

Take
charge.
Know
more.®



myHealthcare Cost Estimator

Employer guide

The next generation in more personalized health care for your employees.

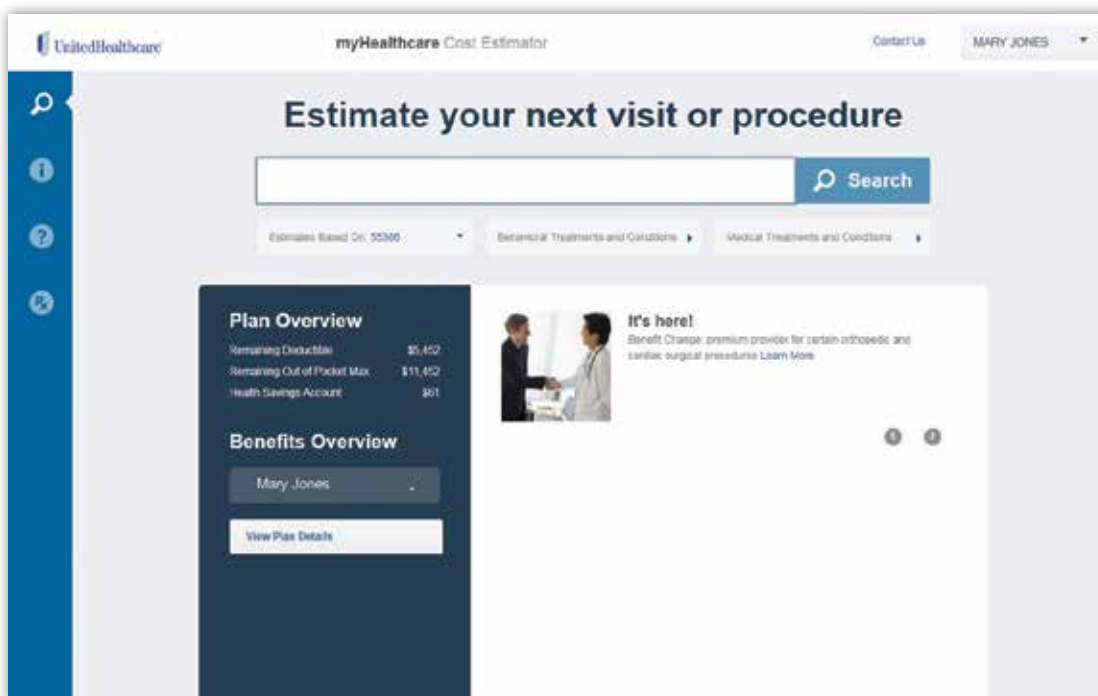


Where are your employees getting answers to their health care questions?

Your employees have a lot of questions. But where are they getting their answers? Family? Friends? Colleagues? When your employees seek advice from non-professionals, they're leaving their health care decisions to chance. And chances are, they're making costly choices.

At UnitedHealthcare, we're changing the way you and your employees look at health care — for the better — with **myHealthcare Cost Estimator**, an online resource for information available at no additional cost to UnitedHealthcare members. Conveniently located on myuhc.com,[®] this online tool provides more validated data than any other estimator of its kind. It uses estimates based on actual contracted rates. The information is also personalized to calculate estimated out-of-pocket expenses based on your employees' plan and current benefit status. Plus, it's fully integrated with customer service and clinical support so you have easy access to a wide range of resources.

After they register at myuhc.com, your employees can enter a few keywords in the online tool to quickly access customized information that will help them know the 4 Ps — procedure, provider, price and place. Your employees can find personalized information, allowing them to know before they go see a doctor. Now, searching for health care information is as easy as any online shopping experience. After all, when your employees have access to greater knowledge, they may find new ways to improve their health and increase their savings.



