



## Employee Benefits:

**\*Medical & Prescription**

**\*Premium Saver**

**\*Dental**

**\*Vision**

**\*Life & AD&D**



# United HealthCare-Medical and Prescription Drugs

Medical Plan Option	BCXO K5 NAVIGATE HSA	
Services	In-Network Only	
<b>Physician Visit:</b> <b>Specialist Visit</b> <b>Virtual Office Visit</b>	\$0(child up to age 19)/\$25 \$75- <b>Referral Required on File</b> \$0	
<b>Deductible</b> - <b>Individual</b> - <b>Family</b>	\$500 per Individual \$1,000 per Family	
<b>OOP Max</b> - <b>Individual</b> - <b>Family</b>	\$4,000 per Individual \$8,000 per Family	
<b>Coinsurance</b>	80%-In-Network	
<b>Lab and X-ray</b>	20% after Deductible	
<b>Imaging (MRI, Pet, CTs, etc.)</b>	\$500 Copay	
<b>Preventive Care</b>	100%	
<b>Urgent Care</b>	\$100 Copay	
<b>Emergency Room</b>	\$500 Copay	
<b>Hospitalization</b>	20% after Deductible	
<b>Prescription Drugs</b> - <b>Tier 1</b> - <b>Tier 2</b> - <b>Tier 3</b>	<u>30 day</u> \$10 \$25 \$50	<u>90 day mail order</u> \$25 \$62.50 \$125

# MEDICAL RATES

Medical Tier	Total Monthly Rate	Employer Contribution	Employee Monthly Rate	Employee Bi-Weekly
EMPLOYEE ONLY	\$704.20	\$704.20	\$0.00	\$0.00
EMPLOYEE + SPOUSE	\$1,512.30	\$1,134.23	\$378.07	\$189.04
EMPLOYEE + CHILD	\$1,185.55	\$1,066.99	\$118.56	\$59.28
EMPLOYEE + CHILD(REN)	\$1,185.55	\$948.44	\$237.11	\$118.56
FAMILY	\$2,005.58	\$1,504.19	\$501.39	\$250.70

\*\*\*Prior Authorization may be required. Specialist require a referral on file.

\*Provider Finder\*

Website:

[www.myuhc.com](http://www.myuhc.com)

Network:

NAVIGATE-HMO-TEXAS ONLY

PCP Referral Required



Please refer to your benefit summary for full plan details

# SECONDARY INSURANCE CARD



AmFirst Insurance Company

Questions?  
888.888.2519  
[www.morganwhite.com](http://www.morganwhite.com)

## Member

Member: Jane Sample  
Member ID: xxx-xx-5046  
Employer: ABC COMPANY

## Secondary Medical Plan

AmFirst Insurance Company  
Premium Saver

Please see the reverse side of this card for how to file a claim. This plan is a Secondary Payer to the member's major medical plan.

1116-XX-1075 IC(BULK) 730e825ba28f-13948---M(Payer ID: 01757D)(V)

20160909T06 Sh: 0 Bin 1  
J09C Env [14] CSets 9 of 38



## Claims Submission

Change Healthcare  
Payer ID: 64090  
Submit Electronic Claims to:  
[www.changehealthcare.com](http://www.changehealthcare.com)

SoftCare  
Payer ID: 01757  
Submit Electronic Claims to:  
[www.softcare.com](http://www.softcare.com)

Mail:  
Amfirst Insurance Company  
P.O. Box 211747  
Eagan, MN 55121

888.888.2519  
[www.morganwhite.com](http://www.morganwhite.com)

## Eligibility

To confirm eligibility, verify benefits or check the status of a claim, please call AmFirst Insurance Company at 888.888.2519.

## Disclaimer

The individual named has enrolled in the Insurance Program of the Group identified on the front of this card. This card is for identification purposes only and is not a guarantee of coverage.

Benefits are paid to the provider.

1116-XX-10A0 IC(BULK) 730e825ba28f-13948---M(Payer ID: 01757D)(V)  
20160909T06 Sh: 0 Bin 1  
J09C Env [14] CSets 9 of 38



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# Welcome to the Premium Saver

## GROUP SUPPLEMENTAL INSURANCE

### What is the AmFirst Insurance Company Premium Saver Plan?

The Premium Saver is an employer sponsored group supplemental (secondary) insurance plan which is designed to help reduce the cost of group medical coverage.

### Who is Morgan White Group?

Morgan White Group is a TPA (third-party administrator) who administers billing, eligibility, and processes claims for your Premium Saver Plan. **MWG Administrators** will be on the top left corner of your monthly billing statements.

### Our Claims Process is Simple!

The employee simply presents their primary and secondary insurance cards **every time** they see their provider. The provider and insurance carriers do all the work and the member pays the final bill.

#### This is called the Two-Card System!



### Client Portal

Premium Saver clients can register and view or download their Explanation of Benefits by visiting:

[https://my.mwadmin.com/register/insert\\_group\\_number\\_here](https://my.mwadmin.com/register/insert_group_number_here)

The group number is required for the registration process. Members can obtain the group number from the Group Administrator.

*The Client Portal only stores processed claims. If a member does not see a claim, they will need to follow up with their providers to verify that the secondary insurance is listed correctly in their system. Requests for claims can be submitted to our office.*

### Group Portal

Group Administrators:

To manage the group's eligibility, visit:

[www.groups.mwadmin.com](http://www.groups.mwadmin.com)

First time setup will require the group number, which can be found on the monthly invoice, or call Customer Service at

**1-888-888-2519**

**Benefits, Eligibility, and Claims: 1-888-888-2519**



# Find a provider in 10 easy steps.

UnitedHealthcare Navigate HMO plans include physicians who collaborate to help manage your health.

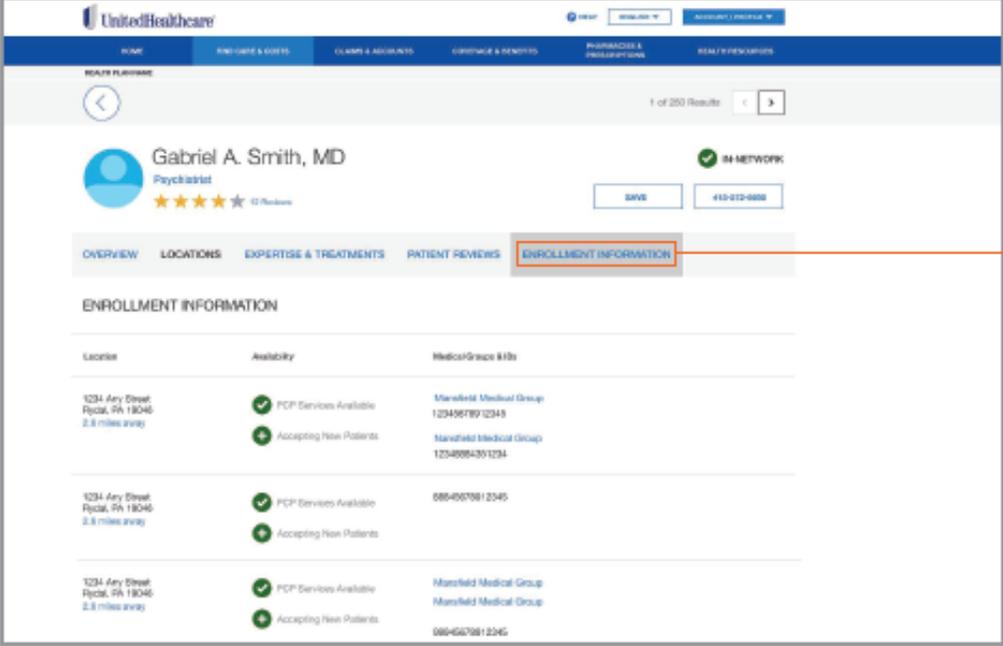
## Start here.

