**UnitedHealthcare**

**Annual Member Notice**

November 2017

**Getting the Most from your Health Care Coverage**

This guide is designed to help you get the most from your UnitedHealthcare benefits.[[1]](#footnote-1) We work with the National Committee for Quality Assurance® (NCQA®) and state and federal regulators to ensure members receive this information on an annual basis.

**Important note:** Not all information provided in this document is applicable to all members. Some information may not apply if your plan does not include certain coverage, products and/or services mentioned in this notice. Your Summary Plan Description (SPD), including all its riders, amendments or summary of material modifications, contains a complete listing of the terms and conditions of your coverage and prevails in the event of any conflict between this document and your SPD.

In addition, information in this document is current as of the date of issue and may be subject to change at any time due to employer-directed plan changes, state mandates and Federal laws, including those required by the Patient Protection and Affordable Care Act, more commonly known as Health Reform. Please contact your employer's benefit administrator for specific information on your benefits or refer to your member website for the most up-to-date information.

**Nondiscrimination Notice**

We do not treat members differently because of sex, age, race, color, disability or national origin. If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to:

Civil Rights Coordinator.

UnitedHealthcare Civil Rights Grievance

P.O. Box 30608

Salt Lake City, UTAH 84130

[UHC\_Civil\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

You must send the complaint within 60 days of the incident. We will send you a decision within 30 days. If you disagree with the decision, you have 15 days to appeal.

If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711. We are available Monday through Friday, 8 a.m. to 8 p.m. ET.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

**Online:** <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

**Mail:** U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

**Language Assistance Services**

We provide free language services to help you communicate with us. We offer interpreters, letters in other languages, and letters in other formats like large print. To get help, please call the toll-free phone number listed on your ID card, TTY 711. We are available Monday through Friday, 8 a.m. to 8 p.m. ET.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 **(Chinese)**，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: **한국어(Korean)**를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **Русский (Russian)**. Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (**Arabic**)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرّف العضوية.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez **français (French)**, des services d’aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d’identification.

UWAGA: Jeżeli mówisz po **polsku** **(Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l’**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie **Deutsch** **(German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項：**日本語(Japanese)**を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما **فارسی (Farsi)** است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسايی شما قید شده تماس بگيريد.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍ៈ បើសិនអ្នកនិយាយ**ភាសាខ្មែរ(Khmer)**សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃ ដែលមាននៅលើអត្ដសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: **Diné** **(Navajo)** bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitł'izí bee nééhozinígíí bine'dę́ę́' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali** **(Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

**Assistance for members with hearing impairments**

If you have a hearing impairment and need to contact us or a nurse in Clinical Services, TTY users can dial 711 and provide the toll-free member phone number on your ID card.

**Getting Answers to Your Questions**

Information about your health care benefits is just a click or phone call away. Log in to [myuhc.com](https://www.myuhc.com/)® for easy access to benefit information, health and wellness resources and tools to help you maximize your health care benefits.

* **Coverage & Benefits:** Learn whether a service is included or excluded from coverage and if notification is required, the coverage levels for different types and places of care, and your copayment, coinsurance and deductible amounts (as applicable).
* **Claims & Accounts:** Check your claims status, what has been paid and the amount you are responsible for paying. If you use our network of providers, you won’t have to submit a claim, but if you do need to submit a claim, information and forms are available from this site. There’s also information on how to submit an appeal if you disagree with our payment decision.
* **Physicians & Facilities:** Find a network facility, doctor or other health care provider.
* **Estimate Health Care Costs:** Calculate the approximate cost of health care services in your area.
* **ID Cards:** Print a temporary health plan ID card or order a replacement.

If you don’t have Internet access, or need to contact us, call the toll-free member phone number on your health plan ID card. TTY users may dial 711.

**UnitedHealthcare Health4MeSM Mobile App**

Our Health4Me mobile app makes it easy to find nearby doctors, check the status of a claim, see your account balance or talk with a nurse. Forgot your health plan ID card? Now you can pull up an image of your card on your smartphone or tablet.

