

Welcome

A handbook to using your AT&T
Medical Program

What You'll Find Inside

- ▶ How to get started
- ▶ What to do if you need care
- ▶ What happens after your doctor visit
- ▶ Additional programs and services



We're glad you're here.



While no one can predict the future, you can prepare for it. Your AT&T Medical Program benefits provide you with access to people, resources and tools to help you when you aren't feeling your best. We also have created programs that may help you improve or maintain your health and wellness. We believe knowledge is at the heart of your health care, so we want to give you resources that may help you.

For detailed questions regarding your coverage and benefits, please refer to your Summary Plan Description (SPD). In all cases, the official Plan documents govern and are the final authority on Plan terms. If there are any discrepancies between the information in this guide or in your SPD and the Plan documents, the Plan documents will control.

Let's get started.

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GETTING STARTED

Get off to a great start! Understand your AT&T Medical Program card, the website, how to find a doctor, look for the latest health news and more. Here's how.

Understand your AT&T Medical Program ID card

Be sure to always carry your health plan ID card

Your AT&T Medical Program ID card has key information about you and your coverage. Keep your card with you at all times, so you have it when you need it. When you visit your doctor, hospital or other health care provider, remember to show them the card so they know how to bill for the services they are providing you.



Front of a sample ID card

UnitedHealthcare
Health Plan (80840) 911-87726-04
Member ID: 123456789 Group Number: 98765
MEMBER
EMPLOYEE SMITH Customer Name
Dependents
SPOUSE SMITH Payer ID 87726
CHILD1 SMITH
CHILD2 SMITH
CHILD3 SMITH
DOI-0501 UnitedHealthcare Choice Plus
Underwritten by [Appropriate Legal Entity]

Member ID and Group Number

These numbers are useful when registering on **myuhc.com**® or calling an Advocate.



Get help by phone

Don't have access to a computer, need language assistance or need to talk to an Advocate? Call the toll-free member phone number listed on the back of your AT&T Medical Program card. If you have hearing impairments and would like to use TDD services, you can access the National Relay Center at **1-800-828-1120**.

Back of a sample ID card

Printed 10/20/08
This card does not guarantee coverage. To verify benefits, view claims, find a provider, provide notification or seek pre-authorization, visit the website or call.
For Members: www.myuhc.com (XXX) XXX-XXXX
For Providers: www.unitedhealthcareonline.com (XXX) XXX-XXXX
Medical Claim Address: P.O. Box #####, City, ST #####-####

Your member website

Use **myuhc.com** for all your benefit and wellness information.

Advocate number

Call the number listed here if you need to speak with an Advocate.

Using the website and mobile app

Register on myuhc.com and start getting more from your benefits

The more you know about health care costs and the options you have, the easier it may be for you to make better decisions. When you register on **myuhc.com**, you will have helpful tools and information to help you manage and improve your health, and save money.

- ▶ Track claims and expenses for each family member
- ▶ Plan ahead for tests and treatments
- ▶ Stay on top of your medical history
- ▶ Receive tips for improving your health

Registration is quick and simple:

- 1** Go to **myuhc.com**.
- 2** Click on “*Register Now*”. You’ll need your member ID from your AT&T Medical Program ID Card, or you can use your Social Security number and date of birth to register.
- 3** Follow the step-by-step instructions.



Your health plan name and numbers you may need

Information about new services and programs

Health tools and resources in different languages

Quick access to a nurse



Personalize and go green

Go to Account Settings to personalize your site, turn off paper delivery and more.

- ▶ Change your mailing preferences
- ▶ Identify your race, ethnicity and language
- ▶ Turn on direct deposit
- ▶ Register for *Healthy Mind Healthy Body*®



UnitedHealthcare Health4Me™ Mobile App

Quick access to items most often used

Download our Health4Me mobile app to your Apple® or Android® smartphone or tablet and see how easy it is to find nearby physicians, check the status of a claim, see your account balance or speak directly with a nurse. You can even pull up an image of your ID card if it's not in your wallet.