The screenshot displays the UnitedHealthcare myHealthcare Cost Estimator interface. At the top, the UnitedHealthcare logo is on the left, the page title "myHealthcare Cost Estimator" is in the center, and "Contact Us" and a user profile "MARY JONES" are on the right. The main heading reads "Estimate your next visit or procedure". Below this is a search bar with a "Search" button. Underneath the search bar are three dropdown menus: "Estimates Based On: 55200", "Benefit & Treatments and Conditions", and "Medical Treatments and Conditions". On the left side, there is a vertical navigation bar with icons for search, information, help, and refresh. The main content area is divided into two columns. The left column contains a "Plan Overview" section with a table of financial details and a "Benefits Overview" section with a dropdown menu for "Mary Jones" and a "View Plan Details" button. The right column features a "It's here!" announcement with a small image of two people and text about a benefit change for certain orthopedic and cardiac surgical procedures, followed by a "Learn More" link.

Plan Overview	
Remaining Deductible	\$5,452
Remaining Out of Pocket Max	\$11,452
Health Savings Account	\$01

Benefits Overview	
Mary Jones	
View Plan Details	

Know more than before.

Here are a few of the questions your employees are asking. And how **myHealthcare Cost Estimator** can help them find answers.

Where do I find a specialist?

Search for specialists and, where available, view ratings based on the UnitedHealth Premium® program. The Premium program recognizes doctors who meet standards for quality and cost-efficiency. We use evidence-based medicine and national industry guidelines to evaluate quality. The cost-efficiency standards are based on local market benchmarks for the efficient use of resources in providing care.

How should I prepare for my upcoming procedure?

Access information on treatment options, questions for the doctor and preparation tips.

What's the difference between an MRI and a CT scan?

Find out if alternative treatments are available and might be economical.

Why does one MRI cost \$650 and another cost \$3,000?

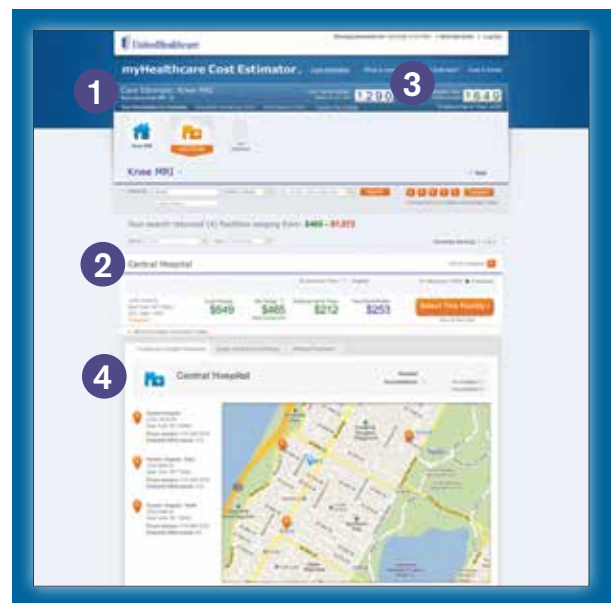
Discover how the same procedure performed in different facilities can vary in cost.

Know the 4 Ps when shopping for health care.

myHealthcare Cost Estimator provides your employees with a wealth of information before they go to the doctor.

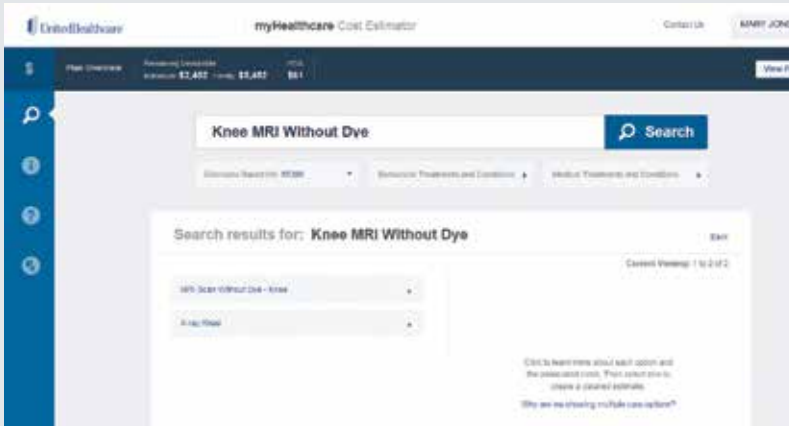
- 1 PROCEDURE**
Learn more about a procedure and compare treatment options.
- 2 PROVIDER**
Select a quality provider for a procedure.
- 3 PRICE**
Quickly estimate out-of-pocket costs for specific procedures.
- 4 PLACE**
Locate providers based on geographic search criteria.