**Clinical Services**

Clinical Services is a department within UnitedHealthcare that includes our notification unit and inpatient and outpatient care programs. If you have questions about a preauthorization (coverage approval) or your use of medical services, call the toll-free member phone number on your health plan ID card, TTY 711. Language assistance is also available at this same toll-free number.

**Questions or concerns about benefit determinations**

If you have questions or concerns about how a benefit coverage decision was determined, call the member phone number on your health plan ID card. If we cannot resolve the issue to your satisfaction over the phone, or if you disagree with the determination and you wish to appeal the determination, ask for the appropriate address to which you can submit your written appeal request.

**How to submit an appeal**

The appeal process is outlined in your SPD and on every Explanation of Benefits (EOB) and/or Health Statement you receive from UnitedHealthcare for services provided by network and non-network providers.

When requesting an appeal of a benefit determination, include the following information:

* Patient’s name and identification number from the health plan ID card
* The date(s) of medical service(s)
* The physician’s/health care professional’s/facility’s name
* The reason you believe the claim or benefit should be paid
* Any documentation or other written information to support your request for claim payment or benefit coverage

Your first appeal request must be submitted to UnitedHealthcare within 180 days (or longer where required by state law) after you receive the coverage denial or an adverse determination. You or your authorized representative may submit any written comments, documents, records, or other information you feel is relevant. You have the right, upon request and free of charge, to receive reasonable access to and copies of all documents, records and other information relevant to your claim benefits. If someone submits an appeal on your behalf, we may require written authorization from you allowing that person to act as your authorized representative.

**External review program**

If following completion of the internal appeal process you remain dissatisfied with the outcome of a clinical review, you may have the right to appeal the decision to an independent review organization. This process is called an independent external review or IER. An External Review Program provides an independent, external review of clinical benefit coverage disputes to those who have exhausted our formal, internal appeals process.

Please review your plan documents, including your SPD, and/or your appeal determination letters, for information about eligibility to appeal the decision to an independent review organization.

**How to submit 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.

UnitedHealthcare will investigate the issue and, in the case of a written complaint, provide a response in writing, including any corrective actions that may be taken to resolve the issue.

**Getting the Right Care at the Right Place**

UnitedHealthcare has one of the largest single proprietary networks with over 900,000 doctors and health care professionals and over 5,600 hospitals.

You get the highest level of plan benefit coverage when you choose facilities, doctors and other health care professionals that participate in your plan's provider network. **Services from non-network providers may result in higher out-of-pocket costs for you depending on your plan.**

If you need covered health care services that are not available from a network provider—or access to a network provider would require unreasonable delay or travel—you, your doctor or a representative acting on your behalf can ask for a referral to an out-of-network provider. To request a referral to an out-of-network provider, call the toll-free member phone number on your health plan ID card. For mental health and substance use disorder services, call the Mental Health phone number on your ID card.

Some plans do not provide benefit coverage for care received outside the network. Check your plan coverage before selecting a physician or hospital.

**Finding a network health care provider**

Log in to [myuhc.com](http://www.myuhc.com/) to find information on network doctors and other health care professionals who can meet your need for primary care, specialty care or behavioral health care, if applicable. You can search and filter by name, specialty, location and other options. Network hospitals and other health care facilities can also be found here. Always confirm the network participation of both the health care professional and the facility before receiving health care services.

If you are not able to view our online directory, or would like more information on professional qualifications of a network provider, call the member phone number on your health plan ID card. A representative will help you or have a printed copy of the network directory sent to you.

Choosing a doctor is one of the most important health care decisions you'll make. The UnitedHealth Premium® designation makes it easy for you to find doctors who meet national standards for quality and local market benchmarks for cost efficiency.[[2]](#footnote-2) That way, you can review your options and choose a doctor with confidence. Visit myuhc.com to find the doctor that is right for you.

**Getting routine, urgent or emergency care**

Your plan includes coverage for various types of care. Where to go for medical services depends on your health care needs. If you are not sure what type of care you need, use the guidelines below or call the member phone number on your health plan ID card.

