



STATE OF MARYLAND 2012 - 2013 BENEFITS

# Grow healthy. Live well.

Open Enrollment Brochure

## Key Plan Features

No referrals

National network in all plans:  
POS, PPO, EPO

Discounts on fitness clubs,  
JennyCraig®



## UnitedHealthcare Welcomes You

### Three plans to choose from: POS, PPO, EPO

There are three plan options - **POS, PPO** or **EPO** - with features that give these plans a clear advantage:

- ▶ **No referrals** – you have the freedom to see any doctor or specialist without a referral.
- ▶ **Preventive care covered at 100% (in-network).**
- ▶ **National network** – our nationwide network gives you access to more than 668,000 physicians and health care professionals and 5,100 hospitals, including every hospital in Maryland.
- ▶ **The EPO plan still has 100% coverage in-network**



#### Questions?

Visit us online at  
**[www.uhcmaryland.com](http://www.uhcmaryland.com)**  
 or call Customer Care at  
**1-800-382-7513.**

Plan options	National network	Regional network	No referrals required	Non-network coverage	No primary doctor required	Online services, tools and programs
UnitedHealthcare ChoicePlus POS	●	●	●	●	●	●
UnitedHealthcare Options PPO	●	●	●	●	●	●
UnitedHealthcare Select EPO	●	●	●			●

The POS plan offers the same freedom as the PPO, but at a lower cost.

### We have your doctor

With more than 50,000 doctors in Maryland and surrounding areas, and 668,000 nationwide, our network is one of the largest in the country. Visit **[www.uhcmaryland.com](http://www.uhcmaryland.com)** to see our directory of network doctors and hospitals.

### Preventive Services\* covered 100% / No lifetime maximums

- ▶ Well child care - 100%
- ▶ Annual physical exams - 100%
- ▶ Annual flu shots - 100%

\* In network only

## Summary of Benefits

State of Maryland 2012-2013 Benefits	UnitedHealthcare POS		UnitedHealthcare PPO		UnitedHealthcare EPO
	Network	Non-network	Network	Non-network	Network
<b>Plan Overview</b>					
Referrals	No		No		No
National Network	Yes		Yes		Yes
Deductible	None	\$250 Individual \$500 Family	None	\$250 Individual \$500 Family	None
Out Of Pocket Max	\$1000 Individual \$2000 Family	\$3000 Individual \$6000 Family	\$1000 Individual \$2000 Family	\$3000 Individual \$6000 Family	None
Lifetime Maximum	Unlimited		Unlimited		Unlimited
<b>Medical Overview</b>					
<b>Physician Office Visits</b>					
Primary Care Physician	\$15 copay	70% after deductible	\$15 copay	70% after deductible	\$15 copay
Specialist	\$30 copay	70% after deductible	\$30 copay	70% after deductible	\$30 copay
Inpatient Care	90%	70% after deductible	90%	70% after deductible	100%
Outpatient Care	90%	70% after deductible	90%	70% after deductible	100%
Inpatient Hospitalization	90%	70% after deductible	90%	70% after deductible	100%
Outpatient Facility	90%	70% after deductible	90%	70% after deductible	100%
Maternity	90%	70% after deductible	90%	70% after deductible	100%
<b>Diagnostic Lab and X-ray</b>	90%	70% after deductible	90%	70% after deductible	100%
<b>Durable Medical Equipment</b>	90%	70% after deductible	90%	70% after deductible	100%
<b>Emergency Room/ER Physician Services</b> (inside and outside the area)	\$75 copay for ER facility and \$75 copay for ER physician (waived if admitted) for ER Diagnosis; 50% of allowable amount plus \$75 copay(s) for non ER diagnosis				
<b>Behavioral Health</b>	Covered by the State's behavioral health plan				\$15 copay
<b>Urgent Care</b>	\$30 copay	70% after deductible plus \$30 copay	\$30 copay	70% after deductible plus \$30 copay	\$30 copay
<b>Preventive Care</b>					
Mammography	100%	70% after deductible	100%	70% after deductible	100%
Immunizations, including annual flu shots	100%	70% after deductible	100%	70% after deductible	100%
Well Child Care	100%	Not covered	100%	70% after deductible	100%
Annual Physical Exams	100%	Not covered	100%	70% after deductible	100%
<b>Physical/Occupational/ Speech Therapy</b> (up to 50 combined visits per year)	\$30 copay	70% after deductible	\$30 copay	70% after deductible	\$30 copay
<b>Acupuncture for Chronic Pain Management</b>	90%	70% after deductible	\$20 copay	70% after deductible	100%
<b>Chiropractic Services</b>	90%	70% after deductible	\$20 copay	70% after deductible	100%
<b>Hearing Aids</b> (max \$5000 every 3 years)	90%	70% after deductible Adults not covered	90%	70% after deductible	100%
<b>Vision</b>					
Fee Reimbursement					
Annual Eye Exam	\$45				
Annual Frames	\$45				
Lenses Allowance	Single vision - \$28.80 / Bifocal, single vision - \$48.80 / Bifocal, double vision - \$88.20 / Trifocal - \$70.20				
Annual Contact Lenses in lieu of frames and lenses	Medically necessary - \$201.60 Cosmetic - \$50.40				
<i>You also have the added option for discounted services on laser vision correction surgery through Laser Vision Network of America.</i>					

This outline is intended as a summary only. For a detailed description of the benefits available please refer to the Summary Plan Description.

