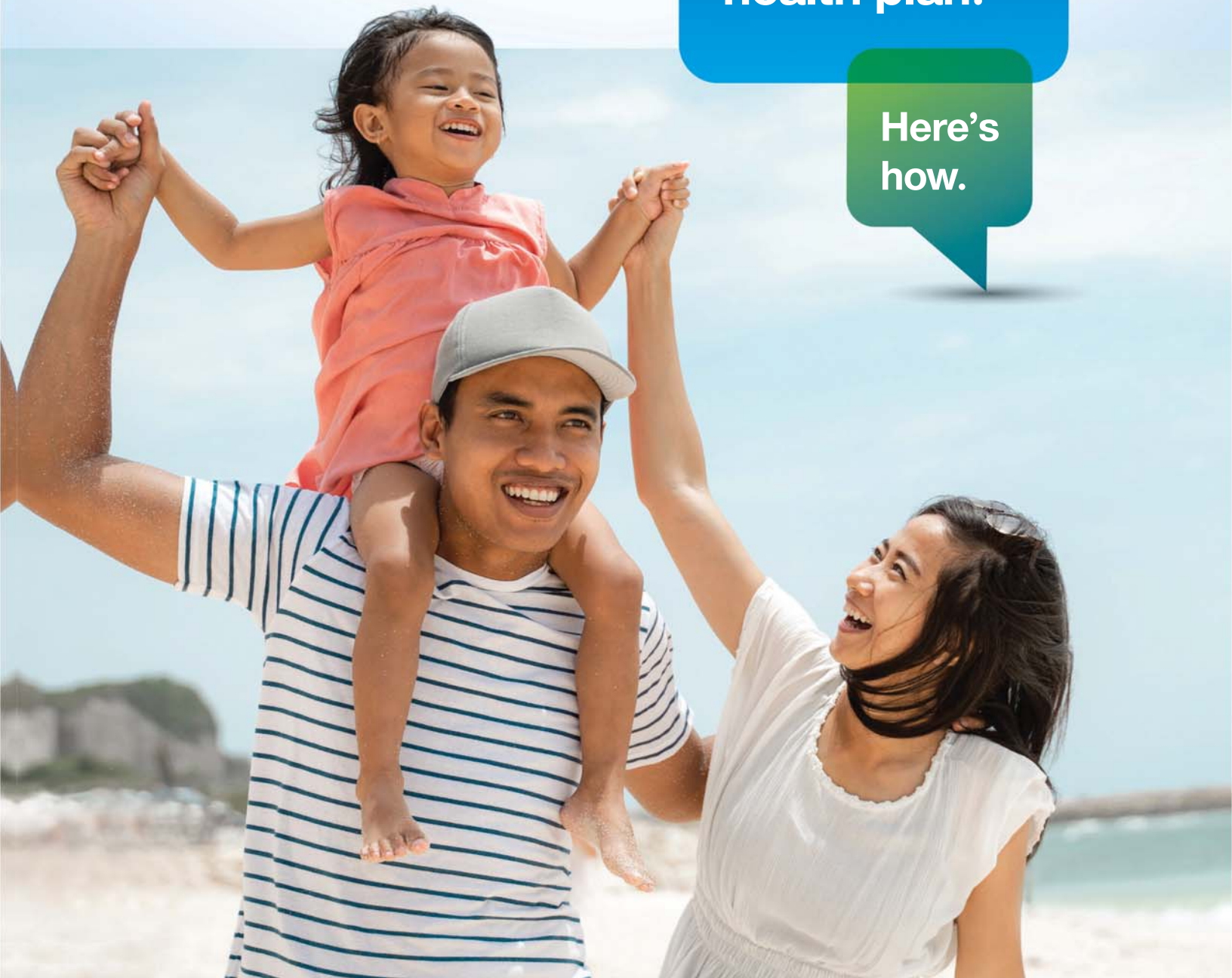


Welcome

Colorado Small Business Members

Get the most
out of your
health plan.

Here's
how.



Let's
do
this.

Thank you for being a UnitedHealthcare member.

We're here to help make each step of your health care experience easier. Take a look at this guide to help you better understand your benefits, find care, manage costs and get more out of your health plan.

What's inside:



Call us.

If you don't have computer access, need language assistance or still have questions after reading this, please call 1-888-842-4571, TTY 711.*



Connect with us.