**For routine or primary/preventive care,** it is best to go to your own doctor’s office. It’s important to establish a relationship with a primary care doctor who knows your health history and that you can call when you need care. For help finding a primary care doctor, search our online provider directory or call the member phone number on your health plan ID card.

Another option to consider for non-emergency health conditions is a virtual visit. A virtual visit lets you see and talk to a doctor from your computer or mobile device, without an appointment.[[3]](#footnote-3)

**For hospital care,** talk with your doctor to determine which hospital is best for your medical/surgical needs. Your benefit plan may require you or your physician to notify UnitedHealthcare of a hospital admission.

**For care after hours,** first call your primary care doctor. Network doctors and clinics provide either an answering service or a detailed voice-mail message that gives instructions for how to get care after hours.

**Is it urgent?**

If you need care quickly—but it’s not an emergency—and your primary doctor is not available, consider going to an urgent care center. A visit to urgent care typically costs less than going to a hospital emergency room. Urgent care centers offer treatment for non-life threatening injuries or illnesses such as:

• Sprains and strains • Minor broken bones

• Minor infections • Small cuts

• Sore throats • Rashes

**Is it an emergency?**

In an emergency, call 911, or its local equivalent, or go to the nearest emergency room, whether at home or out of town. Typically, an emergency is when injuries or symptoms are life- threatening or severe enough that immediate medical attention is needed. This includes, for example:

• Heavy bleeding • Chest pain

• Major burns • Difficulty breathing

• Spinal injuries • Sudden weakness or trouble talking

• Large open wounds • Sudden change in vision

• Severe head injuries

Please see your SPD for a complete definition of what we consider a medical emergency.

**Finding care if you are out of town or state**

Call the member phone number on your health plan ID card to find doctors and other health care providers near your location, and to learn if any restrictions apply.

**Getting and Staying Healthy**

**Health and Wellness Program**

Sign up for Rally® on [myuhc.com](https://www.myuhc.com/member/prewelcome.do?currentLanguageFromPreCheck=en). It’s a program to help you move more and eat better. It even rewards you for your progress.[[4]](#footnote-4)

* **Create your Rally profile**

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 how your health age compared to your actual 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**

As you complete certain activities within Rally, you may earn coins for your efforts, which can be used to enter sweepstakes for a chance to win rewards.

**Healthy Mind Healthy Body® e-Newsletter**

Our Healthy Mind Healthy Body e-newsletter is designed to provide health and wellness information that is meaningful to you. You choose which topics are important to you so the articles are relevant to your daily life. You’ll also see stories from members like you who have improved their health through lifestyle changes and with care from some of our network doctors. Newsletters are sent to your designated email address each month. To register, visit [uhc.com/myhealthnews](http://www.uhc.com/myhealthnews).

**Preventive health guidelines**

We encourage our members to receive age and gender appropriate preventive care health services. Under health care reform, most of our members are eligible to receive certain preventive health care services, based upon age, gender and other factors, with no cost-sharing (copayment, coinsurance or deductible), as specified in the health care reform law, as long as they are received from a network provider.[[5]](#footnote-5) UnitedHealthcare also covers non-preventive diagnostic services, which may require a copayment, coinsurance or deductible.

For more information on preventive care, visit our website at [uhc.com/preventivecare](https://uhc.com/health-and-wellness/preventive-care) to identify your age and gender-specific preventive care guideline recommendations. You can email, download or print your results and sign up for preventive care email reminders. Use these recommendations to talk with your doctor about the preventive health screenings that may be right for you.

For specific benefit coverage and limitations, refer to your SPD or call the member phone number on your health plan ID card. To get the most out of your benefit coverage, make sure you use a network provider.

**Case and Disease Management programs**

Our Case and Disease Management programs offer support to members dealing with chronic (long-term), complex or critical health conditions. These programs include education and coaching to help address gaps in care around medication and treatment, and encourage healthy lifestyle changes. Our goal is to support your doctor’s treatment plan, provide you with self-care techniques and help empower you to manage your health.