- 1 Go to [myuhc.com](https://myuhc.com)®.
- 2 Click on **“Find Medical and Mental Health Providers and Facilities.”**
- 3 Click on **“Medical Directory.”**
- 4 Select the type of provider by clicking **“All UnitedHealthcare Plans.”**
- 5 Scroll down the list of plans and select **“Navigate HMO / Navigate Balanced HMO / Navigate Plus HMO.”**
- 6 Click on **“Change Location”** to update your ZIP code.
- 7 Click on **“People.”**
- 8 Click on **“Primary Care.”**
- 9 Choose which type of primary care provider.
- 10 If you already know the doctor name, medical group or hospital you are looking for, enter that name in the open search field and click **“Search.”**

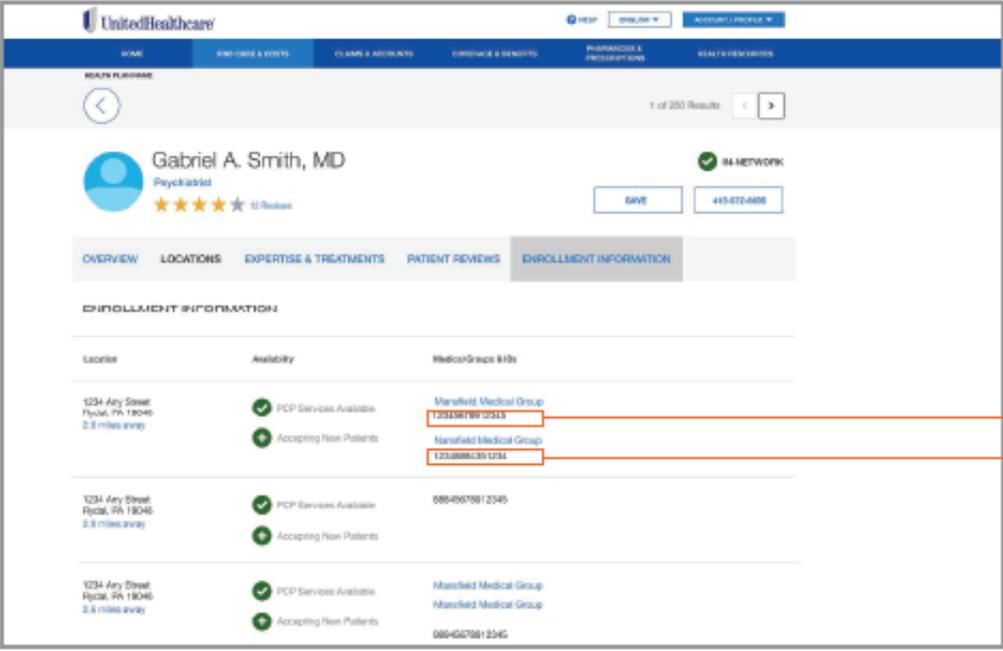
## Things to note:

- If you do not have a doctor’s name, specialty, facility name or medical group in your designated ZIP code area, or you are searching for a new one, click on the **“People”** tile and follow the steps to find a new doctor.
- You will need to select a primary care physician (PCP) at the time of enrollment. If you do not select a PCP during enrollment, a PCP in your geographic area who is accepting new patients will be assigned for you.
- Once you have selected your PCP, click on the **“Enrollment Information”** tab.

CONTINUED



Under the Enrollment Information tab, you will find the Provider ID number. Please indicate the primary care physician's name and 10-digit ID number on your enrollment form.



**Important:** Some PCPs may have more than one ID number based on their medical group, location or hospital affiliation. Please be sure you select the ID number that aligns with the medical group, location and hospital of your choice.

## IMPORTANT-REFERRALS

If you are seeing a specialist currently, you will need to have a **new referral** on file as of October 1st or after. If you see a specialist without this referral, you will not get coverage for that visit. A referral must be on file. A referral is valid for 6 months or sometimes for only a certain number of visits. You will need to keep an updated referral on file.

## In Network Urgent Care Clinics as of 8/1/2019

- Premier Urgent Care-Waco/China Spring
- Nextcare Urgent Care-Waco
- Urgent Care TX-Cleburne
- Integrity Urgent Care-Cleburne
- Carenow-Burleson



**PREMIER**  
ER & Urgent Care

[www.premier.care](http://www.premier.care)  
[Facebook.com/fesswaltmorecare](https://www.facebook.com/fesswaltmorecare)  
[#fesswaltmorecare](https://twitter.com/fesswaltmorecare)

**Premier is now  
In-Network with  
United Healthcare,  
in both our ER  
and Urgent Care.**

## In Network Lab Test Provider Finder

### Lab Test: Go to [www.myuhc.com](http://www.myuhc.com)

- **Click on the find a Doctor.**
- **Click Medical Directory.**
- **Click All United HealthCare Plans.**
- **Click Navigate HMO / Navigate Balanced HMO / Navigate Plus HMO .**
- **Put in the Zip Code.**
- **Click Services and Treatments.**

## IdealMRI-Waco



### **Every MRI, \$497 or less**

We've got the antidote for high deductibles. Whether your insurance company pays, or you are paying out of pocket, the most we ever charge is \$497.



### **No hidden costs or fees**

Our price covers the cost of the scan, all materials including contrast, and the radiologist that interprets your scan and provides the results. You won't get a surprise bill from us in the mail.



### **Covered by insurance**

We are an in-network provider for most insurances and health plans. You can see the full list below.



### **Flexible payment options**

We believe everyone should have access to quality care. We've partnered with [Care Credit](#) to provide financing for most patients. We also offer a financial assistance program.

 **United Health Care**  
Out-of-Network with Special Discounts Available



# Virtual Visits. See a doctor whenever, wherever.

When you're sick and need care quick, a Virtual Visit is a convenient way to start feeling better faster.

With a Virtual Visit, you can see and talk to a doctor via mobile device or computer — 24/7, no appointment needed. The doctor can give you a diagnosis and prescription,\* if needed. And with a UnitedHealthcare plan, your cost is \$50 or less.

To get started with a Virtual Visit, go to [uhc.com/virtualvisits](https://uhc.com/virtualvisits).

## Get care in 20 minutes or less.

Use a Virtual Visit for these minor medical needs:

- Bladder infection/Urinary tract infection
- Bronchitis
- Cold/flu
- Fever
- Pinkeye
- Rash
- Sinus problems
- Sore throat
- Stomachache

## Prepare for your Virtual Visit.

Have these 3 items ready to register and complete your Virtual Visit:

- Health plan ID card
- Credit card
- Pharmacy location



### Virtual Visits can save time and money.

An estimated 25 percent of ER visits could be treated with a Virtual Visit — which brings a potential \$1,700 cost down to \$50.\*\*

\* Prescription services may not be available in all states.

\*\* Based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low-acuity and could be treated in a Virtual Visit, PCP, or urgent/convenient care setting.

Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

Insurance coverage provided by or through UnitedHealthcare Insurance Company and its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.



# Now it's easier than ever to see a behavioral health professional.

Behavioral health virtual visits provide quick and easy access to behavioral health professionals from your mobile device\*, tablet or computer.

## The value of behavioral health virtual visits:

- You can connect with a provider from the comfort of home.
- Convenient appointment times accommodate busy schedules.
- They're part of your behavioral health benefit through UnitedHealthcare. Costs and coverage may vary—please check your benefits for details.

## Use a behavioral health virtual visit for needs such as:

- Depression
- Anxiety
- ADD/ADHD
- Addiction
- Mental Health Disorders and Counseling

## To schedule a behavioral health virtual visit:

- 1 Visit [myuhc.com](https://myuhc.com)®.**  
Visit [myuhc.com](https://myuhc.com) and sign in or register for an account.
- 2 Find a doctor.**  
Click Find a Doctor > Mental Health Directory > People > Provider Type > Telemental Health Providers.
- 3 Refine your search.**  
Refine search as needed, and choose a provider with the “telemental health provider” designation.
- 4 Call the provider.**  
Call the provider to set up a time.

\* Data rates may apply.

Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

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

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

[Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare) [Twitter.com/UHC](https://twitter.com/UHC) [Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare) [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)

MT-1112566.2.5/18 ©2018 United HealthCare Services, Inc. 18-8027



## Using your pharmacy benefits.

OptumRx® is your plan's pharmacy services manager and is committed to helping you find cost-effective ways to get your medication(s).

### Set up your online account

Once registered on [myuhc.com](https://myuhc.com),<sup>®</sup> access the pharmacy section to:

- Manage your home delivery medications.
- Set up email or text message<sup>1</sup> reminders.
- Check your order status.

### Use the UnitedHealthcare® Health4Me® app

Manage your prescription benefit and home delivery orders with the Health4Me app on your smartphone or tablet.

### Use a network pharmacy

Be sure to fill your prescriptions at a network pharmacy, otherwise they may not be covered or you may pay more.<sup>2</sup> Finding a network pharmacy is easy:

- Log in to [myuhc.com](https://myuhc.com). Or, use the Health4Me app.
- Or call the number on your health plan ID card.

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# Home delivery from OptumRx.

Use OptumRx home delivery to help manage the medications you take regularly. Home delivery is safe, reliable and offers the following advantages:



## Cost savings.

You may pay less for your medication with a 3-month supply through OptumRx.



## Convenience.

Get free standard shipping.