Health4Me

Your AT&T Medical Program

How your AT&T Medical Program with HSA works

Your plan has an annual deductible. The deductible must be paid before your plan will help cover eligible health care expenses. You do not need to pay anything out of your pocket for eligible preventive care as those will be covered 100 when use network providers. Learn more about how your plan works before and after your deductible.

- 1. Your deductible. You pay out-of-pocket until you reach the deductible.** When you have an eligible expense, like a doctor visit, the entire cost of the visit will apply to your deductible. You will pay the full cost of your health care expenses until you meet your deductible. If you have one, you can choose to pay for care from your HSA or you can choose to pay another way (i.e., cash, credit card) and let your HSA grow. It's your money, it's your choice.
- 2. Your coverage. Your plan pays a percentage of your expenses.** Your health plan has co-insurance, which is when the plan shares the cost of expenses with you. The plan will pay a percentage of each eligible expense, and you will pay the rest.
- 3. Your out-of-pocket maximum. You are protected from major expenses.** An out-of-pocket maximum protects you from major expenses. The out-of-pocket maximum is the most you will have to personally pay in the plan year for covered services. The plan will then pay 100 percent of all remaining covered expenses for the rest of the plan year. Your deductible and co-insurance will go toward your out-of-pocket maximum.

If the doctor is not in our network

You could be asked to pay some or all of the bill before you leave. You can submit a claim form to UnitedHealthcare to be reimbursed some of the cost, as your plan allows.

How the claim and billing process works when you use a network doctor:



1. Doctor

The doctor's office submits your claim to UnitedHealthcare.
Important: Some doctors may have the ability to instantly submit your claim online and could ask you to pay at the time of your visit.

2. UnitedHealthcare



UnitedHealthcare reviews the claim to see if the service is covered by your plan and if your care was from a network doctor or facility.



If the service is covered, and you used a network doctor or facility, UnitedHealthcare applies the network discount.



Preventive care

If your claim was for preventive care and you used a network doctor or facility, the claim will be paid 100%. You will not have out-of-pocket costs. The process is complete.

Non-preventive care

UnitedHealthcare will notify you and your doctor of the amount you owe.



3. Doctor

Your doctor will bill you directly for payment.



4. You

You can choose to pay your bill using your HSA or pay another way (cash, credit card, check). It's your choice.

myClaims Manager allows you to follow your claims from start to finish, and track payments you've made to your health care providers all in one place. Your claim detail will appear on myuhc.com under "Claims & Accounts". You also will receive a health statement by mail or email that includes the claim details.

IF YOU NEED CARE

Now that you know the importance of your AT&T Medical Program ID card, myuhc.com, and finding a network doctor or hospital, you need to know how to use your health care plan. In this section, we provide you with options for when you need care.

Find a doctor in the network

Find a nearby network doctor or hospital using myuhc.com

- 1 Log in to **myuhc.com**.
- 2 Click on the “*Physician & Facilities*” tab or the large “*Find a Doctor*” button located in the center of the page.
- 3 Click the “*Find a Provider*” button to search for providers in your network.
- 4 Search for a doctor by name, facility, specialty, condition or any of the other available filter options.

Using the plan’s network can save you money

All health care providers, including doctors, specialists, pharmacies and hospitals, that are in your plan’s network can help save you money. The reason is because they’ve agreed to charge discounted rates. If you seek care outside the network, you may be responsible for a larger part of the charges and may not receive the lower network rates from health care providers who have agreed to participate in the UnitedHealthcare network.

Be sure to log in to **myuhc.com** or call an Advocate to understand your coverage details, including which services may require you to receive approval.

Choose a doctor with confidence.

It isn’t always easy to find a doctor who is right for you. The UnitedHealth Premium® designation program provides simple tools and useful information to help you make more confident decisions.

