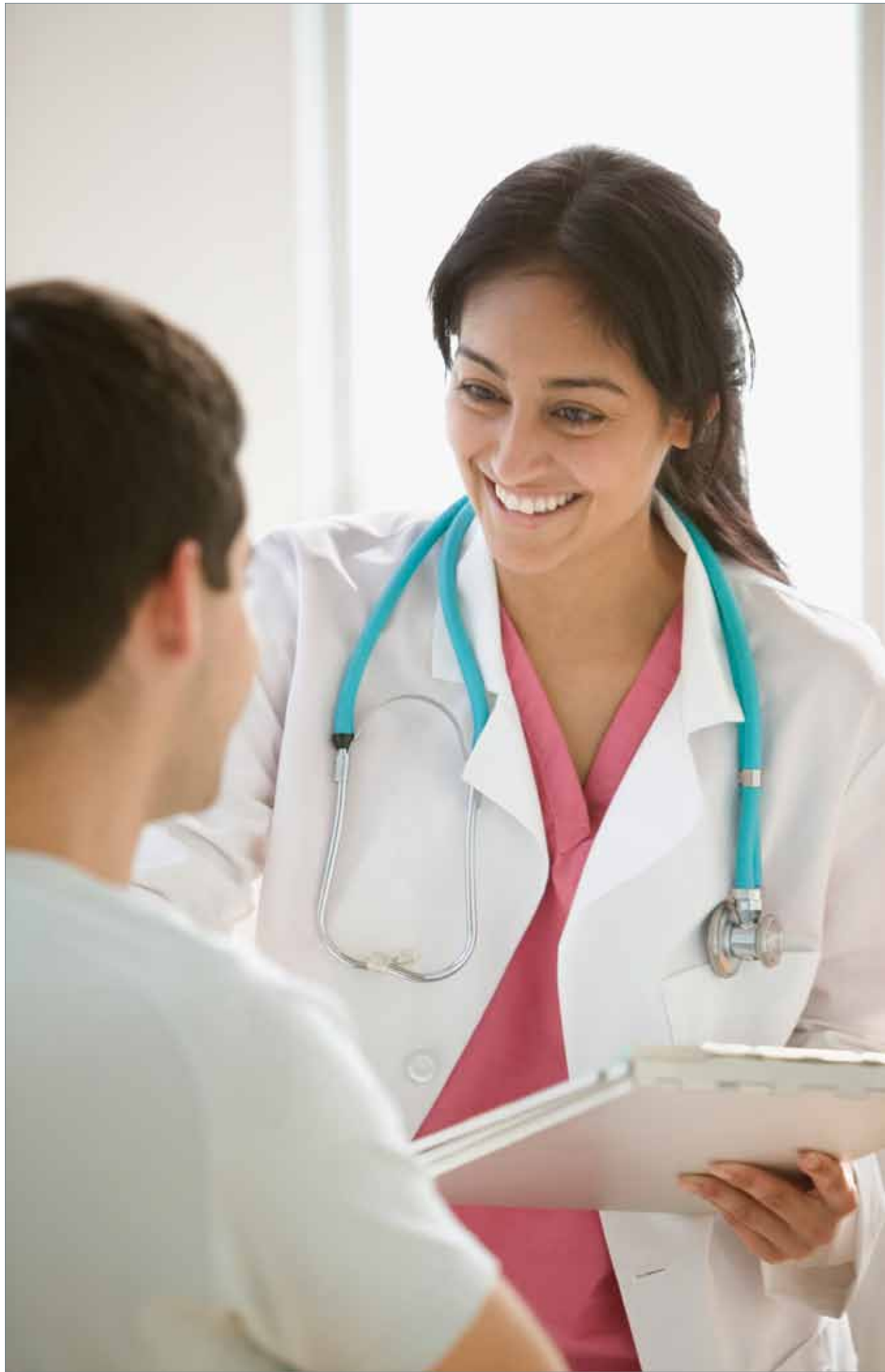




myuhc.com[®]

Your 2014 online resource to
using the Fidelity Health Plan





Whether or not you are a new member of the Fidelity Health Plan or UnitedHealthcare, we want to provide you with support to maximize your experience in the plan. This brochure highlights all of the valuable resources you have at your fingertips to help you navigate the Fidelity Health Plan, starting with **myuhc.com**.

myuhc.com goes beyond the typical doctor search or claim status information. On this website you will also find interactive, customizable tools that provide relevant health information and price comparison tools to help you get the best value on care.

