



WCA Group Health Trust

*Your Partner in Health*

July 1, 2022

Benefit Booklet

Prepared For:

Washington Island School District





## BENEFIT CONTACT INFORMATION

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### UMR (MEDICAL PLAN)

- **To find out if a provider is in the network**, call Plan Advisor at **800-207-3172** (Plan Advisor's phone number is also on the back of your ID card) or login to [www.umar.com](http://www.umar.com) and:
  - Click on Provider Network
    - For a medical provider:
      - Click on View Providers
      - Enter the zip code or the city and state of the provider
      - Then you are ready to search for a provider
      - **NOTE: Many providers sign up with the network individually. If you are looking for a particular provider, enter their first and last name. If you do not find them, try the clinic name**
    - For a behavioral health provider (for mental health or substance abuse):
      - Click on Behavioral Health Directory
      - Click on the city/state/zip shown and change it to your or your provider's city/state or zip
      - Then you are ready to search for a provider
      - **NOTE: Behavioral health providers sign up with the network individually or under their clinic name. If you don't find them under their name, try the clinic name.**
- **For claims questions**, call Plan Advisor at **800-207-3172**.
- **If a service requires prior authorization** (i.e., physical, speech, occupational, and respiratory therapy visits, inpatient hospital stays, behavioral health inpatient or residential stays, transplants and related services, skilling nursing facility stays, durable medical equipment exceeding \$1,000, clinical trials, dialysis, chemotherapy, infusion therapy, genetic testing, gender dysphoria treatment, and specialty injectables), have your physician call **866-494-4502**.
- **If a service does not require prior authorization but you want to know if a service will be covered** (such as, an outpatient surgery, an oral surgical procedure, etc.), have your physician fax a **predetermination request** to **877-293-4926**. All procedure and diagnosis codes and supporting medical records must be included.

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**CVS CAREMARK (PRESCRIPTIONS)** - Most prescriptions are available at your local retail pharmacy or through CVS Caremark's mail order program. If you are taking a specialty medication, you must obtain it through CVS Caremark's Specialty Mail Order Program or from a local CVS Caremark Pharmacy, up to a 30-day supply.

- **To find out if a prescription is covered or what tier it is on**, go to [www.caremark.com](http://www.caremark.com) or call Customer Care at **866-818-6911**.
- **To begin mail order for prescriptions**, go to [www.caremark.com](http://www.caremark.com) or call 866-239-4543 to set up your account and provide payment information. Your provider can e-prescribe to CVS Caremark or fax prescriptions to 800-378-0323.
- **For specialty prescriptions**, call **800-237-2767**.
- **For prior authorizations**, your provider can call **800-294-5979**.

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**FOR ADDITIONAL ASSISTANCE**, contact the WCA Group Health Trust at **800-236-6885** and ask to be connected with a member of the GHT Team.

22 East Mifflin Street | Suite 900 | Madison, WI 53703 | p 866.404.2700 | f 608.663.7189 | [www.wcaght.org](http://www.wcaght.org)

Claims Administrator: UMR | PO Box 30541 | Salt Lake City, UT 84130 | p 800.207.3172 | f 877.293.4926

Marketing/Consulting: Aegis LLC: A Charles Taylor Company | 18550 West Capitol Drive | Brookfield, WI 53045 | p 1.800.236.6885 | f 262.781.7743



# WASHINGTON ISLAND SCHOOL DISTRICT

## Benefit Summary

### July 1, 2022

<b>Plan Benefits</b>			
<b>Network</b>	UHC Choice Plus		
<b>Plan Type</b>	EPO w/ HRA		
<b>Accumulation Type</b>	Embedded		
<b>Benefit Accumulator</b>	Calendar Year		
	<b>In-Network</b>	<b>Out-of-Network</b>	
<b>Deductible</b>	\$1,500/\$3,000	N/A	
<b>Coinsurance</b>	100%	N/A	
<b>Maximum Out of Pocket (Ded, Coins, Med &amp; Rx Copays)</b>	\$6,850/\$13,700	N/A	
<b>Medical Benefits</b>			
Inpatient Hospital	Deductible/100%	Not Covered	
Outpatient Hospital	Deductible/100%	Not Covered	
Office Visit	\$20 Copay/Ded. Waived/100%	Not Covered	
Specialist Office Visit	\$50 Copay/Ded. Waived/100%	Not Covered	
Preventive Exam	100%/Ded Waived	Not Covered	
Convenient Care	100%/Ded Waived	Not Covered	
Manipulation	\$20 Copay/Ded. Waived/100%	Not Covered	
Phys/Occ/Sp/Resp Therapy	\$20 Copay/Ded. Waived/100%	Not Covered	
Urgent Care	\$200 Copay/Ded Waived/100%	Not Covered	
Emergency Room Care	\$200 Copay/PPO Deductible Waived/100%		
Mental Health/Subst. Abuse:			
Office Visit	\$20 Copay/PPO Deductible Waived/100%		
Inpatient	Deductible/100%	Not Covered	
Outpatient	PPO Deductible/100%		
High Tech Imaging Coverage	Deductible/100%	Not Covered	
Oral Surgery	Deductible/100%	Not Covered	
All Other Covered Medical Services	Deductible/100%	Not Covered	
<b>Teladoc Benefits</b>	100%/ PPO Deductible Waived		
<b>Pharmacy Benefits</b>			
Drug Plan Formulary	Generic	Preferred	Non-Preferred
Retail, 30 Days	\$20	\$40	\$60
Retail, 31-90 Days	\$60	\$120	\$180
Mail Order, 90 Days	\$40	\$80	\$120
Specialty, Mail, 30 Days	\$20	\$40	\$60
	Mandatory Generic: No		
	Rx Max Out-of-Pocket: Included in Medical		

This is a summary of the plan benefits. For more detailed benefit information, please refer to the Summary Plan Description (SPD). If a discrepancy is found between this renewal summary and your policy's SPD, the terms of the SPD will govern.



## IN-PERSON AND VIDEO VISITS

# NEARSITE PRIMARY CARE

Available to WCA Group Health Trust participants from Algoma, Denmark, Kewaunee, Luxemburg-Casco, and Washington Island School Districts.

- Patients are required to wear a cloth mask or facial covering to appointments.
- To assure everyone's safety, please allow 30-minutes for appointments.

