



**Welcome.  
We're glad you're here.**

**United  
Healthcare**

Getting the most out of your plan begins with understanding what it can do for you. That's why we've put together this guide to help you get started. It includes the top things you can do to maximize your benefits.

**A friendly reminder:** Remember to carry your health plan ID card with you wherever you go to make your health care experience easier.

## Start with these 3 easy steps:



### Sign up for [myallsaversconnect.com](https://myallsaversconnect.com)

#### 24/7 access to your health plan

Sign up for [myallsaversconnect.com](https://myallsaversconnect.com), a personalized website that helps you easily access and manage your health plan. Here are some of the ways [myallsaversconnect.com](https://myallsaversconnect.com) can help you:

- Find network doctors, hospitals and facilities
- Check your coverage
- Check your claims status
- Get a list of covered prescription drugs

1 Sign up for [myallsaversconnect.com](https://myallsaversconnect.com)   2 Know your medical benefits   3 Understand your pharmacy benefits



# Know your medical benefits

## Get the most out of your health plan

Our goal is to provide information and support to help you find care at a price that works for you. It starts with understanding your health plan to help you avoid surprise expenses and manage costs. Visit [myallsaversconnect.com](https://myallsaversconnect.com) to see the details of your health plan.



### Find network doctors, hospitals, laboratories and more

You usually pay less for care when you use network providers and facilities. You can search for network doctors, mental health professionals, pharmacies, hospitals and labs through the physician directory on [myallsaversconnect.com](https://myallsaversconnect.com). Or, call the toll-free number on your ID card.



### See a doctor from anywhere

A Virtual Visit through [healthiestyou.com](https://healthiestyou.com) lets you have a phone or video visit with a doctor from your mobile device, hotline phone number or computer about minor medical concerns. The doctor can provide a diagnosis and, if appropriate, send a prescription to your local pharmacy, 24/7/365 for **FREE**. Log in to [myallsaversconnect.com](https://myallsaversconnect.com) to get started.

The service offerings, programs and partners of All Savers® Wellness are subject to change. The All Savers Wellness service offerings are not available in all states.



### Take advantage of preventive care at no cost

Preventive care—like regular checkups, recommended screenings and immunizations—is usually covered at no cost to you when you see network doctors. Preventive care can be important to your overall health since it may help identify issues and conditions earlier.

## Choose a primary care physician (PCP)

Although your plan may not require you to choose a PCP, it's a good idea to have one main doctor with in-depth knowledge of your health to help guide you on the best path of care. Find one at [myallsaversconnect.com](https://myallsaversconnect.com) or call the toll-free number on your ID card.

## Schedule your preventive care screenings

Most UnitedHealthcare plans pay 100 percent of the cost of certain preventive care services with a network provider. Check your health plan documents for details. Visit [uhc.com/preventivecare](https://uhc.com/preventivecare) to find preventive care recommendations for everyone covered under your plan.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.



# Know your medical benefits

## Know where to go

With many options for getting care, how do you choose? This chart can help you understand where to go for what—and how you can save money.

