

Contained within this document is information on UHC:

- **Health4Me**
- **Virtual Visits**
- **Transition of Care**
- **Registration Process**

Each are divided by title sheets for ease of reviewing.

FOLLOWING IS THE

HEALTH4ME

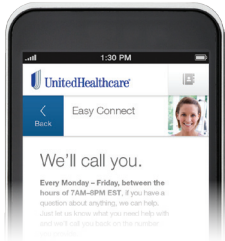
EFFECTIVE JANUARY 1, 2017 – DECEMBER 31, 2017



Health4Me

Your family's health, in your hands.

UnitedHealthcare Health4Me™ provides instant access to your family's critical health information — anytime/anywhere. Whether you want to find a physician near you, check the status of a claim or speak directly with a health care professional, Health4Me is your go-to resource.



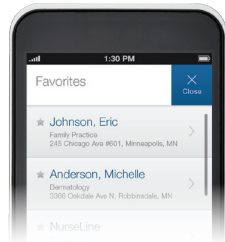
It's responsive.

The Easy Connect service lets us know of anything you may need help with. A representative will get back to you with information about claims, benefits and more without having to wait on hold.



It goes where you go.

Use the location search feature to find a physician or facility near you. Whether you need a specialist or general practice, the largest selection of network doctors is at your command.



It simplifies.

Add your most commonly used contacts to the "Favorites" tab. Now searching for your child's pediatrician or your dad's physician is simply a touch away.



It's personal.

From emailing your health plan ID card information to checking on medical spending accounts, Health4Me is the resource that is designed to work for you. And you can rest assured that your information is absolutely confidential.

Key features include*

- Search for Physicians or Facilities by location or specialty
- Store favorite Physicians and Facilities
- View Claims
- Have an Easy Connect Representative contact you to answer any questions
- View and Share health plan ID card information
- Contact an experienced registered nurse 24/7
- Choose to view plan members independently or the plan as a whole
- Check health related financial account balances
- Locate Urgent Care facilities and ER's
- Check status of deductible and out-of-pocket spending
- Complete confidentiality



App Store is a service mark of Apple, Inc. Android is a trademark of Google, Inc.

*Some features may not be available for all employer plans. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Insurance coverage provided by UnitedHealthcare Insurance Company or its affiliates. Health plan coverage provided by UnitedHealthcare of California, UnitedHealthcare of Colorado, Inc., UnitedHealthcare of Oregon, Inc., and UnitedHealthcare of Washington, Inc. or other affiliates. Administrative services provided by United HealthCare Services, Inc. or its affiliates. For informational purposes only. NurseLineSM nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

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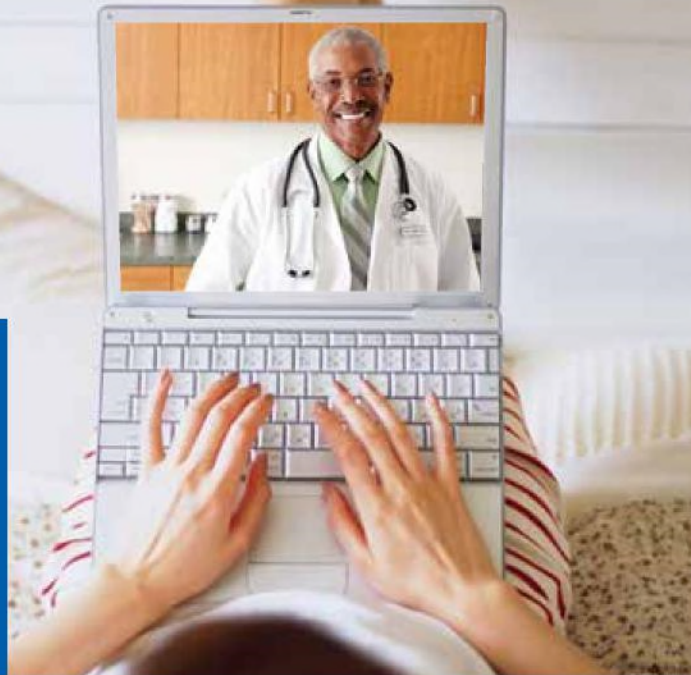
FOLLOWING IS THE

VIRTUAL VISITS

EFFECTIVE JANUARY 1, 2017 – DECEMBER 31, 2017

Virtual Visits

Get access to care online.
Any where. Any time.



