



State of Colorado 2013/2014 Benefit Enrollment Guide | welcometouhc.com/Colorado

Now is the time to Live Well

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Your benefit plan options

UnitedHealthcare is committed to giving you access to a better health care experience.

Thank you for considering UnitedHealthcare.

We are proud to again have the opportunity to administer your State of Colorado plan options.

New! Flip through the brochure for more information about new programs

- ▶ Cancer support program
- ▶ Expanded Women's Health preventive care
- ▶ Vision benefits
- ▶ Wellness coaching



Need more information? For more information about benefits, plan changes, wellness resources and more, visit your State of Colorado support site at welcometouhc.com/colorado.

Your new enhanced vision benefits

We want to make caring for your eyes as simple as possible which is why your vision benefit coverage has expanded. Your plan now includes frames or contacts as well as continued access to our national network of optometrists and ophthalmologists for your yearly exam. You also have access to discounts on laser vision correction and preferred pricing on hearing aids.

Take a look at what your vision plan covers:

- ▶ **Fully covered eye exams**, under your UnitedHealthcare medical plan
- ▶ **Frames or Contacts**
 - **Frame allowance** that can be applied to any frame available at your participating provider's office, after applicable copays
 - **Contact lens benefit** that covers the fitting and evaluation fees, contact lenses, and up to two follow-up visits with your eye doctor, after applicable copays

We've made finding an in-network provider easy. Simply go to welcometouhc.com/colorado and use the provider locator tool for a complete list. Further details about your vision coverage can be found under Benefits at a Glance.



Your benefits go with you

Whether you are at home, traveling or you have a covered child going to school out-of-state, a network doctor or hospital is likely close by. We have a large national network, consisting of more than 700,000 physicians and health care professionals and more than 5,550 hospitals. That's around seven out of 10 doctors and nine out of 10 hospitals nationwide. That means it's easier to find a doctor or facility that meets your needs.

Colorado:

- ▶ 98 hospitals
- ▶ More than 12,900 doctors and other health care providers

Nationwide:

- ▶ More than 5,550 hospitals
- ▶ More than 700,000 physicians and health care professionals



Finding a provider

To find the right doctor for you:

- ▶ Visit welcometouhc.com/colorado
- ▶ Click on "Find a Doctor/Hospital"
- ▶ Choose "Find a physician/facility near you"

To find a vision provider:

- ▶ Visit the "Vision Benefits" tab at welcometouhc.com/colorado
- ▶ Click the link under "Find a Provider in Your Network"

Your health plan choices

You have two great plans to choose from — both offering access to our national network and online tools and resources.

Copay Choice Plus Plan

This benefit design option gives you the freedom to use any health care professional in UnitedHealthcare's local and nationwide networks, including specialists, without a referral and without choosing a primary care physician. Most of your health care needs are covered at lower expense to you when you use a network doctor or facility. You also can choose services outside of our network, but your costs will be higher.

- ▶ Ease of copays for doctor and specialist office visits
- ▶ Centers of Excellence including the Mayo Clinic
- ▶ Access to one of the nation's largest networks of physicians and facilities — 98 hospitals and more than 12,900 doctors in Colorado

High Deductible Health Plan (HDHP) with HSA

Save for health care today and tomorrow, and save on taxes.

The HDHP with HSA is a high deductible health plan that allows you to open a compatible Health Savings Account (HSA) at any financial institution of your choice. An HSA is your own personal bank account for qualified health care expenses.

The plan is made up of two parts.

1. MEDICAL PLAN

- ▶ Network and non-network coverage
- ▶ Annual deductible and coinsurance
- ▶ Out-of-pocket limit
- ▶ 100% in-network services coverage for preventive care

2. HEALTH SAVINGS ACCOUNT (HSA)

- ▶ Pay or reimburse yourself for qualified medical and pharmacy expenses today or in the future.
- ▶ Carries over from year to year and goes with you if you change jobs. You can even save it for retirement.
- ▶ Reduces your taxes three ways:
 - Deposits are free of federal income tax
 - You pay no federal income tax on the interest you earn
 - Withdrawals for qualified expenses are free from federal income tax

Here's how the plan works:

First, you put money in your HSA. The most you can contribute to your HSA tax-free in 2013 is \$3,250 (individual coverage); \$6,450 (family coverage). You make no copayment at the doctor's office, but you do have to meet your deductible.