## 24/7 access and reminders.

Speak to a pharmacist any time, any day. Set up medication reminders.

## Choose home delivery.



### By going online:

Visit [myuhc.com](http://myuhc.com), register and follow the simple step-by-step instructions.



### By phone:

Call the member phone number on the back of your plan ID card. It's helpful to have your plan ID card and medication bottle available.



### By ePrescribe:

Ask your doctor to send an electronic prescription.

You may be able to refill your home delivery prescriptions automatically through the Hassle-Free Fill program.

If you need your medication right away, ask your doctor for a 1-month prescription to fill at a local pharmacy and a 3-month prescription you can use to set up home delivery.

## Making medication decisions.

### Use the UnitedHealthcare prescription drug list (PDL).

The PDL is a list of your plan's covered medications. The medications are organized into cost tiers. Choosing medications in lower tiers may save you money.

Cost tier	Includes	Helpful tips
<b>\$</b> <b>Tier 1 — Lowest cost</b>	Lower-cost medications. Some brand-name medications.	Tier 1 medications have the lowest out-of-pocket costs. Consider generic alternatives.
<b>\$\$</b> <b>Tier 2 — Mid-range cost</b>	Mix of brand-name and generic medications.	Tier 2 drugs may cost less than Tier 3 drugs. <sup>3</sup>
<b>\$\$\$</b> <b>Tier 3 — Highest cost</b>	Highest cost brand-name medications and some generic medications.	Many Tier 3 medications have lower-cost options in Tiers 1 or 2. Ask your doctor if they could work for you. <sup>3</sup>

Some Connecticut plans have a fourth tier that includes higher cost brand-name and generic medications, as well as non-preferred brand-name and specialty medications.

### Save money.

Generic medications usually have a lower co-pay than brand name medications. Ask your doctor if there is a generic alternative for you.

### Compare prices.

Search for lower-cost alternatives. Just log in to [myuhc.com](http://myuhc.com). Or use the **Health4Me** app.

## Tips.



### Know your plan.

Your plan may require one or more of the following for your prescription to be covered:

**Prior authorization** — approval to get a medication.

**Step therapy**

**(First Start for NJ plans only)** — trying one medication before another.

**Quantity limits** — only a certain amount of the medication is allowed for coverage.



### Talk to your doctor.

When you talk with your doctor, use the **Health4Me** app to confirm coverage and costs. You can also talk about what you need to do to get your medication.



### BriovaRx®, the OptumRx specialty pharmacy.

You may be able to use BriovaRx, the OptumRx specialty pharmacy. BriovaRx is more than just a way for you to get your specialty medications. We provide ongoing support to help you manage more complicated conditions..



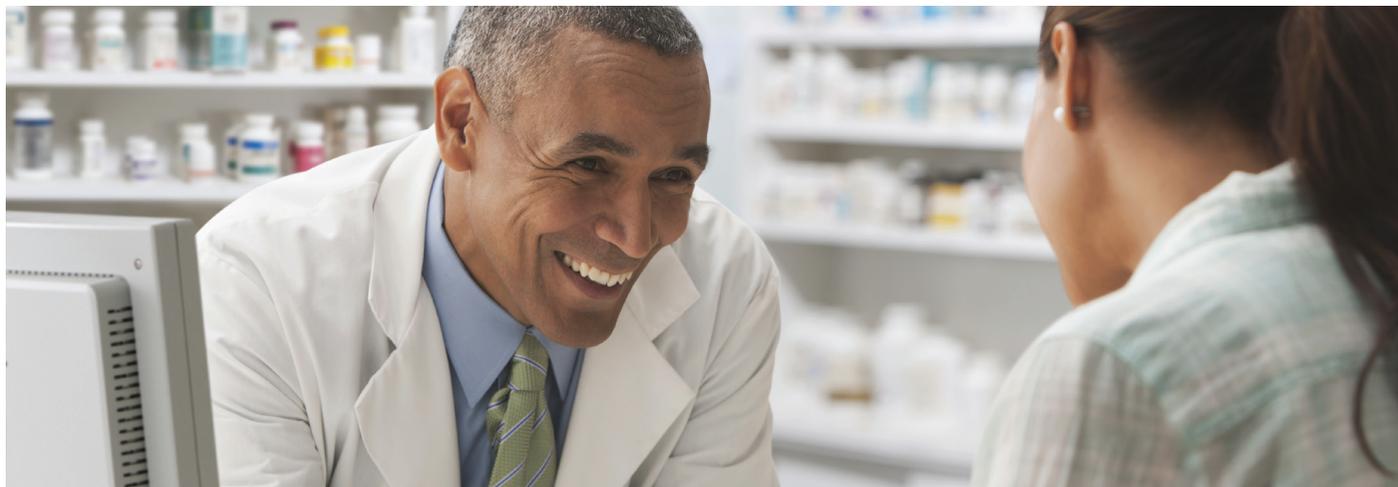
Log on to [myuhc.com](https://myuhc.com) see if you could save. Or use the **Health4Me** app.

## Your plan may also include.

Your plan **may include** the cost-saving medication home delivery program below.

With each of these programs, you are allowed a limited number of refills at your current pharmacy. Then you must take action.

Mail Service Saver	Mail Service Saver Plus	Mail Service Member Select
Switch to OptumRx home delivery or you may pay more.	Switch to OptumRx home delivery or you will pay the full price for your medication.	Switch to OptumRx home delivery or tell OptumRx you want to keep filling at retail. If you do not let us know your choice, you will pay full price for your medication.





# Welcome to the UnitedHealthcare specialty pharmacy program

Specialty medications are important to maintain or improve your health. Our specialty pharmacy program has the resources and personalized, condition-specific support to help take care of your condition.

## What is a specialty medication?

A specialty medication is used for complex, long-term conditions that require extra care and support.

It may be injected, inhaled or taken by mouth and:

- May need more education and support for best management.
- May need special storage or shipping.
- May not be available at retail pharmacies.

## BriovaRx: A specialty pharmacy to meet your needs.

BriovaRx®, the OptumRx® specialty pharmacy, offers support to help you with your condition. Take advantage of personalized patient support—at no charge to you—from a team of pharmacists and nurses who specialize in your condition. You'll also have:

- Pharmacists ready 24/7.
- Support through clinical programs that help you remember to take your medications.
- Any medication-related supplies at no extra cost.
- Refill reminders.
- Timely delivery in private packaging.



### Specialty Medication Resources

#### Customer service

Call the toll-free member phone number on your health plan ID card or call BriovaRx at **1-855-4BRIOVA (1-855-427-4682)**.

#### Online at [myuhc.com](http://myuhc.com) or at [BriovaRx.com](http://BriovaRx.com)

Look up information specific to your medication or condition and find extra resources.

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## Guiding your health journey under the pharmacy benefit.

We understand the challenge of living with and managing a complex health condition. That's where our specialty pharmacy program comes in, to help you every step of the way.



### Getting started.

Call BrivoRx at **1-855-4BRIOVA (1-855-427-4682)** to enroll in the specialty pharmacy program.

Pharmacists and patient care coordinators are ready 24/7 to take care of everything, including:

- Transferring your prescription to BrivoRx.
- Helping find affordable ways to get your medication.
- Helping take care of any side effects.



### One-on-one support.

BrivoRx experts are there for you by phone any time you have questions about your medication, side effects or treatment. But the support doesn't stop there.

BrivoLive® lets you get face-to-face with your care team. Ask for a real-time video chat with a BrivoRx expert in your condition. Your personal, confidential appointment gives you as much time as you need to ask questions from the privacy of your home. You can even record your chat to review later or to share with your caregivers.

BrivoCommunity™ can help you feel more connected to others with the same condition and give you a chance to learn more about your treatment. BrivoRx patients with your condition share their treatment experiences through personalized videos. You'll also see videos with advice from other experts, like BrivoRx pharmacists.



### Working with your pharmacist or nurse.

Be sure to follow your care plan and tell your pharmacist or nurse about any new medications you're taking or any changes or in your therapy, such as:

- Side effects.
- Forgetting to take your medication.

Your pharmacist or nurse can also help you find wellness programs to stay on track.



### Staying on track.

#### Quick and easy refills.

With a phone call reminder a few days before your next refill, it's easy for you to fill your prescription. You can even sign up for text message reminders online or by phone.

#### Fast, safe delivery.

With BrivoRx, shipping your medication is quick, easy and safe. Refrigerated medications will be shipped overnight to the address you choose in a temperature-controlled package. Others will be shipped within 1–3 days. Supplies will also be sent at no extra cost.