When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room. Now, you don't have to.

A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription*, if needed, that you can pick up at your local pharmacy. And, it's part of your health benefits.

Conditions commonly treated through a virtual visit

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Bladder infection/ Urinary tract infection
- Diarrhea
- Rash
- Bronchitis
- Fever
- Sinus problems
- Cold/flu
- Migraine/headaches
- Sore throat
- Pink eye
- Stomach ache

Access virtual visits

Log in to myuhc.com® and choose from provider sites where you can register for a virtual visit. After registering and requesting a visit you will pay your portion of the service costs according to your medical plan, and then you will enter a virtual waiting room. During your visit you will be able to talk to a doctor about your health concerns, symptoms and treatment options.



To learn more, login to myuhc.com

Use virtual visits when:

- Your doctor is not available
- You become ill while traveling
- You are considering visiting a hospital emergency room for a non-emergency health condition

Not good for:

- Anything requiring an exam or test
- Complex or chronic conditions
- Injuries requiring bandaging or sprains/ broken bones

* Prescription services may not be available in all states.

Access to virtual visits and prescription services may not be available in all states or for all groups. Go to myuhc.com for more information about availability of virtual visits and prescription services. Always refer to your plan documents for your specific coverage. Virtual visits are not an insurance product, health care provider or a health plan. Virtual visits are an internet based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for virtual visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.
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Virtual Visits

Access to care online at any time.



A Virtual Visit lets you see and talk to a doctor from your mobile device or computer. Review the frequently asked questions to learn more about Virtual Visits.

Frequently asked questions

Questions	Answers
Are Virtual Visits covered under my health plan? What kinds of medical services can be provided using a Virtual Visit?	Yes, when you use one of the provider groups in our Virtual Visit network, you have benefit coverage for certain non-emergency medical conditions like the flu, colds, pink eye, rashes and fevers. Check your plan documents for more information about your plan's specific Virtual Visit benefit.
How much and when will I have to pay for a Virtual Visit?	Your member cost share amount will vary depending on your plan. Please refer to your specific plan documents to determine what your member cost share will be. Applicable costs must be paid by you at the time of the Virtual Visit and will apply toward your deductible and out-of-pocket maximum. You can use a credit or debit card to pay, including a health savings account debit card if you have one. Use the health care cost estimator tool on myuhc.com [®] for more specific information about provider group costs.
Where can I find out what providers are in the Virtual Visit network and how do I access them?	For information about what Virtual Visit provider groups are in the network, including the states in which each provider group operates, log in to myuhc.com . You also can access the provider groups through the UnitedHealthcare Health4Me [®] app or by going directly to a network Virtual Visit provider group's mobile app or website.
What should I consider when choosing a network Virtual Visit provider?	You are able to choose from any of our network Virtual Visit providers. Some things to consider when choosing a Virtual Visit provider are listed below. <ul style="list-style-type: none">• Does the provider group operate and prescribe in the state you are when you need care?• On average, how much experience do the physicians in the provider group have?• Do you like the provider group's website and/or mobile app experience?• How is the provider's mobile app rated by other consumers?• How much will you pay for a Virtual Visit with a specific provider group?
Some Virtual Visit provider groups list other services like nutrition counseling, lactation services, therapy and psychology services. Are these covered under my Virtual Visit benefit?	Not at this time. While you can choose to receive these additional services from the Virtual Visit provider, the services will not be covered under your Virtual Visit benefit and you will be responsible for the full cost. The costs for these services will not count toward your deductible (if applicable) or out-of-pocket maximum.
How long is the wait to see a doctor once I am at the provider group's site? Can I schedule an appointment instead of waiting?	Virtual Visit provider groups are expected to deliver care within 30 minutes or less from the time of a patient's request. You also are able to schedule an appointment for another time with a Virtual Visit doctor.
Am I required to have a PCP in order to use a Virtual Visits network provider?	No, it is not a requirement and you do not need a referral to use a Virtual Visit.

Frequently asked questions continued...