You can use your HSA for qualified medical expenses or you can pay out-of-pocket and let your HSA grow. Your preventive care is covered at 100% for in-network services, whether or not you have met your deductible.



You meet your annual deductible. After that, you and the medical plan share expenses. You are protected by an out-of-pocket limit. If you reach that limit, all qualified expenses are covered 100% for the rest of the plan year.

You can choose to open an HSA with **Optum Bank**SM Member FDIC

Optum Bank is the UnitedHealthcare bank of choice and is dedicated to health care banking.

- ▶ A prepaid debit MasterCard® to use at your doctor's office, an ATM, online or over the phone
- ▶ 24-hour access to your account at **myuhc.com**®
- ▶ Online tools to add up your tax savings and more



To open an HSA or for more information, visit **optumhealthbank.com**.

Member FDIC

Benefits at a glance

	Copay Choice Plus Plan	HDHP with HSA
	Network/Non-network	Network/Non-network
Medical		
Deductible		
Employee	\$1,500 / \$3,000 ¹	\$1,500 / \$4,500
Family ³	\$3,000 / \$6,000 ¹	\$3,000 ² / \$9,000 ²
Out-of-pocket maximum		
Employee	\$5,000 / \$10,000	\$3,000 / \$9,000
Family ³	\$10,000 / \$20,000	\$6,000 / \$18,000
Lifetime maximum benefit		
	Unlimited	Unlimited
Annual adult physical	100% / 50%	100% / 50%
Well-child visits	100% / 50%	100% / 50%
Mammogram	100% / 50%	100% / 50%
PSA tests	100% / 50%	100% / 50%
Doctor visit	100% after \$30 copayment / 50% ⁴	80% after deductible has been met / 50% ⁴
Specialist visit	100% after \$50 copayment / 50% ⁴	80% after deductible has been met / 50% ⁴
Urgent care visit	80% after \$75 copayment per visit Deductible does not apply / 50% ⁴	80% ⁴ / 50% ⁴
Emergency room	80% ⁴	80% ⁴
Ambulance	80% ⁴	80% ⁴
Outpatient surgery	80% ⁴ / 50% ⁴	80% ⁴ / 50% ⁴
Lab and X-ray	Preventive: 100% / 50% Diagnostic: 80% ⁴ / 50% ⁴	Preventive: 100% / 50% Diagnostic: 80% ⁴ / 50% ⁴
Hospital stay	80% after \$1,000 copayment per inpatient stay / 50% ⁴	80% ⁴ / 50% ⁴
Mental health services	Outpatient at 100% after a \$30 copayment per visit / 50% ⁴	80% ⁴ / 50% ⁴
Vision exam (once per plan year)	100% after \$50 copayment / Not covered	80% after deductible has been met / Not covered
Vision benefit frames or standard lenses (once every 24 months)	Frames \$130 allowance or contact lens \$150 allowance * Allowances apply to in-network providers only. Please refer to your plan details for out-of-network allowances.	Frames \$130 allowance or contact lens \$150 allowance * Allowances apply to in-network providers only. Please refer to your plan details for out-of-network allowances.
Pharmacy	Retail (up to a 31-day supply) Tier 1 \$10 Tier 2 \$25 Tier 3 \$50 Mail Order ⁵ (up to a 90-day supply) Tier 1 \$25 Tier 2 \$62.50 Tier 3 \$125	Copays apply after you've reached your deductible Retail (up to a 31-day supply) Tier 1 \$10 Tier 2 \$25 Tier 3 \$50 Mail Order ⁵ (up to a 90-day supply) Tier 1 \$25 Tier 2 \$62.50 Tier 3 \$125
Note: Visit welcometouhc.com/colorado for a prescription drug list as well as additional pharmacy information.		

¹ Copay Choice Plus Plan: Any deductible amounts satisfied during the last 3 months of the plan year ending June 30, will be carried over to the new plan year.

² HDHP with HSA: The family deductible maximum (which applies to EE + Spouse, EE + Children and Family) must be satisfied before benefits are paid for any individual family member.

³ Employee plus spouse/same-gender domestic partner/child or children/family.

⁴ After you've reached your deductible.

⁵ Only certain prescription drugs are available through mail order; please visit our pre-member website at www.welcometouhc.com/colorado for more information.

For more information about deductibles, call Customer Care at 1-877-283-5424.