Get detailed, personalized information whenever you want it — search for claim information by family member or date of treatment and see specific charges for the facility and procedures.

Registering is easy on **myuhc.com**

When you register on **myuhc.com**, your plan and personal information will be populated on the site.



- 1.** Select the Register Now button
- 2.** Enter your member ID and Group/Account number (found on your ID card) or, if you do not have your ID card, select the “Subscriber with no ID card?” link and enter your Social Security number and birth date
- 3.** Enter your email address or sign up for a free email account
- 4.** Choose a user name and password

A Getting started

Learn about everything you can do on **myuhc.com**. Visit the Benefits & Coverage section to learn more about how the Fidelity Health Plan works, including details about your preventive care coverage, deductible and out-of-pocket amounts, covered dependents and more.

B If you need care

Use the Physicians & Facilities section to find network doctors, hospitals, laboratories, urgent care facilities, mental health clinicians and suppliers of medical equipment. In addition, you can use the tools to estimate treatment costs and find providers who offer quality care at cost-efficient rates.

C After you receive care

Your one stop for all your claim and account information. Visit the Claims & Accounts section of the site to view the status of your medical claims, including the amount and date of the claims paid and any amount you might owe. You can also track your progress toward meeting deductibles and out-of-pocket limits, download forms needed to submit medical claims and view explanations of benefits.

UnitedHealthcare Health Advisors: Helping you to find your way



Your ability to quickly get your medical benefits questions answered is one of our top priorities. UnitedHealthcare has ensured that all of your questions and concerns are addressed through a customer service team called Health Advisors. Your Health Advisors are highly trained professionals who will take ownership of your concerns and be accountable to you until your problem is resolved.

The Health Advisors can help you:

- ▶ Understand a bill or resolve a claim
- ▶ Find a network health care provider, including UnitedHealth Premium® designation program doctors and hospitals
- ▶ Schedule an appointment with your doctor
- ▶ Better understand your Fidelity Health Plan benefits and more

To reach a Health Advisor, call 1-877-240-4016, 8 a.m. to 8 p.m., all time zones, Monday through Friday.

GETTING STARTED

Get off to a great start! Know your benefits plan, understand preventive care benefits and get familiar with your health plan ID card. Here's how.

Things to do on myuhc.com

Your health care plan name and numbers you may need

Important messages

Quick access to items most often used



Plan details

Informational videos

What would you like to do today?

- ▶ **Print a new ID card.** Visit the Account Settings page to print or request a new ID card mailed.
- ▶ **Review my coverage.** Select Benefits and Coverage.
- ▶ **Eliminate paper.** Select Account Settings, then Mailing Preferences on the left side of screen, then change setting to “receive online only.”
- ▶ **Check my claims.** View Manage My Claims for costs of the claim, how much was paid by UnitedHealthcare and how much you paid.
- ▶ **Check on my deductible.** Click on Account Balances on the left side of screen under Plan Details for how much you have remaining on your deductible and out-of-pocket maximum.
- ▶ **Learn more about what is considered preventive medical services.** Click on Benefits and Coverage and then What Is Covered as Preventive Care under Common Questions on the right side of the screen.
- ▶ **Estimate the costs of an upcoming procedure.** Click on Estimate Health Care Costs on the right side of the home page to get the estimated costs for providers in your area.
- ▶ **Learn more about available health and wellness programs.** Go to Extra Programs and Discounts on the right side of the home page and click on Centers of Excellence Networks for a full list of available programs.

Know your benefits plan on myuhc.com

The Benefits & Coverage section is your central resource for understanding what is covered under the Fidelity Health Plan. On this page, you have full access to your coverage, including your medical, mental health and wellness benefits.

