



# Your Health Care Counts

Your 2014-2015 UnitedHealthcare High Deductible Health Plan with H.S.A.

What Do You Need to Know?



## Key Features

You can see any doctor you want

You do not need referrals

You'll save money when you use the UnitedHealthcare network

**A network doctor,  
pharmacy, hospital and  
convenience care clinic  
are likely nearby.**



**Our network covers  
99 percent of the U.S.  
population and is  
available in 96 percent  
of all U.S. counties.**

### Arizona

13,800 Physicians and other  
health care providers

77 Hospitals



## The UnitedHealthcare High Deductible Plan with H.S.A.



# Everyone Has Different Needs



**I feel healthy so I don't want to pay more than I have to for coverage I may not really use.**



**I need affordable care for my family and want to be sure we're covered.**

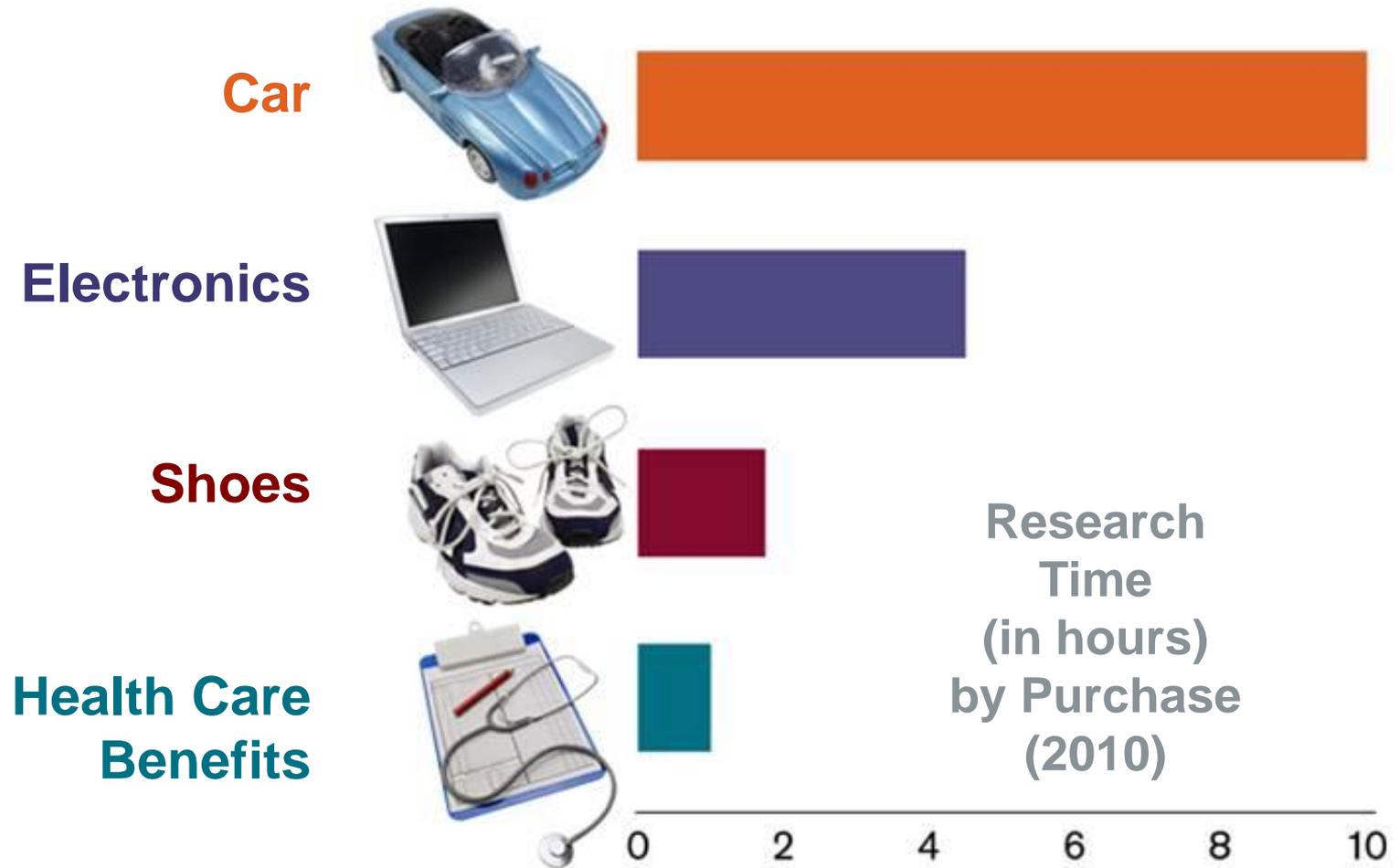


**I have health issues. I want to know that I'll have personal support when I need it and financial protection.**



**I'm planning for retirement and want to be certain I'm getting a good value for my health care.**





Source: Zillow

The plan is  
designed to  
help you:

**Be as healthy  
as you can**

**Get the care  
you need when  
you need it**

**Save more than you  
might think possible**

# Preventive Care



Your preventive care is covered at 100% if in-network.

immunizations

well-woman check

well-man exam

well-child check

mammogram

blood pressure tests

cholesterol tests and more

*UnitedHealthcare also covers other routine services, but those services may require you to pay out of your pocket.*

## Preventive services

Certain services can be done for preventive or diagnostic reasons.