#### Save more money.

BrivoRx can only fill your specialty medications. Use your home delivery or retail pharmacy for your other prescriptions. You may be able to save if you use lower-cost choices and use home delivery.

## If you need care.



## Know where to go.

### See your primary care provider whenever possible.

Your primary care provider usually has easy access to your records, knows the bigger picture of your health, and many offer same-day appointments to meet your needs. When seeing your provider is not possible, it's important to know your quick care options to find the place that's right for you and help avoid financial surprises.

Quick Care Options	Needs or Symptoms	Average Cost <sup>1</sup>
<b>24/7 Nurse Line</b> Call the toll-free member phone number on your health plan ID card for expert advice.	<ul style="list-style-type: none"> <li>• Choosing where to get medical care.</li> <li>• Finding a doctor or hospital.</li> <li>• Health and wellness help.</li> <li>• Answers to questions about medicines.</li> </ul>	\$0
<b>Virtual Visits</b> Anywhere, anytime online doctor visits. To learn more, visit <a href="http://uhc.com/VirtualVisits">uhc.com/VirtualVisits</a> .	<ul style="list-style-type: none"> <li>• Cold</li> <li>• Flu</li> <li>• Fever</li> <li>• Pinkeye</li> <li>• Sinus problems</li> </ul>	\$50 <sup>2</sup>
<b>Convenience Care Clinic</b> Treatment that's nearby.	<ul style="list-style-type: none"> <li>• Skin rash</li> <li>• Flu shot</li> <li>• Minor injuries</li> <li>• Earache</li> </ul>	\$90
<b>Urgent Care Center</b> Quick after-hours care.	<ul style="list-style-type: none"> <li>• Low back pain</li> <li>• Respiratory illness (cough, pneumonia, asthma)</li> <li>• Stomach illness (pain, vomiting, diarrhea)</li> <li>• Infections (skin, eye, ear/nose/throat, genital-urinary)</li> <li>• Minor injuries (burns, stitches, sprains, small fractures)</li> </ul>	\$170
<b>Emergency Room (ER)<sup>3</sup></b> Care for serious needs.	<ul style="list-style-type: none"> <li>• Chest pain</li> <li>• Shortness of breath</li> <li>• Severe asthma attack</li> <li>• Major burns</li> <li>• Severe injuries</li> <li>• Kidney stones</li> </ul>	\$2,000

### Freestanding ERs

Many people have been surprised by their bill after visiting a freestanding emergency room (FSER). FSERs, sometimes referred to as urgency centers, can be 2x the cost of an ER and 20x the cost of an Urgent Care Center. Neither located in nor attached to a hospital, FSERs are able to treat similar conditions as an ER but do not have an ER's ability to admit patients.

### Ask before you enter:

1. Is this an Urgent Care Center or ER?
2. Is this facility a network provider?

<sup>1</sup> Source: 2017 average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$1,800 difference between the average emergency room visit and the average urgent care visit.) The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you.

<sup>2</sup> The designated Virtual Visit provider's reduced rate for a Virtual Visit is subject to change at any time.

<sup>3</sup> You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, including a behavioral health crisis, call 911 or go to the nearest emergency room.

## If you need care.



### Finding care when you are traveling.

Call the toll-free member phone number on your ID card or use the Health4Me app to find providers near you and to learn about your coverage when you travel.



## Estimate costs.

### Know your potential costs before getting care.

You can find and estimate the price of care you need for an upcoming treatment or procedure on [myuhc.com](https://myuhc.com). Your cost estimate shows out-of-pocket expenses based on your plan and current benefit status. Members who comparison shop may save up to 36 percent\* for care near them.

\*UnitedHealthcare Internal Claims Analysis, 2015.



## Prepare for your visit.

### What to bring:

- Your ID card and one form of picture ID, such as a driver's license.
- A list of medications you're taking.
- Records from previous visits.
- Questions you want to ask your doctor.

### Go mobile.

Download the Health4Me app to have what you need for your next doctor's visit, from your ID card to your claim details—all in one place.



# Here's what you need to know about UnitedHealthcare Navigate.®

When you enroll in this plan, you'll get connected with a primary care physician (PCP) from the network, who will help guide you through the health care system. Your PCP gets to know you, helps manage your health care and refers you to specialists, if needed. Plus, you'll save time and money when you get your care from a network provider.

These questions and answers will help you understand your plan so you can get the most out of your medical benefits. Or you can find information online at [welcometouhc.com](http://welcometouhc.com).\*

## Why do I need to select a PCP?

When you enroll in the Navigate plan, you must select a PCP from our Navigate network to help you manage your health and get the care you need. Your PCP provides regular and routine care, like annual checkups, and refers you to other network physicians or specialists when additional care is needed. You are required to get an electronic referral from your physician **before** you see another network PCP or specialist. **Without an electronic referral, your costs may be a lot higher or they may not be covered at all.** Check your benefit plan documents for more information.

## How do I select a PCP?

You can go to [welcometouhc.com](http://welcometouhc.com)\* and use the physician search tool, available in English and Spanish, to find a PCP in your plan's network. Or you can call Customer Care for help:

**For English:** 1-855-828-7715

**For Spanish:** 1-800-940-1508

Each covered family member must select a PCP located in a town or city near where you (the subscriber) live. If you do not choose a PCP or you pick a physician who is far from where you live or who is not a general practice physician, family practice physician, pediatrician or internal medicine physician, we will assign one to you.

## Can each covered family member have his or her own PCP?

Yes. You can select one physician for your entire family, or each covered family member may select his or her own physician. Please check with your physician's office **before** enrolling to confirm that he or she is accepting new patients and if there are any patient age restrictions.

## Can I select any type of physician as my PCP?

Your PCP must be a general practice physician, family practice physician, pediatrician or internal medicine physician.

## Will my PCP be identified on my health plan ID card?

The PCP's name and telephone number will be listed on each family member's health plan ID card. Be sure and check the PCP name on your ID card to ensure it is your intended PCP. If you want to change from the PCP listed on the card, please contact the Customer Care number on your card or go to [myuhc.com](http://myuhc.com)®.

## Can a covered family member living out of state select a PCP closer to where he or she lives?

No. Family members must choose a PCP in the town or city near where you (the subscriber) live. This includes students going to school out of state, or children living with another parent.

## If I don't select a PCP at enrollment, how will one be assigned to me?

We'll assign your PCP based on where you live. If you wish, you can choose a new PCP after you enroll, but the new PCP must be located near where you live or work.

## After I enroll, can I change my PCP?

Yes. PCP changes can be made once a month and are effective the first of the following month. Change requests can be submitted on or before the 31st of the month. Changes can be made by calling the Customer Care number on your ID card or by logging on to [myuhc.com](https://myuhc.com). New health plan ID cards will be issued whenever members change their PCP.

## Once I have a PCP, can I choose to see other PCPs without a referral?

No. It's important that you get an electronic referral from your PCP **before** you see any other primary care or specialist physician. An electronic referral from your PCP is necessary to receive coverage or the highest level of benefit possible.

## What is a referral?

A referral is an approval from your PCP, which is needed **before** you receive care from another Navigate network physician or health care professional. Your PCP enters your referral electronically. Before you receive additional care, you will be able to view and confirm your referral on [myuhc.com](https://myuhc.com).

## Do I need to complete any paperwork for referrals?

No. All referrals within your Navigate plan are electronic. When you receive a referral through your PCP, he or she will handle the process for you electronically.

## Can I view and track my electronic referrals?

After you enroll, you will be able to confirm all of your referrals online at [myuhc.com](https://myuhc.com) under the Physicians & Facilities tab, or you can call Customer Care at the number on the ID card if you have questions.

**For English:** 1-855-828-7715

**For Spanish:** 1-800-940-1508

## Do I need a referral before seeing a specialist?

Yes. It's important that you get an electronic referral from your PCP **before** you see another network physician, including specialists. You should validate that a referral has been entered prior to seeing a network physician or specialist by checking on [myuhc.com](https://myuhc.com) or calling Customer Care at the number on your ID card.

## Are there any providers I can see without a referral?

Yes. Referrals are not needed to see the following providers as long as they are in the Navigate network:

- Obstetricians/gynecologists (OB/GYNs).
- Behavioral health or substance use disorder clinicians.
- Convenience care clinics.
- Urgent care clinics.
- Designated network virtual visit provider.

Remember: Emergencies are covered anywhere in the world, including non-network hospitals, without a referral. You should validate that a referral has been entered prior to seeing a network physician or specialist by checking on [myuhc.com](https://myuhc.com) or calling Customer Care at the number on the ID card.