### \*FREE/\$20 HSA CO-PAY, confidential appointments for:

- Respiratory symptoms (*i.e. fever, sore throat, cough*)
- COVID-19 vaccines
- Physicals for both sports and well-exams
- Chronic disease management
- Acute symptoms (*i.e. ear infections, headache, migraine, urinary tract and yeast infection, burns; X-rays not included*)
- Minor treatments (*i.e. wart treatment, staple removal*)
- Immunizations and laboratory services
- Electronic medication prescriptions and refills

**bellinhealth**



YOU DO **NOT**  
NEED TO BE  
A BELLIN PATIENT

### LOCATIONS:

- Algoma
- Ashwaubenon
- Ashwaubenon Internal Medicine and Pediatrics
- Bellevue
- Bonduel
- Brillion
- Crivitz
- Daggett
- Denmark
- De Pere East
- De Pere West
- Escanaba
- Green Bay
- Howard
- Iron Mountain
- Kewaunee
- Lakewood
- Luxemburg
- Manitowoc
- Marinette
- Menominee
- Oconto
- Oconto Falls
- Peshtigo
- Pulaski
- Seymour
- Sturgeon Bay
- Suring
- Wrightstown

### 24/7 SCHEDULING:

[bellin.org/dkc](https://bellin.org/dkc)

800.528.7883



\* Co-pay due at the time of service via credit, debit, or benefit card only, no cash or check. Services not listed will be billed to personal insurance and incur normal charges.

# YOUR PLAN ADVISOR

Ready to connect – and guide you to the answers you seek



**Health care in the modern world calls for a sensitive, personal approach to service – one that's built on real relationships and trust.**

Which is why Plan Advisor delivers an experience that's beyond traditional models of member support. Our advisors partner with you so you feel more confident in the decisions you make about your health, and comforted by the steps you're taking to get there.

Because we all need a person we can rely on. Let your Plan Advisor be yours.

## Connecting you to the care you need

Whether your question is common or complex, we make it easier for you to get answers by ensuring you have the information you need.

## Keeping it real

Your plan advisor is an actual person who's focused on serving you, equipped with knowledge and options to support and anticipate your unique needs and goals.

## We're in it with you

If you need something that's out of our reach, we'll connect you to the resources you need – and we'll even stay on the call as long as you need.



## Plan Advisor

Your personal guide to all things health care



Dedicated to  
**YOU**

To connect with your Plan Advisor, call the number on the back of your member ID card.



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## We're ready when you are



### VISIT US ANYTIME ONLINE AT UMR.COM

Sign up for online services and get quick and easy access to your claims and benefit information.

With **umr.com**, you can:

- ▶ Look up network providers
- ▶ Check your claims activity
- ▶ Review your financial activity
- ▶ Find tools for improving your health

You can even log in on the go with your smart phone or mobile device.

Here are some of the ways we can help:

### Finding the right fit is important. We can help

Finding the right provider can feel daunting. We'll match you to high-quality health care providers and the highest level of benefits – right where you live – to avoid paying more than you need to. We can schedule appointments with providers, and identify possible health screenings or preventive care.

### Know your coverage – and costs

Navigating health care can be tricky, which is why no question is a bad one. Your plan advisor is ready to go over your benefit details with you, or connect you to the right person to find the answer you need, so you won't be caught by surprise.

### We'll help you:

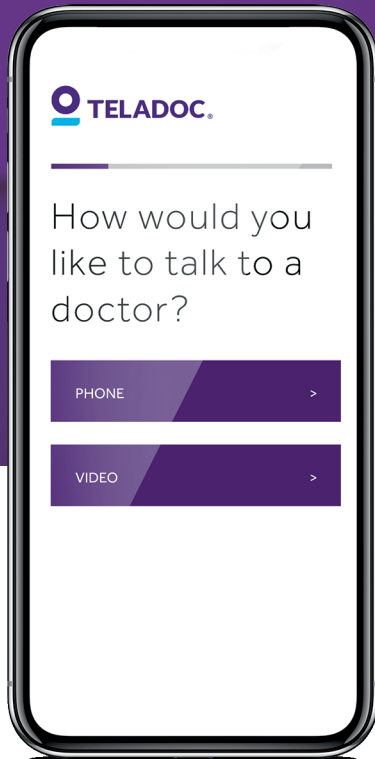
- Look into a recent medical claim to make sure it was paid correctly
- Check to see what your out-of-pocket costs are for services
- See how much you have paid – and how much you have left – of your individual or family deductible
- Understand reward programs available to you
- Discover what services are available to you based on your plan

### Let's talk

Our plan advisors are available weekdays from 7:30 a.m. to 5:00 p.m. central time at 800-207-3172.







# You've got Teladoc

Talk to a doctor anytime,  
anywhere by phone or video.

**Set up your account today to talk to a U.S.-licensed physician for non-emergency medical conditions like the flu, sinus infections, bronchitis, and much more.**



### Create account

Use your phone, the app, or the website to create an account and complete your medical history



### Talk to a doctor

Request a time and a Teladoc doctor will contact you



### Feel better

The doctor will diagnose symptoms and send a prescription if necessary

## Talk to a doctor for free

Call 1-800-TELADOC (835-2362) | Visit [Teladoc.com](https://www.teladoc.com)

Download the app  



**Peace of mind  
happens here.**

## Speak with a licensed therapist from anywhere

Taking care of your mental health is an important part of your overall well-being. With Teladoc's Mental Health, adults 18 and older can get care for anxiety, depression, grief, family issues, and more. Choose to see a psychiatrist, psychologist, social worker, or therapist and establish an ongoing relationship.

“As a working mom with two small children, finding 'me time' is almost impossible. So having easy access to an amazing psychologist through Teladoc has been an invaluable benefit.”

Ade O., Teladoc member

### Why use Teladoc's Mental Health service

- ✓ Confidential treatment
- ✓ Convenience to speak with a therapist from anywhere
- ✓ Flexible scheduling
- ✓ Quick access to the right provider for you

Teladoc doesn't offer a crisis hotline. Appointments must be scheduled.

## Confidential therapy on your terms

📱 Teladoc.com 🍏 | 🤖 Download the app





# Mental Health

## How to request a visit

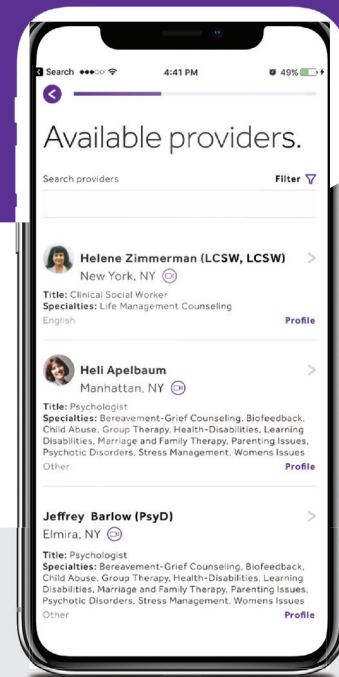
Scheduling a phone or video visit with a therapist is easy and convenient. You can make an appointment seven days a week, from 7 a.m. to 9 p.m. local time. Appointments are confirmed within 72 hours.

Please schedule your appointment online or via the Teladoc app. Although call center reps cannot schedule appointments for you, they can answer your questions.

