



EMPLOYEE BENEFITS

MEDICAL

DENTAL

VISION

LIFE

GAP MEDICAL

EAP

WELLNESS

TELEHEALTH

2020-2021



United HealthCare-Medical and Prescription Drugs

| UHC NAVIGATE HMO | BCXO K5 + PREMIUM SAVER | |
|--|--|--|
| Services | In-Network Only | |
| Physician Visit: Specialist Visit Virtual Office Visit | \$0 Copay (child up to age 19)/\$25 \$75 Copay- Referral Required on File \$0 Copay | |
| Deductible - Individual - Family | Major Medical \$500 per Individual \$1,000 per Family | |
| OOP Max - Individual - Family | Major Medical \$4,000 per Individual \$8,000 per Family | |
| Coinsurance | 80%-In-Network | |
| Lab and X-ray | You Pay 20% after Deductible | |
| Imaging (MRI, Pet, CTs, etc.) | \$500 Copay | |
| Preventive Care | 100% Covered | |
| Urgent Care | \$100 Copay | |
| Emergency Room | \$500 Copay | |
| Hospitalization | You Pay 20% after Deductible | |
| Prescription Drugs - Tier 1 - Tier 2 - Tier 3 | <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 Rate |
|-----------------------|--------------------|-----------------------|-----------------------|-------------------------|
| EMPLOYEE ONLY | \$731.34 | \$731.34 | \$0.00 | \$0.00 |
| EMPLOYEE + SPOUSE | \$1,571.80 | \$1,193.74 | \$378.06 | \$189.03 |
| EMPLOYEE + CHILD | \$1,229.92 | \$1,111.36 | \$118.56 | \$59.28 |
| EMPLOYEE + CHILD(REN) | \$1,229.92 | \$992.82 | \$237.10 | \$118.55 |
| FAMILY | \$2,083.06 | \$1,581.68 | \$501.38 | \$250.69 |

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

Provider Finder

Website:

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

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: 01757)D(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

SoftCare
Payer ID: 01757
Submit Electronic Claims to:
www.softcare.com

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

888.888.2519
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: 01757)D(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 AmFis 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.

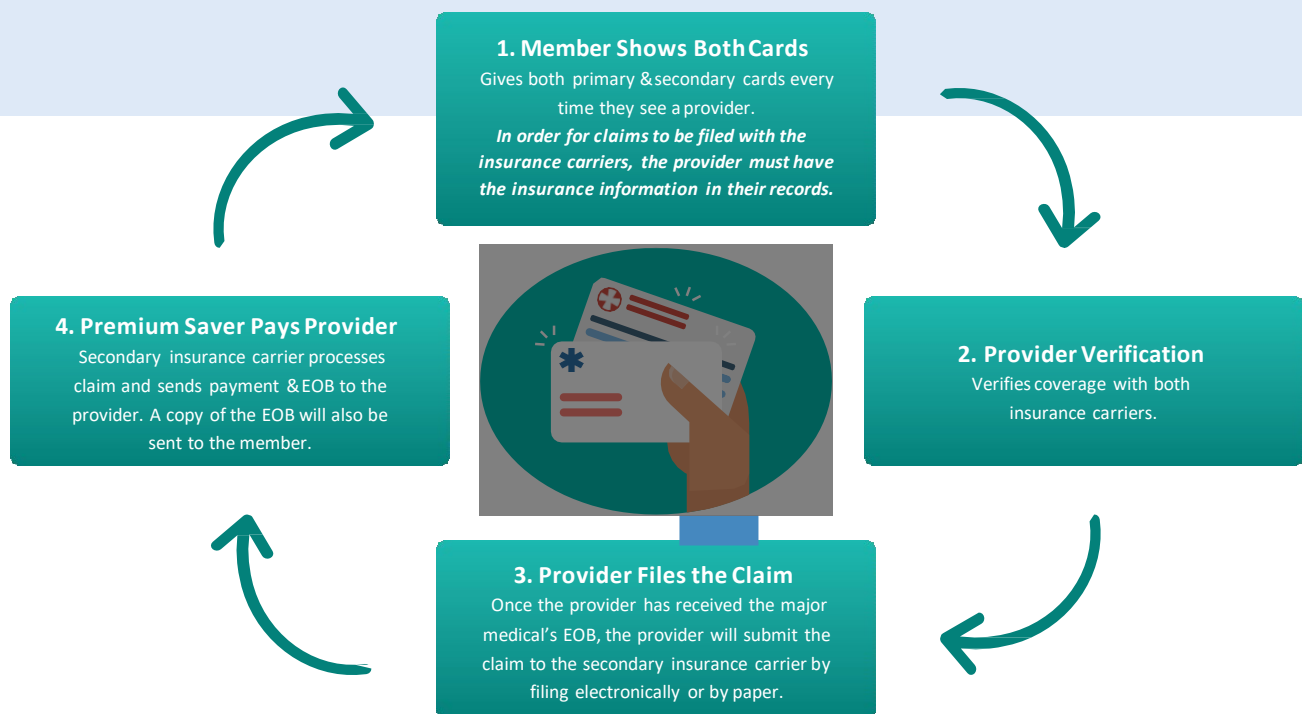
Who is Morgan White Group?