Where to go	What it is	When to use it		Cost
<b>Virtual Visits</b>	A Virtual Visit through <a href="https://www.healthiestyou.com">healthiestyou.com</a> lets you see a doctor using the camera on your smartphone, tablet or computer. You can even get a prescription sent to your local pharmacy, all in 30 minutes or less.  Services may not be available at all times or in all locations. The service offerings, programs and partners of All Savers Wellness are subject to change. The All Savers Wellness service offerings are not available in all states.	<ul style="list-style-type: none"> <li>• Allergies</li> <li>• Bladder infections</li> <li>• Bronchitis</li> <li>• Cough/colds</li> <li>• Diarrhea</li> <li>• Fever</li> </ul>	<ul style="list-style-type: none"> <li>• Pinkeye</li> <li>• Rashes</li> <li>• Seasonal flu</li> <li>• Sinus problems</li> <li>• Sore throat</li> <li>• Stomachaches</li> </ul>	\$
<b>Primary Care Physician</b>	Go to a doctor's office when you need preventive or routine care. Your primary doctor can access your medical records, manage your medications and refer you to a specialist, if needed.	<ul style="list-style-type: none"> <li>• Checkups</li> <li>• Preventive services</li> <li>• Minor skin conditions</li> <li>• Vaccinations</li> <li>• General health management</li> </ul>		\$\$
<b>Convenience Care Clinics</b>	Visit a convenience care clinic when you can't see your doctor and your health issue isn't urgent. These clinics are often in stores.	<ul style="list-style-type: none"> <li>• Common infections (e.g., strep throat)</li> <li>• Minor skin conditions (e.g., poison ivy)</li> <li>• Vaccinations</li> <li>• Pregnancy tests</li> <li>• Minor injuries</li> <li>• Earaches</li> </ul>		\$\$
<b>Urgent Care</b>	Urgent care is usually ideal when you need care quickly, but it's not an emergency (and your doctor isn't available). Urgent care centers treat issues that aren't life-threatening.	<ul style="list-style-type: none"> <li>• Sprains</li> <li>• Strains</li> <li>• Small cuts that may need a few stitches</li> <li>• Minor burns</li> <li>• Minor infections</li> <li>• Minor broken bones</li> </ul>		\$\$\$
<b>Emergency Room</b>	The ER is for life-threatening or very serious conditions that require immediate care. This is also when to call 911, or your local emergency number.	<ul style="list-style-type: none"> <li>• Heavy bleeding</li> <li>• Large, open wounds</li> <li>• Sudden change in vision</li> <li>• Chest pain</li> <li>• Sudden weakness or trouble talking</li> </ul>	<ul style="list-style-type: none"> <li>• Major burns</li> <li>• Spinal injuries</li> <li>• Severe head injury</li> <li>• Breathing difficulty</li> <li>• Major broken bones</li> </ul>	\$\$\$\$



## Know your medical benefits



### Find out what's covered

All Savers plans offer coverage for checkups, flu shots and hospital stays. Knowing exactly what's covered by your health plan can be key to managing your health care costs and avoiding financial surprises.

For complete details about your health plan, including your out-of-pocket costs, coverage, requirements and more, visit [myallsaversconnect.com](https://myallsaversconnect.com).

For a free printed copy of these documents, call the toll-free number on your ID card.

### Important, cost-related terms to know

There are four main terms to know when it comes to understanding what your health plan covers and what you'll have to pay:

#### Copayment:

The set amount you pay for a covered health care service, usually paid at the time you get care.

#### Coinsurance:

Your share of the costs for a covered health care service like a lab test.

#### Deductible:

The amount you owe for covered services before your health plan begins to pay.

#### Out-of-pocket limit:

The highest amount you'll pay during this year (also known as your "policy period") before your health plan begins to pay 100 percent of the amount. It's important to note a few things:

- This limit doesn't include your premium or some other charges.
- Some health plans don't count all of your copayments, deductibles, coinsurance payments, out-of-network payments or other expenses toward this limit.



Visit [justplainclear.com](https://justplainclear.com), an online glossary of health and insurance terms, to get straightforward definitions of thousands of words (in both English and Spanish).

# Know your medical benefits

## Understanding your Explanation of Benefits

An Explanation of Benefits (EOB) is sent when you or one of your covered dependents use your benefit plan. The EOB gives you an easy-to-read record of how your claim was processed. At a glance, you'll see how much was covered by your plan and what your out-of-pocket costs are.

UNITECHHEALTHCARE  
PO BOX 31375  
SALT LAKE CITY, UT 84131-0375  
ADDRESS SERVICE REQUESTED

UnitedHealthcare

EXPLANATION OF BENEFITS (THIS IS NOT A BILL) Page 1 of 2

If you have any questions, please call us at (800) 291-2634 myallsaversconnect.com

To report fraud, contact (866) 283-7354

#BWNCHDS  
#584310035090000#  
PLAN PARTICIPANT NAME  
ADDRESS  
CITY ST ZIP-7081

SERVICE DATES	AMOUNT CHARGED	PROVIDER DISCOUNT	NOT COVERED	COVERED AMOUNT	DEDUCTIBLE	COPAY	COINSURANCE	REMARK CODE	TOTAL AMT PAID
CLAIM #: 005843350-03-0081 ID #: 5400-025093 ACCOUNT #: 557AAE5AYEO									
11/10/2020-11/10/2020 97530-HA-Non-Manipulative Services	350.00		350.00					181	
11/12/2020-11/12/2020 97530-HA-Non-Manipulative Services	350.00		350.00					181	
CLAIM SUMMARY:	700.00		700.00						

Remarks: 181 We have asked your provider not to bill you for this amount because this service may reflect a coding/billing error and should not be your responsibility.

