

UnitedHealthcare Non-differential Preferred Provider Organization (PPO)

Traditional benefits; modern efficiencies

Something old: Access, flexibility, freedom

The Non-differential PPO plans are traditional health plans designed to cover members who do not have standard access to the UnitedHealthcare PPO network.

Special features include:

- ▶ Members are not required to use a network provider.
- ▶ All care is reimbursed at a single coinsurance level, usually with copayments, deductibles or both.
- ▶ Cost savings are available if members do receive care through a network provider.
- ▶ Members are responsible to obtain any required approvals and submit claim forms.

These plans are familiar to both employers and employees, with wide freedom of choice. Members are invited to see any health care professional in our broad, nationwide network without a referral for potential cost savings, and there are no claim forms to complete when using our network.

Something new: Tools and resources to help make more informed decisions

We use innovative tools and systems to support health consumers at the critical moments when they are deciding how to engage the health care delivery system. By providing information on health issues and treatment options, we can help cut health care costs by as much as 50 percent.*

Cost control through care management

Our integrated clinical solutions help promote informed decision-making to help members stay healthy, get healthy or better manage a chronic condition. We equip members with the information they need to choose a doctor or hospital, find care, get medicine and live a healthier lifestyle.

We proactively review your member data in order to provide a better health care experience for consumers. Members with chronic conditions benefit from a personalized approach that includes education and coaching from a registered nurse.

Integrated member assistance

Your employees will have access to our dynamic, engaging consumer website, myuhc.com®. It features authoritative wellness information, resources and tools – plus easy access to their personal health and benefits information.

Members also benefit from our 24-hour nurse assistance phone service, plus pharmacy and transplant coordination services.

Benefits to employers

- ▶ Plan design flexibility
- ▶ Cost savings over traditional indemnity plans
- ▶ Integrated wellness resources, pharmacy, behavioral health and transplant programs

Benefits to employees

- ▶ Direct access to network specialists without a referral
- ▶ See any physician in or out of the network
- ▶ Preventive care coverage usually covered with just a copayment. Check your plan of benefits for details.
- ▶ Innovative, personalized wellness and health information and resources

Ask your broker or UnitedHealthcare representative for more information about the UnitedHealthcare Non-differential PPO plans. Or, to see if this plan is available in your state, use our Group Plans Search tool at www.uhc.com/group_plans_search.htm.



*Source: Health Enhancement Research Organization, accessed May 28, 2008

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.