Using our network doctors and facilities

Doctors and facilities (including laboratories) who participate in our network have agreed to provide services to you at a discount in exchange for obtaining access to provide you and other members with services. You have access to a large network of more than 720,000 doctors and health care specialists and more than 5,600 hospitals. When you use our network, you are responsible for paying your network (sometimes called “in-network”) copayment and out-of-pocket expenses such as deductibles and coinsurance rather than higher non-network deductibles and coinsurance.

Why does the network change?

To continue offering you the best value for your health care dollars, we regularly evaluate our network relationships to enhance our network’s quality, convenience and affordability. As a result of this review, doctors, health care facilities and laboratories in our network may change.

What you should do

If you don’t have a doctor, find a doctor now who participates in our network. You will save yourself time when you aren’t feeling your best and need to see a doctor. If you have a doctor already, make sure your doctor participates in our network. To find out if your doctor or other health care professional participates in our network, use our online directory on myuhc.com® or call the Customer Care number on the back of your health plan ID card. It is your responsibility to confirm that the doctor, facility or laboratory participates in our network in order to receive network benefits.

Understand the costs for care outside our network

Doctors, facilities and laboratories that do not participate in our network are free to set their prices for the care and services they provide. They do not offer services at a discounted rate because they do not participate in our network.

When you use non-network doctors, facilities and laboratories for anything other than emergency care, you may pay higher deductible and coinsurance amounts for similar services had you used a health care provider who participates in our network.

If you have a non-network benefit1, your UnitedHealthcare benefit plan only pays a portion of non-network charges, and it is your responsibility to pay the remainder of the charges. The amount above the allowed amount, which you are required to pay, may be significant and does not apply to your out-of-pocket maximum.

Reimbursement for non-network charges is based primarily on a percentage of the published rates allowed by Medicare. This is called the Maximum Non-Network Reimbursement Program, or MNRP.

1 Check your benefit plan documents to see whether non-network benefits are available to you.
In some situations, non-network providers may require you to pay the entire amount up front.

**What to do if you choose care outside our network**

If you choose to receive care from a non-network doctor, facility or laboratory, before you receive care, we recommend you:

- Understand your UnitedHealthcare benefits. Check your benefit plan documents to confirm that you have non-network benefits and understand the details of your non-network benefits, including understanding the difference between your network deductible and coinsurance and your non-network deductible and coinsurance.
- Understand what you might have to pay. Ask the doctor or facility about their billed charges for the services you need. Check your benefit plan and estimate the costs on myuhc.com or call the Customer Care number on the back of your health plan ID card to have a customer care professional help you estimate how much UnitedHealthcare will pay. Some services require you to notify us first in order to receive non-network benefits.

**The network delivers real value**

The following examples show how your financial responsibility may be significantly lower when you seek care from a doctor in the network rather than outside the network.²

**Physician’s office visit example for the Maximum Non-Network Reimbursement Program**

Please note this example is for illustration only; check your coverage documents for details specific to your plan.

<table>
<thead>
<tr>
<th>Physician office visit claim</th>
<th>Network</th>
<th>Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>A: Billed charge amount</td>
<td>$270</td>
<td>$270</td>
</tr>
<tr>
<td>B: Eligible expense (amount UnitedHealthcare allows) paid per contract</td>
<td>$150 (MNRP pricing)</td>
<td>$60 (40% of B)</td>
</tr>
<tr>
<td>C: Network copay/40% non-network coinsurance</td>
<td>$10</td>
<td>$60 (40% of B)</td>
</tr>
<tr>
<td>D: Additional enrollee responsibility</td>
<td>$0</td>
<td>$120*</td>
</tr>
<tr>
<td>Enrollee financial responsibility</td>
<td>$20</td>
<td>$165</td>
</tr>
</tbody>
</table>

*This amount does not apply to the out-of-pocket maximum. This is the difference between A and B.

² These examples are not intended to be an exact calculation of claim payment and individual financial responsibility that may result from the services an enrollee receives. The amounts will vary depending on the actual services the enrollee receives, the enrollee’s specific benefit plan copay and/or coinsurance design and changes to Medicare reimbursement methodology. We encourage enrollees to get more information on potential physician and facility charges by using myHealthcare Cost Estimator at myuhc.com. Confidential property of UnitedHealthcare.

All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available in the Health4Me mobile app, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

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