## Services and programs to help support your health needs

Our innovative programs and services are designed to help you achieve your wellness goals and live a healthier life. For more information, visit [uhcmaryland.com](http://uhcmaryland.com).

These programs and services are provided at no extra cost to you.

### myNurseLine<sup>SM</sup>

Registered nurses are available to help you anytime — at no extra cost to you. Just call at **1-888-315-7257**. The nurses and master's-level specialists can provide information on:

- ▶ Symptoms and treatment options
- ▶ Doctors and hospitals
- ▶ Health condition management and more



### Healthy Pregnancy Program

At every stage of your pregnancy, benefit from:

- ▶ 24-hour access to experienced nurses
- ▶ Information to help identify risks and special needs
- ▶ Online healthy Pregnancy Owner's Manual and other materials

Learn more at [www.healthy-pregnancy.com](http://www.healthy-pregnancy.com).

### Programs for Ethnic Communities

We recognize the importance of diversity in every aspect of our business. That's why we created our multicultural Centers of Excellence: Generations of Wellness<sup>®</sup> (African American Health), Latino Health Solutions and Asian American Markets.

- ▶ [www.uhcgenerations.com](http://www.uhcgenerations.com)
- ▶ [www.uhclatino.com](http://www.uhclatino.com)
- ▶ [www.uhcasian.com](http://www.uhcasian.com)



### Preventive Care

UnitedHealthcare has a Preventive Care tool to help you identify your preventive care recommendations based on age and gender, visit [uhcpreventivecare.com](http://uhcpreventivecare.com).

## Enjoy discounts that could add up to big savings

Enjoy a healthy lifestyle for less, with our discounted products and services, including fitness club memberships, weight loss programs, teeth whitening and more. Access our health discount program\* online at [myuhc.com](http://myuhc.com)<sup>®</sup>.

 **NordicTrack**

**DANSKIN** 

*Jenny Craig*<sup>®</sup>

 **eyeglasses.com**<sup>™</sup>  
Our Vision is Service

 **GAIAM**<sup>®</sup>  
Live Green. Live Happy.

 **ANYTIME  
FITNESS**

 **SPAFINDER**  
THE GLOBAL SPA RESOURCE

**SIERRA**  
TRADING POST<sup>®</sup>

Learn more.  Do more.

\*The health discount program is not insurance.

## Take advantage of more complimentary wellness services

### Personal Health Assessment

An online health questionnaire may help you evaluate your current health status and generates a confidential\* report with tips for improving your health.

### Health Coaching

A six-week online Healthy Living program could help you make lifestyle changes, ranging from losing weight and exercising more to stopping smoking and improving heart health.

### Personal Health Record

The Personal Health Record confidentially\* tracks doctors visits, immunizations, diagnoses and prescriptions. It's conveniently located online at [myuhc.com](http://myuhc.com).

### Wellness tip sheets and health quizzes

Log on to [myuhc.com](http://myuhc.com) and download fact sheets about common health questions. Or challenge yourself with our health quizzes and get feedback on your progress toward living healthier.



## Disease Management Programs

If you are dealing with a chronic condition, we offer a suite of Disease Management Programs to help you take charge and manage your condition. Our disease management programs offer personalized support for the following conditions:

- ▶ Heart Failure
- ▶ Chronic Obstructive Pulmonary Disease (COPD)
- ▶ Coronary Artery Disease (CAD)
- ▶ Diabetes
- ▶ Asthma

**These programs are provided to you at no additional cost** - yet offer support and resources to help you take control of your disease. You can voluntarily enroll in the program and take advantage of the tools designed to help improve your quality of life.

\*Confidential to the fullest extent permitted by law.

When you enroll in one of the programs, you may receive mail and/or telephonic support. Depending on your situation, you may receive nurse counseling and health education or condition-specific health education mailings. The ultimate goal is to help you manage and monitor your condition, reduce or eliminate your risk factors, as well as provide you with support resources to help you meet your goals.

Visit [myuhc.com](http://myuhc.com) to learn more about speciality programs that are designed to address your unique health care needs.



### Disease Management

Over 95% of enrolled members are very satisfied or satisfied with our Disease Management Programs.

\*based on internal study of consumer satisfaction results, 2009.