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

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

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



MetLife Dental Benefits Summary

| | |
|---|---|
| Plan Description | 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 Child only up to age 26 | \$1,500/50% |

DENTAL RATES

| Dental Tier | Total Monthly Rate | Employer Contribution | Employee Monthly Rate | Employee Bi-Weekly Rate |
|---------------|--------------------|-----------------------|-----------------------|-------------------------|
| EMPLOYEE ONLY | \$24.18 | \$24.18 | \$0.00 | \$0.00 |
| FAMILY | \$70.06 | \$29.68 | \$40.38 | \$20.19 |



Provider Finder

Website:

www.metlife.com

Network:

Dental PPO

Please refer to your benefit summary for full plan details

MetLife Vision Plan

| | |
|---|-----------------|
| Exam Copay | \$10 Copay |
| Frames | \$130 allowance |
| Lenses: Single/Bifocal/ Trifocal | \$25 Copay |
| Contact Lens | \$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 Rate |
|-----------------------|--------------------|-----------------------|-----------------------|-------------------------|
| EMPLOYEE ONLY | \$6.20 | \$0.00 | \$6.20 | \$3.10 |
| EMPLOYEE + SPOUSE | \$11.80 | \$0.00 | \$11.80 | \$5.90 |
| EMPLOYEE + CHILD(REN) | \$12.44 | \$0.00 | \$12.44 | \$6.22 |
| FAMILY | \$18.28 | \$0.00 | \$18.28 | \$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



Your benefits at a glance.

Need help with your health or health plan?

Managing your health and plan benefits isn't always easy. We're here to help. Our **Advocates** are passionate about helping people with:

- Benefits and claims questions.
- Pharmacy needs.
- Provider searches.
- Emotional health.
- Lowering out-of-pocket costs.
- Complex health care support.
- And more.

Kind, supportive guidance.

Your Advocate will stay on the line until your question is resolved to help you find the information and support you need.

Just one number to call.

Contact us by calling the number on your health plan ID card. We're available Monday through Friday during business hours.

Or, visit myuhc.com[®] and click *Call or Chat*.

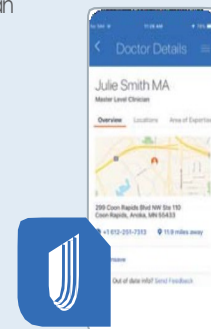


Get on-the-go access.

When you're out and about, the **UnitedHealthcare**[®] app puts your health plan at your fingertips.

Use the UnitedHealthcare app to:

- Find nearby care options in your network.
- Video chat with a doctor 24/7—without leaving the app.
- See your claim details and view progress toward your deductible.
- View and share your health plan ID card.
- Log on easily with Touch ID[®].



Download the app from the [App Store](#)[®] or [Google Play](#)[®].

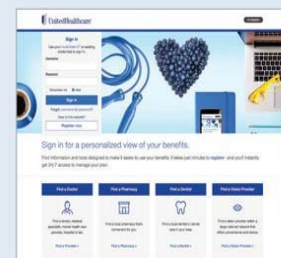
App Store and Touch ID are registered trademarks of Apple, Inc. Google Play is a registered trademark of Google LLC.

24/7 access to your medical plan info.

myuhc.com[®] is your personalized member website where you can easily access and manage your medical plan information, 24/7.

Use myuhc.com to:

- Find and price care.
- Order prescriptions.
- See what's covered.
- And more.
- View claim details.
- Check your plan balances.



Register today at myuhc.com.

Want to learn more?
welcometouhc.com



Get on-the-go access to your health plan.

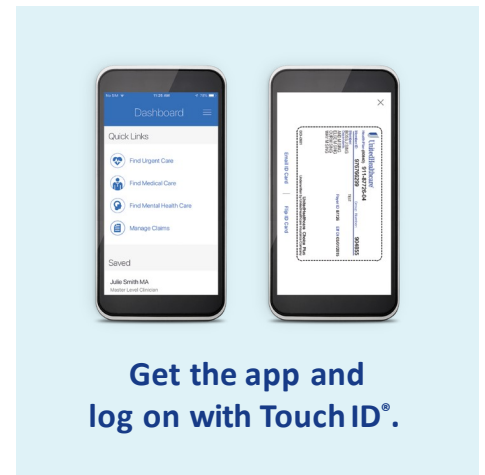
The UnitedHealthcare® app puts your plan at your fingertips.



The app has you covered.

When you're out and about, you can do everything from managing your plan to getting convenient care. Just download the app to:

- Find nearby care options in your network.
- Estimate costs.
- Video chat with a doctor 24/7.
- View and share your health plan ID card.
- See your claim details and view progress toward your deductible.



The UnitedHealthcare app is available for download for iPhone® or Android™.



Apple, App Store, iPhone, Touch ID and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC. Google Play and the Google Play logo are registered trademarks of Google Inc.

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

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.

*Data rates may apply.

Facebook.com/UnitedHealthcare Twitter.com/UHC Instagram.com/UnitedHealthcare YouTube.com/UnitedHealthcare

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With Virtual Visits, it's easy to video chat with a doctor 24/7—whenever, wherever.

Whether you're at work, home, traveling, you name it—a Virtual Visit lets you talk with a doctor by video 24/7. If needed, a Virtual Visit doctor can treat and prescribe* medication for everyday illnesses like the flu, sinus infections, a cough and more.