The program uses claims data to evaluate doctors and see if they meet national industry standards for quality and local market benchmarks for cost efficiency. Doctors who meet the standards are recognized on **myuhc.com** and in printed provider directories.



Your 24-hour nurse

- ▶ Get resources to help manage an illness or injury
- ▶ Help recognize urgent and emergency symptoms
- ▶ Locate doctors and hospitals in your area
- ▶ Help understand medication interactions

You can speak with a 24-hour nurse at any time by calling UnitedHealthcare at 1-866-705-9767 any time, day or night. Add this number to your cell phone directory for access and answers no matter where you are.

Where you may go when you are sick or injured



Doctor's Office

You need routine care or treatment for a current health issue. Your primary doctor knows you and your health history, can access your medical records, provide preventive and routine care, manage your medications and refer you to a specialist, if necessary.

Type of care*

- Routine checkups
- Immunizations
- Preventive services
- Manage your general health

Cost and time considerations**

- Normally requires an appointment
- Little wait time with scheduled appointment



Convenience Care Clinic

You can't get to your doctor's office, but your condition is not urgent or an emergency. Convenience care clinics are often located in malls or retail stores offering services for minor health conditions. Staffed by nurse practitioners and physician assistants.

Type of care*

- Common infections (e.g., strep throat)
- Minor skin conditions (e.g., poison ivy)
- Flu shots
- Pregnancy tests
- Minor cuts
- Earaches

Cost and time considerations**

- Walk-in patients welcome with no appointments necessary, but wait times can vary



Urgent Care Center

You may need care quickly, but it is not an emergency, and your primary physician may not be available. Urgent care centers offer treatment for non-life-threatening injuries or illnesses. Staffed by qualified physicians.

Type of care*

- Sprains
- Strains
- Minor broken bones (e.g., finger)
- Minor infections
- Minor burns

Cost and time considerations**

- Walk-in patients welcome, but waiting periods may be longer as patients with more urgent needs will be treated first



Emergency Room (ER)

You need immediate treatment of a very serious or critical condition. The ER is for the treatment of life-threatening or very serious conditions that require immediate medical attention. Do not ignore an emergency. **If a situation seems life-threatening, take action. Call 911 or your local emergency number right away.**

Type of care*

- Heavy bleeding
- Large open wounds
- Sudden change in vision
- Chest pain
- Sudden weakness or trouble talking
- Major burns
- Spinal injuries
- Severe head injury
- Difficulty breathing
- Major broken bones

Cost and time considerations**

- Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first
- If you are in a true medical emergency, and you go to a network or non-network emergency room for care, the co-payment or co-insurance you will pay will be the same, based on your benefit coverage



Medical claim form

If you receive care from a doctor who is a non-network provider, you may need to fill out a medical claim form. Our network doctors normally take care of claim forms for you.

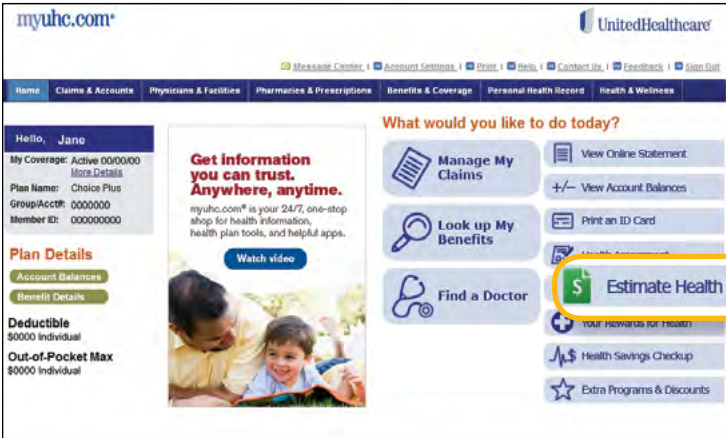
*This is a sample list of services and may not be all-inclusive.