**Psychiatrist** (initial visit) **Free**

**Psychiatrist** (ongoing visit) **Free**

**Psychologist, licensed clinical social worker, counselor, or therapist** **Free**



### How to schedule a visit

- 1 Register your Teladoc account via web or app or log in to your account if you're already registered
- 2 Request a visit
- 3 Answer a few questions
- 4 Select your therapist
- 5 Request a time for your appointment

## Confidential therapy on your terms

 [Teladoc.com](https://www.teladoc.com)   Download the app





# Healthy skin starts here

## Get a diagnosis and treatment of your skin condition in just two business days or less

Welcome to the new way to get dermatology care that's easier than ever before. You no longer have to wait weeks for an appointment. Simply use your Teladoc account to upload images of your skin condition and one of our U.S. board-certified dermatologists will provide a diagnosis and treatment plan customized to fit your specific needs.




### Please note

- Our Dermatology service uses images only. Communication with the dermatologist takes place through the message center.
- Although call center reps cannot schedule dermatology appointments, they can answer questions at 1-800-TELADOC (835-2362).

### Here's how it works:

- 1 Request a consult**  
Log in to your Teladoc account online or through the mobile app anytime, anywhere.
- 2 Upload images**  
Take pictures of your skin condition and upload them to your account to share with the dermatologist.
- 3 Choose your pharmacy**  
If medically necessary, a prescription can be sent to your local pharmacy.
- 4 View results online**  
Within two business days, you'll receive a response online from a licensed dermatologist.

## Get healthier skin for free

 [Teladoc.com](https://www.teladoc.com)   Download the app



Get all your answers **quick** and **easy** @ **umr.com**



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## Make umr.com your first stop

You want managing your health care to be fast and easy, right? You got it. At umr.com, you'll find everything you want to know – and need to do – as soon as you log in.

No hassles. No waiting. Just the answers you're looking for anytime, night or day!

### Log in now to:

View **My taskbar**, your personalized benefits to-do list

Check your benefits and see what's covered

Look up what you owe and how much you've paid

Find a doctor in your network

Learn about medical conditions and your treatment options

Access tools and trusted resources to help you live a healthier life



WANT A QUICK TOUR?

Use the QR code reader on your smart phone to watch a short video.

Fictionalized data

**Note:** The images shown reflect available features within our desktop site. These features may or may not be available to all users, depending on your individual and/or company benefits.

# You don't need a Ph.D. to understand your benefits

We've made it easy to find the top things people want to know. Choose **Benefits & coverage** from myMenu to find out:

- What health care services are covered?
- What's your deductible, and are you close to reaching it?
- What's the cost difference between an in-network and out-of-network service?
- Is there a copayment for your office visit? If so, how much?

Get your answers at a glance on [umr.com](http://umr.com)

**Additional benefits** Print Help

What benefit coverage would you like to know more about?  
Select from the drop-down menu:

Choose a benefit

- Diabetes
- Home Health Care
- Mental, Alcohol and Drug
- Hospital Services
- Hospice
- Routine Wellness Adult
- Routine Care for Children
- Chiropractic
- Therapy
- Maternity
- Morbid Obesity Treatment
- Radiation and Chemotherapy
- Prior Authorization Requirements

**Additional benefits**

What benefit coverage would you like to know more about?  
Select from the drop-down menu:

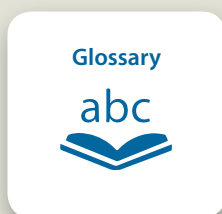
Maternity

**Maternity**

**Routine prenatal:**  
100% no deductible

**Delivery, postnatal, and non-routine prenatal care:**  
major medical benefits apply

Fictionalized data



## Still confused about what a deductible is?

Just click the glossary tile shortcut on the member home page to find common health care terms (including benefit terms) defined in plain, clear language.



Fictionalized data

## Did your dog eat your ID card?

No worries. It's easy to get a replacement online.

Just click **ID card** from myMenu to see a copy of your card. With a couple more clicks you can have a new card mailed to your home.

Can't wait for the mailman? Print a temporary copy from our desktop site. Or, use your smart phone to view your ID card or fax a copy to your doctor's office.

# Don't be surprised by unexpected costs



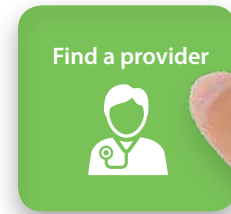
## Know the price you'll pay ahead of time

Use the **Health cost estimator** to look up a treatment or procedure in your area.



## Quickly see what you spent on health care this year

Get a breakdown by the types of services, so you can see where all your money went.



## Make sure you get your in-network discount

Do a quick search for participating doctors and facilities near you.

# Buried in paperwork? A single click lets you track all your claims

**Claim activity** Download Print Help

Show  entries Filter your results:

CLAIMS INFORMATION	SERVICE DATE	PROVIDER	BILLED AMOUNT	PLAN PAYS	YOU PAY
<b>Patient:</b> Karyn Blank Claim #: 17055123456 <a href="#">View claim details</a> <a href="#">View EOB</a>	02/17/17	Valley Hospital	\$1,351.00	\$1,193.00	\$25.00
Status: <b>Completed</b>					
<b>Patient:</b> Cade Blank Claim #: 17054123456 <a href="#">View claim details</a> <a href="#">View EOB</a>	02/15/17	Hom, Gregory, Dc	\$359.20	\$0.00	\$0.00
Status: <b>Completed</b>					
<b>Patient:</b> Elizabeth Blank Claim #: 17061123456 <a href="#">View claim details</a> <a href="#">View EOB</a>	02/03/17	Hom, Gregory, Dc	\$290.00	\$0.00	\$0.00
Status: <b>Denied</b> - Accident info needed from pt. <b>Action needed!</b> <a href="#">Click here</a>					
<b>Patient:</b> Cade Blank Claim #: 17038123456 <a href="#">View claim details</a> <a href="#">View EOB</a>	01/29/17	Moore, John, Dc	\$370.00	\$0.00	\$215.95
Status: <b>Completed</b>					
<b>Patient:</b>	01/23/17	Hom, Gregory, Dc	\$745.00	\$69.30	\$675.70

- ✓ Saves time - no waiting!
- ✓ Keep up-to-date- 24/7
- ✓ Clearly organized and easy to sort
- ✓ Get all the details in one place
- ✓ Safe and secure
- ✓ Find out what you owe
- ✓ No lost paperwork

## Hassle-free access when you need it

Fictionalized data

Check in at your convenience to see if a claim has been processed and what you might owe. To get more details on a specific claim, click view claim details or view EOB. This will tell you the type of services provided, the amount billed and the amount paid, if any, and whether there's any action that needs to be taken before the claim can be processed.

You can choose to receive a secure e-mail any time you have a new EOB. And if you're not ready to give up paper completely, you can print out copies from our claims center.



