefits

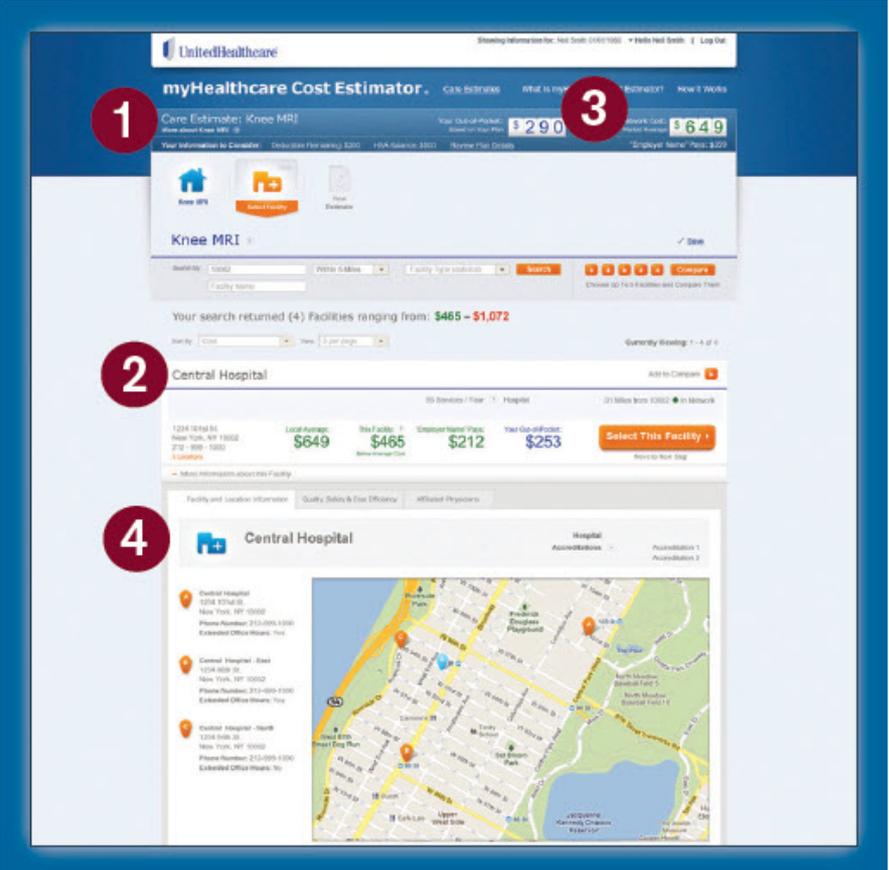


myHealthcare Cost Estimator reflects each member's own plan benefits at a point in time, including real-time account balances with cost estimates for 160 procedures based on actual provider rates.



# Estimate health care costs

1. **Procedure**-learn more about a procedure, and compare treatment options
2. **Provider**-select a quality provider for a procedure
3. **Price**-quickly estimate out-of-pocket costs for specific procedures
4. **Place**-locate providers based on geographic search criteria, view maps and print directions



The screenshot displays the myHealthcare Cost Estimator interface. At the top, the UnitedHealthcare logo is visible. The main heading is "myHealthcare Cost Estimator". Below this, there is a search bar with "Knee MRI" entered. The estimated cost is shown as \$290. To the right, there is a "View Cost" button with a price of \$649. Below the search bar, there are buttons for "Home", "Add Facility", and "View Estimate". The search results section shows "Your search returned (4) Facilities ranging from: \$465 - \$1,072". The first result is "Central Hospital" with a cost of \$465. Below this, there is a map showing the location of Central Hospital. The interface also includes a "Select This Facility" button and a "View More" link.