Your recent doctor visits, treatments or hospital stays can indicate when one of these programs may benefit you, or your doctor may recommend you to a program. You can also self-refer by calling the member phone number on your health plan ID card to inform us of your program of interest. If eligible, you will receive a letter in the mail or a call from program staff inviting you to participate, and you can choose whether or not to participate. Please log in to [myuhc.com](https://www.myuhc.com/member/prewelcome.do?currentLanguageFromPreCheck=en) for more detailed information about these programs.

**Access to behavioral health care**

United Behavioral Health (UBH) manages behavioral health benefits, such as mental health and substance use disorder benefits, for many UnitedHealthcare members.[[6]](#footnote-6) If UBH provides your behavioral health benefits, please note the following information:

UBH offers a nationwide network of facilities and clinicians that specialize in the treatment of mental health and substance use problems—including psychiatrists, addiction medicine specialists, psychologists and masters-level clinicians, and advanced practice nurses. UBH also contracts with hospitals, day treatment programs and other specialty care programs.

To request services or get a referral to UBH network facilities and clinicians, call the Mental Health phone number on your health plan ID card. For routine concerns, call UBH Monday through Friday from 8 a.m. to 5 p.m., within local U.S. time zones, except during holidays. For urgent concerns or to obtain emergency care, UBH Care Advocacy staff can be reached 24 hours a day, including holidays and weekends. In the case of a life-threatening emergency, dial 911, or its local equivalent.

You can also call UBH to determine benefit coverage, learn how to appeal a benefit decision, file a complaint about UBH services or a network clinician or facility, and to get additional information about network clinicians, such as licensure or Board Certification.

To find the names, phone numbers, office locations and clinical specialties of UBH credentialed clinicians, log in to UBH's website, [liveandworkwell.com](https://www.liveandworkwell.com/), and select **Find a Provider**.

Visit [**liveandworkwell.com**](https://www.liveandworkwell.com/) to:

* Look up your behavioral health benefits
* Find information about mental health conditions, such as depression
* Search for behavioral health clinicians
* Access a variety of assessments and self-help programs
* Submit a claim and view claim status

To access liveandworkwell.com from myuhc.com, select **Find a Mental Health & Substance Use Provider or Facility**. Liveandworkwell.com is also available in Spanish by selecting Espanol from the menu at the top of the Welcome page.

UBH’s prevention programs provide information and resources for people with major depression, alcohol and drug use and addiction, and Attention-Deficit/Hyperactivity Disorder. Learn more about these programs by visiting <http://prevention.liveandworkwell.com>.

Call the member phone number on your health plan ID card for questions about:

* Behavioral health benefits, services and notification requirements
* Copayments and other charges for which you may be responsible
* How to get behavioral health services including inpatient and outpatient services, partial hospitalization and subspecialty care
* Getting care after normal office hours, or when you are away from home
* Submitting a claim for covered service, if applicable
* Information about UBH network practitioners

In addition to the rights and responsibilities outlined in this newsletter, UBH has a rights and responsibilities statement that contains information specific to behavioral health services. Learn more about UBH programs, services and quality improvement programs by reading UBH’s annual member newsletter, *liveandworkwell*, at [liveandworkwell.com/newsletter/](https://www.liveandworkwell.com/newsletter/). To request a paper copy, call the Mental Health phone number on your health plan ID card.

**Other Important Information**

**Quality improvement program**

UnitedHealthcare health plans have quality improvement programs that were developed to improve your health care experience. Components of the program include:

* Measuring member and provider satisfaction
* Providing data on key clinical measures to physicians and provider groups to promote evidence-based medical care
* Reporting on and improving our performance on clinical and service measures and measures of customer satisfaction
* Investigating, trending and analyzing quality of care and quality of service complaints
* Promoting public accountability through the accreditation process and reporting to governmental agencies
* Credentialing of our physician and health care professional network

UnitedHealthcare strives to make improvements in the following areas:

* Quality of care measures, such as rates of cancer screening procedures, and care to children, pregnant women and patients with chronic illnesses such as diabetes
* Member experience measures, such as satisfaction with customer service and the health plan
* Customer service measures, such as hold time or abandonment rate
* Operational measures, such as timeliness in resolving appeals

You may request more information about our quality improvement program by calling the member phone number on your health plan ID card.