# Helpful apps, calculators, videos and health information all in one place

## Online health information: up-to-date and ad-free

- Search your health symptoms
- Understand your treatment options
- Learn about drug interactions
- Find first aid information

## Our top picks for healthy eating and exercise

- Get the essentials on men's, women's & kids' health
- Watch step-by-step recipe videos
- Log your exercise and activity

## Free tools, apps and calculators

- Calculate your body-mass index (BMI)
- Download apps to help you stay healthy
- Track your nutrition and fitness goals



## Start your personalized search in the [umr.com](http://umr.com) Health center

Choose **Health center** from the myMenu and select the tile shortcuts that interest you.

You can be confident knowing the information we've gathered draws upon our clinical expertise and guidelines from trusted health organizations.

## Logging in is easy

Ready to pop in and take our site for a spin? Visit [umr.com](http://umr.com) on your desktop or tablet device. If you already have an account, simply click the **Login/Register** button in the upper-right corner.

If it's your first time visiting us, click the **Login/Register** button in the upper-right corner to open an account. Make sure you have your ID card handy and follow the steps to get started.



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# Find a provider

Finding a network provider on umr.com has never been easier

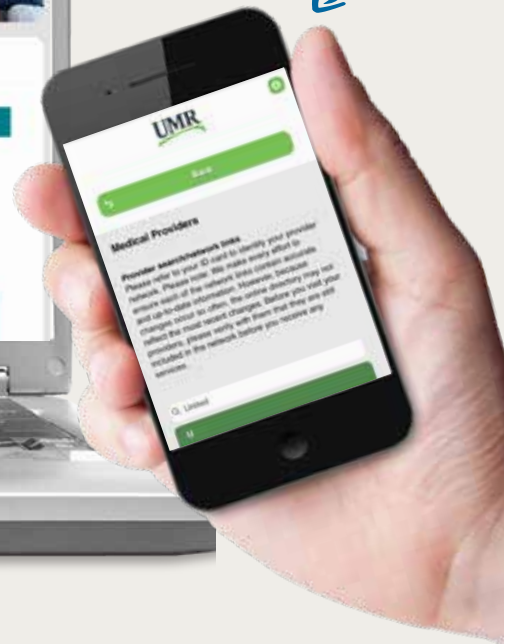
1 Go to **umr.com** and select  
"Find a provider"



2 Search for **UnitedHealthcare Choice Plus Network** using our alphabet navigation or type **UnitedHealthcare Choice Plus** into the search box



Find a provider on-the-go using our umr.com mobile site



*continued on the back »*

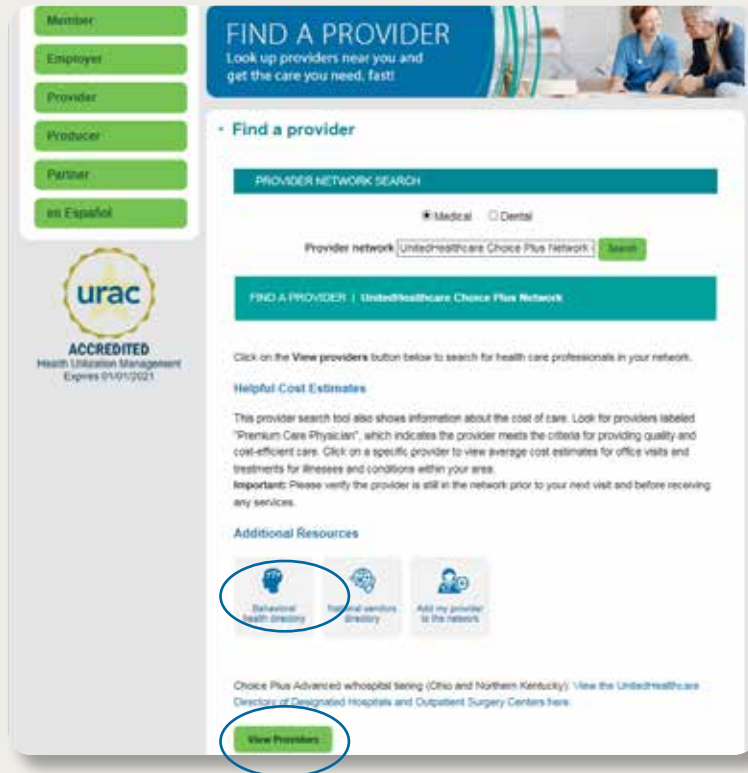


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**3** For medical providers, choose **View Providers**.  
For behavioral health providers (including counseling and substance abuse), select **Behavioral health directory**.

## REMEMBER:

Get the most from your benefit plan – use participating network health care providers whenever possible.



## UnitedHealthcare Choice Plus:

The UnitedHealthcare online provider directories include network hospitals, primary physicians and specialists. The following information is available:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations that highlight physicians by quality of care and cost standards in their specialty
- Average costs for care in your area and how different providers compare to the local average
- Provider ID number
- Office language capabilities (English, Spanish, etc.)
- Map and directions to each office

# Welcome to **umr.com on the go**

As a UMR member you can access your benefits and claims information anytime, anywhere using your mobile device. There's no app to download. Simply log in to **umr.com**

## My Taskbar

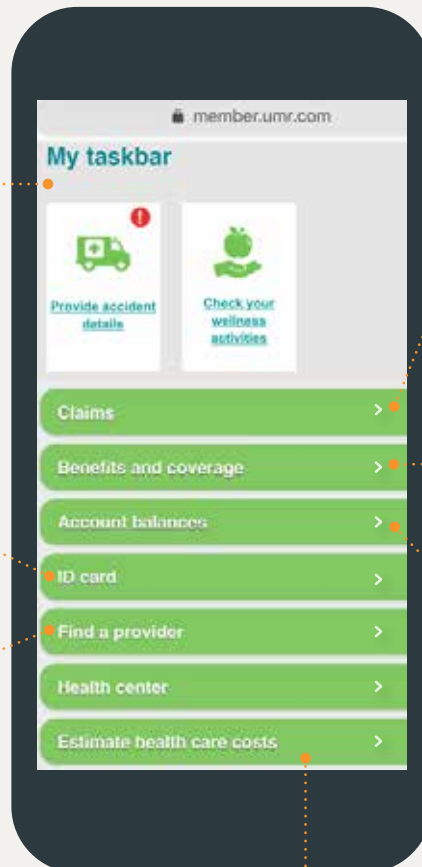
View upcoming tasks right from the homepage.

## Share your ID card with your provider

Now, there's no need to carry it with you, it's at your finger tips

## Find a provider

Find an in-network provider while you are "on the go."



## Look up claims

Look up a claim for yourself or an authorized dependent.

## Check your benefits

View medical/dental benefits. And, see who's covered under your plan.

## Access account balances

Look up balances for your special accounts including HRAs and FSAs.

## Estimate health care costs

See what you can expect to pay before receiving care with the Health Cost Estimator tool.

