

**UnitedHealthcare – City of Providence
Frequently Asked Questions (FAQs)**

Welcome to UnitedHealthcare.

In order to make the transition to UnitedHealthcare as smooth as possible for our new members from the City of Providence, we have prepared answers to the questions most commonly asked by new members.

If you do not find the answer to your question in the following information, please contact UnitedHealthcare’s Local City of Providence Customer Service Team at 401-737-6900 or Toll Free at 1-800-447-1245 (select prompt 0) for an immediate response. Please let our United Team Member know that you are a City of Providence member.

Q. When will UnitedHealthcare begin administering the City of Providence's medical benefits?

A. You will become a member of UnitedHealthcare effective January 1, 2009

Q. Will my medical benefits remain the same under UnitedHealthcare?

A. Yes, your benefits will remain the same. The City of Providence has chosen benefits based on what is in place today. UnitedHealthcare “administers” the benefits and the City pays for benefits according to the needs of members that work for the City of Providence. UnitedHealthcare is matching all of the benefits you currently have. All deductibles, co-pays, and underlying benefits will remain as they are today.

Q. When will I receive my identification card?

A. You will receive your identification card during the last week of December. If you are already a UnitedHealthcare member, you will receive a NEW ID card. Please use this new card for medical services beginning Thursday, January 1, 2009.

Q. Who is administering the Prescription Drug benefits?

A. The City of Providence has selected Rhode Island-based CVS/CareMark to administer the Prescription Drug benefits. Please contact CVS/CareMark at 1-888-790-8070, with any questions you may have about your prescription drug benefit. You may also visit their website at <http://www2.caremark.com/micro/providence/> Note: Local 1033 will not be moving to the new Prescription Drug benefits, their benefits will continue to be provided through their current prescription drug carrier.

Q. How can I find out if my provider participates with UnitedHealthcare?

There are several ways to find out if your provider participates with UnitedHealthcare:

- Call our Local City of Providence Customer Service Team at 401-737-6900 or Toll Free at 1-800-447-1245. Select Prompt “0” and let our United Team Member know that you are a City of Providence member.
 - Contact your Human Resources office to obtain a UnitedHealthcare Provider Directory book
 - Contact the physician or provider to confirm participation.
 - You can access the **www.myuhc.com** site to search the Provider Directory. Note: You do not need to have a log on or password to search the provider directory.
- 1) Click on “Find a Physician or facility” under the links and tools section on the top right side of the page.
 - 2) You have the option to search for an individual physician, Hospital/other medical facility, or Medical Equipment/supplies.
 - 3) **To search for a physician by name, click on “Find a Physician”**
 - a) Click “Continue”
 - b) In section 1, click on “Search by Physician by Name, Location and/or Specialty”
 - c) In section 2, select **UnitedHealthcare Options PPO** from the drop down box. It is the first option available

- d) To search for a specific physician, in section 3, enter the physician's last name then first name (optional)
- e) Enter City and State
- f) Click "continue"
- g) Select all specialties
- h) Click "continue"
- i) You will find a list of physicians and some information about them. Physicians which have earned the UnitedHealthcare Premium Designation are listed first and rated by one or two stars.

4) To search for a physician by location, click on "Find a Physician"

- a) Click "Continue"
- b) In section 1, click on "Search by Physician by Name, Location and/or Specialty"
- c) In section 2, select **UnitedHealthcare Options PPO** from the drop down box. It is the first option available
- d) In section 4, enter address or select a mile radius and enter the zip code.
- e) In section 5, you can specify other criteria – then click "Continue"
- f) Select a specialty – click "Continue"
- g) You will find a list of physicians and some information about them. Physicians which have earned the UnitedHealthcare Premium Designation are listed first and rated by one or two stars.

5) All hospitals in Rhode Island, including the Rhode Island Hospital Emergency Room as well as local hospitals in southeastern Massachusetts participate with UnitedHealthCare. To search for a hospital or other facility, click on "Search for a Hospital or Other Facility" -

- a) In section 1, select the Facility you are searching for (Hospital, Laboratory, or Urgent Care Center)
- b) In section 2, select **UnitedHealthcare Options PPO** from the drop down box. It is the first option available.
- c) To search by Hospital name, in section 3, enter the facility name.

d) To search by location, in section 4, enter address or select a mile radius and enter the zip code then click “Continue”

You will find a list of facilities and some information about them. Hospitals that have earned the UnitedHealthcare Premium Designation are listed first and rated by one or two stars.

Q. What do I do if I am being treated by a Provider that does not participate with UnitedHealthcare?

Transition of Care: (For members receiving care from any provider in the BCBS RI network that is not in the UHC network)

A. 6-Month Policy- Applies to Blue Cross Blue Shield Medical Providers currently not participating in the UHC network

- The City will allow all employees, currently utilizing a BCBS RI in-network provider, to continue to utilize that provider under an in-network cost sharing arrangement for 6 months, even if that provider is not part of UHC’s network.
- During the 6 month period, members will be asked to notify UHC that they are in need of transition of care due to the fact that one of their current providers are not included in the UHC network. Members can notify UHC by calling the local City of Providence Customer Service Team at (401)-737-6900 or Toll Free at (800)-447-1245. Members should select prompt “0” and identify themselves as a City of Providence member.
- Upon completion of the call, UHC customer service representatives will send Transition of Care forms to members for completion.
- Members may encourage providers to submit claims to UHC directly. UHC will reimburse the provider, minus the applicable in-network co-payment. If the provider does not submit the claim to UHC directly, the member may be asked to pay the provider, at the time of service and

submit a health claim transmittal form and itemized bill for reimbursement. UHC will provide the member with a copy of the health claim transmittal form.