**How to make your health care safer**

UnitedHealthcare wants to assist you in finding the safest health care possible. Poor quality can lead to higher complications and surgical repeat rates, unnecessary hospitalizations and higher chance of wrong diagnosis. That’s why UnitedHealthcare develops innovative tools such as the UnitedHealth Premium® designation program. We believe that by supporting and promoting doctors who meet national standards for quality and local benchmarks for cost efficiency, as well as engaging consumers in the health care decision-making process, we can help achieve better health outcomes while improving the experience and reducing costs.[[7]](#footnote-7)

You can find a doctor's Premium designation on [myuhc.com](http://www.myuhc.com/). For more information about why choosing a quality doctor and hospital is important, visit [unitedhealthpremium.com](http://unitedhealthpremium.com/).

We also provide hospital safety information from an organization called The Leapfrog Group®. The Leapfrog Group is a nationally recognized organization of health care purchasers that focus on improvements in patient safety, quality, affordability and transparency of health care. The Leapfrog Group evaluates hospitals based on their self-reported adherence to patient safety and quality measures. For more information about The Leapfrog Group, visit [leapfroggroup.org](http://leapfroggroup.org/).

In 2012, The Leapfrog Group made hospital letter grades (A, B, C, D and F) available to the public. The letter grades are derived from expert analysis of publicly available data using national evidence-based measures of hospital safety. Hospitals receive letter grades based on their overall performance in keeping patients safe from preventable harm and medical errors. To find more information or download the free Hospital Safety Score mobile App, visit [hospitalsafetyscore.org](http://www.hospitalsafetyscore.org/).

Other ways to become an educated and empowered health care consumer include following simple steps to make your health care experience safer. The National Patient Safety Foundation[[8]](#footnote-8) suggests:

**1. Become a more informed health care consumer.** Seek information, research options, choose a doctor or hospital experienced in the type of care you require, and ask questions of your doctor, pharmacist or benefit plan coordinator.

**2. Keep track of your medical history.** Write down your medical history, including surgical procedures, medications (and vitamins), hospitalizations, immunizations and allergies. Keep the names and phone numbers of your doctor and pharmacy handy for quick and easy reference.

**3. Work with your doctor and other health care professionals as a team.** Make a list of questions to take to your appointment. Share information, make sure you understand your care and treatment, pay attention and ask questions if something doesn’t seem right or if you don’t understand what is being said including terms you may not know.

**4. Involve a family member or friend in your care.** Ask a family member or friend to assist or accompany you to your appointment. It is sometimes difficult to remember everything a doctor may tell you during your visit.

**5. Follow the treatment plan agreed upon by you and your doctor.** Receive all instructions verbally and in writing that you can read and understand. Take medications as prescribed and report anything unusual to your doctor.

**Advance Directives**

A growing number of people are putting their health care preferences in writing while they are still able to make such decisions. An Advance Directive, also known as a “living will,” is a document that states the kinds of health care treatment you wish to receive in the event you cannot speak for yourself. A Health Care Proxy is a document that allows you to name a health care agent—someone you trust to make health care decisions for you if you are unable to make or communicate decisions yourself. Both documents should be considered regardless of age or medical condition. Be sure to discuss your Advance Directives with your physicians, family, friends, health care agent and religious advisors so your wishes are understood. These documents are optional and have no effect on your health coverage.

**Women’s Health and Cancer Rights Act**

As required by the Women’s Health and Cancer Rights Act of 1998, benefits are provided for mastectomy and for the following covered health services, as you determine appropriate with your attending physician:

* All stages of reconstruction of the breast on which the mastectomy was performed;
* Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
* Prostheses and treatment of physical complications of the mastectomy, including lymphedema.