4P



Know your procedure.

When a procedure is recommended, it's important for your employees to have the tools they need to educate themselves. **myHealthcare Cost Estimator** provides them with a 360-degree understanding of select procedures, plus other options that may provide a similar result.

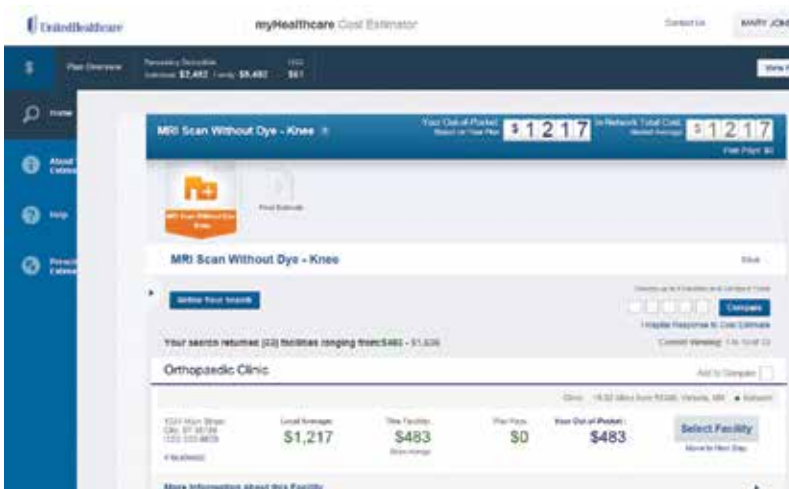


myHealthcare Cost Estimator helps your employees:

- Research a condition to learn about potential procedures and treatments
- Follow a Care Path featuring a step-by-step explanation of a procedure
- Know what questions to ask the doctor, what to expect and how to prepare

Know your provider.

When looking for a provider, your employees can seek information from **myHealthcare Cost Estimator**, featuring, where available, the exclusive UnitedHealth Premium program. The program evaluates physicians using national evidence-based guidelines for quality and local market benchmarks for cost-efficiency. The Premium designation can help your employees choose the care that's right for them.

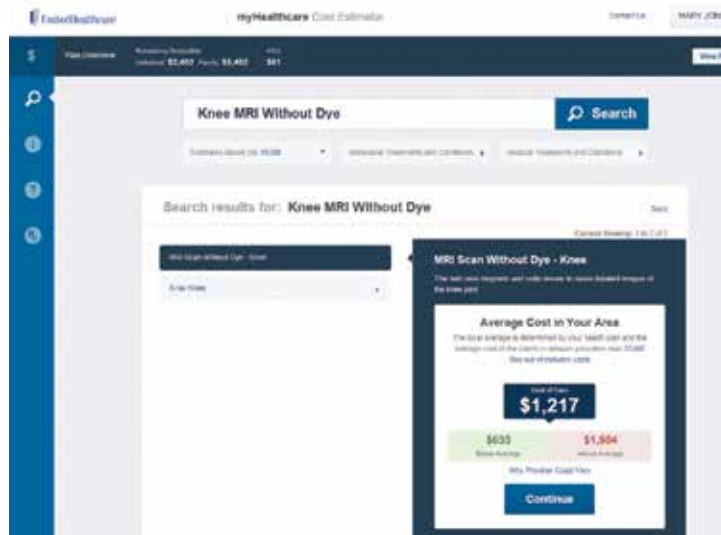


myHealthcare Cost Estimator helps your employees:

- Research available providers for specific procedures
- Where available, see the quality and efficiency measures of participating providers based on the UnitedHealth Premium program
- Review HCAHPS quality survey ratings and Leapfrog safety ratings for hospitals

Know your price.

When your employees understand the costs behind the care, they have the knowledge to make smart choices for themselves, which may lead to added savings for you. This online tool delivers personalized information based on your employees' own health plan. They will clearly see if it makes sense to spend more on a procedure, or if a less-expensive option may be available. Our online **Out-of-Pocket Cost Slider** also shows how the price of a procedure will affect their deductible.