**Cost and time information represent averages only and are not tied to a specific condition, level of coverage or treatment. Your out-of-pocket costs will vary based on plan design.

Using myHealthcare Cost Estimator

We’re changing the way you look at your health care benefits — for the better. Designed to help you quickly and easily comparison shop before you see the doctor or need a medical procedure, myHealthcare Cost Estimator gives you information that will help you make decisions about your health care and take charge of your health. You can use myHealthcare Cost Estimator to review UnitedHealthcare Premium designation information about doctors who meet national industry standards for quality and local market benchmarks for cost efficiency. Quality may not be found at the lowest price, but it may be the best fit for your specific needs.

The information in myHealthcare Cost Estimator is personalized to estimate out-of-pocket expenses based on your plan and current benefit status. Estimated costs are based on available fee schedules or contracted rates, and when fee schedules/contracted rates are not available, estimates are based on claims averages for the particular provider. Plus, it’s fully integrated with customer service and clinical support for easy access to a wide range of resources.



When you log in to **myuhc.com**, click on “Estimate Health Care Costs” on the right side and answer the questions as prompted.

Before you go to the doctor, get to know the 4 Ps with myHealthcare Cost Estimator.

	<p>Procedure</p> <p>Learn more about a procedure and compare your treatment options. <i>Do I need an X-ray, a CAT scan or an MRI?</i></p>
	<p>Provider</p> <p>Select a provider based on individual needs and quality. <i>Who should I see for a colonoscopy?</i></p>
	<p>Price</p> <p>Quickly estimate out-of-pocket costs for specific procedures and care paths. <i>What is the estimated cost of an MRI?</i></p>
	<p>Place</p> <p>Locate providers based on geographic search criteria. <i>Where’s the closest treatment center?</i></p>

AFTER YOU RECEIVE CARE

Once you use your benefits, you might have questions about a claim or how a service was billed. This section helps you understand this process and how to stay on top of it. Your claims information is on myuhc.com, but if you need more help, give us a call.

Learn how claims are paid

When you have a doctor visit with a network doctor, he or she will submit the claim for you. The doctor's office may ask you to pay some or all of the bill before you leave. Some network doctors can instantly submit your claim online. UnitedHealthcare will then process the claim to:

- ▶ Make sure the claim is an eligible expense under your plan.
- ▶ Determine whether the claim was for eligible preventive care, so it can be paid 100%.
- ▶ Make sure the service is charged at a discounted rate for seeing a network doctor.

Doctors in the network have agreed to charge lower prices. This means your costs will likely be lower compared to seeing a doctor who is not in the network. Plus, when you see a network doctor for your preventive care, you don't have to pay anything out of your pocket. Those services will be covered 100%.

If your doctor is not in the network:

You may be asked to pay some or all of the bill before you leave. Also, some doctors not in our network are not able to submit your claim to UnitedHealthcare directly. This means you would have to pay the bill and then submit a medical claim form to UnitedHealthcare.



Medical claim form

If you receive care from a doctor who is a non-network provider, you may need to fill out a medical claim form. Our network doctors normally take care of claim forms for you.



Problem with a claim?

Information about the appeals and grievances process can be found in the "Claims & Accounts" tab on myuhc.com.



myClaims Manager allows you to follow your claims from start to finish, and track payments you've made to your health care providers all in one place. The enhanced "Manage My Claims" section on myuhc.com now provides more information to help you understand and track your health care claims. Subscribers can even pay their health care providers online with the "Make Payment" feature.

How to access: myClaims Manager is available on myuhc.com. If you are already a user of myuhc.com, just log in and select the "Manage My Claims" button. If you are not a user, go to myuhc.com to register and log in.