**Covered preventive services performed specifically for preventive screening, with no known symptoms, illnesses, or history, are generally covered as Preventive Care, subject to age and gender guidelines, and health status.**

Preventive services are usually covered when done on a person who:

- has not had the preventive screening done before and does not have symptoms or abnormalities
- has had a screening done within the recommended age/gender guidelines with the findings considered normal
- has had previous diagnostic services with the results being normal



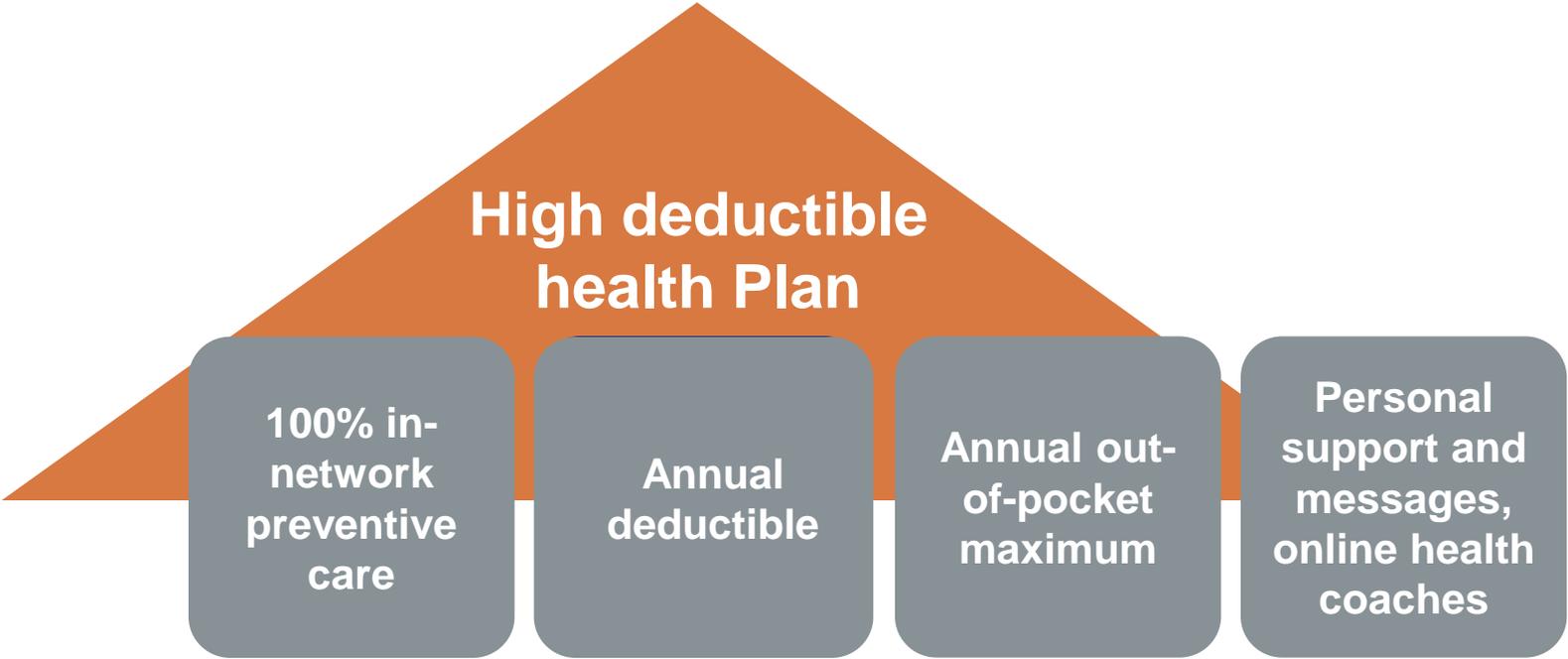
You can open a

# Health Savings Account (HSA)



## Introducing the HSA Plan

Combines a high deductible health plan that allows you to open a health savings account (HSA)



### High deductible health Plan

100% in-network preventive care

Annual deductible

Annual out-of-pocket maximum

Personal support and messages, online health coaches

## What is a health savings account (HSA)?

You can open and fund the HSA to pay the plan deductible and other qualified health care costs – or you can let your account grow.



**HSAs are designed to help you save and pay for your health care**

\*Investments are not FDIC-insured, are not guaranteed by Optum Bank, and may lose value.

## What you should know about the HSA

An HSA is not health insurance

Used to pay/reimburse qualified expenses

No “use it or lose it” requirement

HSA is owned by you

# HSA eligibility requirements

## You may be eligible to open an HSA if:

- You are enrolled in a high deductible health plan
- You are not covered by any other non-high deductible health plan, such as a spouse's plan
- You are not enrolled in Medicare
- You do not receive health benefits under TRICARE
- You have not received Veterans Administration (VA) benefits within the past three months
- You cannot be claimed as a dependent on another person's tax return
- You are not covered by a health care FSA or HRA

## How you can use the HSA

Medical plan deductibles and coinsurance

Medical, pharmacy, dental and vision care and services

Use HSA dollars to pay for qualified medical expenses for your spouse or dependents



Any money you take out of your HSA for eligible medical expenses is federal ***income-tax free***

## How you can use the HSA

### Other qualified expenses

1

Coverage while  
receiving  
unemployment  
benefits

2

COBRA  
continuation  
coverage

3

Eligible long-  
term care

4

Medicare  
premiums and  
out-of-pocket  
expenses

## Open and Deposit Money Early

- Open and deposit money early to build your savings, pay for expenses and save on taxes.
- 2014 contribution limits are set by the IRS

**Employee Only - \$3,300**

**Family - \$6,550**

**\$1,000 catch-up contribution for those 55 and older and not entitled to Medicare**

*These limits include any contributions made by Maricopa County or family members.*

**Since Maricopa County is contributing to your HSA,  
- *Don't leave free money on the table.***

**You can only collect the money by opening your HSA account.**

## Optum<sup>SM</sup> Bank, Member FDIC

UnitedHealthcare's health care bank of choice

- FDIC-insured so you know your money is safe
- Dedicated to helping people save for health care
- One of the nation's leading HSA custodians
- Offers a Health Savings Account Debit MasterCard®



- Account holders will receive *Health Savings News* e-newsletter

**Only Optum Bank  
offers the  
convenience of  
HSA banking  
through  
myuhc.com**

Pay bills

Make deposits

Reimburse yourself

Track spending

See your tax savings

And more

## Common Questions

1

How do I enroll?

- Enroll during your Open Enrollment period.
- Check your benefit information for details.

2

Can I take the funds in my HSA with me if I leave the County?

Yes. Funds belong to you even if you leave your job, change health plans or retire.

3

Can others contribute to my HSA?