### Want to bookmark umr.com on your mobile device?

**iPhone:** Touch and hold the open book icon to add **umr.com**

**Android:** Tap on the menu. Then select "Add Bookmark."

**Note:** The images above reflect available features within our mobile site. These features may or may not be available to all users depending on your individual and company benefits. If you are having trouble accessing or logging into our mobile site, contact the 800 number on the back of your ID card for fastest service. You can click the "Contact us" link on the home screen.

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# Treatment Cost Calculator

## Know the price you'll pay ahead of time

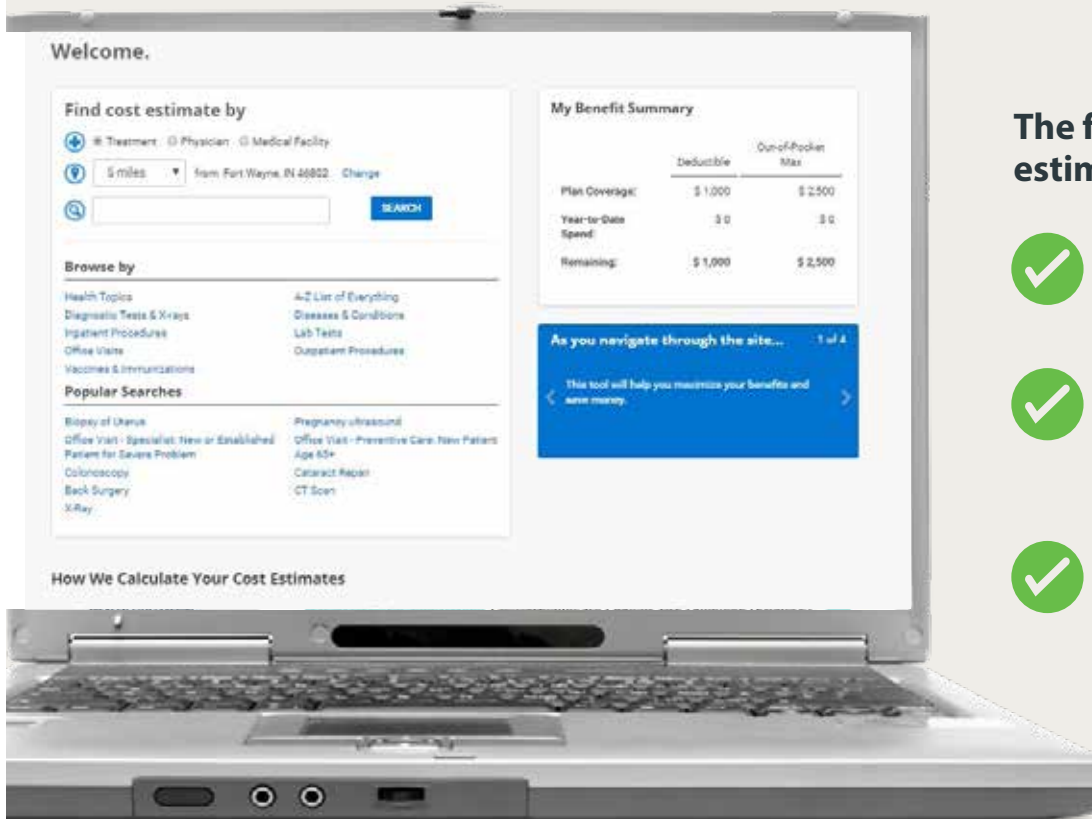
Your online services on **umr.com** offer a convenient way to get cost estimates for hundreds of health care services in your area. Knowing what you would expect to pay for medical procedures before receiving care can help you plan ahead and avoid potential surprises.

You'll also be better prepared to talk to your doctor or other health care professional about your treatment options.



## GET STARTED

To begin using the Treatment Cost Calculator, log in to your member account on **umr.com** and look for the shopping cart icon on your personal home page.



## The free health cost estimator makes it easy to:

- ✓ Search or browse for a service or condition
- ✓ View network estimates and see how your benefits apply
- ✓ Plan for future expenses, and save money

*continued on back >*



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Welcome.

Find cost estimate by

Treatment: Physician Medical Facility

Entity: Non-For-Profit (44862) Change

Search

Browse by

Health Topics  
Diagnostic Tests & Analyses  
Immunization Procedures  
Office Visits  
Vaccines & Immunizations

Popular Searches

Diagnosis of Arthritis  
Office Visit - Specialist: New or Established Patient for Specific Problem  
Colonoscopy  
Spinal Surgery  
A-Flu

All List of Everything  
Dresses & Conditions  
Left Term  
Outpatient Procedures

Pregnancy ultrasound  
Office Visit - Prostate Care: New Patient  
Age 15+  
Cervical Papar  
CT Scan

My Benefits Summary

	Deductible	Out-of-Pocket Max
Plan Coverage	\$1,000	\$2,500
Year-to-Date Spend	\$0	\$0
Remaining	\$1,000	\$2,500

As you navigate through the site... 1 of 4

The tool will help you maximize your benefits and save money.

## STEP 1

Confirm your ZIP code and select your search area to find cost estimates by treatment, physician or medical facility.

Or use the links to begin browsing by health topic.

You can also view your personal benefits summary, including your deductible and out-of-pocket max.

Search Results

What do I select?

You can refine your search results by selecting a specific treatment type below.

Search: Knee

Results found for "Knee"

Treatment Type: All Treatment Types

YOUR RESULTS

**Knee Arthroscopy**

(Procedure code: 22887) Instead of using standard surgery to cut into the knee and open the area to find or repair a problem, in many cases this type of less invasive surgery (arthroscopy) can be done as an outpatient surgery using two knee arthroscopy procedures, a small cut to make one incision. Then a special tool with a camera on it (an arthroscope) is put into the cut to look around the knee joint area to see if there are issues and to help repair damaged tissues using special tools in the arthroscopy.

**Knee Replacement - Full**

Knee joint replacement is surgery to replace a painful damaged or diseased knee joint with an artificial joint (prosthesis).

**Knee X-ray (1 or 2 views)**

(Procedure code: 73260) An x-ray of the knee joint can be used to detect fractures, tumors, or degenerative conditions of the knee. This estimate is for a knee x-ray with 1 or 2 x-ray views.

**Knee X-ray (3 or more views)**

(Procedure code: 73262) An x-ray of the knee joint can be used to detect fractures, tumors, or degenerative conditions of the knee. This estimate is for a knee x-ray with 3 or more x-ray views.

## STEP 2

Select a treatment from your search results.

The procedure descriptions provide an overview of each service. They also include links to more details, including potential risks and alternatives.