 [Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare)

 [Twitter.com/UHC](https://twitter.com/UHC)

 [Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare)

 [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)

*A TTY is a special device that lets people who are deaf, hard of hearing or speech-impaired use the telephone to communicate by allowing them to type messages back and forth to one another.

1 Get started.



Activate your myuhc.com® account.

When it comes to managing your health plan, myuhc.com lets you see what's covered, manage costs and so much more. To help everyone get the most from their plan, it's important that each member age 18 and over create their own account. Then, use it to:

- Find a network doctor.
- View and pay claims.
- Check your account balances.
- Learn about preventive care.
- Find and estimate costs.
- Watch a personalized video about your plan's coverage and costs.*

Set up your account today.

- Go to myuhc.com > **Register Now**.
- Have your ID card handy and follow the step-by-step instructions.



Download the UnitedHealthcare® app.

The UnitedHealthcare app puts your health plan at your fingertips. Download it to:

- Find nearby care options in your network.
- See your claim details and view progress toward your deductible.
- View and share your health plan ID card.
- Video chat with a doctor—without leaving the app.



Access your
plan from
your car.

Or from
your couch.

*Information will vary to reflect your actual coverage. Members with a Health Incentive Account are not eligible for the video.

Get started.



Simple ways to save.

Stay in the network.

The doctors and facilities in the network have agreed to provide services at a discount—so staying in network makes sense, especially when visiting an out-of-network provider could end up costing you a lot more for care. Sign in to [myuhc.com > Find Care & Costs](#) to locate:

- Labs
- Hospitals
- Mental health professionals
- Network doctors
- Pharmacies
- And more

Look up the cost of a medication.

Sign in to [myuhc.com > Pharmacies & Prescriptions](#) to find information about your medication, prices and lower-cost options.

Shop around.

With such a wide variety of services, from minor procedures to major surgeries, it's a good idea to check approximate pricing first. Visit [myuhc.com > Find Care & Costs](#) to estimate your costs. Members who comparison shop may save up to 36 percent* for care near them.

*UnitedHealthcare Internal Claims Analysis, 2015.

Know everything from your benefits to your balances.



Watch your personalized video for a quick and easier way to understand your coverage, out-of-pocket costs and how your plan* works. Watch (and re-watch) anytime by signing in to [myuhc.com > Coverage & Benefits](#).

A little
planning...

may save a
lot of money.

*Information will vary to reflect your actual coverage. Members with a Health Incentive Account are not eligible for the video.

If you need medical care.

How to get the most out of your benefits.

Pick a network PCP.

A PCP is a primary care provider, sometimes called a primary care physician or doctor. It can be a family practitioner, internist, pediatrician or general medicine physician. Although your plan may not require you to choose a PCP,* it's a good idea to have one. Your PCP generally:

- Knows your history.
- Builds an in-depth knowledge of your health over time.
- Helps guide you on the best path of care.
- Can advise you when to see a specialist and provide electronic referrals.

Find a network provider.

Visit myuhc.com > **Find Care & Costs** to find a network PCP, clinic, hospital or lab based on location, specialty, reputation, estimated cost of services, availability, hours of operation and more. You can even see patient ratings and compare quality and costs before you choose a provider. If you would like more information about a provider's qualifications, call the toll-free member phone number on your ID card.

Make more informed choices.

The **UnitedHealth Premium® Program** uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality and cost-efficient providers. Find UnitedHealth Premium Care Physicians by going to myuhc.com > **Find Care & Costs. Look for blue hearts.** ❤️ ❤️

Keep up on preventive care.

Preventive care—such as routine wellness exams, certain recommended screenings and immunizations—is covered by most UnitedHealthcare plans at no additional cost when you see network providers. Learn more at uhc.com/preventivecare.

*Depending on your health plan, selection of a primary care physician may be required.

If you need medical care.



Know what to do if you need:

Referrals.

If your ID card states “Referrals Required,” you’ll need an electronic referral from your PCP before seeking services from another network provider. Please refer to your coverage details to learn which services require referrals.

Hospital care.

Talk to your PCP first to determine which hospital in your network can meet your medical or surgical needs. You or your PCP may be required to notify UnitedHealthcare before you’re admitted.

Prior authorization.

Your plan may also require prior authorization before you receive certain services. This means that you or your network provider may need to get approval from your plan before the services are covered. Call the toll-free member phone number on your ID card or sign in at myuhc.com > **Coverage & Benefits** to check if prior authorization is needed.



