



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

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.

24/7 access to your health plan.

Sign up for myallsaversconnect.com, a personalized website that helps you easily access and manage your health plan. Here are some of the ways 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.



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 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. Or, call the toll-free number on your ID card.



See a doctor from anywhere.

A Virtual Visit through 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 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 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 uhcpreventivecare.com to find preventive care recommendations for everyone covered under your plan.

Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, coinsurance or deductible.



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
Virtual Visits	<p>A Virtual Visit through healthiestyou.com 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.</p> <p>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.</p>	<ul style="list-style-type: none"> • Allergies • Bladder infections • Bronchitis • Cough/colds • Diarrhea • Fever • Pinkeye • Rashes • Seasonal flu • Sinus problems • Sore throat • Stomachaches 	\$
Primary Care Physician	<p>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.</p>	<ul style="list-style-type: none"> • Checkups • Preventive services • Minor skin conditions • Vaccinations • General health management 	\$\$
Convenience Care Clinics	<p>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.</p>	<ul style="list-style-type: none"> • Common infections (e.g., strep throat) • Minor skin conditions (e.g., poison ivy) • Vaccinations • Pregnancy tests • Minor injuries • Earaches 	\$\$
Urgent Care	<p>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.</p>	<ul style="list-style-type: none"> • Sprains • Strains • Small cuts that may need a few stitches • Minor burns • Minor infections • Minor broken bones 	\$\$\$
Emergency Room	<p>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.</p>	<ul style="list-style-type: none"> • Heavy bleeding • Large, open wounds • Sudden change in vision • Chest pain • Sudden weakness or trouble talking • Major burns • Spinal injuries • Severe head injury • Breathing difficulty • Major broken bones 	\$\$\$\$



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.

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, 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.

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

SERVICE DATES	AMOUNT CHARGED	PROVIDER DISCOUNT	NOT COVERED	COVERED AMOUNT	DEDUCTIBLE	COPAY	COINSURANCE	REMARK CODE	TOTAL AMT PAID
CLAIM #: 005100000-00-0000 ID #: 5400-010000 09/11/2014-09/11/2018 99213-Office Medical Services	99.00		47	98.53		10.00			88.53
CLAIM SUMMARY:	99.00		47	98.53		10.00			88.53

Remarks:
The discount is based on a negotiated fee from a network provider. You are not responsible for any difference between the billed charges and the negotiated amount. Deductible, coinsurance, or copayment applied to this claim has been added to the Maximum Out of Pocket for that benefit level.

DATE	PAYMENT NUMBER	PAYMENT AMOUNT	PAYMENT ISSUED TO:	YTD DEDUCTIBLE REMAINING NETWORK	NON-NETWORK	YTD COINSURANCE REMAINING
09/30/2018	0000000000	88.53	PROVIDER NAME	2000.00		1250.00

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:	10.00
Coinsurance:	0
Total:	10.00

- 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 to access your pharmacy and prescription information.

Not sure which Pharmacy plan and Prescription Drug List (PDL) your plan offers?

If your plan name ends in "Ess" then you are on the Essential PDL with access to the Broad pharmacy network. If your plan name ends in "ES" then you are on the Essential PDL with access to the Standard Select pharmacy network. The standard select network provides access to CVS pharmacies if your employer is located in one of these states (FL, IN, MI). The standard select network provides access to Walgreens pharmacies if your employer is located in one of these states (AL, AR, AZ, CO, DE, GA, IA, IL, KS, KY, LA, MN, MO, MS, NC, ND, NE, NJ, NM, OH, OK, PA, SC, SD, TN, VI, WI). If you are on any other plan then you are on the Advantage PDL with access to the Broad pharmacy network.

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.

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 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 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**