# Estimate health care costs



Procedure

Provider and Place

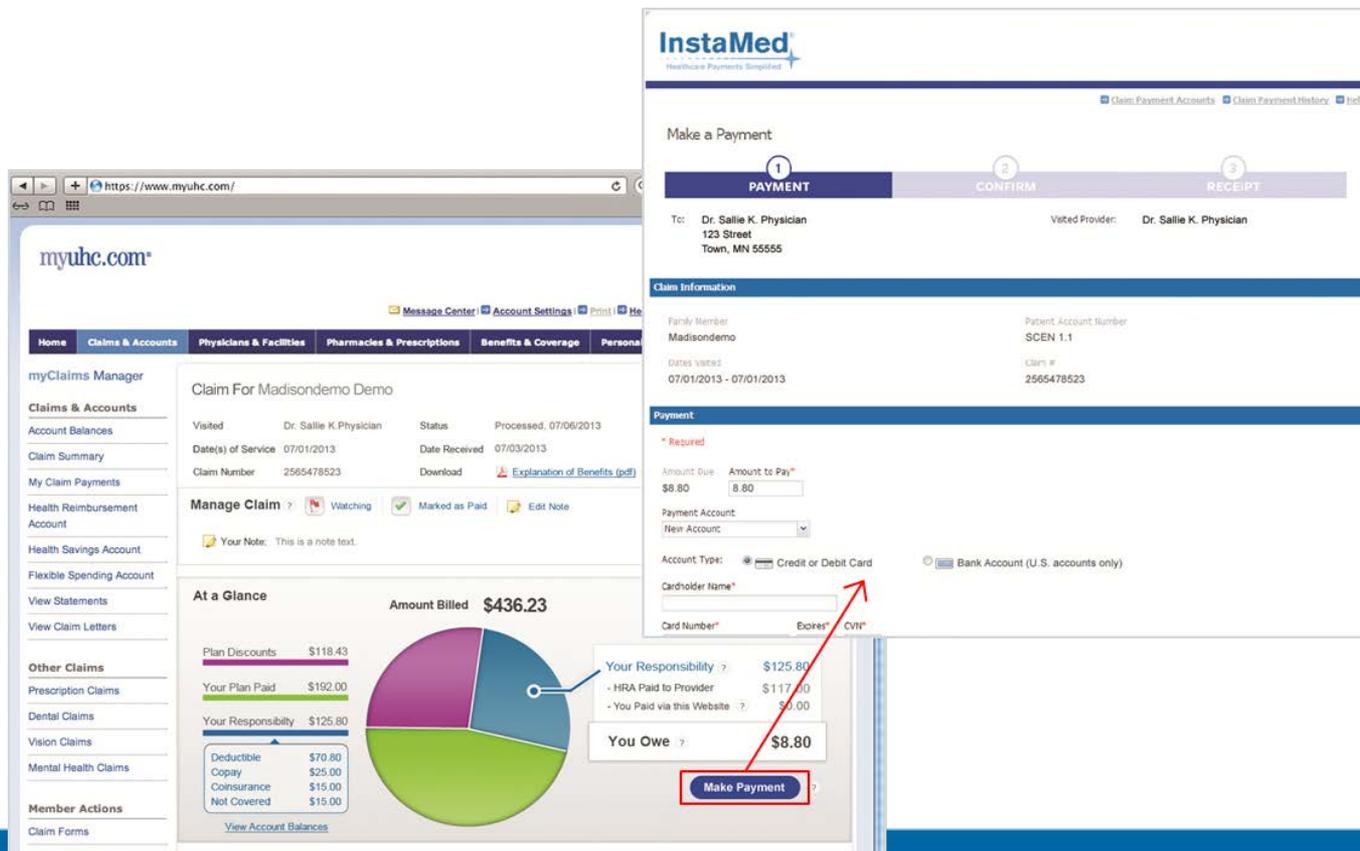
The screenshot shows the 'myHealthcare Cost Estimator' interface. At the top, it displays the procedure 'MRI Scan Without Dye - Knee' and cost estimates: 'Your Out-of-Pocket: \$313', 'In-Network Cost: \$877', and 'Market Average: \$877'. Below this, there are navigation buttons for 'Home', 'Select Facility', and 'Final Estimate'. The main section shows search criteria: '02127, Boston, MA', '25 Miles', and '5 selected' facilities. It indicates that 100 facilities were returned, ranging from \$287 to \$3,223. Three facilities are listed in a table format:

Facility Name	Local Average	This Facility	Health Plan Pays	Out-of-Pocket
1234 Main Street Boston, MA 555-555-5555 5 Locations	\$877	\$287 <i>Below Average</i>	\$33	\$254
Grady Memorial Hospital 561 W CENTRAL AVE DELAWARE, OH 43015 (740) 368-4448 1 Location	\$568	\$1,745 <i>Above Average</i>	\$1,570	\$175
James Cancer Hospital 300 W 18TH AVE COLUMBUS, OH 43210 (614) 293-3300	\$568	\$2,425 <i>Above Average</i>	\$2,182	\$243

Data will pre-populate based on the member who is logged in

Compare estimated prices in an easy-to-understand format:  
**Green** is below the local average  
**Gray** meets local averages  
**Red** is above local average

Managing your health care benefits on **myuhc.com** just got easier. The enhanced “Manage My Claims” section allows you to view, understand, manage your claims, and now subscribers can pay their health care providers online with the new “Make Payment” feature.



The screenshot shows the myuhc.com interface. The main content area displays a claim for 'Madisondemo Demo' with the following details:

- Visited: Dr. Sallie K. Physician, Status: Processed, 07/06/2013
- Date(s) of Service: 07/01/2013, Date Received: 07/03/2013
- Claim Number: 2565478523

The 'At a Glance' section shows a pie chart for 'Amount Billed \$436.23' with the following breakdown:

Category	Amount
Plan Discounts	\$118.43
Your Plan Paid	\$192.00
Your Responsibility	\$125.80

The 'Your Responsibility' section lists the following amounts:

Category	Amount
Deductible	\$70.80
Copay	\$25.00
Coinsurance	\$15.00
Not Covered	\$15.00

A callout box shows 'Your Responsibility' of \$125.80, with 'You Owe' of \$8.80. A red arrow points from the 'You Owe' amount to the 'Make Payment' button in the 'InstaMed' overlay.

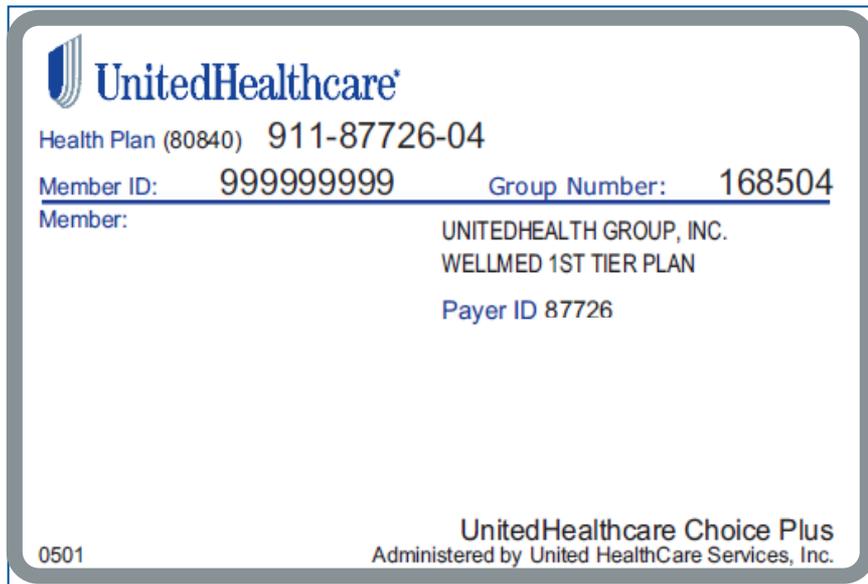
The 'InstaMed' overlay shows the 'Make a Payment' process with the following details:

