



Small steps to a new you

2014/2015 Benefit Enrollment Guide

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welcometouhc.com/colorado





Thank you for considering UnitedHealthcare

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

You can choose between two great health plans.

This year the State of Colorado has made changes to both the Co-Pay Choice Plus Plan and the High Deductible Health Plan (HDHP). Both plans still offer access to our national network of doctors and hospitals, as well as our online tools and resources. Here are brief explanations of how each plan works and what is changing.

Co-pay Choice Plus Plan

This plan offers the freedom to use any doctor or hospital, but gives you a higher level of coverage when you use our national network.

Here are a few changes to the plan this year:

- ▶ Lower deductible and out-of-pocket maximum
- ▶ Co-pays only for Urgent Care and Emergency room visits
- ▶ Co-insurance is changing from 20% member responsibility to 10% member responsibility, where applicable

High Deductible Health Plan (HDHP) with HSA

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.

Here are a few changes to the plan this year:

- ▶ Lower out-of-pocket maximum
- ▶ Co-insurance is changing from 20% member responsibility to 10% member responsibility, where applicable

The HDHP with HSA 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 HDHP with HSA plan works:

First, you put money in your HSA. The most you can contribute to your HSA tax-free in 2014 is \$3,300 (individual coverage); \$6,550 (family coverage). You make no co-payment 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 BankSM, Member FDIC

This plan that allows you to open a compatible Health Savings Account (HSA) at any financial institution of your choice but Optum Bank is the UnitedHealthcare bank of choice.

- ▶ 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.

Get your prescriptions delivered with mail order

Through mail order you can get a 90-day supply of your maintenance medication — medication you take regularly — delivered right to your door. That means you can be sure to have your medication when you need it, which is good for your health and your peace of mind.

With so many advantages, it is easy to see why people use mail order:

- ▶ Talk directly to a friendly pharmacist anytime, any day
- ▶ Receive refill reminders by email, phone or text
- ▶ Manage your medication and compare costs online with helpful tools



Benefits at a glance

	Co-pay Choice Plus Plan	HDHP with HSA
	Network/Non-network	Network/Non-network
Medical		
Deductible		
Employee	\$750 / \$1,500 ¹	\$1,500 / \$3,000
Family ³	\$1,500 / \$3,000 ¹	\$3,000 ² / \$6,000
Out-of-pocket maximum		
Employee	\$2,000 / \$4,000	\$2,000 / \$4,000
Family ³	\$4,000 / \$8,000	\$4,000 / \$8,000
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 co-payment / 50% ⁴	90% after deductible has been met / 50% ⁴
Specialist visit	100% after \$50 co-payment / 50% ⁴	90% after deductible has been met / 50% ⁴
Urgent care visit	\$75 co-payment / 50% ⁴	90% ⁴ / 50% ⁴
Emergency room	\$500 co-payment	90% ⁴
Ambulance	90% ⁴	90% ⁴
Outpatient surgery	90% ⁴ / 50% ⁴	90% ⁴ / 50% ⁴
Lab and X-ray	Preventive: 100% / 50% Diagnostic: 90% ⁴ / 50% ⁴	Preventive: 100% / 50% Diagnostic: 90% ⁴ / 50% ⁴
Hospital stay	90% after \$750 co-payment per inpatient stay / 50% ⁴	90% ⁴ / 50% ⁴
Mental health services	Outpatient at 100% after a \$30 co-payment per visit / 50% ⁴	90% ⁴ / 50% ⁴
Vision exam (once per plan year)	100% after \$50 co-payment / Not covered	90% 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 www.welcometouhc.com/colorado for a prescription drug list as well as additional pharmacy information.		

¹ Co-pay 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.

Co-payments do not apply to deductible. Co-payments and co-insurance apply to out-of-pocket maximum.



Your health and wellness resources

You have wellness resources to help you live a healthier life.