## Online Resources

### Online education to help you meet your needs

#### Source4Women

From learning more about your own health risks to taking care of sick kids and finding new ways to stay healthy, Source4Women offers complimentary online tools, resources, seminars and events focused on keeping you and your family healthy. Visit [uhc.com/Source4Women](http://uhc.com/Source4Women) today.

#### Healthy Mind Healthy Body® e-mail newsletter

Our award-winning Healthy Mind Healthy Body publication provides the latest health news and tips, and allows you to select health topics that meet your personal needs and interests. Topics range from family health to fitness to diabetes and asthma management.

**Current members:** to sign up for the monthly newsletter, go to [www.uhc.com/myhealthnews](http://www.uhc.com/myhealthnews).



#### NEW! UHC.TV

UHC.TV is our new online television network. It presents educational and entertaining programs about good health and living. Visit [www.uhc.tv](http://www.uhc.tv) today to help you get inspired to grow healthy and live well.

#### Health Care Lane®

Visit [www.healthcarelane.com/stateofmd](http://www.healthcarelane.com/stateofmd) today and meet a lot of friendly people who could help you make sense of health coverage and get the most from your plan. Make sure to check out Wellness Days, a fun-filled festival of good health and wellness. You will be entertained and educated on the benefits of your plan.




#### Online health statements

You get convenient delivery of your health documents. All of your information is organized online reducing unnecessary paper. An email is sent to you every time you have a new document ready to view.

## Personalized Online Support

You have continuous access to your health and benefits information through our online tools.

uhcmaryland.com	myuhc.com
A website for employees to access before choosing UnitedHealthcare to become more familiar with the plan options.	A website designed to help UnitedHealthcare members: <ul style="list-style-type: none"> <li>• Understand benefits coverage</li> <li>• Access benefits</li> <li>• Track claims</li> <li>• Improve overall health</li> <li>• Organize health information</li> </ul>
Access this site <i>before</i> or <i>after</i> you enroll in a health plan.	Access this site <i>after</i> you become a UnitedHealthcare member.
Find a network doctor in your area. Search by facility or physician.	Find a network doctor in your area. Search by facility or physician.
Learn about your plan details.	Learn about your plan details.
Download medical and vision forms.	View your current claims and your family's claims history.
	Learn more about a health condition.
	Take health quizzes, calculate costs before you receive care and learn about common symptoms.
	Track doctor visits, immunizations, diagnoses, prescriptions and refill schedules with the Personal Health Record.

## Mobile tools

UnitedHealthcare strives to make it easy to get help, wherever our members are. Our mobile applications include:

- ▶ **myuhc.com mobile** - find doctors, view your ID and check recent claims.
- ▶ **DocGPS®** - find a doctor or hospital wherever you are.
- ▶ **OptumizeMe** - engage in healthy activities and invites others to participate.



Administrative services provided by United HealthCare Services, Inc. or their affiliates.

The information provided through these programs is for educational purposes only as a part of your health plan and is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Your personal health information is kept private in accordance with your plan's privacy policy.

Disclosure: The Health Discount Program is administered by HealthAllies®, Inc., a discount medical plan organization. The Health Discount Program is NOT insurance. The discount program provides discounts at certain health care providers for medical services. The discount program does not make payments directly to the providers of medical services. The discount program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773, www.unitedhealthallies.com,

ohacustomer@optumhealth.com. The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change.

iPhone is a registered trademark of Apple Inc. Android is a trademark of Google Inc. Blackberry is a registered trademark of Research In Motion Limited.

1/12 © 2012 United HealthCare Services, Inc.



PO Box 944  
Frederick, MD 21705-0944

PRESORTED  
FIRST CLASS  
U.S. POSTAGE  
PAID  
MINNEAPOLIS, MN  
PERMIT NO. XXX



**Thank you for your membership.**

Enjoy these great benefits in 2012:

- ▶ No referrals
- ▶ National network in all plans:  
POS, PPO, EPO
- ▶ The EPO plan still has 100% coverage  
in-network
- ▶ Complimentary services like our discount  
program and 24-hour nurse line



## UnitedHealthcare's Key Contact Information

Customer Care . . . . . 1-800-382-7513  
 myNurseLine . . . . . 1-888-315-7257  
 Healthy Pregnancy . . . . . 1-800-411-7984

Health Care Lane . [www.healthcarelane.com/stateofmd](http://www.healthcarelane.com/stateofmd)  
 Preventive Care . . . . . [www.uhcpreventivecare.com](http://www.uhcpreventivecare.com)

Pre-enrollment website . . . . . [www.uhcmaryland.com](http://www.uhcmaryland.com)  
 Member website . . . . . [www.myuhc.com](http://www.myuhc.com)

**Mobile apps:**  
[myuhc.com](http://myuhc.com)<sup>®</sup> | [DocGPS](#)<sup>®</sup> | [OptimizeMe](#)<sup>™</sup>