And, with a UnitedHealthcare plan, your cost is **\$50 or less.****

To get started sign in at myuhc.com/virtualvisits or download the UnitedHealthcare® app.

In addition to all of the great things you can do on myuhc.com® or the UnitedHealthcare app, you can now talk to a doctor as well. There are no additional accounts to set up or apps to download.



American Well



Doctor on Demand



Teladoc

Quality care when and where you need it.

Use a Virtual Visit for everyday medical conditions:

- Allergies
- Bronchitis
- Eye infections
- Flu
- Headaches/migraines
- Rashes
- Sore throats
- Stomachaches
- And more



Virtual Visits may save you time and money.

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



* Certain prescriptions may not be available, and other restrictions may apply.

**The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time.

*** UnitedHealthcare data: based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low acuity and could be treated in a Virtual Visit, primary care physician or urgent/convenient care setting. The UnitedHealthcare® app is available for download for iPhone® or Android™. iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google LLC.

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 UnitedHealthcare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

When life gets challenging, you've got caring, confidential help.

If you need guidance navigating mental health, financial or legal concerns, take advantage of the Employee Assistance Program (EAP) for 24/7 support—at no extra cost.



It's good to know you're not alone.

Reaching out to an EAP consultant is a good first step. They're trained to understand your concerns so they can connect you with the consultant or service best able to help you:

- Address depression, anxiety or substance use issues.
- Improve relationships at home or work.
- Manage stress.
- Work through emotional issues or grief.
- Assistance with legal and financial concerns.



One call puts you in touch with a clinician, counselor, mediator, lawyer or financial adviser who could help change your life for the better.



Call the member phone number on your health plan ID card and ask to speak to an EAP consultant. Or, contact EAP directly 24/7 at 1-888-887-4114.



The material provided through this program is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare 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)

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Comfort for you and your family

The one predictable thing about life is that it's unpredictable. And when times get hard, we seek comfort, encouragement, and hope for our loved ones. But grief comes in many forms and affects us in different ways. That's why grief counseling services are offered with your life insurance coverage. Whether it's help coping with a loss or a major life change, the professional counselors and services we offer through LifeWorks US Inc. are ready to support you and your family to move forward¹ – at no extra cost.

Confidential support 24/7

Making sure you receive professional and confidential support during life's difficult times is our priority. It could be that:

- a loved one has died
- you've received a serious medical diagnosis or critical illness
- you've finalized a divorce
- you've lost your job.

These counseling sessions are tailored to you and your individual needs* - you can meet in-person or over the phone with one of LifeWorks' network of licensed counselors.

**If you feel you'd like extra sessions on top of what's covered in your plan, counselors can help you find professional services that fit your specific needs, preferences, finances and health insurance coverage.*

Confidential Legal and Financial Consultation

- Access to a LifeWorks' in-house attorney for a 30 minute consultation to assist you on making informed decisions as it pertains to a loss.
- 1 hour consultation with a certified financial planner to assist with education, strategies and options

Easy-to-access resources

Sometimes you just need a little guidance. LifeWorks offers self-help resources online to help you through the grieving process, giving the level of support you need at your own pace. Support covers:

- end-of-life issues
- funeral and memorial planning
- what to do after the death of a loved one
- adult care for surviving elders
- grieving well and getting better
- single parenting

Funeral assistance services

Through private sessions, counselors can help you, your loved ones and your beneficiaries with customizing funeral arrangements. They can provide referrals and provide helpful information, like:

- nearby funeral homes and cemetery options
- back-up care for children or elderly
- funeral cost estimates from local providers
- notifying the Social Security Administration, banks, and utilities
- other service providers such as florists, caterers and hotels
- local support groups.



To speak with a
LifeWorks Counselor

Call:
1-888-319-7819

Visit:
metlifegc.lifeworks.com
User Name: **metlifeassist**
Password: **support**



MetLife

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 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 Username 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

Checking your benefits just got easier

MetLife's mobile app puts convenience in the palm of your hands. You can quickly access¹ and manage your benefits information — anytime, anywhere.

[Auto Insurance

- Access your ID card
- Pay your auto insurance bills
- File claims
- View your policies and more]

[Dental Insurance

- Find a dentist
- **DHMO Plans Only:** [Add/Change your dental office]
- **PPO Plans Only:** [Get estimates on most procedures]
- **PPO Plans Only:** [View your Plan Summary]
- **PPO Plans Only:** [View your claims]
- Track your brushing and flossing]

[Disability Insurance

- View and update claim [and leave] information
- Set up direct deposit for benefit payments]

[Legal Services

- Find an attorney
- View your coverage details
- Get a case number]

