Welcome
A handbook to using your AT&T Plan

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

UnitedHealthcare®
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.

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Let’s get started.
Understand your AT&T Plan ID card

Be sure to always carry your health plan ID card

Your AT&T Plan 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 (HMO) 911-87726-04
Member ID: 123456789 Group Number: 98765

Member: EMPLOYEE SMITH
Dependents:
SPouse SMITH
CHILD1 SMITH
CHILD2 SMITH

Customer Name: Sample with Rx:
Payer ID 87726

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.

Back of a sample ID card

This card does not guarantee coverage. To verify benefits, view claims, find a provider, provide notification or seek reimbursement, visit the website:

For Members: www.myuhc.com
www.unitedhealthcare.com

For Providers: (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.

GETTING STARTED

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

2. Click on “Register Now”. You’ll need your member ID from your AT&T Plan ID card, or you can use your Social Security number and date of birth to register.

UnitedHealthcare Health4Me™ Mobile App

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 AT&T Plan ID card if it’s not in your wallet.
How your AT&T Plan works

You have the freedom to use any doctor or hospital in our network.

You save money when you choose doctors (including specialists) and hospitals in our network. You will have coverage if you receive care outside of our network, but it might cost more money.

You do not need referrals.

You are not required to choose a primary care physician, but it might help to have one. And if you need to see a specialist, you can do so without a referral.

1. You will pay co-insurance and/or a deductible for covered expenses. This does not apply for eligible preventive care expenses.

2. You may be required to receive approval to receive certain services from network doctors or hospitals. Without it, you could be responsible for the entire cost of the care.

3. You are protected with an out-of-pocket maximum, which is the most you will have to personally pay in the plan year for covered services.

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:

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.

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.
IF YOU NEED CARE

Now that you know the importance of your AT&T 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.
# 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

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*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 UnitedHealth 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.

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

**Procedure**
Learn more about a procedure and compare your treatment options.
*Do I need an X-ray, a CAT scan or an MRI?*

**Provider**
Select a provider based on individual needs and quality.
*Who should I see for a colonoscopy?*

**Price**
Quickly estimate out-of-pocket costs for specific procedures and care paths.
*What is the estimated cost of an MRI?*

**Place**
Locate providers based on geographic search criteria.
*Where’s the closest treatment center?*
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.

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.
Use our online health tools

Live healthier with the health tools on myuhc.com

The Health & Wellness tab on myuhc.com is an online resource with many tools that are designed to help make it easier for you to develop a healthier lifestyle. Log in to myuhc.com and select the “Health & Wellness” tab to find:

**Health improvement tools**
Our online health calculators and trackers may help you make the change toward a healthier life.

**Preventive care guidelines**
Get a detailed list of guidelines to help you consider how often to see a doctor, when you should have a particular type of screening, when to get vaccinations and more.

**Online programs**
Take advantage of our online programs designed to help you reach your health and wellness goals. So, whether you need information on lowering your blood pressure, reducing your cholesterol or losing weight, we’ve got something for you.

**Complimentary online health quizzes**
Get helpful feedback on your progress toward living healthier.

**Library of health and wellness articles**
Our library of health and wellness articles includes information on topics including: family, fitness and nutrition, healthy aging, healthy pregnancy, preventive medicine, relationships and more. Get the latest information on a variety of health and wellness topics, including:

► Personalized content based on your condition, life stage or lifestyle
► Clinical information on a wide range of diseases, conditions, tests, procedures, treatments, therapies and drugs
► Exclusive articles to help you make sense of the latest health news and trends

### PROGRAMS AND SERVICES TO HELP YOU

There’s nothing more important than your health. In this section, you’ll find a listing of the helpful online tools and resources available at myuhc.com. So whether you want to maintain your health or get help to manage your condition – UnitedHealthcare may help you achieve your healthy living goals.

**Healthy Mind Healthy Body**

Sign up today for your personal, monthly e-newsletter, *Healthy Mind Healthy Body*, which is an award-winning newsletter that provides health and wellness information at [www.uhc.com/myhealthnews](http://www.uhc.com/myhealthnews).
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](http://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](http://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](http://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.

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
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.