Specialty Benefit Solutions Member Benefits Guide
Understanding your Specialty Benefit Solutions (SBS) ID card

Your personal Member ID card contains valuable information for utilizing your Specialty Benefit Solutions (SBS) benefits. On the front of the card, you will find your Member ID number. Refer to this number when you call Member Services and when you access Web site tools, such as those for the health discount program. You will also see a box on the front of your card.

This will be important when you want to access your prescription drug discounts. Conveniently placed on the back of the card is contact information for WorkLife services, including the phone number and Web site (use access code: SBS).

Additionally, if you choose to visit an out-of-network dentist or eye care provider, you will find the claims mailing address on the back of your Member ID card. You can print the Dental Claim form from the SBS Web site Member page and mail it to that address for processing.

Front of Card
1. Name of subscriber
2. Plan name: Specialty Benefit Solutions
3. Group ID number
4. Member ID number
5. Member Services phone number
6. SBS Web site
7. Pharmacy discount information

Back of Card
1. UnitedHealth Allies logo (discount program) for identification at participating retailers
2. Access information for WorkLife services
3. Claims submission information for Dental and Vision benefits
Welcome

Welcome to Specialty Benefit Solutions (SBS)
Thank you for selecting a Specialty Benefit Solutions (SBS) plan. Our goal is to provide you with a well-balanced package of benefits that includes dental coverage, vision coverage, a life insurance benefit with accidental death and dismemberment coverage\(^1\), WorkLife services, and health discounts.

When you look through this Welcome Brochure, you’ll see that this convenient benefits package provides you with a valuable combination of services that you can use to manage the health and well-being of you and your family.

Accessing information
For more information about your benefits, try our Web site. The SBS Web site, www.uhcspecialtybenefits.com/SBS, is the easiest way to find out about your benefits and locate participating providers.

- Visit www.uhcspecialtybenefits.com/SBS
- Select Member in the center of the home page
- Then, select tabs in the center, or resources and helpful links along the right side of the Member page

Or, if you have questions related to your SBS plan, you can contact SBS Member Services at 866-249-0390
(7 a.m. to 10 p.m. CST) for assistance with:

- Questions on claims and claims payments
- Understanding your benefits
- Locating a participating provider
- Ordering a duplicate member ID card
- Accessing WorkLife services representatives
- Questions about the health discounts
- Answering any other questions you have related to your SBS benefits

\(^1\)The life insurance benefit with accidental death and dismemberment coverage is not available with all plans. Please check your benefit summary for the specifics of your plan.
Dental

How to access your in-network dental benefits:

1. Select a provider from the UnitedHealthcare Dental network.
   - Visit www.uhcspecialtybenefits.com/SBS
   - Select Member in the center of the home page
   - Then, select My Dental Plan from the helpful links on the right side of the Member page
   - Click on Dentist Locator to search for an in-network provider

2. Call to schedule an appointment, and be sure to verify the provider’s participation in the UnitedHealthcare Dental network.

3. At the time of your appointment just show your SBS ID card.

How to access your out-of-network dental benefits:

1. You can visit the dental provider of your choice.

2. You will be responsible for paying all costs at the time of service and filling out a dental claim form to be reimbursed.

3. To download a dental claim form:
   - Visit www.uhcspecialtybenefits.com/SBS
   - Select Member in the center of the home page
   - Go to Resources on the right side of the Member page, click on the UnitedHealthcare Dental Claim Form to download and print a copy

If you have any questions about your dental benefits or need help locating a participating provider, call SBS Member Services at 866-249-0390, and follow the instructions for Dental Benefits.

How to Access Dental Benefit and Claims Information

Once enrolled in our dental program, you can access information about your dental benefits any time, day or night, through our state-of-the-art Web site. For specific plan or claims information, simply go to the SBS Web site Member page and click the Helpful Link on the right side called My Dental Plan. The first time you visit, register as a member, then log on and select the tools on the site that meet your needs.

IMPORTANT INFORMATION: The first time you visit My Dental Plan, you will be asked to register as a member. You do this by using a unique Subscriber ID number. This number is the last five digits of your member ID with four preceding zeros. For example, if your member ID is 0610012345, you would enter the subscriber ID of 000012345. Once you have registered, you can log in and select the tools on the site that meet your needs.
Vision

How to access your vision benefits:

1. Select a provider from the UnitedHealthcare Vision network.
   • Visit www.uhcspecialtybenefits.com/SBS
   • Select Member in the center of the home page
   • Then, select My Vision Plan from the helpful links on the right side of the Member page
   • Then, click on Provider Locator in the upper left corner to search for an in-network provider
   • You’ll be able to search for a network provider by your ZIP code. Next to each provider listing, you will find symbols that indicate whether the provider offers eye exams only, dispenses vision care products only, or does both. You can also print directions to the provider location.

2. Call to schedule an appointment, and be sure to identify yourself as having UnitedHealthcare Vision coverage. Doing so will better assist the provider in verifying eligibility and obtaining authorization prior to your appointment.