This information is a brief, general description of your coverage, is not a contract and does not replace your Summary of Benefits. For a complete list of your coverage, including exclusions and limitations relating to your coverage, please read your Summary of Benefits. If descriptions, percentages and dollar amounts conflict with official benefit coverage documents, the official benefit coverage documents prevail.

Copayments do not apply to deductible. Copayments and coinsurance apply to out-of-pocket maximum.



Your health and wellness benefits

Tools and services available to help you live a healthier life.

The following programs are provided to you at no additional cost, yet offer support and resources to help you take control of your health.

Get trusted information when you need it

The **myNurseLineSM** program connects you to registered nurses anytime — at no extra cost to you. Just call **1-866-402-0006**. The nurses and master's-level specialists can provide information on:

- ▶ Symptoms and treatment options
- ▶ Doctors and hospitals
- ▶ Health condition management and more

Enjoy discounts that could add up to big savings

Enjoy a healthy lifestyle for less, with our discounted products and services, including fitness club memberships, weight loss programs, teeth whitening and more. Access our Health Discount program* online at **myuhc.com**.



* The Health Discount program is not insurance.

Take advantage of preventive services

Remember to take advantage of your preventive care benefits. Preventive care benefits are usually covered up to 100% when you see network doctors. To learn more about preventive care guidelines, including the **expanded women's health benefits**, visit **www.uhcpreventivecare.com**.

Personalized programs

You can voluntarily enroll in the following programs and take advantage of the tools designed to help improve your quality of life, or you may also be contacted by a UnitedHealthcare representative. Visit myuhc.com to learn more about programs that are designed to address your unique health care needs.



A dedicated **Wellness Coach** may help you achieve better health

Maybe you want to look and feel better. Perhaps you'd like to lower your risk of illness. Or you might just want to finally feel in control of your health. Whatever your reasons are, a Wellness Coach can give you the personal support you need to achieve better health. Your coach can offer you:

- ▶ A wellness plan customized to your life and your needs
- ▶ Helpful resources and interactive health tools
- ▶ Knowledge, motivation and expert insight with personalized support



Talk to a cancer support nurse

If you have been touched by cancer, the program is available for you or your covered dependents as part of your benefit plan. This program covers all types of cancer and gives you and your family a single source for personal support through an experienced cancer nurse.

Your personalized health care begins with your online health assessment

The Health Assessment does more than collect and keep statistics. Results are shared with you in real-time, identifying if you would benefit from telephonic wellness coaching and condition management programs. The assessment takes 15 to 20 minutes to complete, follows a series of easy-to-understand steps, and includes sections such as biometrics, health-related behaviors, medical history, and more. The more information you provide, the more personalized and engaging your online experience becomes.



Receive personalized guidance throughout your pregnancy

The **Healthy Pregnancy Program** helps you through every stage of your pregnancy and delivery. We provide 24-hour access to experienced nurses, access to our online *Healthy Pregnancy Owner's Manual* and other materials, as well as possible money-saving coupons.

Learn about your bariatric surgery resources

The Bariatric Resource Services program provides access to top performing, quality bariatric centers called Centers of Excellence. Qualified members will receive pre- and post-surgical telephonic clinical case management by dedicated Bariatric Resource Services nursing staff. If you have questions or would like to learn more about the Bariatric Resource Services program available to you, call **1-888-936-7246**.



Your online resources

Online tools and resources to help you manage your health and benefits.

Your custom State of Colorado support site

Your State of Colorado support site, welcometouhc.com/colorado, is a resource for members and prospective members. The site is your go-to resource for open enrollment information, wellness resources like your State of Colorado Wellness Scavenger Hunt and more.



Your health, your questions, your myuhc.com®.

Once you become a member, your first stop is your member website, myuhc.com. It's loaded with details on your benefit plan and much more.



Need a new doctor or a specialist?

Click “Find a doctor” to search for doctors near you. You can even see which physicians have been recognized by the UnitedHealth Premium program® for having met national quality standards and local benchmarks for cost-efficiency.

Want to get rid of that nagging pain, but worried about the cost?

The health care cost estimator tool may help you get the best care for the best cost. Click on “Estimate Health Care Costs” to get started. It will guide you through the steps to get your estimate and provide you information about the procedure, risks, and benefits along the way.

Looking for an easier way to manage claims?

Click on “Manage My Claims” to easily search for claims, track claims you need to watch, mark claims you’ve already paid, and use easy-to-read graphs to better understand your bills and what you owe.