Upper GI Endoscopy With Biopsy

Description

(Procedure code: 43238) This is a procedure where a small tube with a camera on it (an endoscope) is put into the mouth, and then passes down the throat to look at the esophagus, stomach, and small intestine. Other names for this procedure are "Upper Endoscopy" or "EGD". This is the estimate for when small tissue samples are removed during the procedure. These biopsy tissue samples are usually sent to a pathologist to see if there are any medical issues with the tissue (for example, to see if there is cancer in the tissue). Learn more

Outpatient Procedures

Your Out-of-Pocket Estimate: \$20

Based on average costs for in-network healthcare providers in Indiana.

① We calculated your out-of-pocket estimate using the benefits you provided.

② This estimate is based on regional or national average costs. As a result, your actual billing experience may vary.

Estimated Total Cost: \$1,506

Primary Procedure: \$171 | Other Procedures: \$176 | Facility: \$0

Laboratory/Immunology: \$811 | Other: \$4

If you're out-of-network, your out-of-pocket estimate would be \$2,930

Employee/Pac Share: \$1,546

Out-of-Pocket Estimate: \$20

Deductible \$0 | Copay \$20 | Coinsurance \$0

Where You Can Go For Care

Exclude your place of service options to see how they impact your estimated cost.

Physician's Office  
Ambulatory Surgery Center: +\$1088  
Outpatient Hospital: +\$121

## STEP 3

Now you're ready to view your estimate. You'll find:

- Total cost estimates for all services commonly included
- The share paid by your employer/plan
- Your estimated out-of-pocket costs
- Cost differences based on the type of medical facility (or place of service) that you visit for care



A UnitedHealthcare Company



# Earn from the mistakes of others

Find medical billing errors and you may be eligible for a cash reward

Hospital billing is a complex process that is prone to human error. In fact, numerous studies show that many hospital bills contain errors or excessive charges.

Since you are probably paying co-payment portions of your medical bills, it's definitely in your best interest to request itemized bills from your health care providers and check for any questionable items.

After all, if you double-check a restaurant or utility bill, it makes sense to also review a hospital bill that may run several thousand dollars. By doing so, you might also qualify for a medical bill review incentive!

## How the medical bill review incentive works

When you or a member of your family receives services from a physician, dentist, hospital or clinic, check your bill carefully. If you find errors that reduce the plan's costs, you could be eligible for a monetary incentive for identifying and correcting the errors.

### Examples of errors you may find include:

- Incorrect arithmetic
- Drugs or supplies that were not received
- Treatments or services that were not received

### Should you find such errors:

- Report them to the provider of the service and request a corrected, itemized bill
- Send UMR a copy of the original bill with the errors circled and a copy of the new bill showing the provider's corrections

If you're correct, you could be eligible to receive a percentage of the amount found in error on the bill!



**For more  
information,  
call us at  
800-826-9781**



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# Real Appeal

## Lose weight and get help to keep it off



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We all hear that losing weight is just a matter of eating less and moving more, right? It sounds easy, but if it were only that simple, wouldn't we all be at our ideal weight? Losing extra pounds, no matter how many or few, is a difficult task, especially when you try to do it alone.

That's why UMR is excited to introduce a new healthy weight management program through **Real Appeal**. With the help of experts in weight management behavior change, Real Appeal uses the secrets to weight loss that may help people lose weight. They have proven experience in helping people develop simple weight loss plans that actually work.

### How is Real Appeal different from other weight management programs?

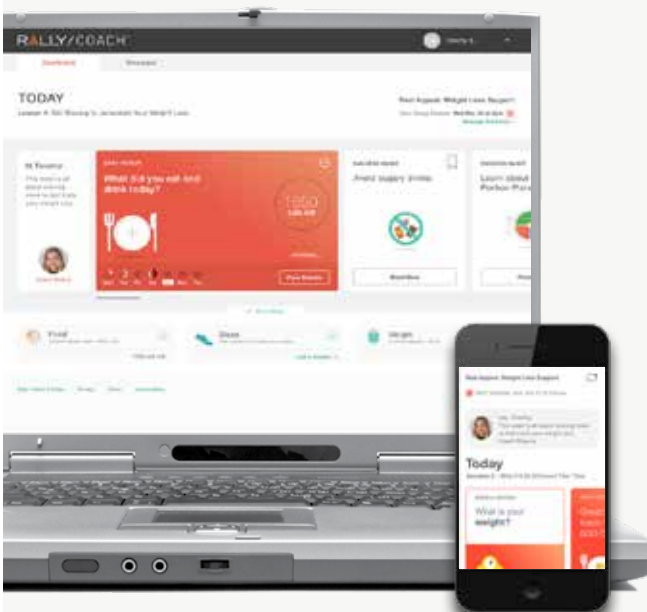
Real Appeal uses a highly interactive weekly internet show, with videos and live online coaching to help you make small behavior changes week by week. These tools may help you lose weight and achieve your long-term health goals. Using weight-loss research studies, Real Appeal has designed a program to support you through every stage of weight management. Whether you need to lose a lot of weight, are moderately overweight or simply need to lose those extra 10 pounds, this program may work for you.

### What are your reasons to lose weight?

- To feel better
- To look better
- To be more active
- To improve your health

Whatever your reasons, Real Appeal may help you lose weight and keep it off, feel and look better and do things you enjoy such as, have the extra energy to play with your kids, wear clothes more comfortably, sleep better and think better — all the good stuff.

*continued >*





## Why wait?

Get started today to lose weight and keep it off.

To learn more about Real Appeal visit [realappeal.com](http://realappeal.com)

## The Real Appeal program includes:

### Coaching

- One-on-one coaching with a weight-loss expert
- Weekly group coaching and live online discussion

### Personalized support

Tools to help support success based on individualized needs:

- Nutrition guides, meal plans, recipes, shopping lists and tips for dining out
- Video workouts and fitness guides

### Engaging entertainment

Education videos featuring popular celebrities and experts:

- **Samantha Harris** — former “Dancing with the Stars” host
- **Dr. Ian Smith** — co-host of “The Doctors” and correspondent for “Rachael Ray”

- **David Jack** — recognized sports performance and conditioning coach
- **Ellie Krieger** — host of the Food Network® show, “Healthy Appetite with Ellie Krieger”
- And more

### Tools and tracking

- Hands-on tools tailored to participant needs
- Online support tools, including educational website and digital applications
- Online or mobile tracking tools to monitor nutrition and exercise — such as changing moods, cravings, feelings of satiety, exercise and food intake



A UnitedHealthcare Company



# Memories in the making



Trust in us for knowledge and support on your journey to motherhood

Whether you are considering having a baby or are already expecting, UMR Maternity Management can teach you how to reduce your risk of complications and prepare you to have a successful, full-term pregnancy and a healthy baby.

## How it works?

Healthier women are more likely to have healthy babies. If you are thinking about starting a family, our experienced OB/GYN nurses will help you understand your personal health risks and empower you to take action before you become pregnant. When the time arrives, our registered nurses will support you with timely prenatal education and follow-up calls, and will refer you to case management if a serious condition arises. Your nurse coach will call you each trimester during your pregnancy and once after your baby is born.