## What's the difference between “referral” and “prior authorization?”

**Referral:** A referral is a required approval submitted electronically by your PCP **before** you get care from another network physician or specialist. An electronic referral from your PCP is necessary to receive coverage or the highest level of benefit possible.

**Prior authorization:** Prior authorization is the process in which UnitedHealthcare reviews certain health care services before they are received to determine if they are medically necessary and eligible for coverage. Prior authorization is required for certain covered health services, as noted in your benefit plan documents.

**If you do not get prior authorization before receiving one of these services, your benefit coverage may be reduced. You also may have no coverage if it's determined that the service is not medically necessary.** For information on which services require prior authorization, see your benefit plan documents.

## Where can I find information after I enroll?

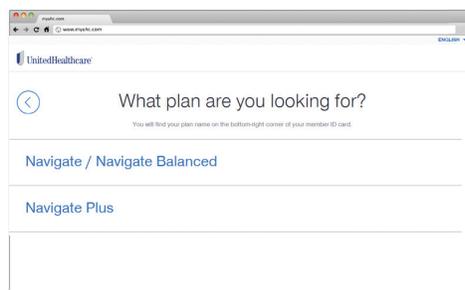
Once you enroll and register on [myuhc.com](https://myuhc.com), you can log in to take advantage of the available tools and resources.

Spanish-speaking members can visit our member website for in-language resources at [uhclatino.com](https://uhclatino.com).

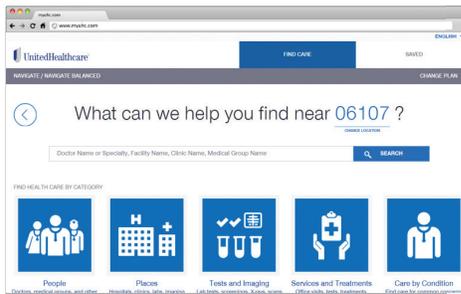
## Find your PCP at [welcometouhc.com](https://welcometouhc.com) \* English and Spanish provider directory.

Remember, you need to select a PCP when you enroll in the Navigate plan. If you don't select a physician, or if the physician you selected is not in the UnitedHealthcare Navigate network, a new physician will be assigned to you.

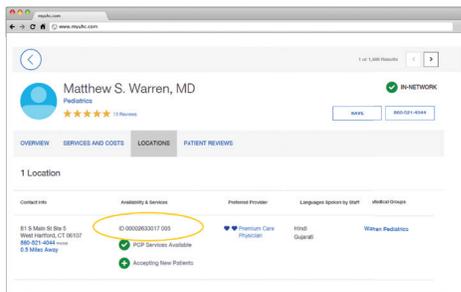
**Step 1:** Go to [welcometouhc.com](https://welcometouhc.com) \* and click on “All UnitedHealthcare Plans.” Then, click on one of the Navigate plans available to you. You'll be prompted for your ZIP code.



**Step 2:** Next, click on “People” to see a list of doctors in our network, and select “Primary Care” to find a PCP. Select a PCP from the providers listed. Or you can search by ZIP code, name, language or gender to find a PCP quickly and easily.



**Step 3:** Once you choose the PCP you want, write down all of the physician’s information, including the doctor’s address and telephone number. Importantly, when you open the location where you want to see your PCP, you’ll see a 14-digit physician identification (ID) number (circled). You’ll need to provide this information to select a PCP when you enroll in the Navigate plan.



The [welcometouhc.com](http://welcometouhc.com) website provides content in English only, but you can access the provider directory in English or Spanish. You can also visit our member website for Spanish-language resources at [uhclatino.com](http://uhclatino.com). If you would prefer to speak to our customer care professionals for assistance, please call:

**For English:** 1-855-828-7715

**For Spanish:** 1-800-940-1508



## Ready, set, enroll:

- Complete the enrollment form provided by your employer.
- Be sure you include the first and last name for all PCPs selected by you and any covered family members and/or dependents.
- Remember to provide the 14-digit physician ID number for each PCP listed on the form.

\*The [welcometouhc.com](http://welcometouhc.com) website provides content in English only, but you can access the provider directory in English or Spanish.

The information provided on included programs is for informational purposes only and is not a substitute for your doctor’s care. Please discuss with your doctor how the information provided is right for you.

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

GoodRx makes it **easy to find the lowest price** on your prescriptions.  
(And it's free!)

At [www.goodrx.com](http://www.goodrx.com) you can instantly compare local pharmacy prices for any FDA-approved prescription drug. In under 15 seconds you'll know where to go for the lowest price! Visit [www.goodrx.com](http://www.goodrx.com) to:

- **Find discount coupons** - Save up to 80% or more on cash prices at over 60,000 U.S. pharmacies.
- **Reduce your out-of-pocket costs** - Prices are often lower than insurance co-pays — great for those with high deductibles.
- **Pay no fees** - GoodRx is 100% free with no obligation or registration.

**Saving up to 80% on all your prescription drugs is as simple as...**



**1 Click.**  
Visit [www.goodrx.com](http://www.goodrx.com), enter the drug name and local zip code

**2 Compare.**  
Instantly view and compare prices for the prescription at local pharmacies

**3 Save.**  
Take the GoodRx coupon to the pharmacy with the lowest price and save up to 80%!



**Put GoodRx in the palm of your hand.**

Download our award winning mobile app. Instantly compare and save up to 80% on your prescriptions at over 60,000 U.S. pharmacies!

Over 2 million people use GoodRx to save on prescriptions each month.

GoodRx will save consumers nearly \$500,000,000 this year.

GoodRx is recommended by



**Stop paying too much for your medications!**

Visit [www.goodrx.com](http://www.goodrx.com) today and save up to 80%!

Accepted at virtually all U.S. Pharmacies.



CVS



Walgreens

Safeway



Walmart

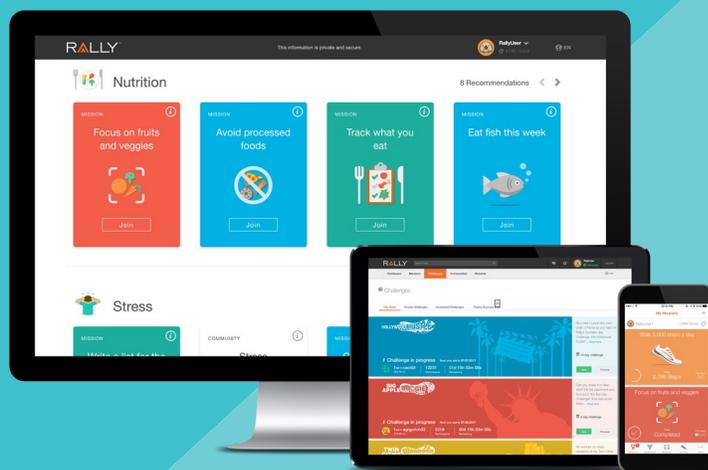


Ralphs

Drug discounts of up to 80% off are based on the discount from the cash price which is the price those without insurance coverage typically pay. GoodRx is not sponsored by or affiliated with any of the pharmacies GoodRx identified in its price comparisons. All trademarks, brands, logos and copyright images are property of their respective owners and right holders and are used solely to represent the products of these right holders. All medications must be used as directed, only manufacturer warranties apply

# Personalized health recommendations, just for you.

Rally® can help you get healthier, one small step at a time.



Rally is designed to help you make changes to your daily routine, set smart goals and track your progress. You'll get personalized recommendations to help you move more, eat better and improve your health—and have fun doing it.

Start with the quick Health Survey and get your Rally Age<sup>SM</sup>, a measure to help you assess your overall health. Rally will then recommend missions for you: activities designed to help improve your diet, fitness and mood. Start easy, and level up when you're ready.

Plus, on Rally there are lots of ways to earn Rally Coins, which you can use for chances to win rewards. Rack up Rally Coins for taking healthy actions, like joining missions, completing healthy activities, or pushing yourself in a Challenge.

Rally is available at no additional cost to you, as part of your health plan benefits.

Get started today at [myuhc.com](http://myuhc.com)®.



Get Your Rally Age



Build Healthy Habits



Win Cool Stuff



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

RallyHealth provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation of the health survey is voluntary. Your responses will be used in accordance with law to provide health and wellness recommendations and to conduct other plan activities. Your Health Age is based on self-disclosed information, including any applicable biometric screening data.

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# Earning up to \$200\* can feel pretty good.<sup>1</sup>

## Here's how SimplyEngaged works:

Complete the specific health and wellness activities listed below (Health Actions) to earn financial incentives and rewards\*. Your earned financial incentives will be provided through gift cards, health account deposits, or premium reductions.