Yes. Anyone can contribute to your HSA directly through Optum Bank on an after tax basis. Keep in mind that annual contribution limits above what is allowed are subject to income taxes and a penalty.

4

How do I access the funds in my account?

- Use your HSA debit card.
- Pay by check, cash or credit card and reimburse yourself later from your HSA.

# High Deductible Health Plan

## How Your Plan Works



1. Your deductible
2. Your coverage
3. Your out-of-pocket maximum

For today's presentation and the examples provided, we will reference the in-network level of benefits only. All references to deductibles, co-insurance, and out-of-pocket maximums will be at the in-network level of benefits unless explicitly stated.

## 1. Your deductible

- You will pay the full cost of your qualified medical expenses until you meet your deductible.
- You can choose to pay for care from your HSA or you can pay another way and let your HSA grow.
- Preventive care is covered 100% in-network.

1.

### Your deductible

You choose to pay out of your pocket OR with your HSA

Preventive care is covered 100% in-network.

# How Your Plan Works



## 2. Your coverage

- Your plan pays a percentage of your expenses, which is called co-insurance.
- You pay the rest.

1.

### Your deductible

You choose to pay out of your pocket OR with your HSA

2.

### Your coverage

Your plan pays 90%

+

You pay 10%

CO-INSURANCE

Preventive care is covered 100% in-network.

## 3. Your out-of-pocket maximum

- You are protected from major expenses with an out-of-pocket maximum.
- The plan will then pay 100% of all remaining covered expenses for the rest of the plan year.
- Your deductible and co-insurance go toward meeting your maximum.

1.

### Your deductible

You choose to pay out of your pocket OR with your HSA

2.

### Your coverage

Your plan pays 90%

+

You pay 10%

CO-INSURANCE

3.

### Your out-of-pocket maximum

You are protected

When you reach your out-of-pocket maximum, the plan pays 100%.

Preventive care is covered 100% in-network.

# How Your Plan Works

- 1. Your deductible** — You will pay out of pocket until you reach the deductible.
- 2. Your coverage** — Your plan pays a percentage of your expenses, called co-insurance.
- 3. Your out-of-pocket maximum** — You are protected from major expenses.



# Benefits at a Glance – HDHP



Type of coverage	In-Network benefit	Out-of-Network benefit
<b>Deductible</b>	<b>\$1,250 individual \$2,500 family</b>	<b>\$2,500 individual \$5,000 family</b>
<b>Out of Pocket Maximum</b>	<b>\$2,000 individual \$4,000 family</b>	<b>\$4,000 individual \$8,000 family</b>
<b>Preventive Office Visit Labs/X-Rays, Immunizations, Colonoscopies</b>	<b>Plan pays 100%</b>	<b>Not Covered</b>
<b>Physician's office services</b>	<b>Deductible, then 10%</b>	<b>Deductible, then 30%</b>
<b>Emergency Room services</b>	<b>Deductible, then 10%</b>	<b>Deductible, then 10%</b>
<b>In-patient hospital stay</b>	<b>Deductible, then 10%</b>	<b>Deductible, then 30%</b>
<b>Urgent Care center services</b>	<b>Deductible, then 10%</b>	<b>Deductible, then 30%</b>

## Pharmacy Benefits for HDHP with HSA

	<b>Retail</b>	<b>Mail order</b>
<b>Tier 1</b>	<b>Deductible then you pay 30%</b> 31-Day Supply	<b>Deductible then you pay 30%</b> 90-Day Supply
<b>Tier 2</b>	<b>Deductible then you pay 40%</b> 31-Day Supply	<b>Deductible then you pay 40%</b> 90-Day Supply
<b>Tier 3</b>	<b>Deductible then you pay 50%</b> 31-Day Supply	<b>Deductible then you pay 50%</b> 90-Day Supply

# The Plan in Action



## I feel **healthy**

I don't want to pay more than I have to for coverage I may not really use.



This is Mary. The health plan gives her:

- Lower monthly premiums
- An HSA contribution from Maricopa County
- Ability to choose any doctor
- Unspent HSA dollars can roll over
- Possibly no out-of-pocket costs

For today's presentation and the examples provided, we will reference the in-network level of benefits only. All references to deductibles, co-insurance, and out-of-pocket maximums will be at the in-network level of benefits unless explicitly stated.

# The Plan in Action

## A snapshot of Mary's plan:

1. Mary's annual deductible is \$1,250 (In-Network).
  - Maricopa County is funding \$500 in the HSA.
  - Mary contributes \$500 to the HSA.
  - Mary is responsible for her deductible.
  - Preventive care is covered 100% in network.

1.

**Deductible**  
**\$1,250**

Mary chooses to pay  
out of her pocket OR with  
her HSA

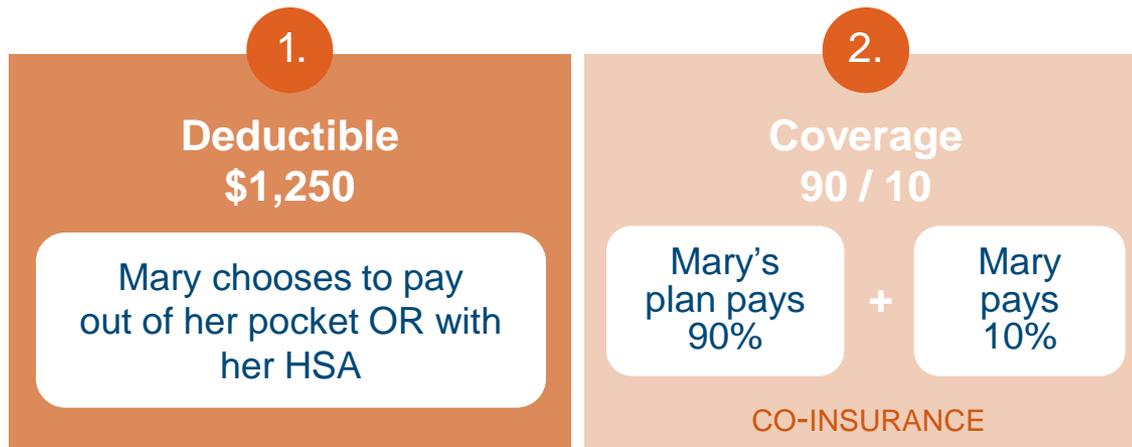
Preventive care is covered 100% in-network.

