UnitedHealthcare Preventive

Description of health plan coverage

Your employer is now offering UnitedHealthcare Preventive, a health plan that pays for preventive health care services such as:

- One physical checkup every year
- One OB/GYN checkup every year (Pap smear)
- One screening test for breast cancer every year (mammogram)
- Birth control pills or other forms of birth control (women’s preventive contraceptives)
- Shots for measles or other childhood diseases (immunizations)
- One colonoscopy every five years (colorectal cancer screening test)
- Other preventive tests required by the Affordable Care Act
- **PLUS:** Two sick office visits and one vision exam each year

UnitedHealthcare Preventive will pay for these services for you, your spouse and/or children if you buy the plan for them, too.

The new health care law and you

The Affordable Care Act requires everyone to have health coverage.

**If you do not buy health coverage, you may be required to pay a fine.**

For 2015, the penalty is the greater of (a) 2% of the your yearly household income or (b) $325 per person ($165 for each child under 18).*

There are three ways you can get health coverage:

1. Sign up for a plan being offered by your employer; like UnitedHealthcare Preventive.
2. Buy health coverage from the marketplace or health care exchange available in your state
3. Sign up for other government health insurance programs

Because UnitedHealthcare Preventive qualifies as minimum essential coverage it meets the individual mandate required by the Affordable Care Act

* The information pertaining to income tax penalties is not intended to replace any tax or professional advice. For specific information about penalties relating to your failure to comply with the individual coverage mandate under the Affordable Care Act, consult your own legal or tax representative.
UnitedHealthcare Preventive pays for yearly preventive health checkups

This plan pays for covered preventive services when you see a doctor in the UnitedHealthcare Options PPO network. If your doctor orders other services, such as X-rays or blood tests, those costs are not paid by the plan. If you use a doctor who is not in the network, the cost of your office visit will not be paid by the plan.

Preventive care for your good health

When you have a busy life, it’s easy to forget to take care of yourself. But taking care of your basic health needs makes it easier to live your life to its fullest. Yearly health checkups and screenings, like those paid for by UnitedHealthcare Preventive, can help you stay healthy and may even lessen your chance of getting sick.

Finding a doctor in the network

If you already have a doctor, or if you are looking for a new doctor, there are two ways to find one in the Options PPO network:

1. Call your doctor’s office and ask if they are in the UnitedHealthcare Options PPO network. If they are, you can keep seeing that doctor, and your yearly checkups will be paid for by the UnitedHealthcare Preventive plan.

2. Visit uhc.com and follow these steps:
   - At the top of the page, select the “Find a Doctor” tab
   - Select “Search for Doctor”
   - A new page will open and you should select “UnitedHealthcare Options PPO”
   - Select “Change address” and enter your address information
   - In the “Physicians Specialties” column, select “Family Practice” or “Obstetrics/Gynecology” or “Primary Care”
   - A list of network doctors in your area will be displayed

Take advantage of this chance to buy health coverage. Sign up for UnitedHealthcare Preventive today!
Preventive or not? John visits his primary care doctor, who is in the Options PPO network, for his preventive care exam, and based on his age, his doctor recommends a screening colonoscopy.

Answer: This is considered preventive care because this service is part of routine annual exam and has not been prompted by any sort of previous diagnosis.

Preventive or not? Sally visits her doctor, who is in the Options PPO network for an annual wellness exam and receives blood tests to screen for anemia, kidney or liver function.

Answer: If the physician orders lab work during a preventive care visit some of the tests may be covered as preventive care, such as a cholesterol screening. However, other blood chemistry panels like anemia screening, kidney or liver function, would not be covered as preventive care. These would be considered diagnostic tests. Sally would be responsible for paying the costs of these tests.

Preventive or not? Maria visits her doctor, who is in the UnitedHealthcare Options PPO network, for her annual wellness checkup. Her doctor has concerns that she may have a serious illness. He refers Maria to a specialist and suggests that she see the doctor immediately. Maria visits the specialist and is diagnosed with a serious illness.

Answer: The office visit fee for her annual wellness checkup is covered by UnitedHealthcare Preventive. The visit to the specialist may be considered one of the two available sick office visits and therefore covered by the plan. However, any tests ordered by the specialist are not covered by UnitedHealthcare Preventive. Any subsequent treatment for the serious illness is also not covered by UnitedHealthcare Preventive.

Preventive or not? Jane wants to stay healthy during flu season. She decides to get flu shots for herself and her son Josh. Because Jane doesn’t have a regular doctor, she goes to a hospital near her home and visits the emergency department. A nurse on duty gives flu shots to Jane and Josh.

Answer: The flu shots for Jane and Josh are considered preventive care and therefore are covered by UnitedHealthcare Preventive. However, the visit to the hospital emergency department, which is a separate charge from the flu shot, is not covered by UnitedHealthcare Preventive. Jane would be responsible for paying the cost to visit the emergency department. Getting flu shots, or any preventive services, in a network doctor’s office will help Jane avoid the charge for the emergency department.