The amount you must pay for such covered health services (including copayments, coinsurance and any annual deductible) and the benefit coverage limitations are the same as are required for any other covered health service as described in your SPD.

**Newborns’ and Mothers’ Health Protection Act**

Under Federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g. your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under Federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under Federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification. For information on precertification, call the member phone number on your health plan ID card.

**Why the Last Weeks of Pregnancy Count**

You may not have a choice about when to have your baby. If there are problems with your pregnancy or your baby’s health, you may need to deliver your baby early. But if you have no medical problems and you’re planning to schedule your baby’s birth, you should wait until the 39th completed week of your pregnancy. Births scheduled before the 39th completed week of pregnancy for non-medical reasons can cause problems for both mothers and babies. For babies, this time is also vital in the development of their brain and lungs.

For more information about why the last few weeks of pregnancy are so important to you and your baby, visit [healthy-pregnancy.com/UHC/resources/index.shtml](http://healthy-pregnancy.com/UHC/resources/index.shtml). Here you will also find helpful resources, tools and a link to information on how often your hospital schedules early cesarean sections and inductions as reported in The Leapfrog Group annual hospital survey statistics.

**Evaluation of New Technologies**

UnitedHealthcare's Medical Technology Assessment Committee evaluates the strength of clinical evidence supporting the use of new and existing health services. Conclusions of this Committee help to determine whether new technology and health services will be covered. The Medical Technology Assessment Committee is comprised 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 at least 10 times a year to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements regarding new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

**Financial Incentives**

We want you to know that the staff, physicians and other health care professionals who make decisions on the health care services you receive do so based on the contract your employer has with UnitedHealthcare.

* The decisions are made based on the appropriateness of care and service and existence of coverage.
* The staff of UnitedHealthcare, its delegates, and the physicians and other health care professionals making these decisions, are not specifically rewarded for issuing non-coverage decisions.
* UnitedHealthcare and its delegates do not offer incentives to physicians or other health care professionals to encourage inappropriate underutilization of care or services.
* Hiring, promoting, or terminating practitioners or other individuals are not based upon the likelihood or the perceived likelihood that the individual will support or tend to support the denial of benefits.

**Member Rights and Responsibilities**

**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.
* Voice concerns about the service and care you receive.
* Register complaints and appeals concerning your health plan and the care provided to you.
* Get 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.
* Get and make recommendations about the organization’s rights and responsibilities policies.
* Get 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.

**You have the responsibility to:**

* Know and confirm your benefits before receiving treatment.
* Contact an appropriate health care professional when you have a medical need or concern.
* Show your ID card before receiving health care services.
* Pay any necessary copayment 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 [myuhc.com](http://www.myuhc.com/), or call us when you have a question about your eligibility, benefits, claims and more.
* Log in to [myuhc.com](http://www.myuhc.com/) or call us before receiving services to verify that your doctor or health care professional participates in the UnitedHealthcare network.

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1. Administrative services provided by United HealthCare Services, Inc. or their affiliates. [↑](#footnote-ref-1)
2. For a complete description of the UnitedHealth Premium® designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please visit myuhc.com®. [↑](#footnote-ref-2)
3. 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 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. [↑](#footnote-ref-3)
4. Wellness programs and service offerings may vary depending on plan design. 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. [↑](#footnote-ref-4)
5. 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 copay, coinsurance or deductible. Always refer to your plan documents for your specific coverage. [↑](#footnote-ref-5)
6. Not all health plans include behavioral health benefits. To find out if your plan includes mental health and/or substance use disorder benefits and the limitations and/or exclusions that may apply, refer to your SPD or call the toll-free member phone number on your health plan ID card. [↑](#footnote-ref-6)
7. 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. [↑](#footnote-ref-7)
8. National Patient Safety Foundation, A Consumer Fact Sheet. <https://npsf.site-ym.com/?page=whatyoucando>. [↑](#footnote-ref-8)