Understanding your health statements

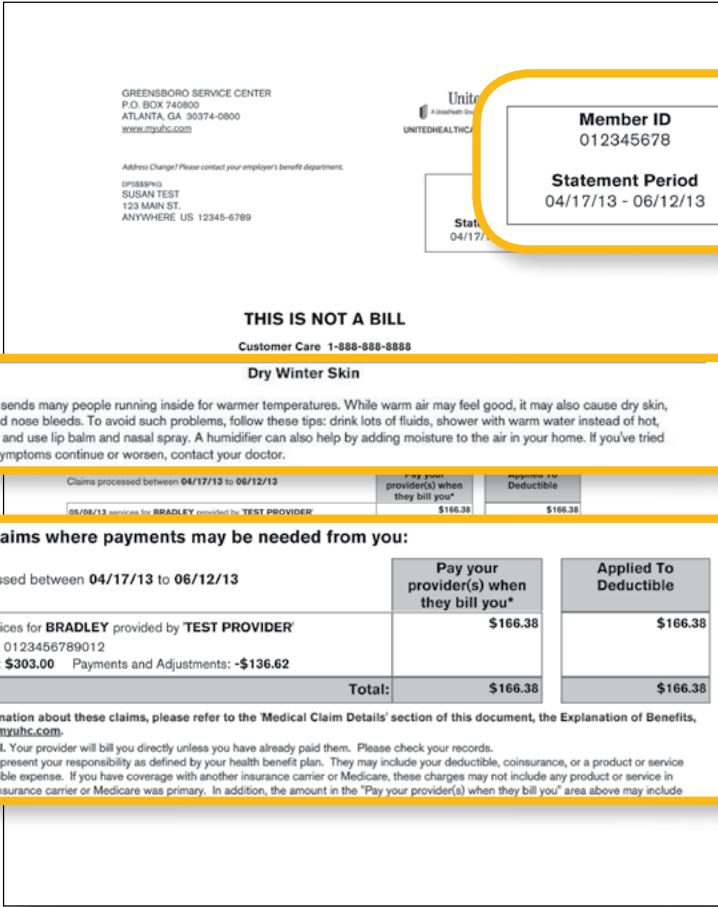
With health statements, you get an easy-to-read record of your claims that helps provide a more complete view of your health care expenses.

Health statements are sent to you when you or one of your covered dependents use your benefit plan. You can see all claims processed for that period, plus remaining balances for your network and non-network balance information and deductibles.

When you choose to receive your health statement online, we'll send you an email whenever a new statement is posted to **myuhc.com**. You can view your current and past health statements, Explanation of Benefits or current claims activity at any time of the day or night at **myuhc.com**.

Staying informed and up-to-date with your health statement and **myuhc.com** can help you get the most out of your health care plan.

Sample health statement



Member ID
Your unique number that protects your Social Security number.

Statement period
Your benefit plan activity during a period of time.

Message center
Messages that promote better health awareness.

What you owe
The amount you need to pay your health care provider if you did not pay at the time you received services.



Issue resolution

Information about the appeals and grievances process can be found in the "Claims & Accounts" tab on **myuhc.com**.



Online communities

Several online communities are available, depending on your needs and interests. Each site addresses specific health risks and lifestyle concerns.



Source4Women.com

When it comes to your health, and the health of your family, you need a dependable resource you can turn to for information and support.

We provide:

- ▶ Monthly interactive seminars
- ▶ Tips, guidelines and checklists to help maintain a healthy lifestyle
- ▶ Expert blogs on nutrition, emotional well-being and other important health issues
- ▶ Health topics that may be important to the whole family
- ▶ Delicious, healthy recipes
- ▶ Interactive quizzes



www.uhcgenerations.com

At www.uhcgenerations.com, you can find a wealth of useful information about African American health, including flyers covering an array of health topics such as diabetes prevention, nutrition, weight management and more. In addition, you can build your own family tree, download healthy soul food recipes, exercise tips and a doctor visit checklist.



www.uhclatino.com

At www.uhclatino.com, you can find valuable bilingual (English/Spanish) information and learn more about Hispanic families, including health brochures, podcasts, interactive health modules and a fotonovela. This site is also available when you are on the go through your smartphone.




www.uhcasian.com


At www.uhcasian.com, you can find health information and resources, including provider directories, available in Chinese, Korean, Vietnamese and Japanese.