Once you select the page, you will see the entire list of your covered benefits on the left, including:

- ▶ Medical
- ▶ Mental Health & Substance Abuse
- ▶ Extra Programs
- ▶ Coverage Documents
- ▶ How the Plan Works
- ▶ Persons Covered

In addition, the Benefit Detail section of the Benefits & Coverage page provides you with documentation about the following areas:

- ▶ Family Planning
- ▶ Hospital Services
- ▶ Mental Health
- ▶ Other Benefit Providers
- ▶ Physician Services
- ▶ Pregnancy/Maternity Care
- ▶ Prescription Drugs
- ▶ Special Services
- ▶ Substance Abuse
- ▶ Co-insurance
- ▶ Deductibles
- ▶ Out-of-pocket costs



Get all your benefits plan information on the go with the UnitedHealthcare Health4Me™ mobile app.



Health4Me

Download our Health4Me mobile app to your Apple® or Android™ smartphone or tablet and see how easy it is to find nearby physicians, check the status of a claim, see your account balance or speak directly with a nurse. You can even pull up an image of your health plan ID card if it's not in your wallet.



Your preventive care benefits

Preventive care visits, which include annual checkups and screenings, can identify potential health problems early, and in some cases, prevent serious illnesses from developing. When you see a network doctor for preventive care, Fidelity will cover your routine checkups, screenings and immunizations at 100 percent.

You can find the specific preventive care services on the Benefits & Coverage page by selecting Preventive Care under Common Benefit Information.

Your Express Scripts prescription benefits



As a Fidelity employee, your prescription drug benefits are provided through Express Scripts. Visit **www.express-scripts.com** and view a network of over 68,000 participating retail pharmacies, mail-order services and specialty pharmacists.

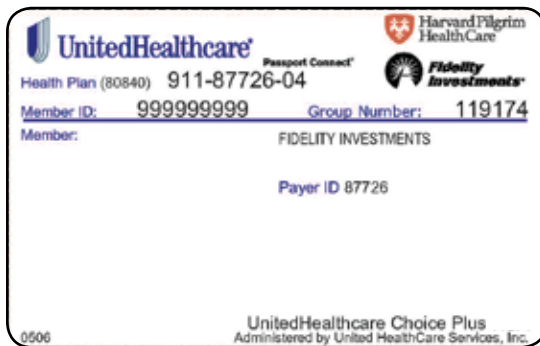
Enter your email address and password, or if you are a first time user, register on the site to get access to personal claims history, to place prescription orders, evaluate prescription drug options, and find other health and benefits information.

Understand your health plan ID card

Be sure to always carry your health plan ID card

Your health plan ID card has key information about you and your coverage. Keep your card with you at all times, so you have it when you need it. When you visit your doctor, hospital or other health care provider, remember to show them the card so they know how to bill for the services they are providing you.

Front of a sample ID card



Member ID and Group Number

These numbers are useful when registering on **myuhc.com** or calling a Health Advisor.

Back of a sample ID card



Your member website

Use **myuhc.com** for all your benefit and wellness information.

Health Advisor number

Call the number listed here if you need to speak with a Health Advisor.

IF YOU NEED CARE

Now you need to know how to use your health care plan. In this section, we provide you with options for when you need care.

Prepare for your care

Over 720,000 doctors at your fingertips

On **myuhc.com**, you can find information on network doctors and health care professionals including their name, specialty, office hours, languages and driving directions. You can also find hospitals and other health care facilities by name and location.

Find out which physicians are recognized in the UnitedHealth Premium designation program, a free informational tool that evaluates physicians and facilities using national quality and cost-efficiency standards in their specialty.

To find a doctor or facility:

- 1.** Select the Physician & Facilities tab or the Find a Doctor button located on the center of the page
- 2.** Under Searches, select Find Physician or Find Hospital or Other Facility
- 3.** Search by location, specialty, physician name, condition or procedure
- 4.** Select the Continue or Search button

Estimate the cost of treatment

It's easier to budget for a medical treatment if you have an idea of how much it will cost. Log on to **myuhc.com** and click on Estimate Health Care Costs to give you the information you need to plan ahead. (See page 8 for more information.)

