



2015 Benefits Guide

Simple.

Personal. Empowering.

An easy-to-use guide to understanding your UnitedHealthcare benefits offered by City of Villa Rica.

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Visit welcometouhc.com



Simple. Personal. Empowering.

We hope you use this guide to learn about your benefits and the many great services available to you. When you choose UnitedHealthcare, you can count on us to be there when you need us, to help protect you financially, and to guide you through any health care needs.

If you need help or have questions about your benefits, give us a call. Ask us questions about benefit details. Or, ask us to help check if your doctor or hospital is in our network.

About UnitedHealthcare

- Our mission is to **Help people live healthier lives™**.
- Our headquarters is near Minneapolis, Minnesota.
- We serve more than 45 million people worldwide.
- We work with more than 820,000 health care providers and 6,000 hospitals nationwide.
- Our parent company, UnitedHealth Group, has been ranked #1 in the insurance and managed care sector on Fortune's "**World's Most Admired Companies**" list for four straight years.

FORTUNE® Magazine, February 2014. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of, UnitedHealth Group.



Go to welcometouhc.com

- Learn about your benefits
- Find network providers
- Estimate plan costs
- Learn about the many tools and resources available and more

Health Plan Benefit Information

COVERED SERVICES

Here is a summary of the many services the plan will cover. See page 4 for coverage details.

- ▶ Doctor office visits
- ▶ Emergency services
- ▶ Hospital care
- ▶ Lab services
- ▶ Mental health and substance use disorder services
- ▶ Outpatient care services
- ▶ Pregnancy and newborn care
- ▶ Prescription drugs
- ▶ Preventive care services
- ▶ Rehabilitative services and devices
- ▶ Wellness services



Your preventive care is covered 100% in our network.

You don't have to pay any out-of-pocket costs for preventive care as long as you use a network doctor.

FIND A NETWORK DOCTOR OR HOSPITAL

Health care providers who are in our network have agreed to charge lower prices, which helps lower your health care costs.



How to find a network doctor

- 1 Go to **welcometouhc.com**
- 2 When you do your search, you can search by:
 - Doctor or facility name
 - Specialty or condition
 - Location
 - Gender or Language



About the network

More than 750,000 doctors and health care professionals (that's 2 out of every 3 doctors)

More than 5,600 hospitals and health care facilities

Local access to 98% of the U.S. population



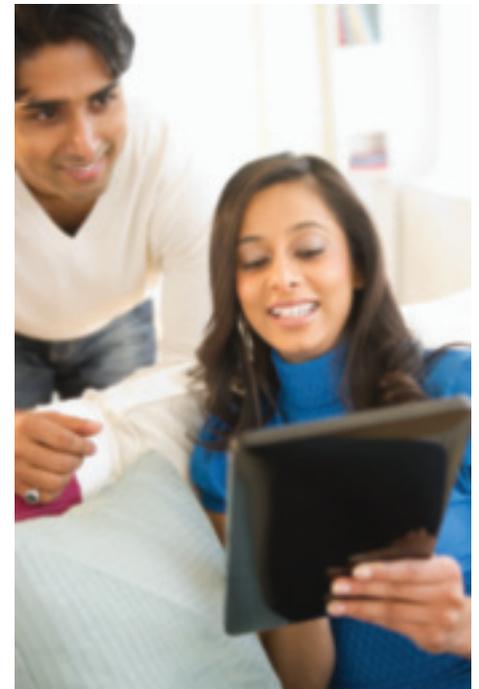
Meet Tekoa Kuntz

Tekoa needed heart surgery. Before he was even born, UnitedHealthcare helped his mom and dad find a UnitedHealth Premium® surgeon at a children's hospital that is recognized for treating complex heart conditions. Four years later – and after three surgeries – Tekoa loves to go to the pool. And he can leap off the couch like a super hero.

Learn more about the UnitedHealth Premium program at welcometouhc.com.