- To: Dr. Sallie K. Physician, 123 Street, Town, MN 55555
- Visited Provider: Dr. Sallie K. Physician
- Claim Information: Family Member: Madisondemo, Patient Account Number: SCEN 1.1, Dates Visited: 07/01/2013 - 07/01/2013, Claim #: 2565478523
- Payment: Amount Due: \$8.80, Amount to Pay: \$8.80
- Payment Account: New Account
- Account Type:  Credit or Debit Card,  Bank Account (U.S. accounts only)
- Cardholder Name: [Redacted]
- Card Number: [Redacted], Expires: [Redacted], CVV: [Redacted]

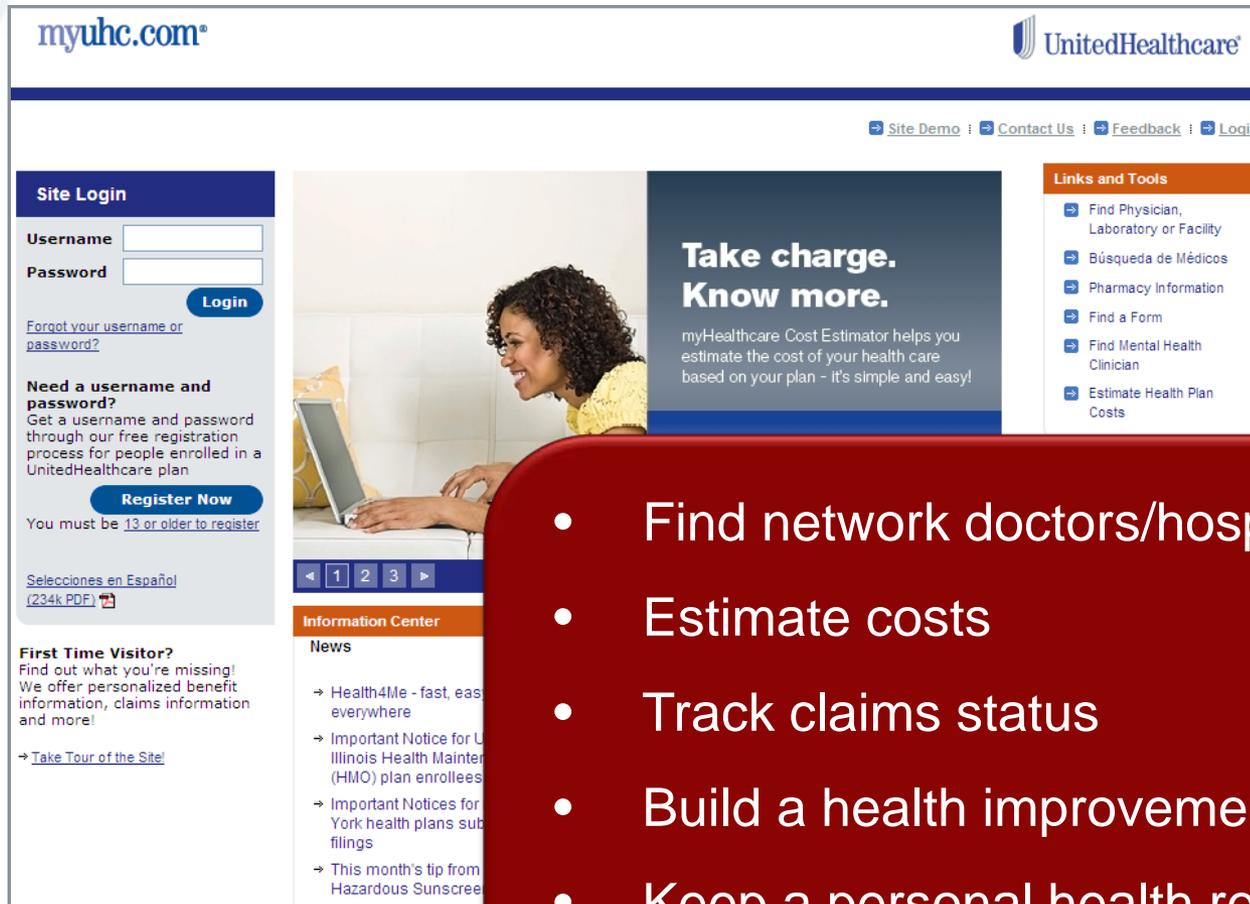


**What extras do I get with my health plan?**

# Health plan ID cards



- Mailed to new members prior to January 1, 2014
- Includes your plan information
- Lets providers know how to bill



- Find network doctors/hospitals
- Estimate costs
- Track claims status
- Build a health improvement program
- Keep a personal health record
- Get health product discounts