You can track your activities and rewards through Rally®, a user-friendly digital experience that supports your program with online tools. As you complete health actions on the Rally website, in addition to financial incentives, you can also earn Rally Coins that can be used for sweepstakes, discounts, donations and more.

## To get started:

- 1 Visit [myuhc.com](http://myuhc.com)®.
- 2 Click on the **Health Resources** tab to find and link to Rally® website.
- 3 View **Rewards** on the Rally website to track your earned incentives.

\*Earnings are per person and include covered spouse or domestic partner.

Health Actions:	Reward:
<p><b>Complete the Health Survey.</b></p> <p>The Health Survey takes about 1.5 minutes to complete through the Rally website. Once completed, you'll receive:</p> <ul style="list-style-type: none"><li>• Your Rally Age<sup>SM</sup>—an assessment of your current health compared to your actual age.</li><li>• Personalized and interactive results and recommendations to help you set personal health goals.</li></ul>	 <p><b>\$25 + Rally Coins</b></p>
<p><b>Complete a Biometric screening.</b></p> <p>A Biometric health screening may help you better understand your health numbers and help you and your doctor make more informed decisions about your health.</p> <p><b>Know your numbers for:</b></p> <ul style="list-style-type: none"><li>• Total cholesterol.</li><li>• Blood pressure.</li><li>• Blood sugar (glucose)</li><li>• Body mass index (BMI).</li></ul> <p><b>You have 3 options to participate in the health screening:</b></p> <ol style="list-style-type: none"><li>1 Employer on-site event, if available.<sup>1</sup></li><li>2 Doctor's office or convenience care clinic. (Provider Results form must be completed.)</li><li>2 Participating Quest Diagnostics® provider.</li></ol>	 <p><b>\$75 + Rally Coins</b></p>



Earn up to \$200\* for completing health and wellness activities.

SimplyEngaged®

**Take healthier actions,  
get rewarded.**

 UnitedHealthcare®

# Earning up to \$200\* can feel pretty good.<sup>1</sup>

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\* Earnings are per person and include covered spouse or domestic partner.

## Health Actions:

## Reward:

### Complete the Health Survey.

The Health Survey takes about 15 minutes to complete through the Rally website. Once completed, you'll receive:

- Your Rally Age<sup>SM</sup>—an assessment of your current health compared to your actual age.
- Personalized and interactive results and recommendations to help you set personal health goals.



**\$25 +  
Rally Coins**

### Complete a Biometric screening.

A Biometric health screening may help you better understand your health numbers and help you and your doctor make more informed decisions about your health.

#### Know your numbers for:

- Total cholesterol.
- Blood pressure.
- Blood sugar (glucose)
- Body mass index (BMI).

#### You have 3 options to participate in the health screening:

- 1 Employer on-site event, if available.<sup>1</sup>
- 2 Doctor's office or convenience care clinic. (Provider Results form must be completed.)
- 2 Participating Quest Diagnostics® provider.



**\$75 +  
Rally Coins**

## Health Actions:

## Reward:

### Complete 3 Rally Missions.<sup>2</sup>

After you complete your Health Survey, Rally will suggest **Missions**—daily actions you can complete to help you reach your personal health and wellness goals.



**\$50 +  
Rally Coins**

### Complete a Wellness coaching program.

Once you've completed your health survey and received your biometric screening results, you will receive recommendations for coaching programs to help improve your health and wellness.

**There are 2 ways you can complete your coaching program<sup>1</sup>:**

- 1 Log in to [myuhc.com](https://myuhc.com)<sup>®</sup> and click on the Health Resources tab to begin working on your personal health improvement plan.
- 2 Call the wellness coach at **1-800-478-1057 (TTY: 711)**. Your coach will work with you to track your progress and help you reach your goals.

Allow an average of 2–5 months to complete the coaching program.

**Wellness coaching provides:**



**Online Learning**



**Peer-to-peer Discussions**



**Life Coaching**



**\$75 +  
Rally Coins**

### Complete a Gym Check-In.

Visit and check into a participating fitness center at least 12 days per month on the Rally mobile app for iOS or Android. Select from a network of leading fitness centers, including: boxing, climbing, cycling, yoga, Pilates, traditional gyms and more.



**\$20/mo. +  
Rally Coins**

### Complete a Cost Estimate.

Use the cost estimator tool once you log into [myuhc.com](https://myuhc.com) to perform a final cost estimate for a condition, treatment or procedure. You'll get estimates for health care costs to help you make more informed decisions about your treatment to help avoid any surprises.



**\$25 +  
Rally Coins**

# Real people. Real Appeal.

**FREE!\***

Everything you need to lose weight and keep it off —  
FREE to eligible UnitedHealthcare® members.\*

Join today at [success.realappeal.com](http://success.realappeal.com).

LOST  
**50**  
LBS



Dave L.  
Age 47

*“I’m stronger. I have  
a lot more energy.  
Thank you, Real Appeal.”*

LOST  
**37**  
LBS



Tashawna O.  
Age 37

*“This is no diet —this  
is not a gimmick.  
I feel great!”*

Thank you for being a UnitedHealthcare member. We are excited to offer Real Appeal, a free digital program that provides you with up to a full year of support for lasting weight loss\*. **On average, participants lose 10 pounds after attending just 4 online classes.** Your program includes:



### Personal transformation coach

- Step-by-step guidance and customization for a program that fits your needs, preferences and goals.
- Support and motivation for a full year to help you lose weight or maintain results.
- A personalized dashboard to keep track of your calories, fitness and goals.



### 24/7 convenience

Staying accountable to your goals is easier than ever with:

- Food, activity, weight and goal trackers.
- Unlimited access to digital content.
- Your online group class, which is designed to help you build camaraderie and accountability with others in the program.
- Weekly health tips from celebrities, athletes and health experts.



### Success kit

Resources to help you kick-start your weight loss and keep yourself on the road to results. Your kit will be delivered after your first class. It includes:

- Step-by-step Success Guides.
- Workout DVDs.
- Quick and simple recipes.
- Nutrition guide.
- And much more.

Join the thousands of members that have lost nearly 1 million pounds. Start today at [success.realappeal.com](http://success.realappeal.com). Spark your transformation with RealAppeal.

\*The Real Appeal program is provided to eligible members at no additional cost to you as part of your benefit plan. Real Appeal is a voluntary weight loss program that is offered to eligible participants over age 18 as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. MT1059613.1 8/2017 ©2017 United HealthCare Services, Inc. 17-5342



Life is full of ups and downs. Care24 provides you with support services and health information to help. You may have health concerns, personal or family issues, or work-related challenges. This service gives you a wide range of health and well-being information through one toll-free telephone number, provided at no cost to you as part of your health plan.



**Care24 for you** This trusted source of information and support lets you speak directly with an experienced registered nurse or master's-level counselor any time.



**How does it work?** Simply call the Care24 toll-free number, **1-888-887-4114**, whenever you have health-related questions. Registered nurses are available to help you with questions about health conditions or symptoms and provide information that helps you choose appropriate care for your needs.

**What kind of support do counselors provide?**

Counselors are available to help you address a wide range of personal concerns such as emotional distress, relationship worries, anxiety, grief and much more. When you call, you also can connect with legal\* and financial professionals.

**When can I call?** Nurses and master's-level counselors are available 24 hours a day, every day of the year. With the Care24 services, you don't need to make an appointment, rearrange your schedule or wait for Monday morning to get answers to your questions. You don't even need to go anywhere – you just need a telephone.



**Do I have access to an audio library?** Yes, when you call the Care24 number, press \* to speak with a nurse who will provide you with information on the health topics, along with the three digit access pin number. This allows you to listen to recorded health and well-being messages.

**Is there a website?** Yes, **myuhc.com**<sup>®</sup> offers customer service, information on hospitals and doctors, pharmacy service, health news, resources and more.



**Can I reach a nurse online?** Live Nurse Chat connects you with a registered nurse for a personal online conversation — 24 hours a day. Visit **myuhc.com**.

# Care24 Services providing help and information at your fingertips

**Find a doctor** in your area that will work with you to help you get the right care, at the right time, in the right health care setting.

**Health coaching** from registered nurses who are here to help you improve your health and save money.

- Learn to recognize when self-care, a doctor visit or the emergency room is appropriate.
- Understand medication interactions and how to reduce your prescription costs.

**Emotional support** is also available from master's-level counselors when you need help dealing with life's challenges. Get help with stress, anxiety, depression, grief, and much more.

**The Health Information Library** consists of more than 1,100 messages to provide you with useful health and wellness information, and is updated regularly. To listen to your message of choice, press \*to speak with a nurse who will provide you with information on the health topics along with the three digit access pin number.