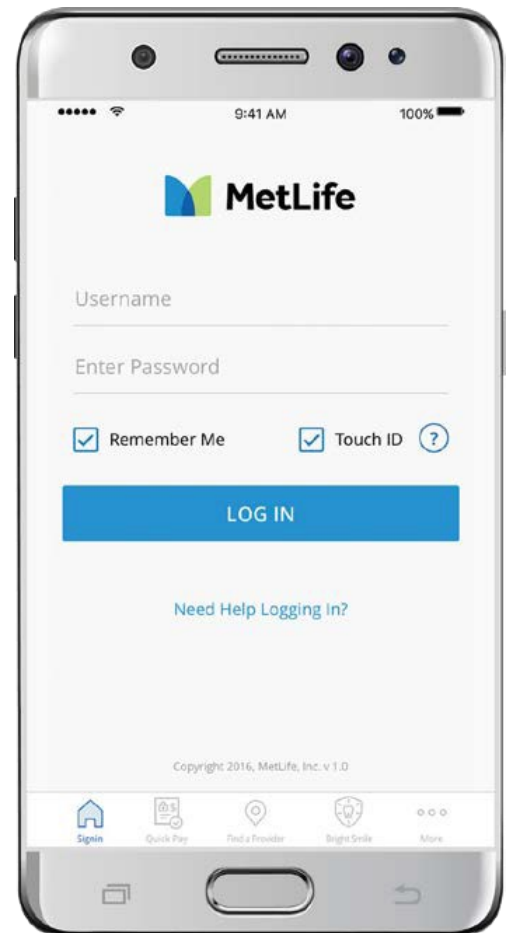
[Vision Insurance

- Find a provider
- [View your ID card]]

Plus, view your current coverage for [Life Insurance,][Accident Insurance,][Critical Illness Insurance,][Hospital Insurance,][and][Cancer Insurance].

It is easy to get the MetLife US Mobile app

Search “MetLife” on the iTunes App Store or Google Play and download the MetLife US Mobile App, or scan these QR codes.



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 anytime, any day. Set up medication reminders.

Choose home delivery.



By going online:

Visit 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 |
|--|---|---|
| \$ Tier 1 —Lowest cost | Lower-cost medications. Some brand-name medications. | Tier 1 medications have the lowest out-of-pocket costs. Consider generic alternatives. |
| \$\$ Tier 2 —Mid-range cost | Mix of brand-name and generic medications. | Tier 2 drugs may cost less than Tier 3 drugs. ³ |
| \$\$\$ Tier 3 —Highest cost | 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. ³ |

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 login to 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 away for you to get your specialty medications. We provide ongoing support to help you manage more complicated conditions.



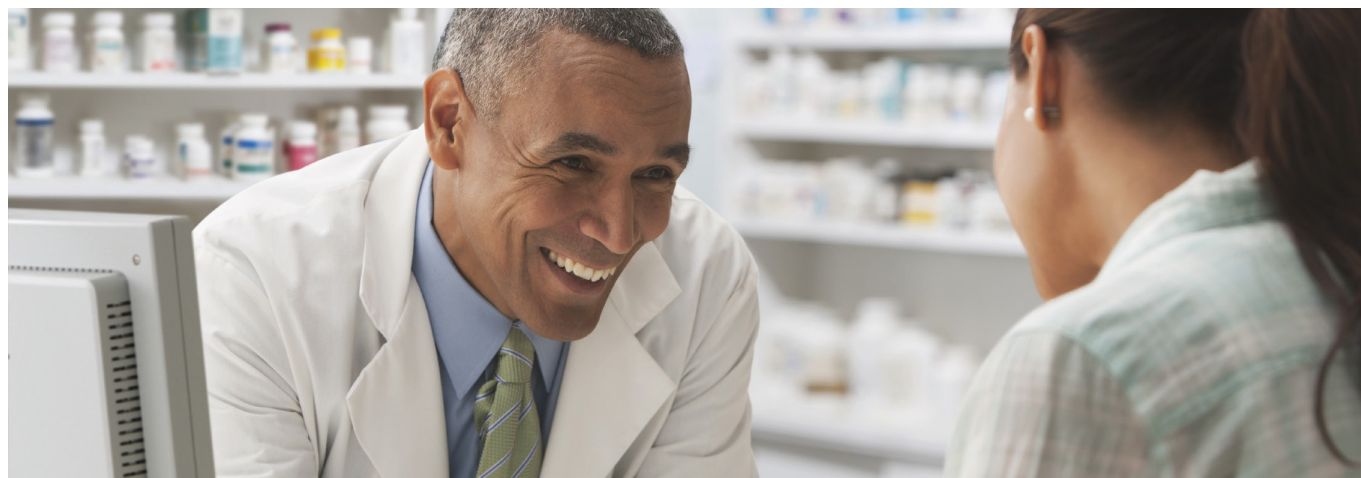
Log on to myuhc.com see if you could save. Or use the **Health4Me** app.

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. |



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

At 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 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, 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 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



Tips on Managing Your Own Prescriptions

One key way to save money throughout the year on your own healthcare is by being wise when it comes to prescriptions. The following are tips to help you become your own advocate in managing your prescriptions and their costs:

- ✚ Take advantage of your preventative services such as yearly wellness visits, health screenings, mammograms, colonoscopies and vaccines to catch medical conditions early, when they are most treatable. This may reduce the chance that you'll need to take certain prescription medications in the future.
- ✚ Make the most of the time when discussing prescriptions to let your doctor know that cost is a factor so that you can work on the solution together.
- ✚ Always ask your doctor if there is a **generic medication** that can be provided instead of a brand-name product. These medications have the same active ingredients as brand-name drugs, but often at a much lower cost. You can use [Drugs@FDA](#) to look up generic equivalent for your brand-name drug.
- ✚ **HEB Discount Program:** HEB has a RX discount program that might be cheaper than your insurance or Good RX Discount.
- ✚ Always check your formulary because copayments for two similar drugs may be wildly different. When a doctor prescribes a new drug, either check the formulary right then or ask for his top choices. Then, you can check with your insurer to find out copayments on each along with any restrictions so that you can make the best choice.
- ✚ **Shop around.** It is recommended that you compare prices at various pharmacies in your area in addition to the price for the mail-order option. When you are at the pharmacy, always ask “is this your lowest price” and if they have any additional coupons.
- ✚ Ask for samples. Instead of paying for a full month of a new drug which you want to try, ask your doctor if there are samples available so that you can try it for a couple of weeks before committing.
- ✚ Sometimes doubling the dose does not double the price. If this is the case for your prescription and the pill is splittable, this can be an efficient way to save money while still getting the benefit of the drug.
- ✚ Each time you get a new prescription, research coupons. There are a multitude of sites that offer coupons for particular drugs. So, make sure to search online before you go to the pharmacy.
 - Utilize [GoodRx.com](#) to find the lowest prices and discounts online or via their mobile app.
 - Collect and compare prices for every FDA-approved prescription drug at more than 70,000 US pharmacies.
 - Find free coupons to use at the pharmacy.
 - Show the lowest price at each pharmacy near you.
 - Examples of additional options are [WeRX.org](#) and [LowestMed.com](#)
- ✚ For cost and time efficiency, look into mail-order options. Your insurance carrier will likely have a recommendation as to a program they would like for you to use. Plus, there are numerous additional options such as [HealthWarehouse.com](#) and [Express-Scripts.com](#). You will want to make sure any online pharmacy you use has a VIPPS (Verified Internet Pharmacy Practice Sites) seal on it. Other red flags to be aware of are websites who don't ask for your doctor's prescription and those that don't have a pharmacist on call who can answer questions.



Free meter program

Helping you manage your diabetes

Diabetes may harm your eyes, kidneys, nerves, heart and blood vessels. The impact can be long term. Regular blood sugar testing can help you manage your diabetes and may lead to better glucose control.

Take Advantage of this great offer

To help you monitor blood sugar levels, your pharmacy benefit plan offers a free One Touch or Contour Next meter program.* With this program, you are able to get a blood sugar meter at no charge to you. You and your doctor can choose from a variety of meters. For more details, call customer service at the phone number on your benefit ID card, or contact the meter manufacturer at the numbers on the back page.

How to get your free meter

- 1 Discuss with your doctor and select the meter that is best for you.
- 2 Once you decide, contact the manufacturer directly.
- 3 The meter will arrive by mail three to seven days after placing the order.

*One free meter per member. Other restrictions may apply.




Don't delay. Talk with your doctor about choosing the appropriate meter for you.

Choose from these brand-name meters

To order one of these OneTouch® meters, call **1-800-845-9525** or visit the website at OneTouch.orderpoints.com.

Order Code: 236DMT001




OneTouch®

| Blood Glucose Monitors | Test Strips |
|--|-----------------------------|
|  OneTouch Verio® Meter | OneTouch Verio® Test Strips |
|  OneTouch Verio Flex® Meter | OneTouch Verio® Test Strips |
|  OneTouch Verio® IQ Meter | OneTouch Verio® Test Strips |

To order one of these CONTOUR®NEXT meters, call **1-800-401-8440** or visit the website at ContourNextFreeMeter.com.

Order Code: BDC-UHC

CONTOUR®NEXT

| Blood Glucose Monitors | Test Strips |
|--|--------------------------|
|  CONTOUR®NEXT meter | CONTOUR®NEXT test strips |
|  CONTOUR®NEXT EZ meter | CONTOUR®NEXT test strips |
|  CONTOUR®NEXT ONE meter | CONTOUR®NEXT test strips |

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In Network Urgent Care Clinics

- 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
[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

- **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

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

¹ 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.

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

³ 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. 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.



Find a provider in 10 easy steps.

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

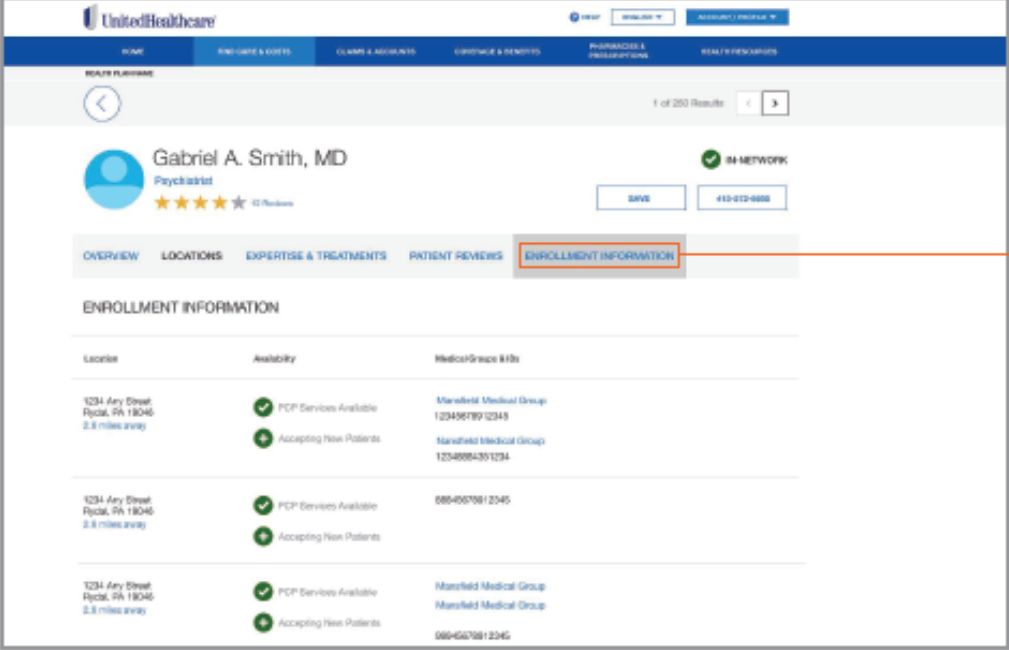
Start here.