Questions	Answers
What happens once I reach the Virtual Visit provider group's website? What happens during an actual Virtual Visit?	<p>The first time you use a Virtual Visit provider you will need to set up an account with that Virtual Visit provider group. You will need to complete the patient registration process to gather medical history, pharmacy preference, primary care physician contact information and insurance information.</p> <p>Each time you have a Virtual Visit, you will be asked some brief medical questions, including questions about your current medical concern. If appropriate, you will then be connected using secure live audio and video technology to a doctor licensed to deliver care in the state that you are in at the time of your visit. You and the doctor will discuss your medical issue, and if appropriate, the doctor may write a prescription* for you.</p> <p>* Prescription services may not be available in all states.</p>
Will Virtual Visit information be shared with my Primary Care Physician (PCP)?	We encourage you to provide your PCP information to the Virtual Visit provider so that Virtual Visit records can be sent directly to your PCP. You also may be able to access your Virtual Visit record with the Virtual Visit provider group, so you can provide the records directly to your PCP or other health care providers as desired.
How safe is the information being shared during a Virtual Visit appointment?	UnitedHealthcare requires all network providers, including Virtual Visit providers, to comply with all applicable laws, including laws relating to the security and confidentiality of patient information. Virtual Visit providers are covered entities under HIPAA and its regulations. Therefore, these providers have direct legal requirements to protect and secure confidential patient information. Virtual Visit providers determine the manner and means by which they meet these privacy and security requirements. Additional information regarding security and privacy is available at each Virtual Visit provider group's website.
Can my child or underage dependent use Virtual Visits?	Yes. In general a parent or legal guardian must be present when the Virtual Visit is conducted with a minor dependent who is covered under your plan.
If the Virtual Visit provider writes a prescription for me, how do they get the prescription to my local pharmacy?	Virtual Visit doctors use e-prescribing to submit prescriptions to the pharmacy of your choice. Costs for prescription drugs are based on, and payable under, your pharmacy benefit. They are not covered as part of your Virtual Visit benefit. Not all Virtual Visits will result in the issuance of a prescription. Prescriptions are provided only when appropriate.
Are additional languages (besides English) supported by Virtual Visit provider groups?	Yes. Specifics vary by Virtual Visit provider group. All Virtual Visit provider groups offer some Spanish-speaking physicians, although not in all states. Additional information is available at each Virtual Visit provider group's website.
I paid for my Virtual Visit when I received care, and then I got a reimbursement for that amount from the provider. Why is that?	There are certain benefit plans where UnitedHealthcare automatically pays providers for a member's visit. Because the payment is made after the visit and generally providers don't know in advance of your visit about your benefit plan setup, providers who require you to pay at the time of the visit have a reimbursement process. For Health Reimbursement Accounts (HRA) the platform has been modified to reimburse you directly (when funds are available). You can check for additional claim payment information by visiting myuhc.com.
I have the UnitedHealthcare Health4Me app downloaded on my phone but I can't see the Virtual Visits content.	You might have to update the Health4Me app to the latest version. You can download the latest version via the Apple® App Store® or Google Play™ store for Android® devices, or update your setting to get automatic updates.

Access Virtual Visits:

- Log in to myuhc.com® to learn more
- Choose from provider sites where you can register and receive care.

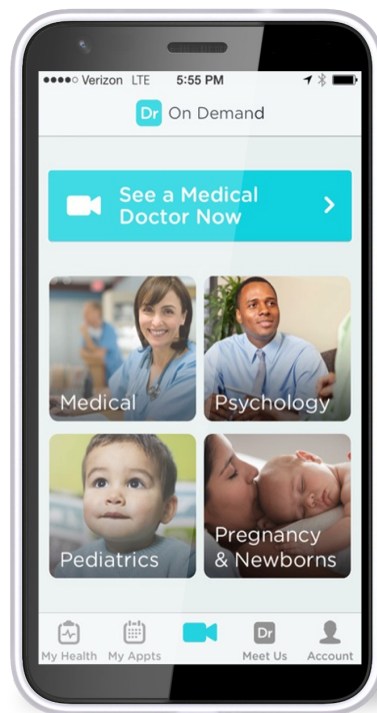


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Get quick doctor care from anywhere.



amwell.com



doctorondemand.com

Note: Doctor on Demand does not support any version of Internet Explorer®.

A Virtual Visit lets you see talk with a doctor from your laptop or mobile device.

You have access to a network of Virtual Visit provider groups. To learn more about Virtual Visits and our network please log into myuhc.com® or the UnitedHealthcare **Health4Me**® app.