HEALTH PLAN BENEFITS AT A GLANCE

Medical	Choice Plus HMO
	Network/Non-network
Deductible	
INDIVIDUAL DEDUCTIBLE	\$1,000/\$2,000
FAMILY DEDUCTIBLE	\$2,000/\$4,000
Out-of-pocket limit	
INDIVIDUAL OUT-OF-POCKET MAXIMUM	\$6,000/\$12,000
FAMILY OUT-OF-POCKET MAXIMUM	\$12,000/\$24,000
Lifetime maximum	Unlimited
Covered Services	
Doctors and specialists	
Doctor visit	\$15 COPAY/60% AFTER DEDUCTIBLE
Specialist visit	\$30 COPAY/60% AFTER DEDUCTIBLE
Preventive care	
Well-child visits	100% COVERAGE/60% AFTER DEDUCTIBLE
Mammogram	100% COVERAGE/NO COVERAGE OUT OF NETWORK
Immunizations	100% COVERAGE/NO COVERAGE OUT OF NETWORK
Annual Physical	100%/NO COVERAGE OUT OF NETWORK
Urgent and emergency care	
Urgent care visit	\$100 COPAY/60% AFTER DEDUCTIBLE
Emergency room	\$200 COPAY
Ambulance	80% AFTER DEDUCTIBLE
Hospital care	
Outpatient surgery	80% AFTER DEDUCTIBLE/60% AFT DEDUCTIBLE
Lab and X-ray	100%/60% AFTER DEDUCTIBLE
Hospital stay	80% AFT DEDUCTIBLE/60% AFT DEDUCTIBLE
Maternity stay	80% AFT DEDUCTIBLE/60% AFT DEDUCTIBLE



Pharmacy	Choice Plus HMO
	Network/Non-network
Retail	
TIER 1	\$10/\$10 PLUS DIFFERENCE OF COST
TIER 2	\$35/\$35 PLUS DIFFERENCE OF COST
TIER 3	\$60/\$60 PLUS DIFFERENCE OF COST
Mail Order	
TIER 1	\$25
TIER 2	\$87.50
TIER 3	\$150



* Only certain Prescription Drug Products are available through mail order. See your benefit plan documents for details.

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



CHOICE PLUS PLAN

You have the freedom to use any doctor or hospital you want.

But you can save money when you choose doctors (including specialists), hospitals, labs and pharmacies in our network. Health care providers who are in the network have agreed to charge lower prices.

You also have coverage if you receive care outside the network. However, you will likely pay more for the service.

You do not need to choose a primary care provider.

But a primary care provider (PCP) can be helpful in managing your care.

You do not need a referral to see a specialist.

See any doctor, including specialists, without referrals.

HOW THE PLAN WORKS

- 1** You will pay a **co-payment** for doctor visits and prescriptions.^{1,2} A co-payment is the fixed amount of money you have to pay each time you see a doctor or fill a prescription.
- 2** You will have a **deductible**.^{1,2} The deductible is the amount you owe for covered services before your plan starts to pay.
- 3** Your plan will have **co-insurance**.^{1,2} Your plan will pay a percentage of each covered service, and you will pay the rest.
- 4** You are protected with an **out-of-pocket limit**. This is the most you will have to pay during a plan year for covered services. If you reach the out-of-pocket limit, the plan will pay 100% of covered services for the rest of the plan year.

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

See page 4 for details about the plan.

A national network to help lower your costs.

No matter where you are in the U.S., a network doctor is likely nearby.

¹ Does not apply for eligible preventive care expenses
² Included in the out-of-pocket limit

PRESCRIPTION BENEFITS

ABOUT YOUR PHARMACY BENEFITS

Home delivery

Your preferred pharmacy for filling the medication you take on an ongoing basis is the OptumRx Mail Service Pharmacy.

- **Convenience:** receive home delivery of your medication with free standard shipping.
- **A pharmacist on call:** You can speak to a pharmacist who can answer your questions any time, any day.
- **Helpful reminders:** Set up text and email reminders to help you remember to take or refill your medication.

Mail Service Member SelectSM

Your plan includes this home delivery program, which encourages you to use the OptumRx Mail Service pharmacy for medications you take regularly.

- Simply call the number on the back of your plan ID card and a Customer Service Agent can get you started and help transfer any medication.
- Or, you can also choose to disenroll from mail service and continue filling your prescription at a retail pharmacy for your standard co-pay or cost.
- If the medication you are taking is included in this program, you will receive a communication explaining what action you need to take.

Network access

- You will have access to thousands of retail pharmacies, including large national chains, and many local, community pharmacies.
- For medication you take on an ongoing basis you can use the OptumRx Mail Service Pharmacy.
- Filling prescriptions outside of the network may increase your cost.
- If you take a specialty medication, a designated specialty pharmacy will fill your prescription.
- Your specialty pharmacy will also provide educational and clinical support.

Managing your prescriptions

- The Prescription Drug List (PDL) includes brand and generic medication approved by the U.S. Food and Drug Administration (FDA).
- The PDL places commonly prescribed medication for certain conditions into "tiers".
- Talk with your doctor to find lower-cost options that may be available to treat your condition.



Your online tools

Go to welcometouhc.com for helpful tools and information:

- Locate a participating retail pharmacy.
- Look up possible lower-cost medication alternatives.
- Compare medication pricing and options.

What are tiers?