*Example assumes services are received in network.*

# The Plan in Action

## A snapshot of Mary's plan:

2. After her deductible is met, Mary's coverage is 90% / 10%.
  - Mary's plan will pay 90%.
  - Mary will pay 10%.
  - This is called co-insurance.



Preventive care is covered 100% in-network.

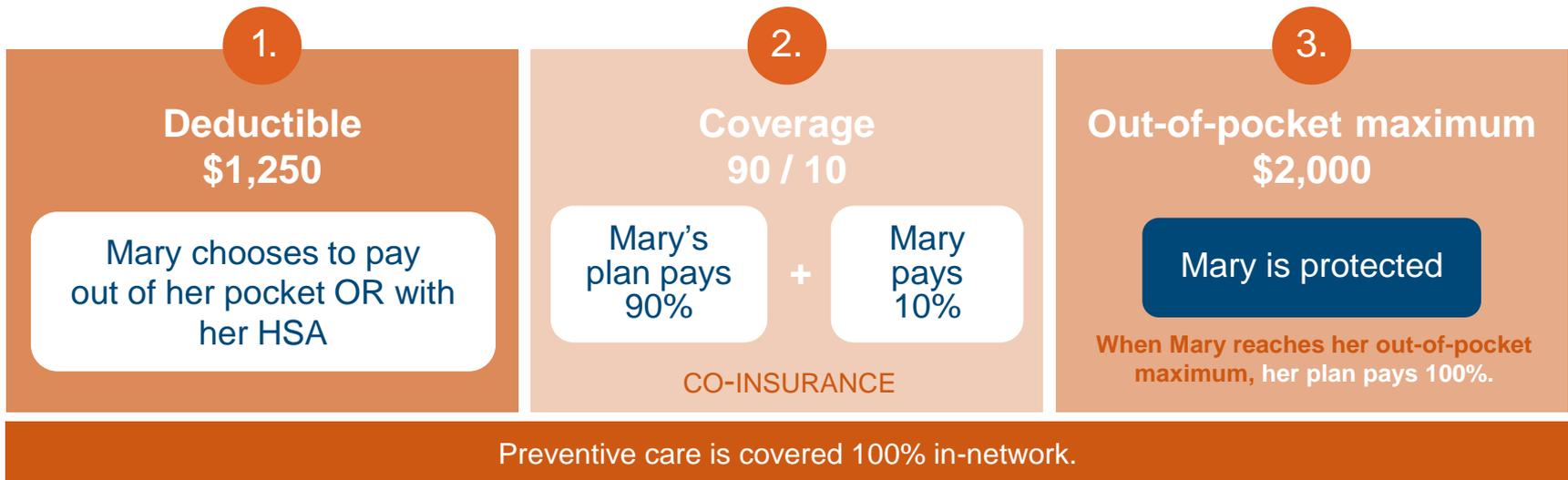
*Example assumes services are received in network.*

# The Plan in Action



## A snapshot of Mary's plan:

3. Mary's out-of-pocket maximum amount is \$2,000. (In-Network)
  - When Mary reaches her out-of-pocket maximum, the plan pays 100%.
  - Mary is protected.



Example assumes services are received in network.

# Mary's Plan in Action

**Mary has \$500 in preventive care services, in-network.**

- These are covered 100% by the plan.



*Example assumes services are received in network.*

# Mary's Plan in Action

## Mary has \$300 in physician and other care fees.

- Mary decides to use her HSA to pay the \$300.
- Mary pays \$0 out of pocket and has \$700 left in her HSA.



*Example assumes services are received in network.*

## Mary's Plan in Action

### Unused HSA dollars will roll over for the next plan year:

- Mary's \$700 rolls over to help for next year.
- Plus what she contributes the next year.

1.

**Deductible**  
**\$1,250**

**HSA balance**  
**\$700 + what she**  
**contributes the next year**

- This means more HSA money for future health expenses.
- Mary will have less to pay to meet her deductible for the next plan year.

*Example assumes services are received in network.*

# The Plan in Action



I need affordable care for  
**my family**  
I want to be sure we're covered.



This is the Miller family. The health plan gives them:

- Lower monthly premiums
- An HSA to help pay health care expenses
- Coverage at 100% for preventive care services, in-network
- 24-hour nurses who can help the family with a range of support

For today's presentation and the examples provided, we will reference the in-network level of benefits only. All references to deductibles, co-insurance, and out-of-pocket maximums will be at the in-network level of benefits unless explicitly stated.

## A snapshot of the Millers' plan:

1. The Millers' annual deductible is \$2,500.
  - Maricopa County contributes \$1,000 to their HSA.
  - The Millers contribute \$1,000 to the HSA.
  - The Millers are responsible for their deductible.
  - Preventive care is covered 100% in network.

1.

**Deductible  
\$2,500**

The Millers choose to pay  
out of their pocket OR with  
their HSA

Preventive care is covered 100% in-network.

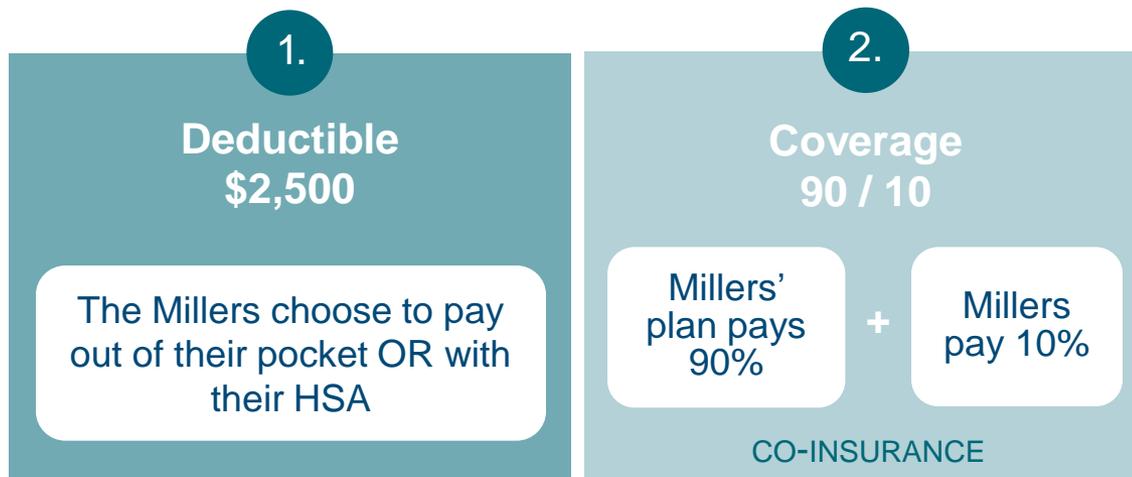
*Example assumes services are received in network.*