Once you choose a Virtual Visit provider group you'll be directed to their website from myuhc.com or their app from Health4Me. You also have the option of going directly to their website or app to access care. You can download their app directly from [Google Play](https://play.google.com/store/apps/details?id=com.uhc.health4me)™ or the [Apple® App Store](https://apps.apple.com/us/app/health4me/id1047444444)®.

Virtual Visits are covered under your health plan benefits either way you decide to access care.



Apple and App Store are registered trademarks of Apple, Inc. Google Play is a trademark of Google, Inc.

Access to Virtual Visits and prescription services may not be available in all states or for all groups. Go to myuhc.com for more information about availability of Virtual Visits and prescription services. Always refer to your plan documents for your specific coverage. Virtual Visits are not an insurance product, health care provider or a health plan. Virtual Visits are an internet based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefits plan. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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Tips for registering:



Locate your member ID number on your health plan ID card



Or look up your number on myuhc.com.



Have your primary care provider name and medical history ready.

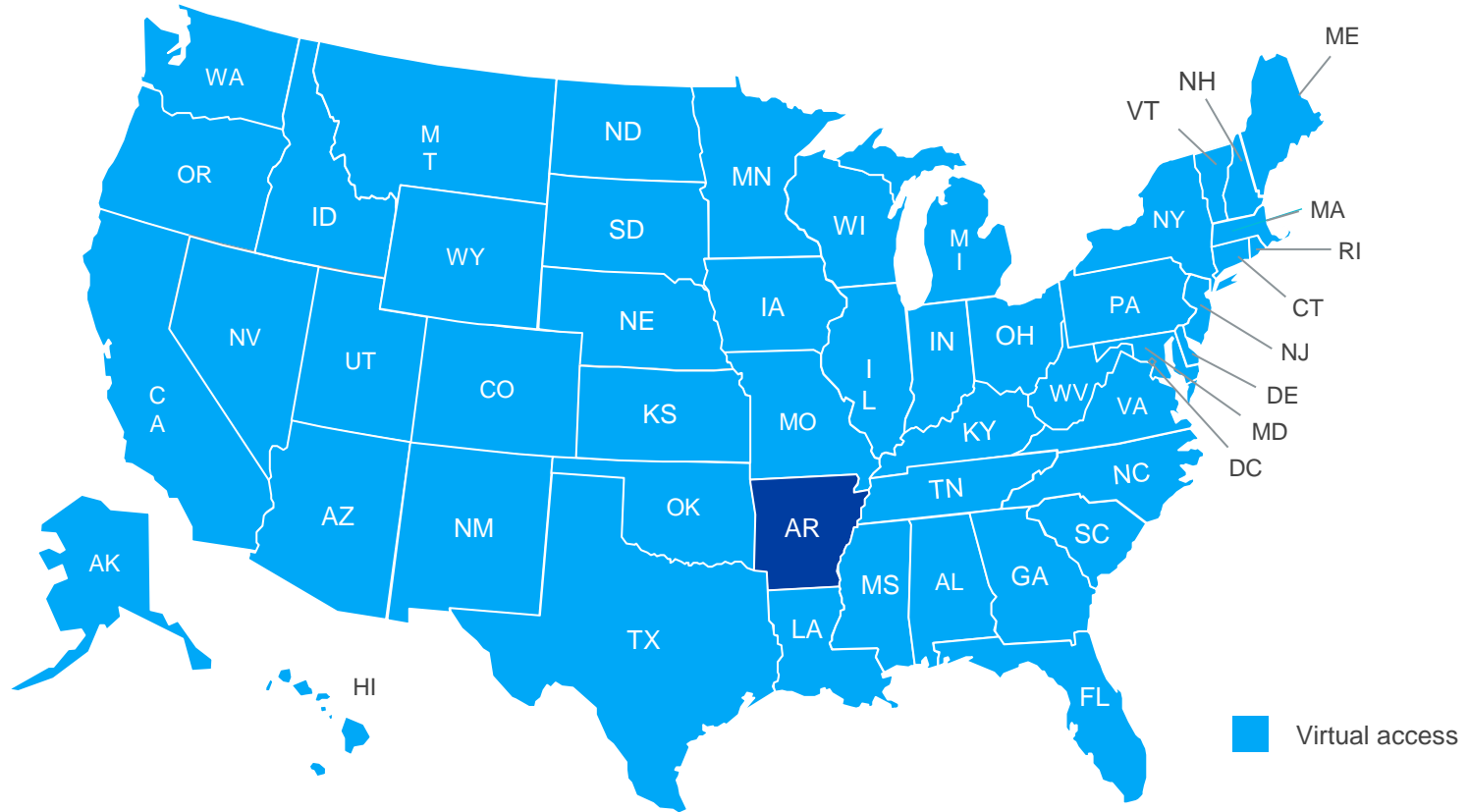


Choose a pharmacy that's open in case you're given a prescription.



