

# Choose a Health Plan with Robust Benefits, Broad Network and Innovative Online Tools

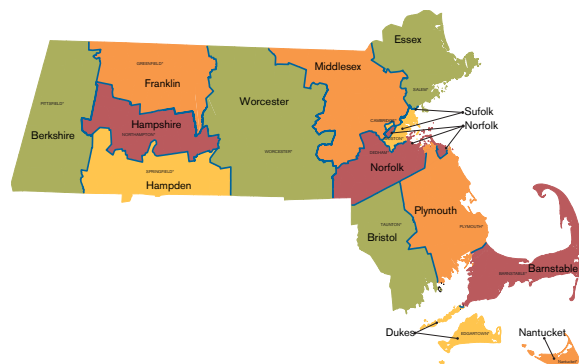


## Giving You Comprehensive Benefits, Freedom and Flexibility

Members enrolled in a UnitedHealthcare plan through the Massachusetts Health Connector have access to a wide range of benefits and services.

## Delivering on What You Value Most

You Value:	UnitedHealthcare Plans Offer:
A national network for care	The largest proprietary network.
Tools that help consumers compare estimated costs and care options	Mobile, online or person-to-person resources that help consumers make well-informed choices about where to go and who to see for high-quality, cost-effective care.
Access to programs and services designed to enhance consumer health	Personal services that offer support through nurses, counselors, care managers and online wellness programs.
Outstanding customer service	Reliable, personal service and support.



### Broad Statewide Coverage

UnitedHealthcare's service area for individuals enrolled in the Massachusetts Health Connector includes all counties in the state.

### Reliable Support Program

- Care24<sup>®</sup> provides nurses that are available 24/7 by phone to help manage illness or injury.

## Supporting Healthy Individuals

### Personalized content and tools

Making the best health care decisions is important, so we provide easy-to-understand health information, tools and trackers on the Health & Wellness tab on **myuhc.com** from a variety of credible sources. Based on an individual's age, gender, health and claims records, they'll see messages, reminders and online health programs personalized for their health status.

Members can manage their medical records online at **myuhc.com** using the secure Personal Health Record to track their personal medical history. This enables them to more effectively manage their health and have more meaningful discussions with their physician.

### Health Assessment

The Health Assessment, available on **myuhc.com** in English and in Spanish, is a widely recognized health awareness tool from the University of Michigan Health Management Research Center that assesses individual health status. It is a comprehensive, confidential online health questionnaire designed to analyze

lifestyle behavior and identify individual health risks. Upon completion of the questionnaire, individuals receive a personalized health report that provides preventive steps and recommendations to improve or maintain overall health and well-being.

### Online health programs

Using data extracted from the Personal Health Record, the online programs create personalized health improvement plans that help activate and encourage individuals to embrace behaviors that can lead to a healthier lifestyle. Plus, the online programs offer tracking tools, quizzes and behavioral resources designed to help the individual achieve positive outcomes. There are **twelve** online programs that address the following:

- exercise
- weight management
- tobacco cessation
- diabetes lifestyle
- preventive care
- asthma
- nutrition
- stress management
- heart health lifestyle
- back pain
- pregnancy
- high blood pressure



## Healthy Pregnancy Program

This personalized maternity wellness program is available to all members to provide additional support and education throughout their pregnancy. The program includes a maternity nurse who assesses members over the phone and provides individualized support throughout the pregnancy.

## Health Discount Program

Our health discount program helps individuals and their families typically save 10 to 25 percent on a wide range of health- and wellness-related programs, products and services. Discounts are available for the member, spouse and dependents and include access to a robust network of 150,000 health care professionals, facilities and retailers including, popular brands such as Jenny Craig®, Nutrisystem®, Bally Total Fitness®, Jazzercise® and others.



## Engaging Online Resources, Services and Mobile Apps

Resources for the individual encourage wise health care decisions and healthy living. Access these tools through [myuhc.com](http://myuhc.com)®:

- **myHealthcare Cost Estimator** provides information on procedures, providers, even estimated prices to encourage choices that increase savings and improve health.
- **UnitedHealthcare Health4Me™ Mobile App** allows individuals to find nearby physicians, check the status of a claim, see an account balance or speak directly with a nurse.
- **myClaims Manager** helps to better understand health care benefits, what the plan paid, and what may be owed and why.
- **Smart Patient App** log health information such as blood pressure, cholesterol and body mass index (BMI), set reminders for medical appointments, use checklists to help determine what to ask doctors and pharmacists, and more.
- **Source4Women™** gives you answers to your health and wellness questions using interactive seminars, healthy recipes, tips from the experts and more.
- **Health Savings Checkup** gives an estimate of retirement health care costs and information on how to stay healthy, spend less and save more.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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.

All UnitedHealthcare members can access a cost estimator online tool at [myuhc.com](http://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.

Participation in the Health Assessment is strictly voluntary. Any health information collected as part of the assessment will be kept confidential in accordance with the Notice of Privacy Practices; be used only for health and wellness recommendations or for payment, treatment or health care operations; and be shared with your health plan, but not with your employer.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

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.

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.

Disclosure: 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](http://www.unitedhealthallies.com), [ohacustomer@optumhealth.com](mailto:ohacustomer@optumhealth.com).

The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change.