If you are pregnant and are identified as high-risk, a nurse case manager will monitor your condition and work to reduce your claims costs throughout your pregnancy and the post-delivery period.

You can self-enroll in maternity management or pre-pregnancy coaching, or you'll be contacted and invited to participate if you are identified as pregnant through a clinical health risk assessment, utilization review or other program referrals.



## It pays to participate


You'll receive an incentive gift\* as a thank you for participating in the program, sent to you after your delivery.



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\*To be eligible for the free incentive gift you must enroll during your first or second trimester and continue to actively participate in the program each trimester of your pregnancy.





## Sign up today!

To enroll, simply go to [umr.com](http://umr.com), or call **888-438-8105**.

Don't pass up this opportunity to work one-on-one with an experienced nurse coach. We can help you reduce your risk of complications for a healthy pregnancy. Plus, you can receive free educational materials and an incentive gift.\*

### Once enrolled, you'll receive ...

#### One-on-one phone calls with a nurse who:

- Provides comprehensive pre-pregnancy and prenatal assessments
- Shares educational information before you become pregnant and throughout your pregnancy
- Encourages you to call with any questions or concerns and continues to reach out each trimester and again after your delivery to see how you and your baby are doing
- Sends a courtesy letter (with your permission) informing your physician that you're in the program

#### No-cost educational materials in the mail:

You can choose from a selection of high-quality books and other materials containing helpful information about pregnancy, pre-term labor, childbirth, breast-feeding and infant care.

### It's free and confidential

#### No cost:

Maternity management is a valuable benefit provided by your employer at no additional cost to you.

#### Confidential:

UMR takes confidentiality very seriously. It's important to know that we won't share any identifiable, personal health information with your employer. Your employer receives group information only. UMR care management programs operate in compliance with all federal and state privacy laws.

\*To be eligible for the free incentive gift you must enroll during your first or second trimester and continue to actively participate in the program each trimester of your pregnancy.



# Save on hearing aids and hear life to the fullest

Through UnitedHealthcare Hearing, you have access to hundreds of name-brand and private-label hearing aids, plus convenient ordering options and personalized care to help you improve your hearing.

## Hearing health care made easier

Treating your hearing loss may allow you to reconnect with the world around you and make it easier to engage with family and friends. UnitedHealthcare Hearing gives you options, care and convenience so you can start hearing the sounds you've been missing.



### Name-brand and private-label hearing aids at significant savings

Choose from hundreds of name-brand and private-label hearing aids from major manufacturers, including Beltone™, Oticon, Phonak, ReSound, Signia, Starkey®, Unitron™ and Widex® and more at savings of up to 80% off industry prices.<sup>1</sup>



### More than 5,000 credentialed hearing provider locations

Access the largest nationwide network<sup>2</sup> of credentialed hearing professionals that provide hearing tests, hearing aid evaluations and follow-up support.



### Convenient ordering

Order hearing aids in person through a hearing provider or have them delivered right to your home in 5–10 business days.



### Personal support, every step of the way

You'll receive access to professional, nationwide support, online tutorials, hearing health tips and more, so you can stay connected and get the most out of your hearing aids.



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## Custom-programmed hearing aids for your unique hearing loss.

With a large selection of private-label and name-brand hearing aids and convenient home delivery and in-person care options, you can choose what works best for your needs.

	BASIC	RESERVE	ENTRY	ESSENTIAL	STANDARD	ADVANCED	PREMIUM
Hearing Aids	Private Label	Private Label	Name Brand	Name Brand	Name Brand	Name Brand	Name Brand
Cost	\$	\$+	\$\$	\$\$\$	\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$\$
Styles*	BTE	RIC, ITE, Ultra Power BTE, CIC	All styles				
Batteries	1-year supply						5-year supply
Follow-up care	Additional cost per follow-up visit	Hearing aid fitting and 3 free follow-up visits included with-in the first year, after the 45-day trial period.					
Trial Period	70 days	45 days					
Warranty	3-year extended warranty (covers repair and a 1-time loss/damage replacement)**						

\* BTE = behind-the-ear; RIC = receiver-in-canal; ITE = in-the-ear; CIC = completely-in-canal

\*\* One-time replacement cost may apply.

1 Compared to industry average on a pair of hearing aids. Consumer Reports, 2017.

2 2019 UnitedHealthcare Internal Data.

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

**Contact**  
**UnitedHealthcare Hearing**  
**today to start using your**  
**hearing benefit.**

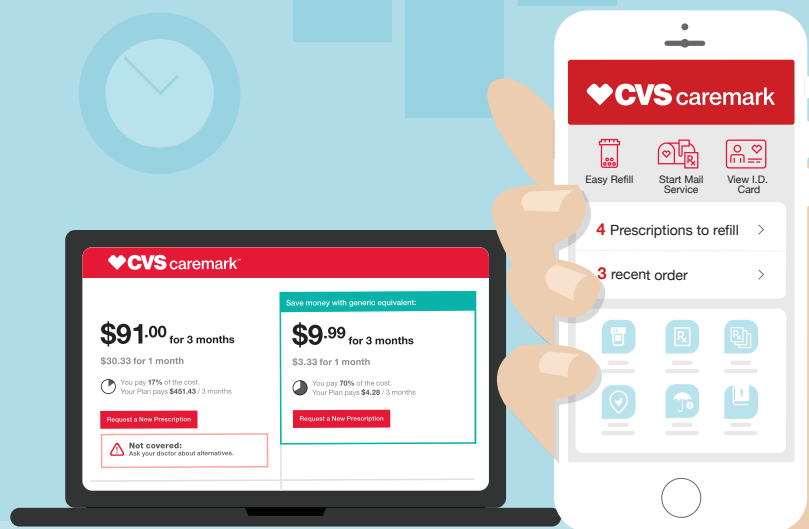
Call: 1-855-523-9355, TTY 711

Visit: [uhchearing.com](http://uhchearing.com)



## Digital Benefits

# Sign in for savings



Our digital tools make it easy to find ways to save money on your medications, and save time managing them for you and your family. So, be sure to register at [Caremark.com](https://www.caremark.com) and download the CVS Caremark mobile app – that way you won't miss out on any saving opportunities.

### Check out a few of our favorite cost and time-saving tools:

#### Rx delivery by mail

Start filling in convenient 90-day supplies with just a picture of your Rx label – they typically cost less, so you may save money.

#### Check Drug Costs and Coverage

View side-by-side cost comparisons of your medications to see where you can save.

#### Find a network pharmacy

Rx costs are lowest when you fill at a pharmacy that's part of your network.

#### Keep track of your Rx spending

See how close you are to meeting your deductible and max out-of-pocket costs.

#### Manage all your Rx in the same place

Easily manage prescriptions you get from your local pharmacy, by mail or through a specialty pharmacy in one place – our mobile app.