# Health Discounts



Our health discount program helps you and your family save typically **10 to 25%** percent on many health and wellness purchases not included in your standard health benefit plan.

Use the plan for:

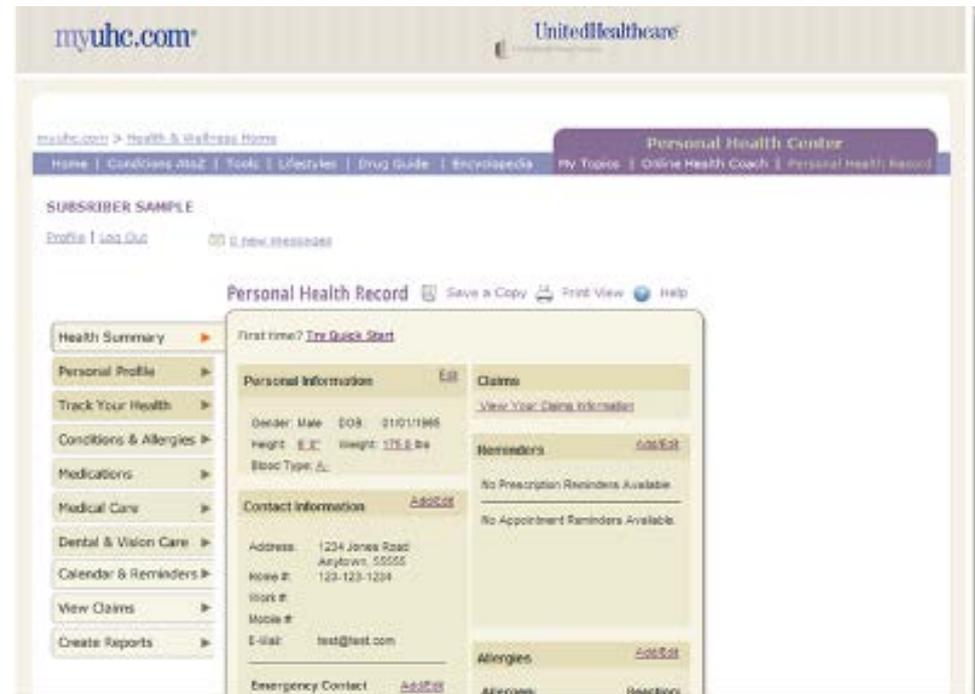
- Dental care — Cosmetic procedures such as teeth whitening
- Vision care — Laser eye surgery
- Alternative care — Acupuncture, chiropractic care, massage therapy and natural medicine
- Hearing devices

[www.myuhc.com](http://www.myuhc.com)

# Personal Health Record



- Keep and track your medical history
- Manage health and lifestyle habits; track stats: blood pressure, cholesterol, and weight
- Summary of conditions, medications, procedures, and lab results
- Download it to computer; print to share with doctor



[www.myuhc.com](http://www.myuhc.com)

# Wellness Resources



- Health assessment and personalized program information
- Latest health news, including healthy recipes
- Online quizzes to test your health knowledge
- Online health coach to help guide you to better health