Each medication is rated according to its cost. There are three tiers in the rating: tier 1 is the lowest cost medication; tier 3 is the highest cost.



For illustrative purposes only. Some plans can have more tiers.



AFTER YOU ENROLL:
MYUHC.COM[®]

USE MYUHC.COM TO TAKE CHARGE OF YOUR HEALTH CARE.

As a member, **myuhc.com** is where to go for all of your UnitedHealthcare benefit information.

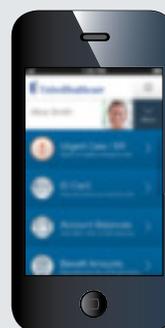
But it offers you more than that. You'll have easy access to tools to help you make decisions about your health, organize your health information and even improve your health.

Take charge of your health care. Be sure to register on myuhc.com after you sign up for your benefits.



Use **myuhc.com** wherever you are.

Download the UnitedHealthcare Health4Me™ mobile app.



Health4Me provides instant access to your family's critical health information – anytime and anywhere.



CHECK OUT THESE HELPFUL TOOLS.

Easily estimate health care costs.

myHealthcare Cost Estimator shows you the estimated costs for a treatment or procedure. You'll even see what you could be responsible for paying based on your plan. Finally there's a tool that makes searching for health care costs an easy and personal shopping experience.

Easily find high quality doctors.

The **UnitedHealth Premium® designation program** makes it easy to find network doctors who meet national standards for quality and local market benchmarks for cost efficiency. When you do an online search for a network doctor, Look for this symbol:



Easily manage and pay your claims.

myClaims Manager provides a clearer explanation of your claims and costs, which helps you better understand and track your expenses. You can even pay your health care providers online for any claim that shows a 'You Owe' amount.





AFTER YOU ENROLL:

HEALTH & WELLNESS

RALLYSM – A NEW WAY TO SUPPORT YOUR HEALTH JOURNEY

Rally is a user-friendly digital experience on myuhc.com that will engage you in a new way by using technology, gaming and social media to help you understand, learn and support you on your health journey.

What Is Rally?

With the online Rally Health Survey, personalized Missions, rewards and connections to wearables like Fitbit®, Jawbone® and more, we make it easier for you to get motivated to be healthier. When you sign up for Rally, the first thing you'll learn is your Rally Health Age, which tells you how your body is feeling right now. Then you can start exploring all the great digital tools that may help you make healthier choices based on your life, schedule and needs.

Get Started: Personal Missions

Go to myuhc.com and click on the Health and Wellness tab located in the upper right-hand corner. You will need to create a username and password the first time you visit the site. Once you have completed the Health Survey, we have the data we need to suggest action steps or “Missions.” “Move,” “Eat,” “Feel,” and “Care” Missions are interactive and provide choices that may help improve or maintain your health. They're also linked to promotions, reminders and tracking accomplishments, giving you just the push you need to keep going.

Tracking Is Simple, Fun and Full of Rewards

Health trackers monitoring weight loss, physical activity and more are tightly integrated with motivating messages and personally relevant information, to keep you inspired. You can also connect with wearables like FitBit and JawBone for mobile access.

To help you create new healthy habits, coins are awarded every time you engage — even in small ways — essentially rewarding you every time a health or tracking activity takes place. Coins can be used to enter sweepstakes or to earn company-sponsored rewards. An email notification tells if a reward activity is complete or if you have registered for a sweepstakes.

With Rally, you can also join an online challenge, share your accomplishments with others through moderated health communities, choose an Avatar, connect with a personal wellness coach or join a competition to increase the fun.

AFTER YOU ENROLL:

STAY INFORMED ABOUT YOUR BENEFITS AND THE LATEST HEALTH NEWS.

SIGN UP FOR HEALTHY MIND HEALTHY BODY®, YOUR PERSONALIZED HEALTH E-NEWSLETTER.

Healthy Mind Healthy Body® is an award-winning monthly e-newsletter filled with tips and strategies you and your family can use. Our plain-language approach and at-a-glance layout make it easy to get right to quick tips and information you want for healthier living.

SIGN UP FOR BENEFIT AWARENESS TO GET NEWS ABOUT YOUR BENEFITS.

Get monthly news and information on tools and resources to help you get the most out of your UnitedHealthcare benefits. You will receive news to help you stay informed on preventive care, learn about cost saving tools and tips and how to make your health care experience easier.



Signing up is easy.

You can sign up now when you visit uhc.com/myhealthnews or you can sign up when you register/log in to myuhc.com and go to your Preference Center to sign up.

VISIT SOURCE4WOMEN.COM FOR ANSWERS TO YOUR HEALTH AND WELLNESS QUESTIONS.

