

5 Getting to Know Your Plan

Learn more about your coverage



In this section, we'll tell you about your pharmacy benefits, how to save money when you need care, and your rights and responsibilities as a UnitedHealthcare member.



Your pharmacy benefits

Prescription drug coverage

Your plan covers prescription drugs from network pharmacies and mail order. Your co-payment is based on levels called a prescription tier. You have a three-tier plan.

What is a tier?

A tier is a list of medications. The costs are lower in tier 1 and higher in tier 3. To find what tier your medication is in, go to myuhc.com and select "Pharmacies and Prescriptions" or call the toll-free member phone number on your ID card.



How to save money when you need care

See network providers.

The cost for care is different based on what provider you see. You may pay more for services you get from out-of-network providers. Make sure to check if your plan pays for out-of-network care. If your plan does not include out-of-network coverage, you may be responsible for the full cost of care.

What is an out-of-network provider?

An out-of-network provider is a doctor, health care professional or facility (like a hospital or ambulatory surgery center) that isn't part of your network.

What happens if I see an out-of-network provider?

Your costs may be higher. Out-of-network doctors, health care professionals or facilities set the rates they charge. These charges are sometimes much higher than the rates charged by providers in your network.

What can I do to keep my cost down?

Use a network doctor, facility or lab. Ask your doctor to use a network lab for any tests or diagnostic imaging services such as X-rays, MRIs and CT scans.

Plan ahead for tests and treatments.

Use myHealthcare Cost Estimator to help you understand what your costs may be. Our online tool helps you understand and manage your health care costs by looking at health care provider and facility costs for services you wish to receive. It covers the most common treatments and conditions. Your estimate also includes your health benefits. This helps you easily understand how your benefits apply and what out-of-pocket costs you can expect.

Know how much of your care is covered before your visit.

Every plan is different when it comes to what health care services and medications are covered. The Summary of Benefits and Coverage and policy documents following this guide contain all the details. Be sure to refer to them to know what's covered.



Your rights and responsibilities

Your UnitedHealthcare bill of rights

You have the right to:

- Be treated with respect and dignity by UnitedHealthcare personnel, network doctors and other health care professionals.
- Privacy and confidentiality for treatments, tests and procedures you receive. See Notice of Privacy Practices in your benefit plan documents for a description of how UnitedHealthcare protects your personal health information.
- Voice concerns about the service and care you receive.
- Register complaints and appeals concerning your health plan and the care provided to you.
- Receive timely responses to your concerns.
- Candidly discuss with your doctor the appropriate and medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
- Access to doctors, health care professionals and other health care facilities.
- Participate in decisions about your care with your doctor and other health care professionals.
- Receive and make recommendations regarding the organization's rights and responsibilities policies.
- Receive information about UnitedHealthcare, our services, network doctors and health care professionals.
- Be informed about, and refuse to participate in, any experimental treatment.
- Have coverage decisions and claims processed according to regulatory standards, when applicable.
- Choose an Advance Directive to designate the kind of care you wish to receive should you become unable to express your wishes.

Your responsibilities as a UnitedHealthcare member

- Know and confirm your benefits before receiving treatment.
- Contact an appropriate health care professional when you have a medical need or concern.
- Show your ID card before receiving health care services.
- Pay any necessary co-payment at the time you receive treatment.
- Use emergency room services only for injuries and illnesses that, in the judgment of a reasonable person, require immediate treatment to avoid jeopardy to life or health.
- Keep scheduled appointments.
- Provide information needed for your care.
- Follow the agreed-upon instructions and guidelines of doctors and health care professionals.
- Participate in understanding your health problems and developing mutually agreed-upon treatment goals.
- Notify your Health Insurance Marketplace or state exchange of any changes in your address or family status.
- Log in to **myuhc.com** or call us when you have a question about your eligibility, benefits and claims.
- Log in to **myuhc.com** or call us before receiving services to verify that your doctor or health care professional is in your UnitedHealthcare network or your plan service area.



How to voice a complaint

If you have questions or concerns about how a claim was processed or any other issue, please call the member phone number on your ID card.