# The Plan in Action



## A snapshot of the Millers' plan:

2. After their deductible is met, the Millers' coverage is 90% / 10%.
  - The Millers' plan will pay 90%.
  - The Millers will pay 10%.



Preventive care is covered 100% in-network.

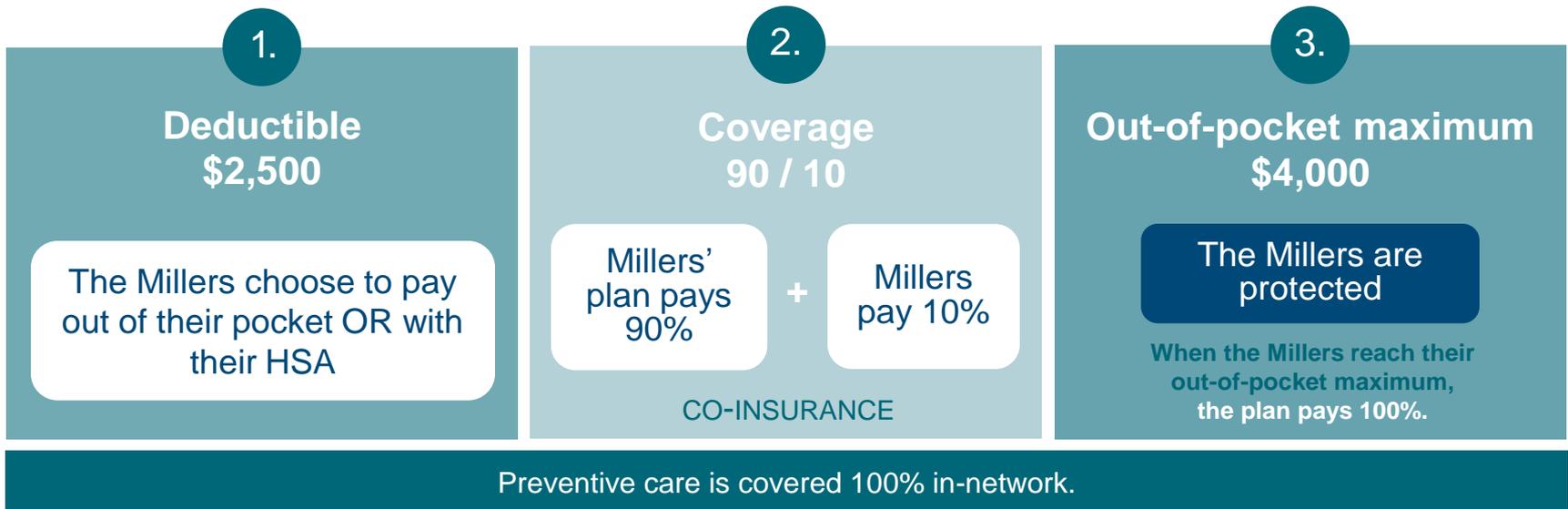
*Example assumes services are received in network.*

# The Plan in Action



## A snapshot of the Millers' plan:

3. The Millers' out-of-pocket limit amount is \$4,000. (In-Network)
  - When the Millers reach their out-of-pocket maximum, the plan pays 100%.
  - The Millers are protected.



*Example assumes services are received in network.*

# The Millers' Plan in Action



## The Millers have \$500 in preventive care services, in-network.

- These are covered 100% by the plan.



\$1,000 in preventive care fees are covered 100% = the Millers pay \$0.

*Example assumes services are received in network.*

# The Millers' Plan in Action

## The Millers have \$4,500 in non-preventive care services.

- They pay \$2,000 using their HSA.
- They also pay \$500 out-of-pocket to meet the deductible.



*Example assumes services are received in network.*

# The Millers' Plan in Action

**After their \$2,500 deductible is met, their coverage begins. Their plan pays 90% / 10% co-insurance.**

- The amount still owed is \$2,000.
- The Millers' plan will pay 90% — \$1,800.
- The Millers will pay 10% — \$200.