Access

49 states and Washington, DC



Effective September, 2016

Doctor on Demand

AmWell

of states where provider operates
of states where provider prescribes

49 (Excludes AR)
49 (Excludes AR)

48 (Excludes TX, AR)
48 (Excludes TX, AR)

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TRANSITION OF CARE

EFFECTIVE JANUARY 1, 2017 – DECEMBER 31, 2017

Transition of Care Process

UnitedHealthcare National Accounts recognizes that in certain circumstances where a new enrollee, upon the date of enrollment, is already receiving treatment for a specific health issue, it may be in the interest of continuity of care to provide coverage under UnitedHealthcare's Transition of Care (TOC) program.

Transition of Care allows a transition period for a newly covered person before he/she is required to transfer from a non-network health care provider to a network health care provider in order to receive in-network benefits under the terms of the covered person's benefit contract. Under Transition of Care, services with a non-network health care provider are reimbursed under the in-network level of coverage for a limited period of time.

The transition period applies only to current treatment for specific health issues as described below as the "Qualifying Clinical Conditions."

The new enrollee **must request** coverage for Transition of Care within 30 days of the effective date of coverage per the terms of the group health plan. Consideration for Transition of Care is given only to new enrollees who are receiving treatment from a non-network health care provider when the new plan becomes effective. New enrollees can be defined as, but not limited to, employees who join the plan:

- During open enrollment
- As new hires
- Upon a life status change (e.g., marriage)

Transition of Care Application Process

The new enrollee must request coverage for Transition of Care **within 30 days of the Effective Date**. Additional supporting medical documentation may be required to make a determination.

The covered individual should be encouraged to apply for Transition of Care *after* enrolling and *prior* to the new plan Effective Date.

The method that a new enrollee should follow in requesting a Transition of Care application is to call the Advocate4Me team at the number in his or her enrollment materials, on the back of the medical ID card or provided by the employer. The Advocate4Me rep will pre-screen the caller to determine the applicant's eligibility for Transition of Care in the following areas:

- Did the applicant meet the application deadline?
- Does the applicant meet the health condition requirements?
- Is the attending physician validated as out of the UnitedHealthcare network?
- Is this a request for Mental Health/Substance Abuse Services (see below)

If the requestor qualifies, then a Transition of Care application will be mailed to the member. The member and/or their provider will complete the application and submit back to UnitedHealthcare per the instructions on the form. The application will be reviewed by our clinical staff and a disposition will be provided in writing within 10 days.

Once the transition of care period is expired, members have the choice of continuing care with the non-network provider at out of network benefits, or transitioning their care to an in-network provider.

Transition of Care benefits are granted for up to 30, 60 or 90 days or if the treatment extends beyond 30 days, then the benefit extends only to the end of that treatment.

If the request is for Mental Health/Substance Abuse (MH/SA) services, the Advocate4Me representative will validate coverage of those services and transfer the requester to our behavioral health team for review

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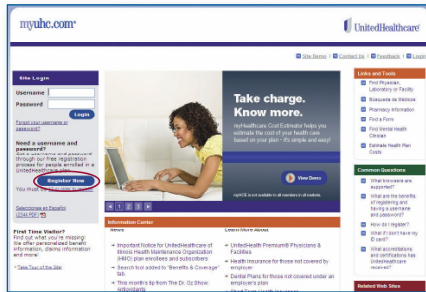
REGISTRATION PROCESS