- 1 Go to myuhc.com®.
- 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.”

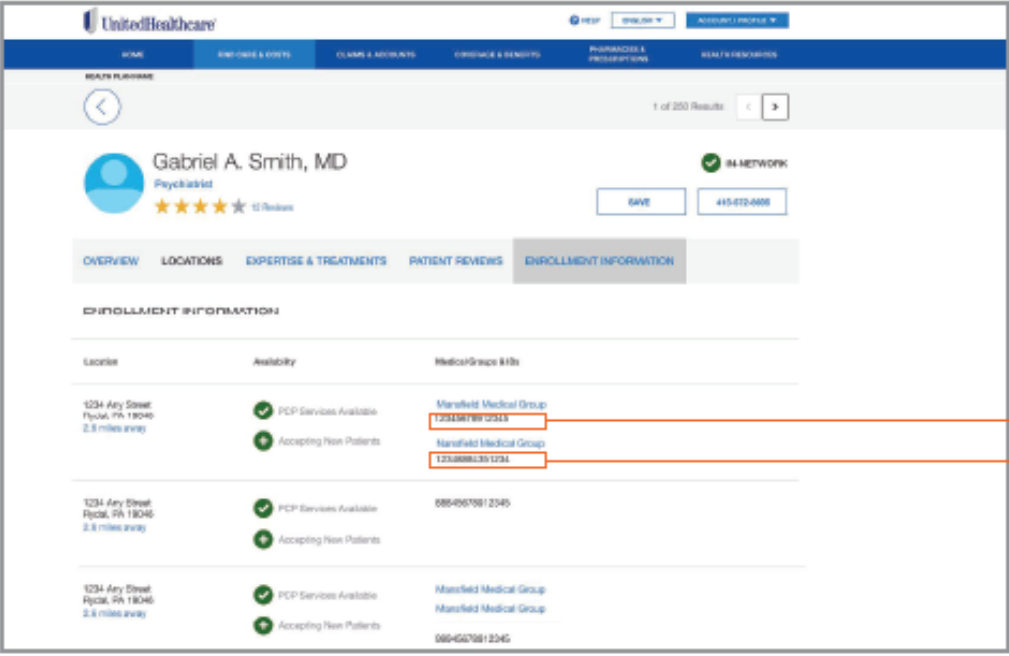
Things to note:

- 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 **referral** on file. 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.



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.*

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* 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.*

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. 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 at 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.

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 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 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 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?

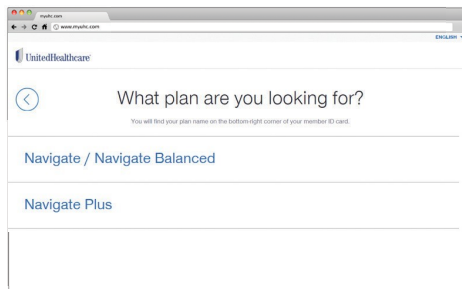
Once you enroll and register on myuhc.com, you can log in to take advantage of the available tools and resources.

Spanish-speaking members can visit our member website for in-language resources at uhclatino.com.

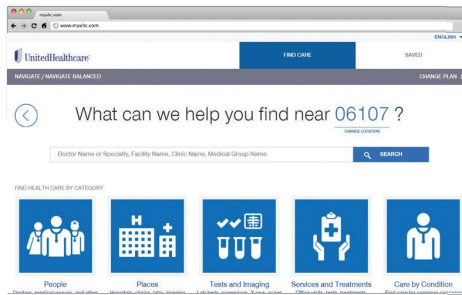
Find your PCP at welcometouhc.com* English and Spanish provider directory.

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.

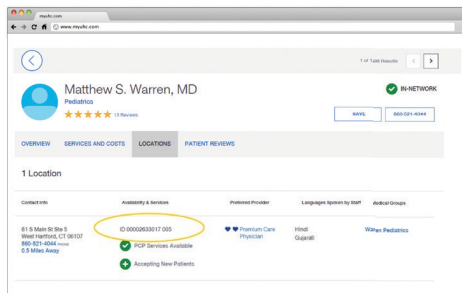
Step 1: Go to welcometouhc.com* and click on "All UnitedHealthcare Plans." Then, click on one of the Navigate plans available to you. You'll be prompted for your ZIP code.



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 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. 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 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.

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

With SimplyEngaged, you can get rewarded for taking healthier actions.

Here's how SimplyEngaged works.