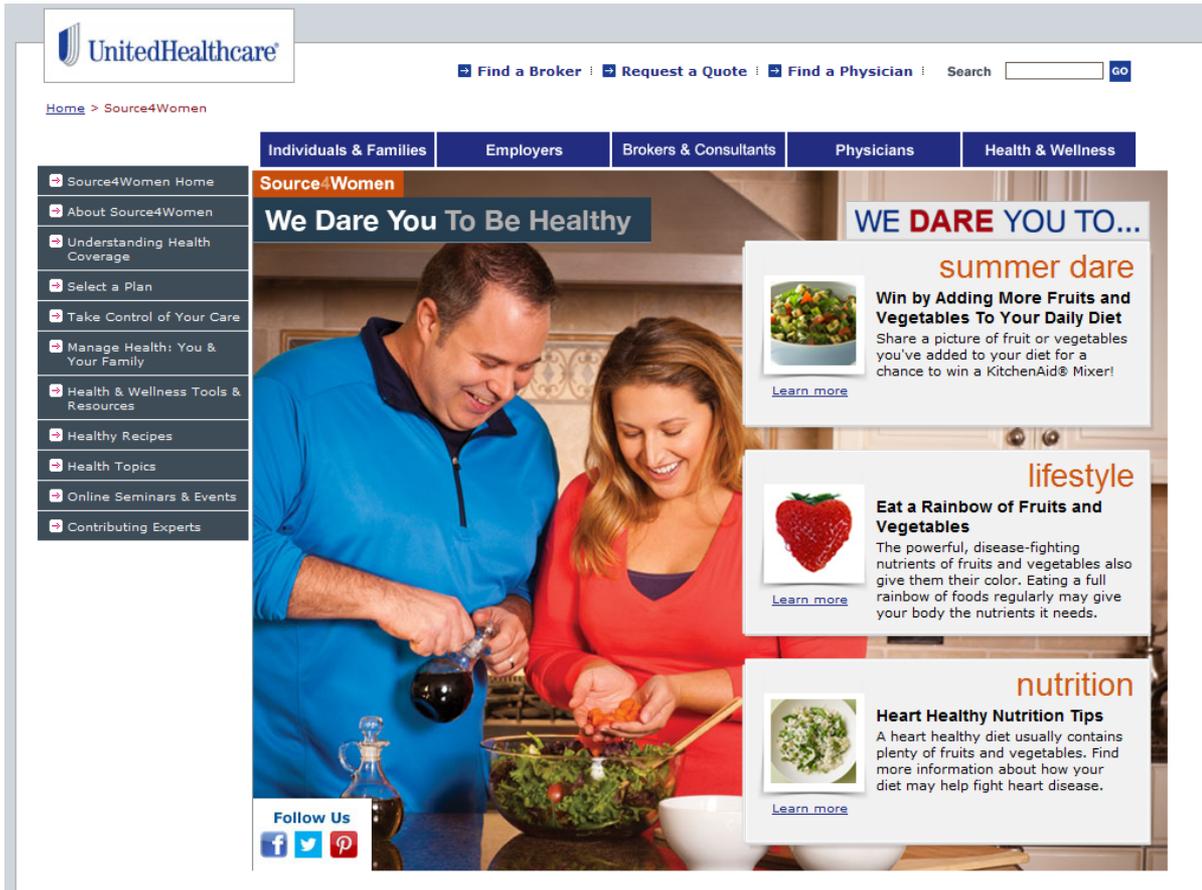
[www.myuhc.com](http://www.myuhc.com)

# Healthy Mind Healthy Body<sup>®</sup> e-Newsletter



- Sign up for our award-winning, health and wellness newsletter
- Choose health topics you want to receive and read each month
- Read articles developed by a Board of Experts that includes physicians, clinicians and professional health writers
- View videos, register for online seminars and other offerings during the year

[www.uhc.com/myhealthnews](http://www.uhc.com/myhealthnews)