- Members will also be asked to provide a Provider Recruitment form, and UHC will make every effort to recruit the provider into their network.
- After the 6 months has ended, members can decide either to continue seeing their provider and utilize out of network benefits, or transition to a provider in the UHC network.

B. 6-Month Policy- Applies to Blue Cross Blue Shield Mental Health & Substance Abuse Providers currently not participating in the UHC network

- The City will allow all employees, currently utilizing a BCBS RI in-network Mental Health provider, to continue to utilize that provider under an in-network cost sharing arrangement for 6 months, even if that provider is not part of UHC's network.
- You do not need to notify UHC of the need for mental health outpatient transition of care. All members are automatically set up for a 6-month transition of care period from 1/1/09 to 7/1/09.
- Members may encourage providers to submit claims to UHC directly. UHC will reimburse the provider, minus the applicable in-network co-payment. If the provider does not submit the claim to UHC directly, the member may be asked to pay the provider, at the time of service and submit a health claim transmittal form and itemized bill for reimbursement. UHC will provide the member with a copy of the health claim transmittal form.

C. Extended Policy for Certain Conditions

- Members currently undergoing treatment for one of the following conditions, you will be allowed to continue seeing this current physician until treatment ceases:
 - Cancer

- Third Trimester Pregnancy
 - Transplants
 - End Stage Renal Disease
 - Symptomatic AIDS
- Members undergoing treatment for the above conditions are asked to notify UHC that they are in need of transition of care, by calling the local City of Providence Customer Service Team at (401)-737-6900 or Toll Free at (800)-447-1245. Members should select prompt “0” and identify themselves as a City of Providence member.

Continuity of Care:

- Medical situations that do not qualify for transition of care (i.e. do not fall under the conditions listed above) or after the 6 month period, will be reviewed on a case by case basis.
- Members who are concerned about a condition or treatment should call local City of Providence Customer Service Team at (401)-737-6900 or Toll Free at (800)-447-1245. Members should select prompt “0” and identify themselves as a City of Providence member, and then request that a Care Coordination Nurse call them.
- Upon completion of the conversation with the Care Coordination nurse, members should contact The City of Providence Human Resources department if the matter requires additional attention.

Q. Can I request that UnitedHealthcare make an effort to recruit a provider that is not currently in their network?

- A. Yes. While UnitedHealthcare has a strong network of participating providers, locally and nationally, we will always make an effort to recruit a provider identified by a City of Providence member.

Please call our Local City of Providence Customer Service Team at 401-737-6900 or Toll Free at 1-800-447-1245, select Prompt “0”. Identify yourself as a City of Providence member, and provide us with your provider’s contact

information. We have successfully recruited new providers in the past, and with several providers currently in our credentialing process, there will be more success stories to come.

Q. If I have a medical emergency, can I go to any hospital emergency room?

A. Yes. You are able to use your in-network benefit at any hospital for an emergency anywhere in Rhode Island, in the United States and worldwide.

Q. Does UnitedHealthcare have participating providers throughout the country?

A. Yes. To locate participating providers you can:

- Call our Local City of Providence Customer Service Team at 401-737-6900 or Toll Free at 1-800-447-1245. Select Prompt “0” and let our United Team Member know that you are a City of Providence member.
- You may also locate a provider using the instructions provided above via www.myuhc.com.

Q. Do I have benefit coverage if I travel outside of the country?

A. Yes. City of Providence members will be covered world wide for emergency services at the in-network level of benefits. Members who receive care outside of the United States will pay out-of-pocket for services and then submit their claims to United Healthcare for reimbursement. For more detailed information and Foreign Claims Forms, please call our Local City of Providence Customer Service Team at 401-737-6900 or Toll Free at 1-800-447-1245. Select Prompt “0” and let our United Team Member know that you are a City of Providence member.

Q. My spouse and I have double coverage (i.e. we each have Family Coverage). How does Coordination of Benefits work?

You are always the primary on your plan, and your spouse is the primary on his or her plan. The parent whose birthday (month and day) comes first in the year is the

primary payer for the children. When you inform the Provider that you have dual coverage you will be asked to provide information for both plans.

Medical Claims: The Provider will send the claim to the primary insurance company first, and then to the secondary insurance company. When using an In-Network Provider this process is seamless to the member.

Q. What is www.myuhc.com?

A. When you become a member of UnitedHealthcare on January 1, 2009, you will be able to register on www.myuhc.com. This is a personalized, password-protected website that is tailored to your needs. Some of the things you will be able to do include:

- Locate participating physicians and providers
- Review your benefits
- Read and print the Explanation of Benefits for your medical claims
- Participate in on-line Nurse chats
- Created a personal health record (PHR)
- Review your claims as they are submitted by doctors
- Request and/or print a duplicate ID card
- Research information on medical conditions
- Verify student status

We are pleased to welcome the City of Providence to the long list of people we serve at UnitedHealthcare. If you have any questions, please call our Local City of Providence Customer Service Team at 401-737-6900 or Toll Free at 1-800-447-1245. Select Prompt “0” and let our United Team Member know that you are a City of Providence member.

We look forward to serving you.