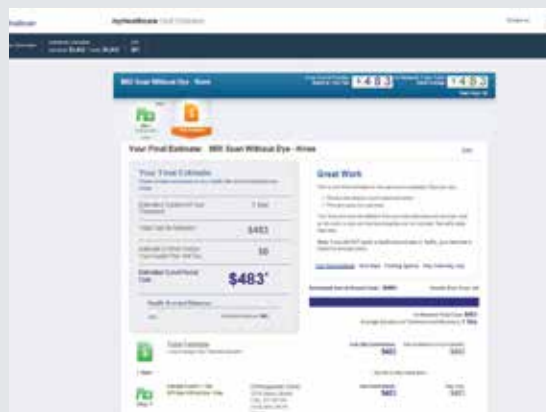


myHealthcare Cost Estimator helps your employees:

- Compare estimated prices of treatment options
- Discover whether prices are at, below or above market average
- Evaluate opportunities to reduce out-of-pocket costs

Know the place.¹

When searching for participating providers, it's helpful for your employees to know if an office is conveniently located for them. **myHealthcare Cost Estimator** helps them find providers based on their individual criteria.



myHealthcare Cost Estimator helps your employees:

- Locate providers based on geographic search criteria
- Find providers near home, close to work, or clustered around other physicians
- Get addresses and directions to selected locations

Improving health and increasing savings.

UnitedHealthcare will engage with your employees throughout the course of the year. We've learned that the more information and resources we provide them, the better they'll understand the breadth and depth of their benefits. When your employees know more, they may improve their health and increase their savings without compromising the quality of their care.

UnitedHealthcare offers a full range of opportunities to communicate the personalized benefits of myHealthcare Cost Estimator. This helpful information will be delivered in these focused ways:

1 Direct-to-member messaging through traditional channels

- myuhc.com messages
- myuhc.com message centers
- Member newsletters
- Select collateral in a variety of print and electronic formats

2 Tools for employers like you that encourage regular communication with your employees through your company's existing channels

- Online toolkit
- Posters to put up around your office
- Brochures and flyers to distribute
- Prerecorded and standard presentations

The above materials are available through the Communication Resource Center at uhctools.com/myHCE.

3 Premium materials to help communicate the features and benefits of myHealthcare Cost Estimator

- In-person demonstrations
- Breakthrough giveaway items



Talk with your UnitedHealthcare representative about putting these premium materials to work for you.

Help your employees be in the know.



Here are just a few of the ways we will be introducing your employees to, and educating them about, **myHealthcare Cost Estimator** and other valuable health plan benefits.



Email

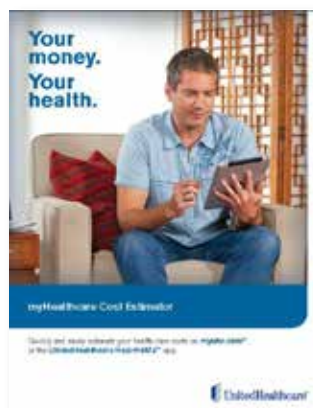


Newsletters

Examples of employer communications available at uhctools.com/myHCE.



Presentations



Brochures



Posters

Take charge. Know more.®

We are committed
to helping your employees improve their health.

Through the power of innovative thinking, UnitedHealthcare provides you and your employees with the resources to be more in control of their health care.

That's why we're focused on helping your employees maximize the value of their health plan, which in turn can benefit your company. Our latest innovation, **myHealthcare Cost Estimator**, allows them to take control of their health care decisions. It's an extraordinary resource that opens up a whole new world of care and is designed to empower your employees to take control of their health more than ever before.

We strongly believe a well-informed health care consumer is an empowered one. And we are committed to expanding **myHealthcare Cost Estimator** throughout the year.

For more information, **visit uhctogether.com/myHCE** or contact your broker, consultant or UnitedHealthcare representative today.



All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available in the Health4Me mobile app, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

For a complete description of the UnitedHealth Premium® Designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com®.

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