## Resources and tools to help you stay healthy:

- Learn how to keep your family and yourself healthy
- Attend an online seminar offered each month
- Try a new healthy recipe
- View tips from *The Dr. Oz Show®*
- Read Expert blogs
- Follow us on Twitter
- Like us on Facebook

[Source4Women.com](http://Source4Women.com)

## Success Stories about People like you



Hear what members are saying about their UnitedHealthcare experience using:

- Transplant Support
- Centers of Excellence
- Cancer Support
- Medical

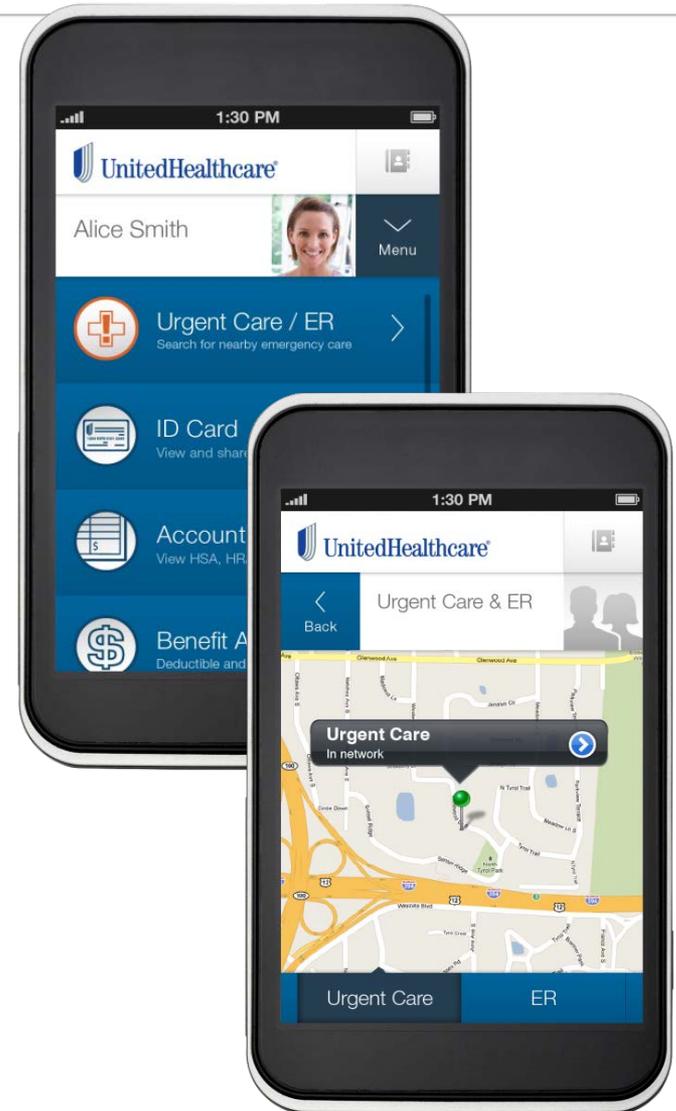


*Stories told by the people who experienced them*

[www.uhc.com/storytellers](http://www.uhc.com/storytellers)

## Information at your fingertips

- View your plan information, medical spending accounts and claim status
- Easily find a doctor, hospital or urgent care center when you are on the road with the GPS provider search
- Email your Member ID card information
- Estimate costs with myHealthcare Cost Estimator



## A personal touch

- View each member on your plan individually
- Add your own member photos
- Add your most commonly used contacts to the “Favorites” tab