- ▶ Find the right physician or medical specialty as you explore the provider cost estimate tool
- ▶ Save money by comparing network and non-network cost estimates

Personalized treatment cost estimates for you and your family

- ▶ Your health plan information is automatically applied to the cost estimate, including your deductible, out-of-pocket maximum, copayments and co-insurance
- ▶ Your ZIP code entry calculates approximate costs in a geographical area
- ▶ Your physician and facility-type choices further adjust the estimate for accuracy

Using myHealthcare Cost Estimator

We're changing the way you look at your health care benefits — for the better. Designed to help you quickly and easily comparison shop before you see the doctor or need a medical procedure, myHealthcare Cost Estimator gives you information that will help you make decisions about your health care and take charge of your health. You can use myHealthcare Cost Estimator to review UnitedHealthcare Premium designation information about doctors who meet national industry standards for quality and local market benchmarks for cost efficiency. Quality may not be found at the lowest price, but it may be the best fit for your specific needs.

The information in myHealthcare Cost Estimator is personalized to estimate out-of-pocket expenses based on your plan and current benefit status. Estimated costs are based on available fee schedules or contracted rates, and when fee schedules/contracted rates are not available, estimates are based on claims averages for the particular provider. Plus, it's fully integrated with customer service and clinical support for easy access to a wide range of resources.

Care Estimate: Colonoscopy

Your Out-of-Pocket: **\$624** | In-Network Cost: **\$1320**

Primary Care Office Visit Physician Options

Your search returned (5) Physicians ranging from: **\$80 - \$200**

Physician Name	Local Average	This Physician	Employer Name Pays	Your Out of Pocket	Cost of Related Facility
Dr. Smith	\$120	\$80	\$0	\$80	\$700 - \$1,000
Dr. Jones	\$120	\$100	\$0	\$100	\$800 - \$1,300
Dr. Erikson	\$120	\$120	\$0	\$120	\$1,000 - \$1,300

Before you go to the doctor, get to know the 4 Ps with myHealthcare Cost Estimator.



Procedure

Learn more about a procedure and compare your treatment options.

Do I need an X-ray, a CT scan or an MRI ?



Provider

Select a provider based on individual needs and quality.

Who should I see for a colonoscopy?



Price

Quickly estimate out-of-pocket costs for specific procedures and care paths.

What is the estimated cost of an MRI?



Place

Locate providers based on geographic search criteria.

Where's the closest treatment center?

Explore the 4 Ps on myHealthcare Cost Estimator: Procedure, Provider, Price and Place. Discover how access to better information can help you make better decisions before your doctor visit.

AFTER YOU RECEIVE CARE

Once you use your benefits, you might have questions about a claim or how a service was billed. This section helps you understand this process and how to stay on top of it. Your claims information is on myuhc.com.

Manage your claims

When you have a doctor visit with a network doctor, he or she will submit the claim for you. The doctor's office may ask you to pay some or all of the bill before you leave. Some network doctors can instantly submit your claim online.

UnitedHealthcare will then process the claim to:

- ▶ Make sure the claim is an eligible expense under your plan
- ▶ Determine whether the claim was for eligible preventive care, so it can be paid 100 percent
- ▶ Make sure the service is charged at a discounted rate for seeing a network doctor

Doctors in the network have agreed to charge lower prices. This means your costs will likely be lower compared to seeing a doctor who is not in the network. Plus, when you see a network doctor for your preventive care, you don't have to pay anything out of your pocket. Those services will be covered 100 percent.

If your doctor is not in the network:

You may be asked to pay some or all of the bill before you leave. Also, some doctors not in our network are not able to submit your claim to UnitedHealthcare directly. This means you would have to pay the bill and then submit a medical claim form to UnitedHealthcare.



Medical claim form

If you receive care from a doctor who is a non-network provider, you may need to fill out a medical claim form. Our network doctors normally take care of claim forms for you.



Problem with a claim?

Information about the appeals and grievances process can be found in the Claims & Accounts tab on myuhc.com.

myClaims Manager

myClaims Manager allows you to follow your claims from start to finish, and track payments you've made to your health care providers all in one place.

The enhanced "Manage My Claims" section on myuhc.com now provides more information to help you understand and track your health care claims. Subscribers can even pay their health care providers online with the "Make Payment" feature.