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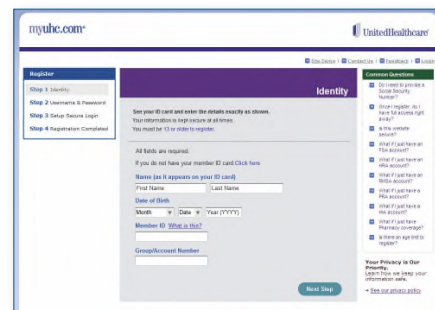
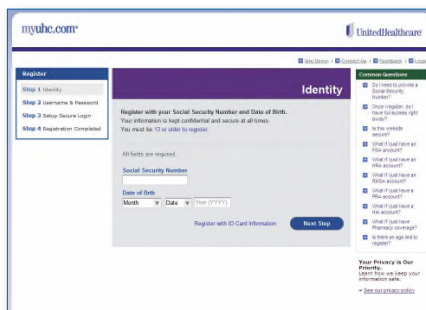
myuhc.com[®]

step-by-step registration process

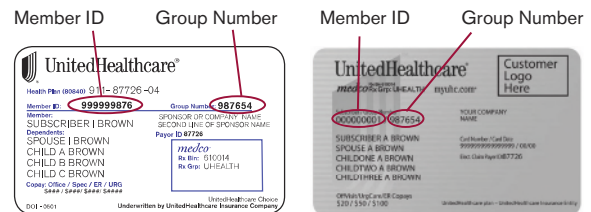
Registration step 1: Go to myuhc.com and click on the “Register Now” button.



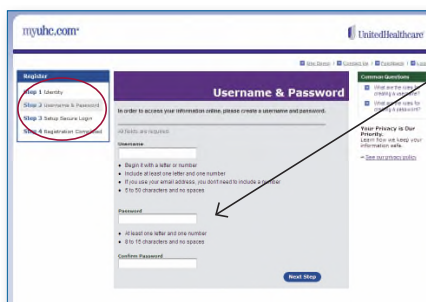
Enter your name, date of birth and account numbers from your health plan ID card or register using your Social Security number and date of birth.



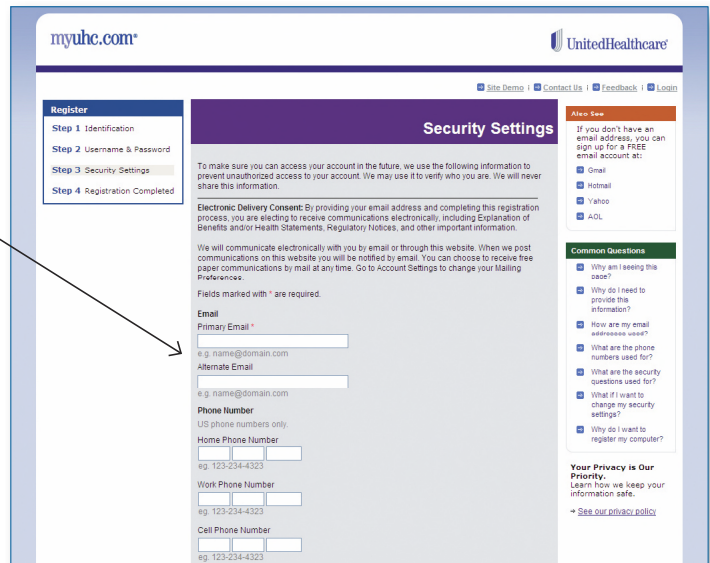
ID card examples



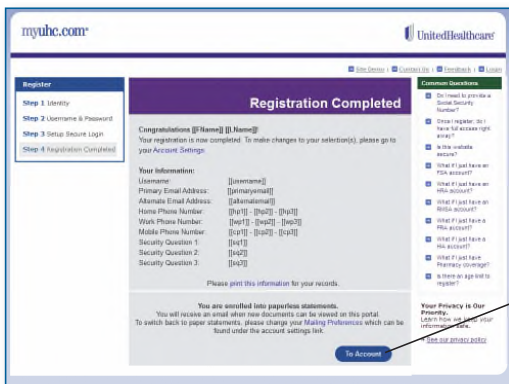
Registration step 2: Create a Username and Password.



Registration step 3: Enter your email address and phone numbers, and choose security questions. Review and agree to the website policies and be sure to keep the email opt-in checked so you receive relevant news and wellness information.



Registration complete: Begin viewing current information about your plan benefits and much more. By registering, if applicable, you will also receive Health Statements, Explanation of Benefits, Claim Letters, Regulatory Notices and other important information electronically. You may choose to receive free paper communications at any time by changing your Mailing Preferences.



Print your registration information for future reference.



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