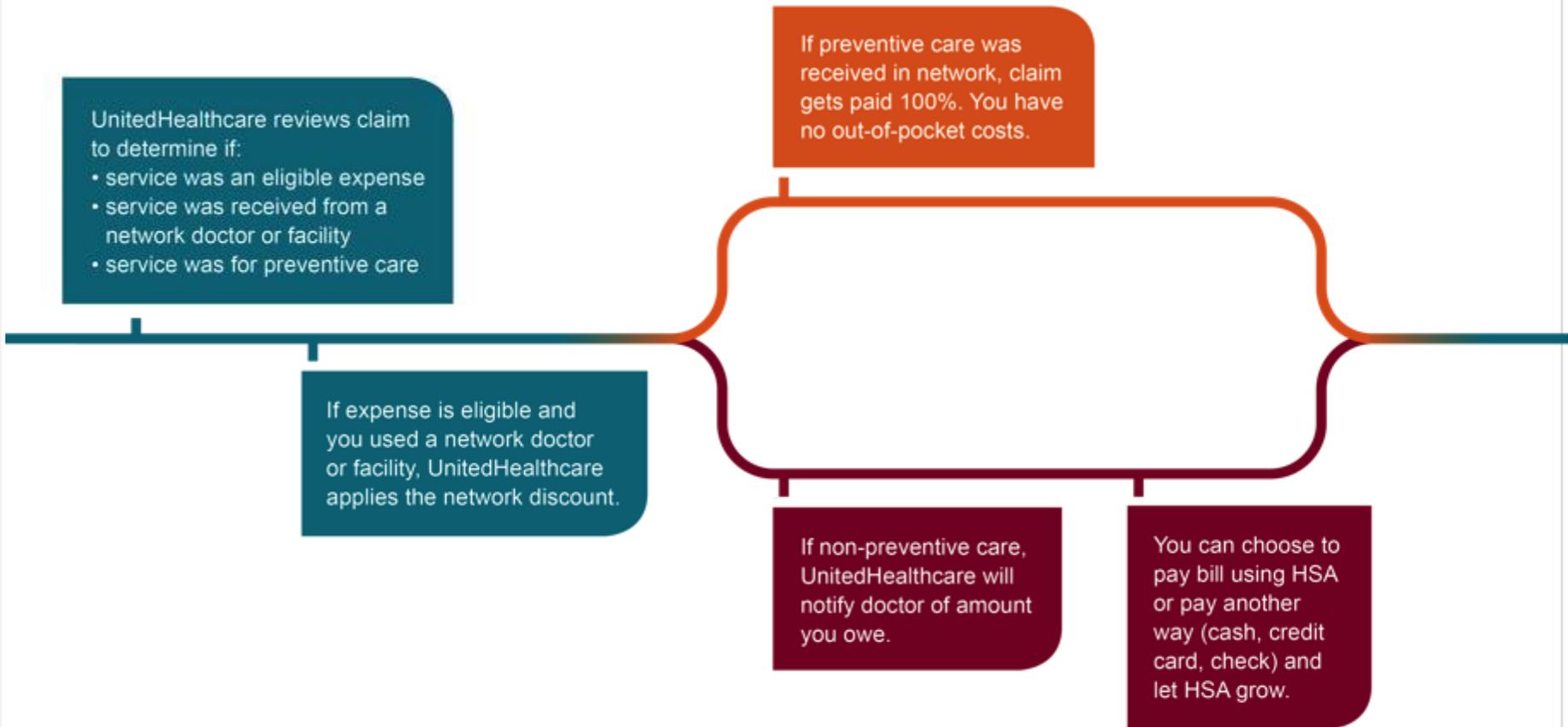
\$1,000 in preventive care fees are covered 100% = the Millers pay \$0.

*Example assumes services are received in network.*

# How Are Claims Paid?



You will receive information online or in the mail about your health care services.



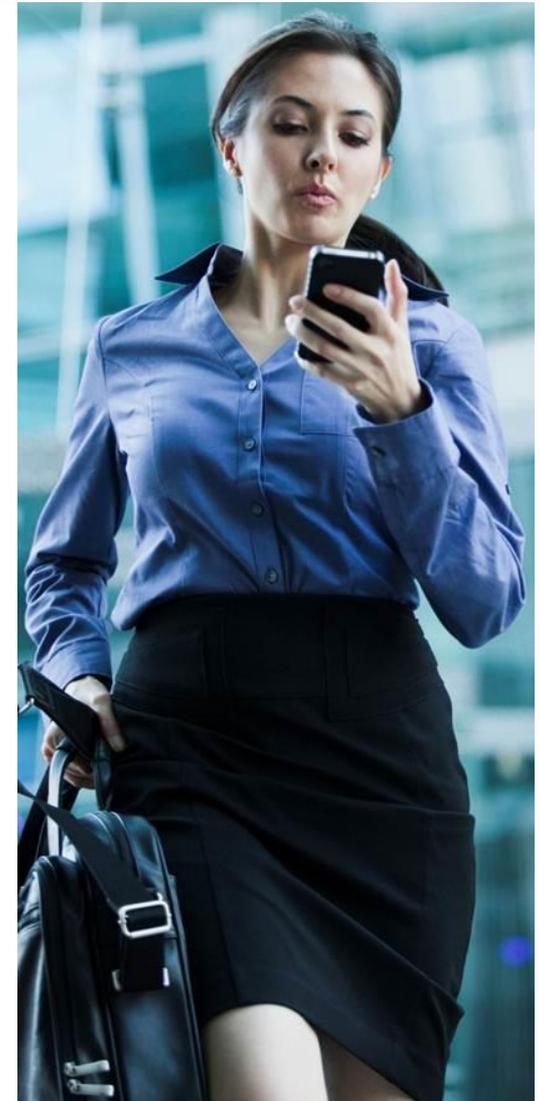
**There's more good  
information for you  
to know.**

**You have access  
to personal services,  
online and mobile tools  
at no extra cost.**

## The Right Tools

Using your HSA wisely means using these tools:

- myHealthcare Cost Estimator®
- myClaims Manager
- Health Savings Checkup
- Personalized Messages
- UnitedHealthcare Health4Me™ Mobile App



# myHealthcare Cost Estimator



Showing information for: Neil Smith 01/01/1980 | Hello Neil Smith | Log Out

CUSTOMER LOGO

## myHealthcare Cost Estimator

Care Estimates | What is myHealthcare Cost Estimator? | How It Works

### Get Your Answers Here

myHealthcare Cost Estimator pulls together all the information you need to make an informed choice about where to receive care based on cost and quality information - personalized for you.

Get started using the search toolbar or browsing all treatments and conditions.

[What is myHealthcare Cost Estimator?](#) | [How It Works](#)

See My Benefits | **New Search** | Saved Searches | Help | Hide

**Health Insurance Information: Medical With HSA**  
Individual:  
Deductible: \$1,600  
Out-of-Pocket Maximum: \$3,200  
For more information on coinsurance and/or co-pays, click on Review Plan Details  
[Review Plan Details](#)

Find Out How You Can Use an HSA to Help Pay for this Treatment:  
[Tell Me More >](#)

**Individual Responsibility** | [Review Plan Details](#)

**\$1,400** Paid Year-to-Date

Deductible \$1,600 | Out-of-Pocket Max \$3,200

**Year-to-Date Spending**

Health Account Balances:  
Choice HSA, Available Balance: **\$500**

Welcome! Enter your search criteria above to get started.