## Care24<sup>®</sup> services

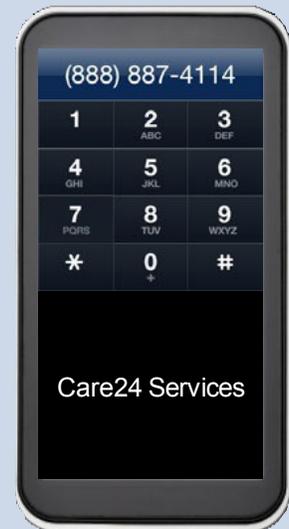
Available 24 hours a day, 7 days a week.  
Call **1-888-887-4114**.

**myuhc.com<sup>®</sup>**

TTY/TDD callers, please call the National Relay Center at **1-800-828-1120** and ask for the number above.



To keep the Care24 number handy by removing the decal and posting it in a convenient place. Or add the number to your cell phone so that it is available at your fingertips when you need it.



## Call Care24 services about:

- Routine illness
- Minor injuries
- Stress and anxiety
- Relationship worries
- Coping with grief and loss
- Questions to ask your doctor
- Personal legal concerns\*
- Men's, women's and children's health
- Prevention
- Self-care information
- Help Finding a doctor
- Information on medications
- General Health Information

\* Because of the potential for conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or an entity through which the caller is receiving Care24 services, directly or indirectly (e.g., employer or health plan).



## A tobacco cessation program offered in collaboration with the American Cancer Society.®

Although smoking rates have declined over the years, one out of six American adults still smokes.<sup>1</sup> It can be difficult for your employees to stop smoking or using any form of tobacco, especially without the proper help and resources.

Quit For Life is a clinically proven tobacco cessation program offered in collaboration with the American Cancer Society. The program uses an evidence-based combination of physical, psychological and behavioral strategies designed to help employees overcome their tobacco addiction.

### Multiple support options help employees end tobacco use.

**Quit For Life treats every tobacco user as a unique individual and tailors a quitting plan based on the employee's needs.** Employees have access to a Quit Coach for the duration of the program to help make a plan, set a quit date and provide ongoing support. Beyond coaching, employees receive a Quit Guide, access to the Text2Quit® text messaging program\* and nicotine replacement therapy throughout the process to help improve their confidence and motivation to quit. They also receive digital support, including expert-led online learning, interactive content and urge-management tools.

With multiple communication channels, employees can more easily connect with the Quit Coach and all the other resources in a way best suited to their preferences — helping keep them engaged and on track with their cessation plan.

Driving positive behavior change for 30+ years.



3.5 million lives helped since 1985.

49% quit rate.<sup>2</sup>

95% participant satisfaction.<sup>3</sup>

97% would recommend the program.<sup>4</sup>



## Here's how Quit For Life works.

Behavior-change strategies are developed for each employee based on their quit-tobacco goals. A **Quit Plan** is developed to help keep them on track and includes:

- 1 Set a quit date.** We help employees choose a quit date and set them up for success through coaching, text messaging and online support.
- 2 Manage tobacco urges.** Employees learn how to cope with urges to smoke, no matter when or where they have them.
- 3 Use cessation medications.** Employees learn how to supercharge their quit attempt with the proper use of nicotine replacement therapy and other FDA-approved cessation medications.
- 4 Tobacco-proof the environment.** Employees learn why getting rid of all their tobacco, ashtrays and lighters can help them quit and not start again.
- 5 Use social support.** Employees learn why it is important to ask their family and friends for support, and how to ask.

## Help empower employees to end tobacco use.

The program's design makes it easier to implement, administer and participate.



### Employee benefits:

- **Personalized action plan** tailored to specific needs.
- **Integrated online and telephonic experiences** provide behavior-change strategies.
- **24/7 support** for easier access to confidential services.
- Support to highlight the importance of **nicotine replacement therapy and prescription medications.**



### Employer benefits:

- **Evidence-based, accredited program** from a trusted source.
- **Turnkey program** with minimal oversight needed.
- **Promotional tools** that help encourage employee participation.
- **Integration with other UnitedHealthcare resources** helps drive results.



For more information on Quit For Life, contact your broker or UnitedHealthcare representative.

## The high cost of tobacco use to employers.



**\$3,160**

in medical expenses.<sup>5</sup>

**\$146**

in workers' compensation.<sup>5</sup>

**\$1,066**

in lost productivity.<sup>5</sup>

**\$1,903**

in smoking breaks.<sup>6</sup>

**\$6,275**

As your employees quit tobacco and become healthier, you may see potentially lower chronic illness rates and lower medical expenses.

\*Data rates may apply.

<sup>1</sup> [http://www.cdc.gov/tobacco/data\\_statistics/fact\\_sheets/adult\\_data/cig\\_smoking/](http://www.cdc.gov/tobacco/data_statistics/fact_sheets/adult_data/cig_smoking/)

<sup>2</sup> Quit For Life employerbook of business survey results. Results measured among responders to survey at six months post-program enrollment, with quit rate success defined as 30+ days of abstinence from all forms of tobacco, cumulative from 2006 to 2016.

<sup>3</sup> Quit For Life employerbook of business survey results. Results measured among responders to survey at six months post-program enrollment, where report being "very satisfied," "satisfied" and "somewhat satisfied" with the program, cumulative from 2006 to 2016.

<sup>4</sup> Quit For Life employerbook of business survey results. Results measured among responders to survey at six months post-program enrollment, where reported they would recommend the program, cumulative from 2006 to 2016.

<sup>5</sup> [http://www.cdc.gov/tobacco/data\\_statistics/fact\\_sheets/adult\\_data/cig\\_smoking](http://www.cdc.gov/tobacco/data_statistics/fact_sheets/adult_data/cig_smoking)

<sup>6</sup> <http://www.surgeongeneral.gov/library/reports/50years-of-progress/fact-sheet.html>

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthCare Services, Inc. or their affiliates. Text2Quit is a registered trademark of Vaxiva, Inc.

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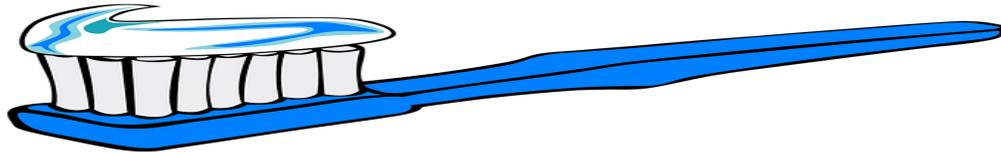


## MetLife Dental Benefits Summary

<b>Plan Description</b>	PPO  90th Percentile (Out-of-Network)
Deductible: Individual/Family	\$50/\$150
Annual Maximum	\$1,500
Preventative Services	100%
Basic Services	80%
Major Services	50%
Orthodontics	\$1,500/50%
Child only up to age 26	

# DENTAL RATES

Dental Tier	Total Monthly Rate	Employer Contribution	Employee Monthly Rate	Employee Bi-Weekly Rate
EMPLOYEE ONLY	\$22.77	\$22.77	\$0.00	\$0.00
FAMILY	\$66.02	\$25.64	\$40.38	\$20.19



\*Provider Finder\*

Website:

[www.metlife.com](http://www.metlife.com)

Network:

Dental PPO

**Please refer to your benefit summary for full plan details**

## MetLife Vision Plan

<b>Exam Copay</b>	\$10 Copay
<b>Frames</b>	\$130 allowance
<b>Lenses: Single/Bifocal/ Trifocal</b>	\$25 Copay
<b>Contact Lens</b>	\$130 allowance



**Please refer to your benefit summary for full plan details**



## VISION RATES

Vision Tier	Total Monthly Rate	Employer Contribution	Employee Monthly Rate	Employee Bi-Weekly
EMPLOYEE ONLY	\$6.20	\$0.00	\$6.20	\$3.10
EMPLOYEE + SPOUSE	\$11.79	\$0.00	\$11.79	\$5.90
EMPLOYEE + CHILD(REN)	\$12.43	\$0.00	\$12.43	\$6.22
FAMILY	\$18.27	\$0.00	\$18.27	\$9.14

Conditional Rates

**\*Provider Finder\***

Website:

www.mymetlifevision.com

Network:

VSP Network

# LIFE BENEFITS

## MetLife Life & AD&D

**Eligible Members**

All Active Full Time Eligible  
Employees

**Employee**

\$10,000

**Employer Paid**

This benefit is paid 100% by  
your employer

Please refer to your benefit summary for full plan details



[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

## How to Register on MyBenefits

MyBenefits provides you with a personalized, integrated and secure view of your MetLife-delivered benefits. You can take advantage of a number of self-service capabilities as well as a wealth of easy to access information. MetLife is able to deliver services that empower you to manage your benefits. As a first time user, you will need to register on MyBenefits. To register, follow the steps outlined below.