**Pay attention
to policies...**








**to avoid paying
more for care.**

If you need medical care.



Get to know your care options and costs.

How much you pay for care can depend on where you go. You'll want to make your PCP your first stop whenever possible. For life-threatening conditions, call 911 or go to an emergency room.

Care Options	START HERE				
	 PCP	 Virtual Visits	 Convenience Care	 Urgent Care	 Emergency Room
	Care from the doctor who knows you best.	See a doctor whenever, wherever.	Basic conditions that aren't life-threatening.	Serious conditions that aren't life-threatening.	Life- and limb-threatening emergencies.
Average Cost*	Varies by plan type	Less than \$50**	\$90	\$170	\$2,000
Hours	Varies by location	24/7	Varies by location	Varies by location —may be open nights/weekends	24/7
How to Connect	Contact your PCP	myuhc.com/virtualvisits	myuhc.com	myuhc.com	myuhc.com

✓ indicates the recommended place for care when it comes to the following common conditions:

Broken bone				✓	✓
Chest pain					✓
Cough	✓	✓		✓	
Fever	✓	✓		✓	
Muscle strain	✓			✓	
Pinkeye	✓	✓		✓	
Shortness of breath					✓
Sinus problems	✓	✓		✓	
Sore throat	✓	✓		✓	
Sprain	✓			✓	✓
Urinary tract infection	✓	✓		✓	

Did you know?

Emergency rooms are the most expensive place to get care. When you need to be seen, consider the chart above to help you find care. If you're still unsure about what's best for your situation, sign in to myuhc.com > **Find Care & Costs** to locate a network provider or call the member phone number on your ID card for support. If you have a question about what's covered by your plan, visit myuhc.com > **Coverage & Benefits** for answers.

*Source: 2017 Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$1,800.00 difference between the average emergency room visit and the average urgent care visit.) The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits and Urgent Care visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

** The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time.

Check your official health plan documents to see what services and providers are covered by your health plan.

3 Using your pharmacy benefits.



Say hello to savings.

With OptumRx®, your pharmacy care provider, it's easier to save on medications and easier to keep track of them, too—whether you're online or on the go.

Manage your meds.

Visit myuhc.com > Pharmacies & Prescriptions to:



- Find and compare medication costs.
- Locate a network pharmacy.
- See if your medications have any requirements before filling them.



Two easy ways to fill your prescriptions.

1 Home delivery.

Order up to a 3-month supply of medications you take regularly. Sign up on myuhc.com, use the **UnitedHealthcare** app or call the number on your ID card. There's free standard shipping to U.S. addresses. Make sure you have at least a 1-month supply to cover you through the transition.

2 Pick up at the pharmacy.

Show your ID card at any UnitedHealthcare network pharmacy—which can be found by checking the **Pharmacy Locator** on myuhc.com, the **UnitedHealthcare** app or by calling the member number on your ID card.

Get your fill.

One way
or another.

4 Programs designed for better health.

Once your health plan becomes active, you can choose to participate in the following programs. There's no additional cost to you—just the opportunity to get information and support. Find out more at myuhc.com.



Health and Wellness

Get rewarded for taking healthy steps.

SimplyEngaged® is a personal health and wellness program supported with online tools available through myuhc.com and **Rally**. You'll earn rewards* when you complete certain health and wellness activities. Available tools and programs include: Health Survey, Coaching, Wellness, Rally Missions, Gym Check-In and a Cost Estimate. Start earning and access your rewards today.

- Visit myuhc.com > **Health Resources** to find and link to the Rally website.
- View **Rewards** on the Rally website to track your earned incentives.

* There is a maximum associated with these rewards. Employees and covered spouses can earn rewards separately. Children may not participate in the reward program. Incentives can be earned only once every plan year.

Everything you need to help you lose weight and keep it off.

Whether you want to lose a lot of weight or just a few extra pounds, try **Real Appeal**®,** a digital weight loss program focused on making small changes to help you live a healthier life. It includes:

- **A personalized transformation coach** who will guide you by customizing steps to fit your needs, personal preferences, medical history and goals.
- **24/7 online support and a mobile app** to help you stay on track and reach your goals.
- **A success kit** featuring program guides, exercise videos, a digital food scale and more.

The Real Appeal program is available at no additional cost to eligible members as part of your health plan.

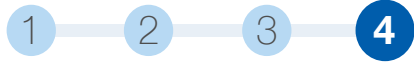
** Access to Real Appeal not available in Hawaii.