Easily estimate your health care costs.

[www.myuhc.com](http://www.myuhc.com)

# myClaims Manager



Easily  
manage your  
claims and  
pay bills



- Provides clear explanations of your claims and costs
- Flag claims you want to watch or follow up on
- Add personalized notes
- Submit claims and pay bills online

[www.myuhc.com](http://www.myuhc.com)

# Health Savings Checkup

- Estimate your retirement health care costs.
- Learn how to stay healthy, spend less, save more.
- Work with a Health Wealth Coach.



Spend less,  
save more



# UnitedHealthcare Health4Me™ Mobile App



- Find nearby physicians, urgent care, convenience care and all other UHC providers in the network
- View and share ID card at doctor's office or pharmacy
- Track claims
- See your account balance
- Speak directly with a nurse
- Access the call back feature- UHC Health Advisors will call you back to help you with your questions



## Extra Tools



**What extras do I get with my health plan?**

# Health Statements



**UnitedHealthcare**  
Aetna, USA 2016-2017  
www.uhcare.com

UNITED HEALTHCARE INSURANCE COMPANY

Subscriber Number: 80000011 | Statement Period: 07/01/07 - 07/26/07

**This is not a bill.**

**Ready, Set, Visit!**  
When visiting your doctor, before you go, note when your problem began, any symptoms, what might have led to the problem and any prescriptions or OTC drugs you are taking. Then, during your visit, bring up your main issue first, tell your doctor of any recurring problems, listen carefully and ask questions. This is a great way to build a relationship with your doctor and be proactive in your health care.

Customer Care 1-888-555-1212

**Your recent health benefit plan activity - Statement Period 07/01/07 - 07/26/07**

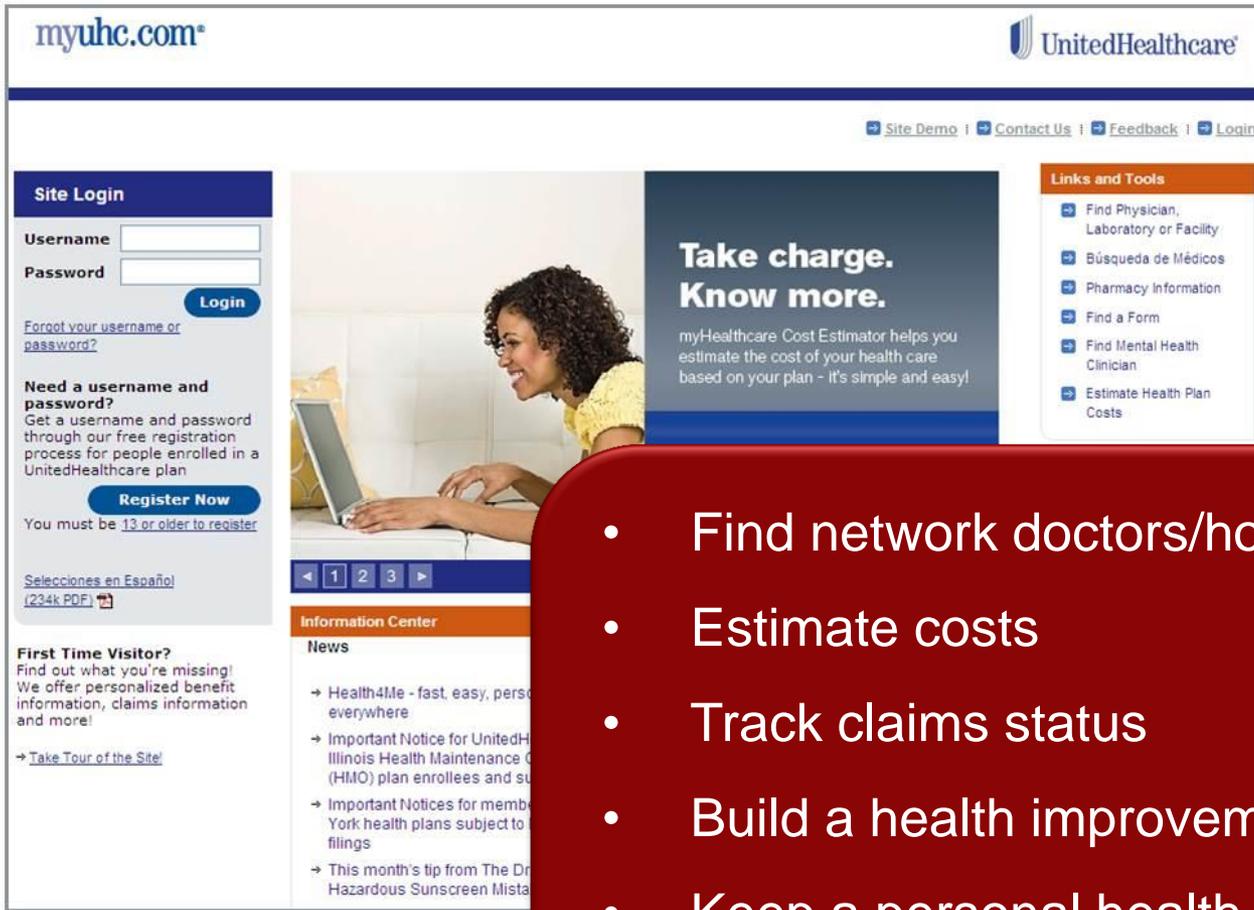
Your provider will bill you for the following health care services:

	Pay your provider when they bill you	
Date of Service: 03/12/07 Member: Jolene Provider: Jake Stork, MD Claim Number: 5649900134 Type of Service: Office Visit	\$92.00	This is not a bill. Your provider will bill you directly unless you have already paid them. Please check your records.
Date of Service: 07/20/07 Member: Jolene Provider: Jake Stork, MD Claim Number: 56499001224 Type of Service: Laboratory Services	\$44.00	These charges represent your responsibility as defined by your health benefit plan. They may include your deductible, coinsurance, a product or service that is not an eligible expense or provider fees that are more than what is considered usual and customary. Please see your Summary Plan Description for more information.
Date of Service: 07/15/07 Member: Amy Provider: Darryl Chikawa Claim Number: 56499001764 Type of Service: Medical	\$107.81	
<b>TOTAL</b>	<b>\$293.81</b>	

Please see the next page for more information  
Page 1 of 8

- Easy-to-read and convenient
- Health care and financial information
- Receive personalized health care tips

[www.myuhc.com](http://www.myuhc.com)



The screenshot shows the myuhc.com website. At the top left is the myuhc.com logo, and at the top right is the UnitedHealthcare logo. Below the logos are navigation links: Site Demo, Contact Us, Feedback, and Login. The main content area is divided into three sections:

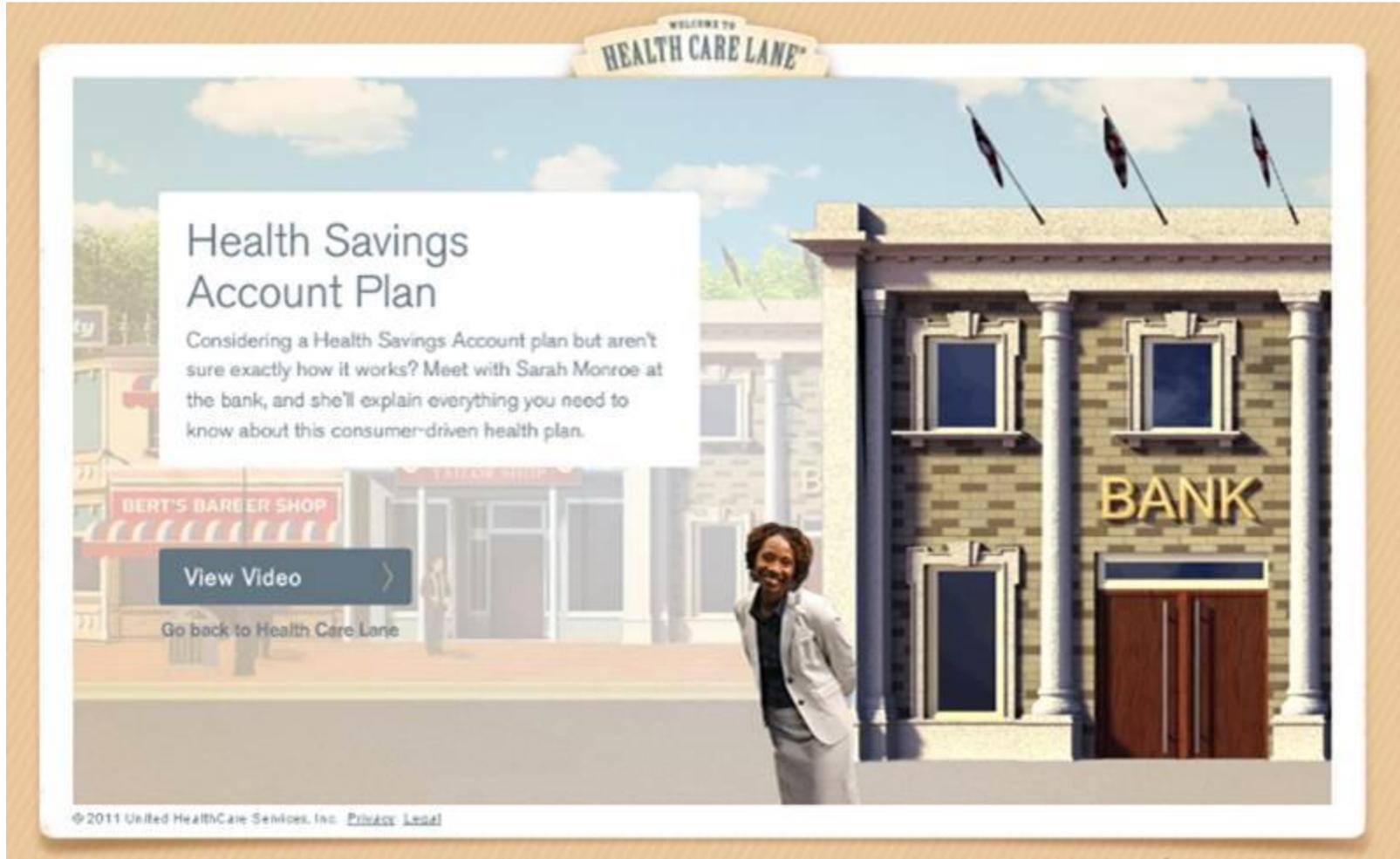
- Site Login:** A form with fields for Username and Password, a Login button, and links for "Forgot your username or password?" and "Need a username and password?". Below this is a "Register Now" button with the note "You must be 13 or older to register" and a link for "Selecciones en Español (234k PDF)".
- Central Banner:** A woman is shown using a laptop. The text reads: "Take charge. Know more. myHealthcare Cost Estimator helps you estimate the cost of your health care based on your plan - it's simple and easy!"
- Links and Tools:** A sidebar with a list of links: Find Physician, Laboratory or Facility; Búsqueda de Médicos; Pharmacy Information; Find a Form; Find Mental Health Clinician; and Estimate Health Plan Costs.
- Information Center:** A section titled "News" with several articles, including "Health4Me - fast, easy, personal everywhere", "Important Notice for UnitedH Illinois Health Maintenance O (HMO) plan enrollees and su", "Important Notices for memb York health plans subject to filings", and "This month's tip from The Dr Hazardous Sunscreen Mist".

- Find network doctors/hospitals
- Estimate costs
- Track claims status
- Build a health improvement program
- Keep a personal health record
- Get health product discounts

# Learn More about the HSA Plan at Health Care Lane®



Healthcarelane.com



This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.



# Thank you!

The information provided on included programs is for informational purposes only and is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you.

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