### Registration Process for MyBenefits

#### Provide Your Group Name

Access MyBenefits at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) and enter your group name and click 'Submit.'



#### The Login Screen

On the Home Page, you can access general information. To begin accessing personal plan information, click on 'Register Now' and perform the one-time registration process. Going forward, you will be able to log-in directly.

#### Step 1: Enter Personal Information

Enter your first and last name, identifying data and e-mail address.

#### Step 2: Create a User Name and Password

Then you will need to create a unique user name and password for future access to MyBenefits.

The User Name and Password requirements may vary by company setup. General setup includes a User Name between 8-20 characters, containing at least one letter and one number, and a password between 6-20 characters, containing at least one letter and one number.

#### Step 3: Security Verification Questions

Now, you will need to choose and answer three identity verification questions to be utilized in the event you forget your password.

#### Step 4: Terms of Use

Finally, you will be asked to read and agree to the website's Terms of Use.

#### Step 5: Process Complete

Now you will be brought to the "Thank You" page.

Lastly, a confirmation of your registration will be sent to the email address you provided during registration.



**Metropolitan Life Insurance Company**  
200 Park Avenue  
New York, NY 10166  
[www.metlife.com](http://www.metlife.com)



## *Benefits Claims Assistance for You*

At Insurors of Texas, we know that denied, unresolved or disputed claims create questions, anxiety and inconveniences. Plus, sometimes it's a challenge just to keep up with your covered benefits and providers.

That's why we have a dedicated Employee Benefits Claims Representative ready to help you each step of the way in navigating your healthcare. However, we also know that the help we offer is only beneficial if you know how to get it when you really need it.

Once you email us your issue or question with any associated paperwork to [BenefitsClaims@InsurorsofTexas.com](mailto:BenefitsClaims@InsurorsofTexas.com), the Claims Representative will research the reason for the issue, begin to work with the insurance carrier to get answers and information you need and assist with appeals.

You can expect an initial response within 2 business days. If you are in need of a quicker answer, you may want to contact your insurance carrier directly. Their number should be on the back of your insurance card or you can find them within the carrier directory within our website at [InsurorsofTexas.com](http://InsurorsofTexas.com).



## Who is Eligible?

If you are a full-time employee (working 30 or more hours per week) you are eligible to enroll in the benefits described in this guide.

## How to Enroll

The first step is to review your new benefit options. Make your benefit elections. Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualified change in status.

## When to Enroll

The open enrollment period runs from August 12, 2019 – August 23, 2019. The benefits you elect during open enrollment will be effective from October 1, 2019 - September 30, 2020.

## How to Make Changes

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include:

Marriage

Divorce

Legal separation

Domestic partnership status change

Birth or adoption of a child

Change in child's dependent status

Death of spouse, child or other qualified dependent

Change in residence due to an employment transfer for you or your spouse

Commencement or termination of adoption proceedings

Change in spouse's benefits or employment status

Hill County provides group benefits that renew annually. Please refer to the below for contact information. Please remember if you do not elect benefits during open enrollment, you will have to wait until the next annual open enrollment to get coverage.

Contacts	Contact Number/Email
United HealthCare: Medical	866-414-1959 <a href="http://www.myuhc.com">www.myuhc.com</a>
AM First: Premium Saver	888-888-2519
MetLife: Dental/Vision/Life	800-438-6388 <a href="http://www.metlife.com">www.metlife.com</a>
Insurors of Texas Claims	254-759-3789 <a href="mailto:benefitsclaims@insurorsoftexas.com">benefitsclaims@insurorsoftexas.com</a>
Insurors of Texas Account Executive Natalie BeShears	254-759-3804 <a href="mailto:nbeshears@insurorsoftexas.com">nbeshears@insurorsoftexas.com</a>



# Guardian - Quick Reference Guide

It's easy to administer your Guardian benefits plans on their website [www.GuardianAnytime.com](http://www.GuardianAnytime.com), over secure e-mail or by phone. We are there for you no matter what your needs are.

**Employees can access helpful information online!** Members can view information about their benefits, submit an Evidence of Insurability application or short-term disability claim, check the status of a claim, find a provider or access Guardian Anytime mobile...and much more!

**Customer Response Unit: 800-627-4200** Prefer to talk to someone over the phone? Guardian's knowledgeable, experienced Customer Response Unit representatives can assist you with questions about your plans, Guardian Anytime (including a walkthrough of our website) and more. Call us Monday – Friday from 7:00 a.m. – 8:30 p.m. EST/4:00 a.m. – 5:30 p.m. PST.

**Guardian's secure e-mail** If you wish to e-mail your question or request, you can do so through the secure-email channel on [www.GuardianAnytime.com](http://www.GuardianAnytime.com).

# Texas Life - Quick Reference Guide

You can administer your policy on their website [www.texaslife.com](http://www.texaslife.com). Policyholders can make payments, update beneficiary's and change addresses by logging in to your account.

Do you need to talk to someone at Texas Life? Do you have a question about your policy? Your concerns are our concerns, and we would welcome the opportunity to talk to you.

Please use the general directory below to reach the department with whom you need to speak. If you don't know the name of the department that can provide the information you need, please dial the number below, then press "0" for the operator.

**Customer Service: 800-283-9233** If you'd like to talk to a customer service representative, please call between 7:00 a.m. and 6:00 p.m. Central Time Monday through Friday.

<b>Department</b>	<b>Extension</b>	<b>Fax</b>
Claims	ext. 6813	254.745.6325
Policy Holder	ext. 6814	254.745.6393
Policy Holder ( <i>Spanish</i> )	ext. 6892	254.745.6393

## CarLyn Office

Claims or policy assistance for both Guardian and Texas Life: **254-420-4500** Someone is available Monday – Friday from 8:00 am – 5:00 pm CST. You can also email [claims@carlyngroup.com](mailto:claims@carlyngroup.com).

## Think you'll "never" be able to save?

Look how fast that can change.



Twice-a-month pretax contributions of \$150 could potentially grow to more than \$100,000 over 15 years! But your out-of-pocket cost may be less than you think.

Tax deferral can potentially accelerate your account's growth

24 contributions over 12-month period	Reduce current tax withholding by	Your out-of-pocket cost	Potential account value		
			5 years	15 years	25 years
\$ 50.00	\$12.50	\$ 37.50	\$6,802	\$26,563	\$58,752
\$ 75.00	\$18.75	\$ 56.25	\$10,203	\$39,845	\$88,129
\$100.00	\$25.00	\$ 75.00	\$13,604	\$53,127	\$117,505
\$150.00	\$37.50	\$112.50	\$20,406	\$79,690	\$176,257
\$200.00	\$50.00	\$150.00	\$27,208	\$106,253	\$235,009
\$300.00	\$75.00	\$225.00	\$40,813	\$159,380	\$352,514

This example is hypothetical, does not reflect the return of any specific investment and is not a guarantee of a specific rate of return. Figures are based on an annual 5% rate of return and a 25% federal marginal income tax bracket. Income taxes must be paid at withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½. Investment return and principal value will fluctuate so that the investor's units, when redeemed, may be worth more or less than their original cost. Fees and charges, if applicable, are not reflected in this example and would reduce the results shown. Bear in mind that investing involves risk, including possible loss of principal.



**Jeremy King**  
**Financial Advisor**  
 (817) 823-0965  
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2745 Dallas Pkwy, Ste 480  
 Plano, TX 75093

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American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products and other financial services to customers in more than 80 countries and jurisdictions.



# OUR PLAN

[VIEW PLAN DOCUMENTS](#)

Employer Name:  
Hill County - 208

Participation date:  
07-01-1975

## BASIC PLAN OPTIONS

Employee Deposit rate	7%
Employer Matching	200%
Prior Service Credit	125%

## RETIREMENT ELIGIBILITY

Age 60 (Vesting)	8 years of service
Rule of	75 years total age plus service
At Any Age	30 years of service

## OPTIONAL BENEFITS

Partial Lump-Sum Payment at Retirement	No
Group Term Life	Active employees-plus-retirees
Most recent COLA	100% CPI (2010)

## TOTAL CONTRIBUTION RATE

Retirement Plan Rate ( <a href="#">note</a> )	9.58%
Group Term Life Rate	0.38%
Total Contribution Rate	9.96%

TCDRS 800-823-7782