#### Quick start new orders

Transfer a current Rx, or submit a new one with a picture of the label (or written Rx).

#### Quick and easy refills

Scan your Rx label with your smart phone – or enroll in *Text Refill Reminders*.

#### Customize notifications and reminders

Choose how to receive information about your prescriptions – by text, email or phone.

Find more ways to save at [Caremark.com](https://www.caremark.com) and with the CVS Caremark mobile app.

# Know your formulary: The guide to quality medicines at a lower cost

Our goal at CVS/caremark™ is to help you take care of your health. That's why Pflow is asking us to keep track of brand-name drugs with lower-cost options, including generics. You can find the brand-name and generic medicines available to treat your condition on your plan's formulary.

## What is a formulary?

- A list of the drugs covered by your prescription benefit plan, and a tool to help you determine the copay\*\* you may be charged for each one
- Both brand-name and generic drugs are on the list, and are offered at the lowest cost under your plan
- Medicines not on the list cost more, and you may be charged the full price if you continue using them

## Why should I check this list?

- This list is updated throughout the year as new drugs become available and prices change
- Check the list from time to time as you may have new drug options that will cost you less than your current drug
- The formulary list is always available for your review at [www.caremark.com](http://www.caremark.com).
- We suggest you view your options before the new formulary list goes into effect on 1/1/2018

## What happens if I see a change to my current drug?

- **If your current drug has a lower cost option(s):** Ask your doctor if the new option(s) will work for you. Have your doctor write a prescription for the new lower-cost medication.

- **If your drug is no longer on the list:** You can always continue to fill your current medicine, but you may be required to pay the full cost.
- **If your current drug is on the list:** You are already using the lowest-cost option to treat your condition.
- **If your drug needs prior approval:** Ask your doctor to contact CVS/caremark to speak with our staff. Some medicines require prior approval to make sure they are the best choice for a condition and to help you manage costs.

## How do I know these lower-cost options will work as well?

- A team of physicians and pharmacists review and choose the drugs on the list
- Lower cost does not mean lower quality—for instance, the U.S. Food and Drug Administration (FDA) requires generic medicines to have the same quality, strength and purity as brand-name drugs
- Generics often cost up to 80% less than a brand-name drug\*\*. That's why more than half of the prescriptions written today are for generic drugs†.

## Questions?

If you have questions about the formulary list or what drug choice may be right for you, please call Customer Care toll-free at 1-800-552-8159



\*Copayment, copay or coinsurance means the amount a member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.

\*\*Generic Pharmaceutical Association website, <http://www.gphaonline.org/about/genericmedicines>.

†IMS Health, 2009.

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Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.





CVS Specialty®

# More than medication

CVS Specialty provides specialized care and support along with your medication for complex conditions (such as rheumatoid arthritis, multiple sclerosis, HIV and cancer).

## A team of pharmacists and nurses specially trained in your condition

We give you a CVS Specialty CareTeam led by pharmacists and nurses to support you 365 days a year. We'll show you how to take your medication correctly, help you manage side effects and stay on track. We also provide helpful resources at [CVSspecialty.com/EducationCenter](https://CVSspecialty.com/EducationCenter).

## A choice of pick up at CVS Pharmacy® or home delivery at no extra cost

We make it as easy as possible to get the medication you need, where you need it. You can have your medication delivered anywhere nationwide, even if you're on vacation. Or you can pick it up at any CVS Pharmacy location.\*

## Digital tools let you manage your prescriptions on your own time

We make it easy to manage your medications and stay on track at [CVSspecialty.com/go](https://CVSspecialty.com/go) or with our mobile app.



## What's a specialty pharmacy?

It's a pharmacy that provides specialized medication for complex conditions or medication requiring injections or infusions.

\*Where allowed by law. In-store pick up is currently not available in Oklahoma. Puerto Rico requires first-fill prescriptions to be transmitted directly to the dispensing specialty pharmacy. Products are dispensed by CVS Specialty and certain services are only accessed by calling CVS Specialty directly. Certain specialty medication may not qualify. Services are also available at Long's Drugs locations. Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

# Checking your medication costs



CVS Caremark® makes it easy to find out if your medication is covered and what it will cost. We'll even show you lower-cost options whenever they're available.

## With the check drug cost tool, you can:

- Find out if a medication is covered by your plan
- Easily see lowest cost options, including generics
- Compare the cost of filling your prescription at mail or any retail pharmacy
- Compare the cost of 30-day or 90-day supplies of your medication
- Know if there are actions you and your doctor need to take before you fill your prescription

## The tool is quick and easy to use:

- Your previous searches are saved, so you don't always have to retype
- As you type the first few letters of your medication, options will show to narrow your search
- You can easily edit your searches by dose, pharmacy or family member

Go to [Caremark.com/CDC](https://www.caremark.com/CDC) or download the CVS Caremark mobile app





Mail Service Pharmacy

# Rx delivered to your door



Save on medications you take regularly (such as high blood pressure or diabetes medicine) when you have them delivered by mail, in 90-day supplies, from **CVS Caremark Mail Service Pharmacy**. It's an easy way to make sure you have the medication you need, when you need it, with one less thing to worry about.

## Savings

One 90-day supply typically costs less than three 30-day supplies, so you can be sure you're paying a lower price. And we deliver by mail, anywhere you choose, with no-cost shipping.

## Convenience

Mail delivery means no more monthly trips to the pharmacy, and with automatic refills, you won't need to keep track of refill schedules either. We alert you 10 days before a refill in case you need to change the delivery date or location.

## Safety

Every order is filled by a licensed pharmacist, then quality checked before shipping. Our discreet packages are tamper-proof, weather-proof and temperature controlled. Plus, we'll send status alerts by email, phone or text – so there's nothing to worry about.

## Two easy ways to get started

### Online

Visit **Caremark.com/mailservice**

- OR -

### By phone

Call the number on your member ID card for live help getting set up

**Be sure to have a prescription bottle in hand, all the information needed to get started is on the label.**

**Download the CVS Caremark mobile app to manage mail orders anytime, anywhere.**

# Easy, convenient, accessible: Caremark.com and the CVS/caremark® mobile app

Your health is important so we're making it convenient and easy to manage your prescription benefits. Simply visit **Caremark.com** or download the **CVS/caremark mobile app** and get the access you need, anywhere and anytime.



## Easy Refills

- Refill online or use our mobile app to scan the barcode on your prescription label
- You can order new prescriptions and renewals online. We take care of contacting your doctor



## Timesaving Tools

- Manage delivery by mail, auto refill, find a pharmacy and more
- Choose from retail and mail options for 90-day prescriptions



## Convenient Savings

- See how much you've spent and where you might have savings opportunities. Even break down your costs by family member
- See savings options by prescription and print a report so your doctor can help you choose

## Get started:

Register today at

**Caremark.com**

or download the  
**CVS/caremark  
mobile app**