Wallet card

This wallet card is a great way to remember what to bring and ask your doctor or other provider during an appointment. Cut it out and take it with you to your appointment.



This wallet card is a great way to remember what to bring and ask your doctor, pharmacist or other provider during an appointment.



For eligibility and benefit verification, please call the toll-free member number listed on the back of your health plan ID card.

7 a.m. to 7 p.m. CST Monday through Friday

Cut here, then fold in half



Source4Women content and materials are for information purposes only, are not intended to be used for diagnosing problems and/or recommending treatment options, and are not a substitute for your doctor's care. Lists of potential treatment options and/or symptoms may not be all inclusive.

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 medical centers and programs in UnitedHealthcare's network and within OptumHealthSM Care Solutions are independent contractors who render care and treatment to UnitedHealthcare members. UnitedHealthcare does not provide health services or practice medicine. The medical centers and programs are solely responsible for medical judgments and related treatments. UnitedHealthcare is not liable for any act or omission, including negligence, committed by any independent contracted health care professional, medical center or program.

For informational purposes only. The NurseLineSM service can not diagnose problems or recommend specific treatment. The information provided through the NurseLine service is not a substitute for your doctor's care. On topical articles (giving tips and advice to members), the information and therapeutic approaches in this article are provided for informational and/or educational purposes only. They are not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services."

All UnitedHealthcare members can access a cost estimator online tool. 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, 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.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

The UnitedHealth Premium® designation program is intended as a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always consult 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 the physicians from whom you receive care. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please see myuhc.com for detailed program information and methodologies.

Tips to make your doctor's visit worthwhile



Before your appointment:

- 1 Make a list of all questions you have for your doctor, nurse or pharmacist.
- 2 Write down medications you are currently taking, including prescriptions, over-the-counter medicines and herbal supplements.
- 3 Plan to bring a family member or friend to your visit if you have a hard time remembering what your doctor tells you.

During your appointment:

- 1 Tell your doctor if a family member has been diagnosed with a serious disease or condition. Also mention if you have or will be traveling outside the country.
- 2 Ask your doctor at every visit to send any laboratory tests to a network facility.
- 3 Before you leave, make sure you can read and/or understand your doctor's or pharmacist's instructions. If you don't, it's okay to ask them to explain until you understand.

Only individual physicians and facilities that meet UnitedHealth Premium designation criteria, or physicians in designated specialties who are part of medical groups that meet UnitedHealth Premium designation criteria for group practices and who have sufficient claims data for analysis, may be designated. All physicians and facilities that contract with UnitedHealthcare have met credentialing requirements. Regardless of designation, plan enrollees have access to all physicians and facilities in the UnitedHealthcare network. Specialties for which there are no quality guidelines currently established in the program are excluded from evaluation and are noted as such.

UnitedHealth Premium is not available in all geographic locations. For a complete description of the UnitedHealth Premium designation program, including details on the methodology used, geographic availability and program limitation, please visit myuhc.com.

Information for individuals residing in the state of Louisiana or have policies issued in Louisiana: Health care services may be provided to you at a network health care facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of these fees for those out-of-network services, in addition to applicable amounts due for co-payments, co-insurance, deductibles, and non-covered services. Specific information about in-network and out-of-network facility-based physicians can be found at myuhc.com or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

Insurance coverage provided by or through PacifiCare Life and Health Insurance Company, PacifiCare Life Assurance Company or their affiliates. Administrative services provided by PacifiCare Health Plan Administrators, Inc., United HealthCare Services, Inc., ACN Group, or United Resource Networks. Behavioral health products are provided by PacifiCare Behavioral Health, Inc. (PBHI) or United Behavioral Health (UBH).

Apple is a registered trademark of Apple, Inc. Android is a registered trademark of Google, Inc.