

Tips to help you minimize your out-of-pocket network expenses

Use network doctors and facilities

Doctors and facilities participating in the our network have agreed to accept a discounted rate in exchange for access to our members. You benefit by having access to a large network of more than 520,000 doctors and 4,700 facilities, and your financial responsibility is limited to your copay and minimal out-of-pocket expenses (such as deductibles, coinsurance) for these services.

To find a network doctor or facility to meet your needs, use our online directory on myuhc.com[®]. Or, call the toll-free Customer Care number on your member card to find a network doctor or facility. It is your responsibility to confirm that a doctor or facility is participating in our network in order to receive network coverage.

Understand the costs of seeking care outside the network

- Doctors and facilities that do not participate in our network are free to set their prices for the care and services they provide.
- Using a non-network doctor or facility for anything other than emergency care will result in a higher deductible and coinsurance amount and more financial responsibility for you than receiving these same services from a network doctor or facility.
- If you have an out-of-network benefit, your UnitedHealthcare benefit plan only pays a portion of non-network charges, and it is your responsibility to pay the remainder. The amount above the allowed amount, which you are required to pay, may be significant and does not apply to your out-of-pocket maximum.

1. Use network doctors and facilities
2. Understand the costs associated with seeking care outside the network
3. Before you receive care outside the network, review our recommendations (on back)

- In states where UnitedHealthcare is permitted to pay you directly, you may receive a check for the portion of the charges that are covered by your benefit plan. In turn, it will be your responsibility to forward the payment on to the non-network doctor or facility where services were performed.

If you still choose to receive care from a non-network doctor or facility, before you receive care, we recommend you:

- Understand your UnitedHealthcare benefits. Check your Certificate of Coverage or Summary Plan Description to confirm that you have out-of-network benefits and understand the details of your out-of-network coverage, including your deductible and coinsurance.
- Understand what you might be required to pay. Ask the doctor or facility about their billed charges for the services you need. Check your benefit plan and estimate the costs on myuhc.com or contact Customer Care to estimate how much UnitedHealthcare will pay.
- Ask if the doctor or facility will negotiate with you. Many doctors and hospitals provide discounts on their services. Consider getting a second opinion and an alternative price.
- Determine how you will pay for your non-network care. Ask the doctor or facility if they are willing to work with you on a payment schedule. Think about using dollars in your Flexible Spending Account (FSA), if you have one.
- Notify UnitedHealthcare. Contact us to verify your benefits and notify us of the care you are about to receive. Some services require notification for coverage.

Network Value

How reimbursement and financial responsibility compare

These examples below illustrate your financial responsibility is lower when you seek care from a doctor or hospital in the network than it is when you seek these same services from outside our network.

Doctor office visit claim

	Network	Non-Network
A Billed Charge Amount	\$250	\$250
B Eligible Expense (Amount UnitedHealthcare Pays)	paid per contract	\$140 (MNRP pricing)
C Network Copay/ 30% Non-Network Coinsurance	\$20	\$42 (30% of B)
D Additional Enrollee Responsibility	\$0	\$110*
Enrollee Financial Responsibility	\$20	\$152

EXAMPLE 1

Hospital inpatient claim

	Network	Non-Network
A Billed Charge Amount	\$12,000	\$12,000
B Eligible Expense (Amount UnitedHealthcare Pays)	paid per contract	\$6,600 (MNRP pricing)
C Network Copay/ 30% Non-Network Coinsurance	\$500	\$1,980 (30% of B)
D Additional Enrollee Responsibility	\$0	\$5,400*
Enrollee Financial Responsibility	\$500	\$7,380

EXAMPLE 2

*This amount does not apply to the out-of-pocket maximum.

These examples represent average billed charges for these service categories. They are not intended to be an exact calculation of claim payment and individual financial responsibility that may result from the services an enrollee receives. The amounts will vary depending on the actual services the enrollee receives, the enrollee's specific benefit plan copay and/or coinsurance design and changes to Medicare reimbursement methodology. We encourage enrollees to get more information on potential physician and facility charges by using the Treatment Cost Estimator at myuhc.com. Confidential property of UnitedHealthcare.

Administrative service to self-insured plans provided by United HealthCare Services, Inc., United HealthCare Insurance Company, or United HealthCare Service LLC.

Insurance coverage provided by or through: United HealthCare Insurance Company, United HealthCare Insurance Company of New York, or their affiliates.

Health Plan coverage provided by or through: United HealthCare of Alabama, Inc., United HealthCare of Arizona, Inc., United HealthCare of Arkansas, Inc., United HealthCare of Colorado, Inc., UnitedHealthcare of Florida, Inc., Neighborhood Health Partnership, Inc., United HealthCare of Georgia, Inc., UnitedHealthcare of Illinois, Inc., United HealthCare of Kentucky, Ltd., United HealthCare of Louisiana, Inc., UnitedHealthcare of the Mid-Atlantic, Inc., MD-Individual Practice Association, Inc. (M.D. IPA), Optimum Choice, Inc., United HealthCare of the Midlands, Inc., United HealthCare of the Midwest, Inc., United HealthCare of Mississippi, Inc., UnitedHealthcare of New England, Inc., UnitedHealthcare of New Jersey, Inc., UnitedHealthcare of New York, Inc., UnitedHealthcare of North Carolina, Inc., United HealthCare of Ohio, Inc., United HealthCare of Tennessee, Inc., UnitedHealthcare of Texas, Inc., United HealthCare of Utah, UnitedHealthcare of Wisconsin, Inc., UnitedHealthcare Plan of the River Valley.