3. At the time of your appointment:
   • Just show your SBS Member ID card
   • You are only responsible for your copayments and non-selection patient options — such as tints and coatings or choosing non-selection frames
   • There are no claim forms to submit and no referral forms are necessary for covered services when obtained from a participating provider

If you have any questions about your vision benefits or need help locating a participating provider, call SBS Member Services at 866-249-0390, and follow the instructions for Vision Benefits.

How to Access Vision Benefit and Claims Information

Once enrolled in our vision program, you can access information about your comprehensive vision benefits any time, day or night, through our state-of-the-art Web site. For specific plan or claims information, simply go to the SBS Web site Member page and click the Helpful Link on the right side called My Vision Plan. The first time you visit, register as a member, then log on and select the tools on the site that meet your needs.

If you have any questions about your benefits, call SBS Member Services at: 866-249-0390 or visit us online at: www.uhcspecialtybenefits.com/SBS
**WorkLife services**

WorkLife services is a benefit that helps reduce the stress involved with managing personal and family matters. And, since personal needs change over time, consultations and referrals are available on a wide variety of topics. Plus, you have 24/7 access to an abundance of online resources for you and your family.

**How to access your WorkLife services benefit:**

To reach a specialist and resources call 866-249-0390, or:

- Visit www.uhcspecialtybenefits.com/SBS
- Select Member in the center of the home page
- Then, select from the helpful links on the right side of the Member page
- Click on the liveandworkwell.com link and log on using the access code: SBS

If you have any questions about your WorkLife services benefit or would like to speak with a specialist, call SBS Member Services at 866-249-0390, and follow instructions for WorkLife services benefits.

**Health discounts**

**How to find participating providers and use your health discount benefit:**

- Visit www.uhcspecialtybenefits.com/SBS
- Select Member in the center of the home page
- Then, select from the helpful links on the right side of the Member page
- Click on the unitedhealthallies.com link and register as a user to allow full use of the health discount program Web site
- You’ll be able to search for a provider by type of service and ZIP code
- For each provider, you will be able to review their:
  - Specialties
  - Full biography
  - Credentials
  - Estimated savings
Health discounts Continued

When you have selected the health care provider you would like to visit, be sure to confirm the discounted rate. Confirming a rate does not mean you must visit that health care provider. It only means that if you do visit that health care provider, you are guaranteed the discounted rate. The rate confirmation also contains the provider’s contact information so you can call to make an appointment.

If you choose to make an appointment with the provider, be sure to bring your rate confirmation and your SBS member ID card with you to your visit.

At your appointment, pay the discounted rate directly to the provider. Remember, the discount program is not insurance and you are responsible for paying the discounted cost, at the time of your visit.

If you have questions related to your health discounts benefit, call SBS Member Services at 866-249-0390, and follow the instructions for the health discount program.

Understanding when to use your health discounts

Is the health product, service or treatment covered by insurance?

• If the answer is “yes,” always use your medical, vision or dental insurance for covered services.
• If the answer is “yes,” but you have reached the limits of your insurance, you can use the discount program to save on products and services above or beyond the limits of your insurance. For example, if your medical insurance covers only a limited number of chiropractic visits, you can use the discount benefit to save on additional visits to a participating chiropractor.
• If the answer is “no,” you can use the discount program to save on health-related products and services. Always use your dental and vision insurance for covered services.

How the health discount program works

• Your savings are guaranteed!
• For network health care professionals and facilities, as long as you confirm your discount online or through SBS Member Services, you are guaranteed to be charged the amount listed under “Our Price,” if shown.

“The Minimum Discount Guarantee does not apply to long-term care facilities or pharmacy discounts.

• If “Our Price” is not shown, your discount will be at least the low end of the “Typical Discount” range (for example, if the stated range is 10-35%, you will save at least 10%).
• For national programs and online shopping partners, you are guaranteed to get the discount advertised. You may be required to input a promotional code, or the discount may be automatically applied at checkout. No confirmation is necessary.

Using the discount program

Keep in mind that the discount program is NOT insurance and you should always use your insurance for covered services. Instead, rely on the discount program to help you save on health care products and services not covered by insurance.

Disclosure: The UnitedHealth Allies® discount plan is administered by HealthAllies®, Inc., a discount medical plan organization. The UnitedHealth Allies discount plan is NOT insurance. The UnitedHealth Allies discount plan provides discounts at certain health care providers for medical services. The UnitedHealth Allies discount plan does not make payments directly to the providers of medical services. The discount plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773, www.unitedhealthallies.com, ohacustomercare@optumhealth.com.
For any questions, contact us directly at 866-249-0390, or visit our Web site at www.uhcspecialtybenefits.com/SBS.

UnitedHealthcare Dental coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Dental DHMO plan in Florida is provided by Solstice Benefits, Inc.

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

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company.

The Packaged Savings® program is not available for this product. Specialty Benefit Solutions packages are not available in all states and state-specific requirement may cause limitations or variations to the plans.