Your path to better health.

Sign up for **Rally**® on myuhc.com. It's a program to help you move more and eat better. It even rewards you for your progress. How it works:

- **Take your health survey.** It'll guide you with visual prompts. You'll receive your results as a "Rally AgeSM"—a number to help you assess your actual age compared to your health age based on your survey responses.
- **Pick your focus.** Get personalized activities and recommended missions—or individual action plans—based on your survey results. Missions provide activities to help improve or maintain your health. Choose ones that fit your lifestyle.
- **Earn rewards.** As you complete certain activities, you'll earn Rally coins. Use them to enter sweepstakes for chances to win prizes, get discounts, support charities or bid in auctions. The more you participate in Rally, the more coins you earn.

Programs designed for better health.



Decision Support

Have a health plan question?

We're here to help you find information and resources.

- Have questions about your benefits?
- Need help resolving a claim?
- Not sure where to go for care?
- Have questions about a recent screening or test?
- Can't find a doctor?

Contact us for help with a personal touch. Call the member phone number listed on your ID card or sign in to myuhc.com and click the **Call or Chat** button.



Care for Specific Conditions

Get 24/7 care by video with Virtual Visits.

A **Virtual Visit** lets you video chat with a doctor 24/7 from your computer or mobile device* for everyday conditions like the flu, coughs, infections and more without an appointment. The doctor can provide a diagnosis and, if appropriate, send a prescription** to your local pharmacy. It's all part of your health benefits.

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Allergies
- Bladder/Urinary tract infections
- Bronchitis
- Eye infections
- Flu
- Headaches/migraines
- Rashes
- Sore throats
- Stomachaches

It's easy to get started. Visit myuhc.com/virtualvisits to sign in to your account or set one up if you don't have one. Complete a brief health profile and request a visit. You will pay your portion of the service costs according to your medical plan, and then you will enter a virtual waiting room. During your visit, you'll be able to talk to a doctor about your health concerns, symptoms and treatment options.

*Data rates may apply.

**Certain prescriptions may not be available, and other restrictions may apply.

Emotional support.

Your behavioral health benefit provides access to a network of nearby providers with options for either in-person care or a Virtual Visit 24/7. Get started and find a provider today by visiting liveandworkwell.com or call the toll-free member phone number on your ID card. The behavioral health benefit offers support for:

- Alcohol and drug use recovery.
- Coping with grief and loss.
- Compulsive habits and disorders.
- Depression, anxiety and stress.
- Relationship difficulties.
- Medication management.

Start living tobacco-free.

Since 1985, **Quit For Life**® has helped more than 3.5 million tobacco users quit for good. It's a personal support program available at no additional cost to you. Choose from a variety of online tools and get access to a Quit Coach® and a mobile app to customize a quit plan to help you break free from tobacco. Enroll today at myuhc.com.

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free **1-800-368-1019, 1-800-537-7697** (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русский (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

دعاسملا تامدخ ناف، (Arabic) ةيبرعل شذحتت تنك اذا: ةيبنت
يناجملا فتاهل مقرب لاصتال اىجرى. لكل ةحاتم ةيناجملا ةيوغلل
لكب تصاخل ا فيرعتل ةقاطب لىل ع جردملا

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nit'ízi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

And now a word from our lawyers.

Visit www.uhc.com/legal/required-state-notices to view important state required notices.

Member phone number services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the member phone number services are for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

Preventive care: Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (PPACA), based on your age and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in PPACA. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible. Always refer to your plan documents for your specific coverage.

Evaluation of New Technologies: UnitedHealthcare's Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, guest subject matter experts when required, and staff from various relevant areas within UnitedHealthcare. The Committee meets monthly to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements for new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

Twitter is a registered trademark of Twitter, Inc. Facebook is a registered trademark of Facebook, Inc. YouTube is a registered trademark of Google, Inc. Instagram is a registered trademark of Instagram, LLC.

The UnitedHealthcare® app is available for download for iPhone® or Android™.

Android is a registered trademark of Google LLC. Google

Play and the Google Play logo are registered trademarks of Google Inc.

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

OptumRx is an affiliate of UnitedHealth Group.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Cost and Care section. Refer to your health plan coverage documents for information regarding your specific benefits.

Advocate4Me® should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the program is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments) your coverage documents govern. If speaking with a nurse, nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care.

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

SimplyEngaged® is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

The **Quit For Life®** program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.