With Rally®, you can access the SimplyEngaged® health and wellness activities available to you. For each Health Action you complete, you'll earn Rally Coins,** which you can redeem for rewards. Plus, you can earn financial incentives provided through gift cards, health account deposits or premium reductions. Rally's digital experience gives you one place to track your activities and rewards.

To get started, go to myuhc.com® > Health Resources > Rally.

Health Actions:

Reward:

Complete the Health Survey and watch the video.

The Health Survey takes about 15 minutes and upon completion you'll receive personalized suggestions to help you set health goals. Pair this with a short Health Actions video to see your opportunities to earn rewards.



**\$25 +
Rally Coins**

Complete a coaching program.

The results of your Health Survey will provide recommendations for coaching programs that may help improve your health and wellness. These programs are available at no additional cost as part of your health plan benefits. Complete one of the following programs to earn more rewards:



**\$100 +
Rally Coins**

Wellness Coaching provides access to expert coaches and digital tools to help you reach your health goals. It's all about getting and staying healthy—your way—anytime. Choose from a variety of programs, like sleeping better, eating smarter and getting fit.

Real Appeal® may help you start living a healthier life with online weight loss tools to help you achieve lifelong results, one small step at a time. Real Appeal delivers the support to help you lose weight through online coaching, a Success Kit delivered to your door and a community of members to keep you motivated.

Quit For Life® has helped 4 million members quit smoking or using tobacco. It provides the tools, 1-on-1 support and a personalized plan to help you quit your way.

Health Actions:

Reward:

Complete a Biometric screening.

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

Get screened for:

- Total cholesterol.
- Blood pressure.
- Tobacco attestation.
- Body mass index (BMI).

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

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



**\$75 +
Rally Coins**

Complete a Virtual Visit.

Virtual Visits may be a convenient option when you need care. You can talk to a doctor—24/7—by phone or video for conditions like the flu, allergies, rashes, migraines and many more.



**\$25 +
Rally Coins**

Complete a Gym Check-In.

Check in to a participating fitness center at least 12 days per month on the Rally Health app. Select from a network of leading fitness centers, where you'll find boxing, climbing, cycling, yoga, Pilates, traditional gyms and more.



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



To get started, go to myuhc.com > Health Resources > Rally.



¹ Quit For Life Employer Book of Business Survey results, cumulative from 2006 to 2018.

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

** Rally Coins can be earned under Rally Health. A reward can only be earned once per incentive year per health action, with the exception of the Fitness Action, up to the maximum incentive amount. Rally Coins may be used to enter sweepstakes for additional rewards.

Virtual Visits (phone and video chat with a doctor) 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, or for all members. Check your benefit plan to determine if these services are available.

Red Appear is a voluntary weight loss program that is offered to eligible participants 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.

UnitedHealthcare understands the importance of protecting your privacy. We care about the relationship we have with you. Our business practices are in compliance with the Health Insurance Portability and Accountability Act (HIPAA) and other applicable privacy and security requirements.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Quest Diagnostics is a registered trademark of Quest Diagnostics.

Rally Health 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 in the Health Survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Simply Engaged is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

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

Facebook.com/UnitedHealthcare Twitter.com/UHC Instagram.com/UnitedHealthcare YouTube.com/UnitedHealthcare

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.

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. 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





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.¹ 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.²

95% participant satisfaction.³

97% would recommend the program.⁴



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.⁵

\$146

in workers' compensation.⁵

\$1,066

in lost productivity.⁵

\$1,903

in smoking breaks.⁶

\$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.

¹ http://www.cdc.gov/tobacco/data_statistics/fact_sheets/adult_data/cig_smoking/

² Quit For Life employer book of business survey results. Results measured among responders to survey 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.

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

⁴ Quit For Life employer book of business survey results. Results measured among responders to survey six months post-program enrollment, where reported they would recommend the program, cumulative from 2006 to 2016.

⁵ http://www.cdc.gov/tobacco/data_statistics/fact_sheets/adult_data/cig_smoking

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

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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, 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.



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 10, 2020 – August 15, 2020. The benefits you elect during open enrollment will be effective from October 1, 2020 - September 30, 2021.

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

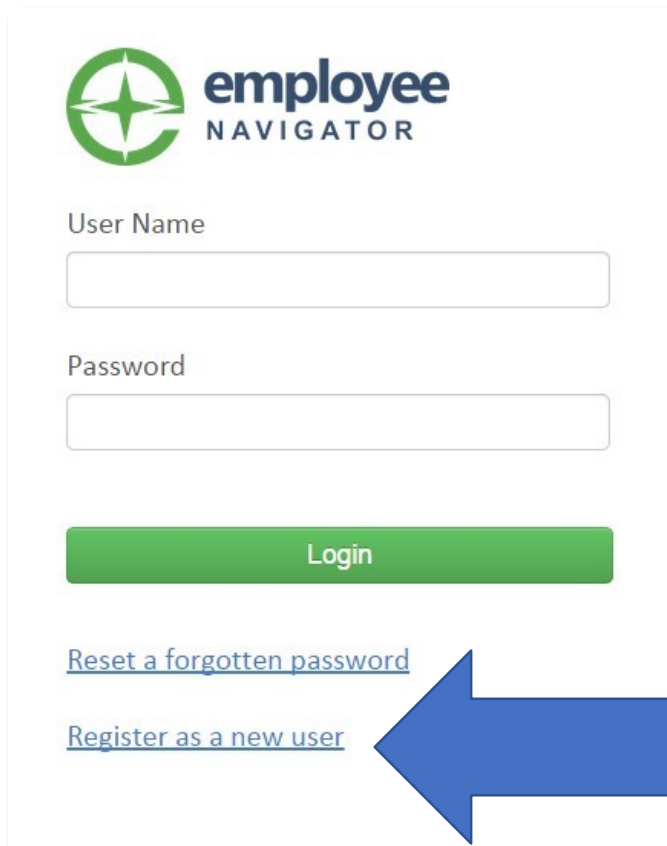
Commencement or termination of adoption proceedings