The following innovative programs and services are provided to you at no additional cost. They are designed to help you achieve your wellness goals and live a healthier life. A registered nurse may call you to offer support. By updating your phone number when you enroll in benefits, nurses will be able to contact you if support and outreach is needed.

Get engaged in your wellness

The State of Colorado Employee Wellness Program, powered by CaféWell®, offers fun and rewarding wellness challenges, advice from experts and the opportunity to complete your online health assessment. Save up to \$240 a year on your premium by participating in your employee wellness program. Visit www.colorado.gov/wellness to get started.



Your personalized health care begins with an online health assessment

The personalized online health assessment on myuhc.com takes just fifteen minutes to complete and will immediately provide you with your “wellness score” and confidential results. You will then be able to use this information to help you better understand your health opportunities. Visit myuhc.com and click on the “Health & Wellness” tab in the upper right-hand corner of the page.

A dedicated wellness coach may help you achieve better health

After you complete your online health assessment, you may decide you would benefit from a personal wellness coach. Whether you want to look and feel better, lower your risk of illness or simply want to feel in control of your health, a wellness coach can offer you:

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



myNurseLineSM Program - The myNurseLineSM program connects you to registered nurses any time day or night at no extra cost to you. Just call **1-866-402-0006**.



Your online resources

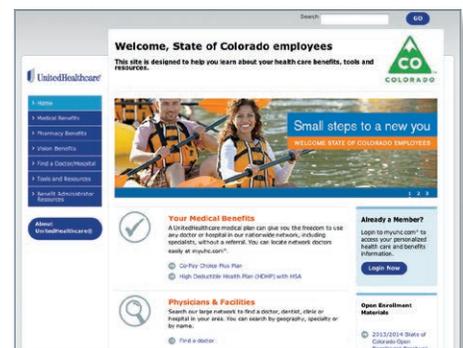
You have online resources to help you manage your health.

Visit your State of Colorado support site for all your enrollment information

As a State of Colorado employee you have access to a customized support site dedicated to giving you the information you need to choose the health plan that fits you and your family. The site offers:

- ▶ Details on both of your plan options, including a plan comparison grid
- ▶ Information on other benefits such as pharmacy and vision
- ▶ Searches for doctors, hospitals, pharmacies and vision providers
- ▶ Lists of wellness programs available through your health plan
- ▶ Links to learn about your digital tools and resources, such as the UnitedHealthcare Health4Me™ mobile app, myHealthcare Cost Estimator and more

Visit www.welcometouhc.com/colorado and watch an introduction video by your account representatives. The video will give you an overview of your health plan options and launch you into the rest of the site.



You have a one-stop shop for managing your health care

Once you become a member, **myuhc.com** puts all your health benefits right at your fingertips. It's loaded with your plan information, including where you are at meeting your deductible and out-of-pocket maximum, and gives you tools to calculate health care costs, find a doctor and more.



Need a new doctor or a specialist?

Click “*Find a doctor*” to search for doctors near you. You can even see which doctors 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.

Take the next step

Before you enroll in a health plan, we encourage you to review all your options at your State of Colorado enrollment support site at www.welcometouhc.com/colorado. You will find descriptions of each plan and how they compare, doctor searches to make sure yours is in our national network, and information on all the programs and online tools available to you through UnitedHealthcare.

Visit www.colorado.gov/dhr/benefits to enroll in a plan and access the State of Colorado's new health plan comparison tool. Once enrolled, take advantage of your tools and resources by logging on to myuhc.com.

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/dhr/benefits
Member Website www.myuhc.com
Optum Bank. www.optumhealthbank.com

Mobile Tool: Health4Me

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®.

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.

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 UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) through Optum Bank, Member FDIC. The "HSA" refers generally to the UnitedHealthcare HSA product, which includes a HDHP, although at times "HSA" may refer only and specifically to the UnitedHealthcare Health Savings Account, provided in conjunction with 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.

New prescriptions should arrive within ten business days from the date the completed order is received by the Mail Service Pharmacy. Completed refill orders should arrive in about seven business days.

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