Source4Women® gives you answers to your health and wellness questions in plain language. From interactive seminars and presentations to healthy recipes and tips from the experts, we give you information to help you make more informed decisions.

Connect with us.

For upcoming online seminars, the latest information, health tips, and more, follow us at:

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 Source4WomenUHC

 Source4Women

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AFTER YOU ENROLL:

PREVENTIVE CARE

TAKE ADVANTAGE OF PREVENTIVE CARE TO HELP MANAGE YOUR HEALTH.

What does preventive care do for me?

Regular preventive care visits and health screenings may help to identify potential health risks, and may help you avoid serious health problems. Your doctor will determine what preventive care services or health screenings may be right for you.

What is covered as a preventive care service?

When a service is provided specifically for preventive screening, and there are no known symptoms, illnesses, or history, the service will usually be considered preventive care.

Preventive care services will be based on many factors such as your age, gender, overall health status, personal health history and your current health condition.

Preventive care services may include many types of services, including:

Physician office services:

- Routine physical examinations
- Well baby and well child care
- Immunizations

Lab, X-ray or other screening tests:

- Screening mammography
- Colorectal cancer screening
- Cervical cancer screening
- Osteoporosis screening

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

When you visit your doctor, the services you receive will be considered either preventive care or non-preventive care depending on many factors. See if you can determine whether the care received in the following scenarios would be considered preventive or non-preventive.

Situation 1	Situation 2
A woman visits her network doctor for her screening Mammogram.	A man visits his network doctor for his preventive care exam and based on his age, his doctor recommends a screening colonoscopy.
Answer: This is considered preventive care because her visit is part of a routine annual exam and has not been prompted by any sort of previous diagnosis.	Answer: This is considered preventive care because this service is part of a routine annual exam and has not been prompted by any sort of previous diagnosis.

For more information about the preventive care services that may be right for you visit www.uhcpreventivecare.com.



Will my health plan consider medications a preventive service?

If your plan provides a pharmacy benefit, you may be eligible for certain medications covered as preventive care including:

- Certain FDA approved women's contraceptives
- Aspirin to prevent cardiovascular disease in men and women
- Folic acid supplements for women who may become pregnant
- Iron supplements for children at risk for anemia

Generally, over-the-counter medications are excluded from coverage. Always refer to your health plan documents for your specific preventive care coverage guidelines.

¹ The guidelines are based on the recommendations of the U.S. Preventive Services Task Force (USPSTF), U.S. Department of Health and Human Services and the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on the back of your health plan ID card.



**BE SURE TO CHECK OUT:
UHC TVSM**

LEARN. LAUGH. BE INSPIRED.

UHC TV is an Internet TV network that inspires people to choose healthier living and educates them to get the most out of their health benefits. From short, original videos with health insurance explanations to tips on healthy eating, seeing your doctor, and living well, it's available anytime from a computer, tablet, or mobile device.

WHAT CAN YOU DO AT UHC TV?



Ask questions

Submit your questions to our cooking, nutrition, and medical experts and view their video answers.



Unwind with a laugh

Take a stress break and watch a few two-minute comedy bits. It's good for your heart.



Unravel health insurance mysteries

Get simplified definitions to help you sort out the basics of health insurance. We all need to understand more than we do.

Share with friends

Share video links by email or embed your favorite videos on your blog or Facebook page. It's great content you can pass along.

 On YouTube at uhctv

 On Facebook

 On Twitter @UHCTV



Stay informed

Subscribe to receive new videos as they are posted so you don't miss a thing.

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Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc., or their affiliates.

As a company dedicated to helping people to live healthier lives, UnitedHealthcare encourages our enrollees to receive preventive health services. The health care reform law requires the coverage of certain preventive services, based on your age, gender and other health factors, with no cost-sharing. UnitedHealthcare covers preventive services, as specified in the health care reform law, at 100% without charging a copayment, coinsurance or deductible, as long as they are received in the health plan's network. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible. Always refer to your plan documents for your specific coverage.

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 see myuhc.com.

All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available in the Health4Me mobile app, 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.

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

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The myNurseLineSM, Care Coordination Nurse, and Cancer Nurse Advocate services are for informational purposes only, and should not be used for emergency or urgent care situations. In an emergency, call 911 or go to the nearest emergency room. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time. They are included as part of your health plan.

Information for individuals residing in the state of Louisiana or have policies issued in Louisiana: Health care services may be provided to you at a network health care facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of these fees for those non-network services, in addition to applicable amounts due for copayments, coinsurance, deductibles, and non-covered services. Specific information about network and non-network facility-based physicians can be found at myuhc.com or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card.