AppyAwards

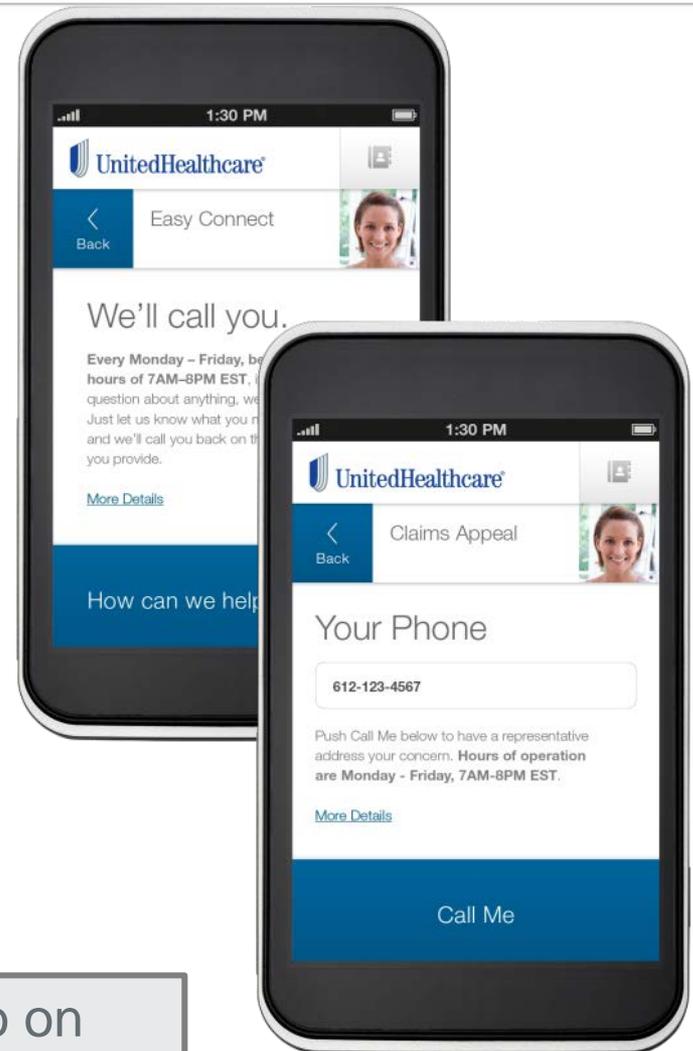
2013 Best Healthcare &  
Fitness App

## Help when you need it

- Access experienced Health Advisors to answer any questions you may have
- Avoid waiting on hold with The Easy Connect service
- Access nurses who are ready to answer your questions 24 hours a day, seven days a week



**Important:** Many of the things you can do on myuhc.com you can also do on Health4Me



## Promoting Quality & Affordable Health Care



The UnitedHealth Premium program evaluates doctors for quality and cost efficiency to help you choose a doctor with confidence

The program uses national industry standards to evaluate quality and local market benchmarks for cost efficiency

UnitedHealth Premium doctors:

- Practice evidence-based care
- Are more likely to follow new research and clinical trials
- May have lower surgery repeat rates



# UnitedHealth Premium<sup>®</sup> Designation Program



## PROMOTING VALUE: QUALITY FOR A GIVEN COST

### Quality and cost transparency

- Longest running physician quality and cost efficiency designation program (2005)
- National industry, evidence-based and specialty society standards
- Evaluate doctors on more than 75 conditions and 300 measures
- Physicians who fail to meet quality not eligible for cost efficiency

### Access

- 148 markets and 26 specialties evaluated\*
- Accounts for more than 80% of all medical costs\*
- Includes primary care physicians and specialists

### Broad application

- Available to members at no additional cost
- Integrated into customer service, clinical and online experiences
- Benefit designs based on Premium designation

### Recognition

Received the National Committee for Quality Assurance (NCQA) program Physician Quality (PQ) certification and meets the Consumer Purchaser Disclosure Project's Patient Charter standards

\*Data as of early 2014.

## Have more questions?



[www.kdheks.gov/hcf/sehp/default.htm](http://www.kdheks.gov/hcf/sehp/default.htm)

**Call:**  
**1-866-799-1324;**  
**Española 1-800-940-1508**



**Contact your Human  
Resources  
Representative**



**Go to**  
**welcometouhc.com/Kansas**



# Thank you!

The information provided on included programs is for informational purposes only and is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you.

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