



UnitedHealthcare

# TIERED BENEFITS



A health plan that helps people save money and make more-informed health care decisions

**Better choices can have a direct effect on employers' health care costs.**

Welcome to UnitedHealthcare Tiered Benefits, an open-access plan that encourages members to seek care from UnitedHealth Premium Tier 1 physicians to get the highest level of coverage.

A UnitedHealthcare Tiered Benefits plan gives members the freedom to choose from any health care professional in the UnitedHealthcare network, including specialists, without a referral or choosing a primary care physician (PCP).

And, by making informed decisions about the physicians and service providers they choose, members can save money by going to UnitedHealth Premium® Tier 1 physicians who have been recognized for providing value in health care delivery. Since the Tiered Benefits plans are open-access products, members can seek care from any provider, but they may pay more out-of-pocket costs when they do not seek care from UnitedHealth Premium Tier 1 physicians.

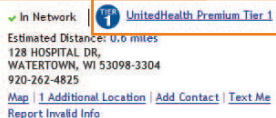



## Introducing UnitedHealth Premium Tier 1

From finding a doctor to evaluating treatment options to understanding the cost of care, consumers are looking for comparative information. The UnitedHealth Premium program can help.

**TIER 1**

Look for the UnitedHealth Premium Tier 1 symbol to quickly and easily find doctors who have been recognized for providing value.



✓ In Network |  UnitedHealth Premium Tier 1  
Estimated Distance: 0.6 miles  
128 HOSPITAL DR,  
WATERTOWN, WI 53098-3304  
920-262-4825  
[Map](#) | [Additional Location](#) | [Add Contact](#) | [Text Me](#)  
[Report Invalid Info](#)

### About UnitedHealth Premium Tier 1

UnitedHealth Premium Tier 1 physicians have received the Premium designation for:

- ▶ Quality & Cost Efficiency OR
- ▶ Cost Efficiency & Not Enough Data to Assess Quality

## Building plan features to address the needs of our customers

The UnitedHealth Premium designation program is the foundation of our tiered-products portfolio.

### Plan highlights

#### Passing quality and cost savings on to your employees

By using UnitedHealth Premium Tier 1 physicians, your employees can save on their medical expenses, and, importantly, may benefit from visiting providers who have been recognized for providing value in health care delivery.

Tiered Benefits plans give your employees the freedom to choose from any health care professional in the UnitedHealthcare network, including specialists, without a referral or choosing a PCP.

#### How it works – seeing a PCP or specialist

Tiered Benefits members have lower co-payments and/or greater co-insurance when they use a UnitedHealth Premium Tier 1 physician.

#### Sample Tiered Benefits plan:

| Office Visit                       | UnitedHealth Premium Tier 1 physicians | All other network physicians |
|------------------------------------|--|------------------------------|
| Primary care physician co-payment  |  |                              |
| Specialist office visit co-payment |  |                              |
| Professional fees                  | Plan co-insurance                      | Plan co-insurance            |

For more information on the Premium program, visit [UnitedHealthPremium.com](https://UnitedHealthPremium.com).

## UnitedHealthcare Tiered Benefits: A health plan that helps people save money and make more-informed health care decisions

Tiered Benefits plans provide members with all the same benefits they have come to expect with a UnitedHealthcare plan, along with other useful options to help members to lower their out-of-pocket health care costs. In addition, they will have access to a large national network; tools and information on our member website, **myuhc.com**<sup>®</sup>; and quality outreach, advocacy and wellness programs. Other plan features include:

- Preventive care coverage
- Specialist visits without a written referral
- National network of more than 739,000 physicians and health care professionals and 5,600 hospitals
- Prescriptions can be filled at more than 63,000 pharmacies nationwide

## Additional services available to all Tiered Benefits plan members

### Care24<sup>®</sup> services

- Help from a registered nurse by phone, 24 hours a day
- Thousands of recorded health messages
- Treatment decision support and appointment scheduling

### Healthy Pregnancy program

- Support through every stage of pregnancy and delivery
- Help from a registered nurse by phone, 24 hours a day
- Pregnancy resources including books and travel bags

### Customer Care

We're here to answer questions and help members be as healthy as they can be. To speak with a customer care professional, members simply call the toll-free member number on the back of their health plan ID card.



To learn more about the UnitedHealth Premium program or Tiered Benefits plans, please contact your UnitedHealthcare representative.



# Take charge of your health care with myuhc.com<sup>®</sup>

## ESTIMATE

Estimate your health care costs.

## SEARCH

Search for network doctors.

## IMPROVE

Improve your health with an online health coach.

## TRACK

Track your claims and expenses.

## RECORD

Safely record and store your family health history.

## WATCH

Watch UHC.TV<sup>SM</sup>, our online television network focused on healthy living.



Always refer to the plan documents for specific coverage.

The UnitedHealth Premium<sup>®</sup> designation program is an information resource to help our members choose a physician. It may be used as one of many factors members consider when choosing a physician. As with any performance assessment program, physician evaluations have a risk of error. Please visit myuhc.com<sup>®</sup> for detailed program information and methodologies. The Care24<sup>®</sup> program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. Program components may not be available in all states or for all groups. Care24 is a registered trademark of UnitedHealth Group, Inc., used by permission. 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 UnitedHealthcare services directly or indirectly (e.g., employer or health plan). Care24 may not be available in all states or for all group sizes. Components subject to change. The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

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