Change in spouse's benefits or employment status

Registering on Employee Navigator for your Employee Benefits Enrollment is Quick and Easy!

Step 1

- **Open a browser and navigate to the Login site:**
www.employeenavigator.com/benefits/login.aspx
- **Click “Register as a new user”**



 **employee**
NAVIGATOR

User Name

Password

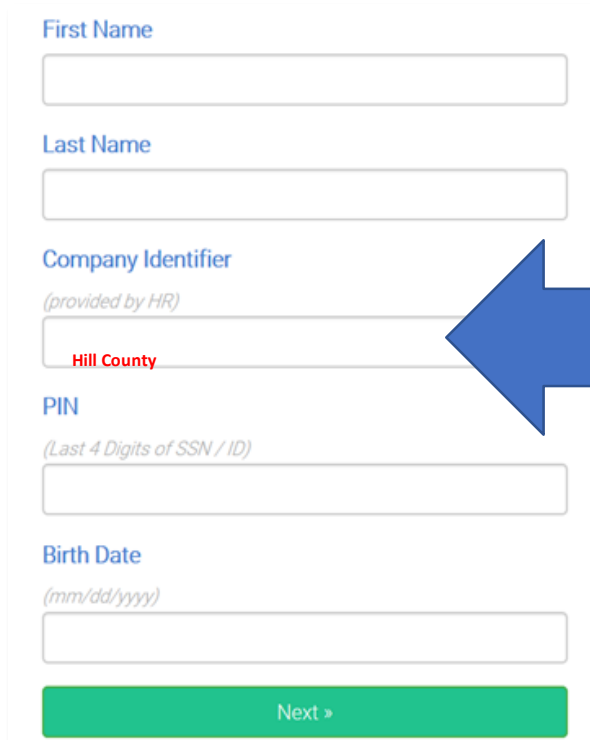
Login

[Reset a forgotten password](#)

[Register as a new user](#)

Step 2

- **Complete the New User Registration Information. Your information MUST MATCH what is in Employee Navigator. If you have trouble registering, reach out to HR for assistance.**
- **The Company Identifier (case sensitive) is: Hill County**



First Name

Last Name

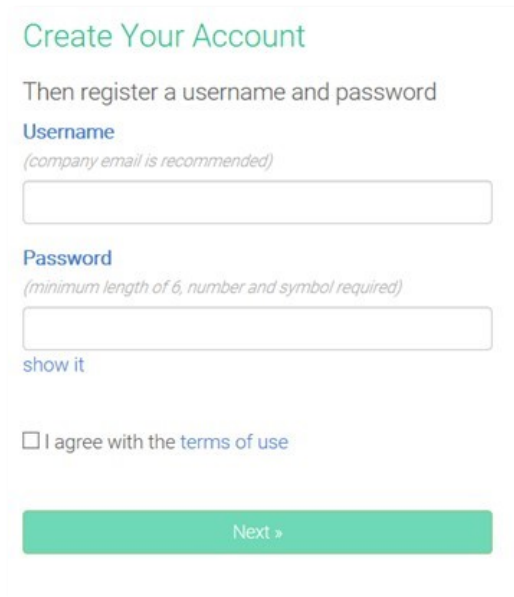
Company Identifier
(provided by HR)

PIN
(Last 4 Digits of SSN / ID)

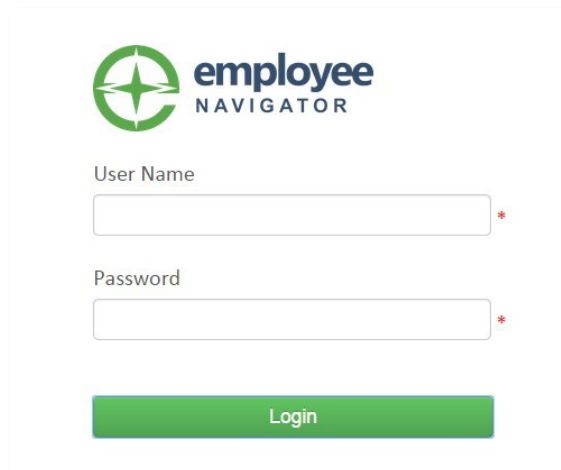
Birth Date
(mm/dd/yyyy)



- Follow the on screen instructions to create a unique User Name and Password.
- You must agree to the “Terms of Use” to register.



- You're in! Don't forget your Username and Password!
- To log-in again, just return to <https://www.employeenavigator.com/benefits/Account/Login>





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

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.