Information may continue on back of form

DATE	PAYMENT NUMBER	PAYMENT AMOUNT	PAYMENT ISSUED TO:	YTD DEDUCTIBLE REMAINING	YTD COINSURANCE REMAINING
04/05/2021				4502.74	

SAVE THIS COPY FOR YOUR RECORDS  
Payments for amounts listed as "Customer's Responsibility" should be made directly to the provider.  
The "Customer's Responsibility" does not reflect any payments already made.

Customer's Responsibility	
Not Covered:	0
Deductible:	0
Copay:	0
Coinsurance:	0
Total:	0

- 1. Patient**  
The name of the person who received the medical care
- 2. Claims Summary**  
This section shows the “math” with details on how much your plan paid, plan discounts and how much you may owe the provider
- 3. Service description**  
Description of services provided
- 4. Payment amount**  
The amount of benefits paid to the customer or provider
- 5. Customer responsibility**  
This section shows your responsibility for the services provided
- 6. YTD deductible and coinsurance remaining**  
Shows the patient’s year-to-date deductible and coinsurance amounts remaining
- 7. Remarks**  
This section gives additional details about how the claim was paid or not paid

### How to submit a complaint:

A participant may contact Customer Service by calling the toll-free number on the ID card to try to resolve the complaint. If the issue can't be resolved over the phone, or the participant would rather send the complaint in writing, the request may be submitted to the address found on the back of the EOB or in the Policy.



# Understand your pharmacy benefits

## Lowering your pharmacy costs

Here are some tips on how to get medication at the lowest cost.



### Know your plan

Your plan may require one or more of the following before you can fill your prescription:

- **Prior authorization** – approval to get a medication
- **Step therapy** – trying one medication before another
- **Quantity limits** – getting a certain amount of each prescription



### Check your prescription drug list (PDL)

Your PDL is a list of covered medications. The list is broken into sections called tiers. Choosing medications in lower tiers may save you money. Check your PDL often.



### Consider generic drugs

Generic medications usually have a lower copay than brand-name medications. Ask your doctor if there's a generic option for you.

## Using your benefits

OptumRx® is your All Savers plan's pharmacy care services manager. We're committed to providing you with safe, easy and cost-effective ways to get the medication you need. Here's how to manage your pharmacy benefits online:

**Log in to [myallsaversconnect.com](https://myallsaversconnect.com)** to access your pharmacy and prescription information.

### Not sure which Pharmacy Network your plan offers?

If your employer is located in MI, ND, OK, OR, SD, VI or WA you have access to the Broad pharmacy network.

All other states have the Standard Select Network, with access to either CVS or Walgreens as your anchor pharmacy. This means the anchor pharmacy is in network for you and the other is out of network. For example, if Walgreens is your anchor pharmacy, CVS is out of network.

- Employers based in CT, FL, MA, ME or RI have access to CVS as your anchor pharmacy
- Employers based in states other than those listed above have access to Walgreens as your anchor pharmacy

Please refer to your member portal at [myallsaversconnect.com](https://myallsaversconnect.com) to determine if your pharmacy is in network.

### Not sure what Prescription Drug List your plan offers?

If your plan name ends in ADV or ADVB, then you are on the Advantage PDL.

If your plan name ends in ES or ESB, then you are on the Essential PDL.

### Not sure where to find your plan name?

Your plan name can be found on the cover page of your Summary Plan Description (SPD) which can be found on the Member website [myallsaversconnect.com](https://myallsaversconnect.com).



## Filling your prescriptions

### Delivered to your door

Order up to a 3-month supply of the medication you take regularly for less with home delivery.

- Log in to [myallsaversconnect.com](https://myallsaversconnect.com) to manage your pharmacy and prescription information
- Call the number on your ID card

There is no charge for standard shipping to U.S. addresses.

### Pick up at the pharmacy

- Show your ID card at an UnitedHealthcare network retail pharmacy
- To see a list of network pharmacies, visit [myallsaversconnect.com](https://myallsaversconnect.com) or call the number on your ID card

## Need help?

Don't have access to a computer, need language assistance or want to talk to us?

Call our Customer Care Advocates at **1-800-291-2634**.

**United  
Healthcare**

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

B2C EI20233999.1 6/21 © 2021 United HealthCare Services, Inc. All Rights Reserved. 21-772340