Want a place to keep your personal health information?

The “Health & Wellness” tab is your own personal website that is designed to:

- ▶ Inspire healthy action with a step-by-step program
- ▶ Encourage you to remain motivated through online health programs, and innovative tools and calculators that track your progress
- ▶ Reinforce your commitment by acknowledging your accomplishments



Health4Me

Always on the go? We can help you there too.

Whether you need to find urgent care, you forget your health plan ID card, or need to call customer service, the UnitedHealthcare Health4Me™ mobile app helps put your insurance information in the palm of your hand.

Health care success stories by the people who lived them.

Many UnitedHealthcare members have shared their success stories. To hear how UnitedHealthcare helped these members, in their own words, go to www.uhc.com/storytellers.



Storytellers

Health Care Lane® – Get the word on the street

Visit www.healthcarelane.com/colorado today and meet a lot of friendly people who will help you make sense of health coverage and get the most from your plan. And don't forget to check out Wellness Days, a fun-filled festival of good health and wellness. You will be entertained and educated on the benefits of having a plan administered by UnitedHealthcare.



Source4Women

This online community helps you manage your own health and the health of your family. This resource is open to all members and non-members.

Visit www.uhc.com/source4women.

Healthy Mind Healthy Body® e-newsletter

Select topics that are of interest to you, and we'll send the newsletter monthly to your personal email account. Sign up today at www.uhc.com/myhealthnews.

Meeting the needs of diverse communities

We recognize the importance of diversity in every aspect of our business. That's why we created our multicultural Centers of Excellence: Latino Health Solutions, Generations of Wellness® (African American Health) and Asian American Markets.

- ▶ www.uhcgenerations.com
You can find valuable health care information and learn more about medical needs affecting Hispanic families, including an English/Spanish fotonovela that discusses common health conditions.
- ▶ www.uhclatino.com
You can find a wealth of useful information about African American health, including recipes, exercise tips and questions to ask your doctor.
- ▶ www.uhcasian.com
You can find health information and resources, including provider directories, available in Chinese, Korean, Vietnamese and Japanese.



UHC.TVSM

UHC.TV is our new online television network. It presents educational and entertaining programs about good health and living well. Visit UHC.TV today to help you get inspired to take healthy steps.

Take the next step

Now that you've learned the basics of your plan options, here's what to do next.

To learn how to enroll in a plan:

- ▶ Visit www.colorado.gov/dpa/dhr/benefits

To learn more about your benefit tools, resources and options:

- ▶ Visit your pre-member website at welcometouhc.com/colorado
- ▶ Call Customer Care at **1-877-283-5424**
- ▶ Once enrolled, take advantage of your tools and resources by logging on to myuhc.com

Thank you for considering UnitedHealthcare.

Key contact information

Customer Care 1-877-283-5424
myNurseLine 1-866-402-0006

Colorado Support Website www.welcometouhc.com/colorado
Enrollment Website www.colorado.gov/dpa/dhr/benefits
Member Website www.myuhc.com
Optum Bank www.optumhealthbank.com
Preventive Care Tool www.uhcpreventivecare.com

Source4Women www.uhc.com/source4women
Healthy Mind Healthy Body E-newsletter www.uhc.com/myhealthnews
Storytellers www.uhc.com/storytellers

Mobile Tool: Health4Me

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.

Administrative services provided by United HealthCare Services, Inc., or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Colorado, Inc.

For informational purposes only. UnitedHealthcare does not diagnose problems or recommend specific treatment. The information provided in this document is not a substitute for your physician's care. Services and medical technologies referenced herein may not be covered under your plan or be available in all states or for all groups.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

Accounts are offered by OptumHealth Bank and are subject to eligibility. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state regulations are subject to change. Please check your health benefit plan materials to determine whether your employer will make supplemental contributions to your HSA.

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.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program cannot diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care. 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. 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. *Healthy Mind Healthy Body* contains general health information and is not a substitute for professional health care. You should consult an appropriate health care professional for your specific needs. Some treatments mentioned in this newsletter may not be covered by your health plan. Please refer to your benefit plan documents for information about coverage.

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, ohacustomer@optumhealth.com.

Blackberry is a registered trademark of Research in Motion Limited. Android is a trademark of Google, Inc. iPhone is a registered trademark of Apple, Inc.
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