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 every 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

If you sign up for UnitedHealthcare Preventive you will NOT be eligible for a subsidy – financial assistance – from the government to help pay for health coverage.

* 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.

What you need to know about UnitedHealthcare Preventive:

- Covers the cost for preventive services, two sick office visits and one vision exam each year.
- You must see a doctor in the UnitedHealthcare Options PPO Network; services received outside of the network are not covered.
- This plan does not cover hospital care or non-preventive physician services over the 2 sick visit limit. In addition, costs for other services, such as x-rays, blood tests, emergency department visits or any other services to treat medical conditions are not covered. If you currently have, or expect to incur, significant health care expenses, you should enroll in a more comprehensive health care plan.
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 it is in the UnitedHealthcare Options PPO Network. If it is, you can keep seeing that doctor and your yearly checkups will be paid for by the UnitedHealthcare Preventive insurance plan.

2. Visit www.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,” “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 a 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, such as a cholesterol screening, may be covered as preventive care. However, other blood chemistry panels, such as anemia screening, kidney or liver function tests, 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 subsequent treatment for the serious illness is not covered by UnitedHealthcare Preventive.

If you do get sick
If you get sick and need to see a doctor, UnitedHealthcare Preventive will pay the cost of two additional office visits each year for you and each family member for whom you buy this coverage. If your doctor orders tests or provides services in addition to the office visit, those costs are not covered by the plan. Remember, you must see a doctor who is in the UnitedHealthcare Options PPO Network.

If you see a doctor who is not in the network, or visit a hospital or clinic instead of seeing your own doctor, the cost of that visit will not be paid by the plan.

Caring for your eyes
Having your eyes checked once a year is a good way to stay healthy. And UnitedHealthcare Preventive will pay for one vision exam for you, your spouse and/or children if you buy the coverage for them, too.

What counts as preventive care?

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 a routine annual exam and has not been prompted by any sort of previous diagnosis.
Additional benefits to help pay for medical care

Although UnitedHealthcare Preventive will pay for preventive services, two sick office visits and vision services, what happens if you are diagnosed with a serious illness or have a serious accident? Medical costs can really add up. That’s why UnitedHealthcare Preventive also includes critical illness and accident insurance.

Here’s how critical illness insurance works

Critical illness insurance pays a lump-sum benefit if you are diagnosed with one of the 13 covered critical illnesses listed below. The payment is made to you, not your doctor. It can help pay for out-of-pocket medical costs not covered by UnitedHealthcare Preventive. Or you can use it to pay for daily living expenses, such as rent and groceries. You decide when and how to use the claim payment.

The critical illness plan covers you across three benefit categories: cancer, cardiovascular and other. That means benefit payments could be paid in each category. Coverage is available for employees, spouses and children.

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<tr>
<th>Cancer</th>
<th>Critical illness (all other)</th>
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<td>Cancer</td>
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<td>Carcinoma in situ (25%)</td>
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<td>Cardiovascular</td>
<td>Chronic renal failure</td>
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<td>Heart attack</td>
<td>Paralysis</td>
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<td>Severe burns</td>
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<td>Stroke</td>
<td>Severe brain damage</td>
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<td>Coronary artery bypass (25%)</td>
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Lump-sum payments are 100 percent of the coverage amount unless otherwise noted as a partial benefit. Partial benefits allow the remaining coverage to be paid for another covered illness in that benefit category, subject to medical verifications and conditions as defined in the policy.

Here’s how accident insurance works

Accident insurance pays a lump-sum benefit if you are required to have a covered medical procedure due to an accident. The payment is made to you, not your doctor. It can help pay for medical costs not covered by UnitedHealthcare Preventive. You decide when and how to use the claim payment.

See the Accident Protection Plan schedule of benefits for payment amounts.

The content provided is for informational purposes only, and does not constitute medical advice. Always consult your doctor before making any decisions about medical care. The services outlined here do not necessarily reflect the services, vaccine, screenings or tests that will be covered under your benefit plan. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on the back of your ID card. Certain procedures may not be fully covered under some benefit plans.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Critical Illness Protection Plan is provided by UnitedHealthcare Insurance Company on Policy Form UHICI-POL-1. In New York, it is provided by Unimerica Life Insurance Company of New York as Specified Disease Coverage on Policy Form UHICI-POL-1-NY. UnitedHealthcare Accident Protection Plan is provided by UnitedHealthcare Insurance Company on Policy Form UHCAC-POL-1 (01/12). In New York it is provided by Unimerica Life Insurance Company of New York on Policy Form UHCAC-POL-1-NY (01/12). UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company of New York in New York, NY. Some products vary by state or may not be available in all states.

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