How to access: myClaims Manager is available on myuhc.com. If you are already a user of myuhc.com, just log in and select the Manage My Claims button. If you are not a user, go to myuhc.com to register and log in.



Understanding your health statements

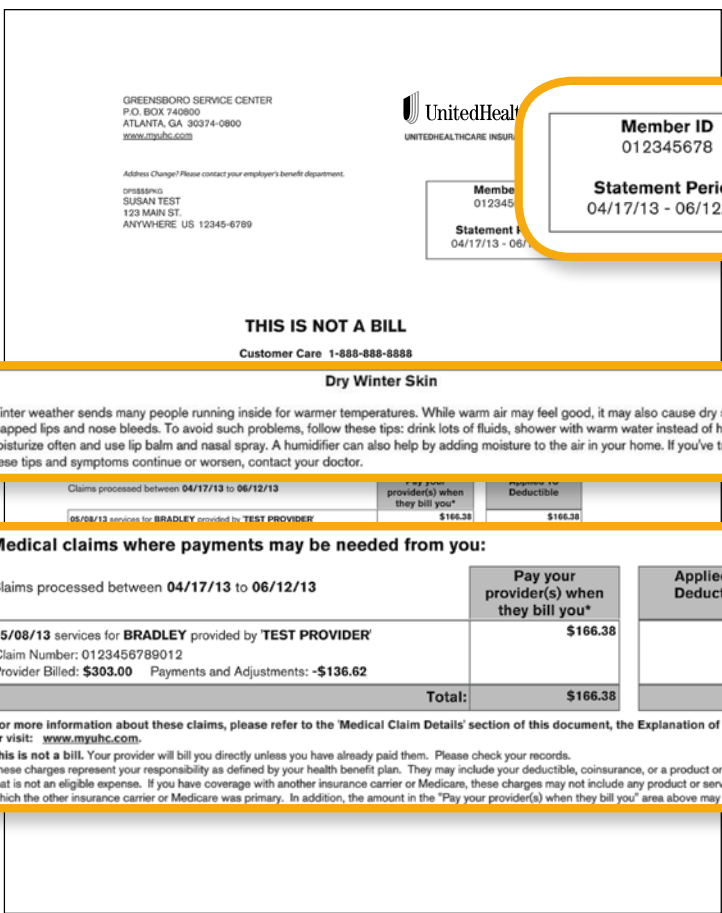
With health statements, you get an easy-to-read record of your claims that helps provide a more complete view of your health care expenses.

Health statements are sent to you when you or one of your covered dependents use your benefit plan. You can see all claims processed for that period, plus remaining balances for your network and non-network balance information and deductibles.

When you choose to receive your health statement online, we'll send you an email whenever a new statement is posted to **myuhc.com**. You can view your current and past health statements, Explanation of Benefits or current claims activity at any time of the day or night at **myuhc.com**.

Staying informed and up to date with your health statement and **myuhc.com** can help you get the most out of your health care plan.

Sample health statement



Member ID

Your unique number that protects your Social Security number.

Statement period

Your benefit plan activity during a period of time.

Message center

Messages that promote better health awareness.

What you owe

The amount you need to pay your health care provider if you did not pay at the time you received services.

Your health and wellness resource

If, after receiving care, you need additional support, you and your family also have access to these programs and services to help you manage your health as part of your benefits package.

You have access to an array of different health and wellness resources, including:

- ▶ Healthy Pregnancy
- ▶ Cancer Resource Services
- ▶ Treatment Decision Support

Other programs include:

- ▶ Congenital Heart Disease
- ▶ Kidney Resource Services
- ▶ Neonatal Resource Services
- ▶ Transplant Resource Services
- ▶ Bariatric Resource Services
- ▶ Reproductive Resource Services
- ▶ Women's Health Services

Program information is available on myuhc.com under *Extra Programs & Discounts* and then *Centers of Excellence*.





This information is a brief, general description of programs available to you and **myuhc.com**, and is not a contract and does not replace your Summary Plan Description. For a complete list of your coverage, including exclusions and limitations relating to your coverage, please read your Summary Plan Description.

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