



University of Miami
2019 Preventive Plan

Plans
made
to fit
your life?

You
got it.



UNIVERSITY
OF MIAMI



UnitedHealthcare

Knowing your benefits helps you make more informed choices.

By understanding your benefits, you can select the coverage that best fits your needs. In this guide, you'll find information about your options and benefit extras to help make your choices easier.

UnitedHealthcare is committed to providing you a smooth and simple enrollment experience with all the support you need.

Want more information?



Toll-free **1-866-873-3903**, TTY **711**
Habla Español? Podemos ayudar.

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Helpful Highlights



Member Resources

Make using your plan easier.

Visit Member Resources to explore member resources and information even before your plan is active. Find tips and tools to help you choose a doctor, manage your costs, know your care options and more. Get started at uhc.com/MemberResources.



UnitedHealthcare Health4Me® Mobile Application

Download Health4Me to your smartphone and you'll get quicker access to your health plan details. It also lets you:

- Search for a network doctor, clinic or hospital.
- Find options for quick care, such as a nearby clinic, Urgent Care or ER.
- Locate and share digital health plan ID cards.
- Compare costs and see provider reviews.
- View claims and account balances.
- Find pharmacies and fill prescriptions.



**Manage your plan
online and on the go.**

Your member website: myuhc.com

Helpful terms to know when choosing a plan.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percent.

Copayment or Copay

A fixed amount of money you'll pay for a covered doctor visit.

Covered Services

The portion of a medical expense that the plan has agreed to pay for or reimburse. They include:

- Doctor's office visits
- Emergency services
- Hospital care
- Lab services
- Pregnancy care services
- Outpatient care services
- Wellness services

Deductible

The amount you'll need to pay before your plan will start to pay for covered services.

Network

A group of health care providers and facilities that have a contract with UnitedHealthcare. Using the network may help lower your costs because these providers and facilities have agreed to provide services at a discount. If you use out-of-network providers, your costs may be higher.

Out-of-pocket Limit

The most you could pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit, the plan will usually pay 100 percent of the allowed amount. The out-of-pocket limit includes all of your network payments.

Preventive Care

Routine health care, including screenings, checkups and patient counseling to prevent or discover illness, disease or other health problems.

FIND INSURANCE TERMS CONFUSING?

Visit justplainclear.com.

Preventive Plan

WHAT YOU PAY

IN THE NETWORK

OUT OF THE NETWORK

COVERED SERVICES

Covered Services

Physicians Office Visit

100%*

Not covered

Immunizations

100%*

Not covered

Preventive Lab, X-Ray or Preventive test

100%*

Not covered

Preventive Care Services

Mandated over the counter drugs

100%*

Not covered

Womens Contraceptives

100%*

Not covered

* Deductible does not apply

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, which includes limitations and exclusions. See back page for all legal statements.

UnitedHealthcare Preventive Plan

Get a simpler plan that covers the basics.



Save money by staying in our network.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive preventive care services from anyone in our network. If you don't use the network for health care services, you'll have to pay all expenses.



There's no need to select a primary care physician (PCP) or get referrals to see a specialist.

Consider choosing a PCP. Your PCP can be your partner in managing your care. They can help you avoid duplicating tests and services and connect you to a specialist.

DETAILED BENEFITS on Page 5.

Coverage for preventive care.



Services that are covered:

- One physical checkup every year.
- One OB/GYN checkup every year (Pap smear).
- One screening test for breast cancer every year (mammogram).
- Birth control pills or other forms of birth control.
- Shots for measles or other childhood diseases (immunizations, as well as flu shots).
- One colonoscopy every five years.
- Tobacco cessation program and associated medications.

UnitedHealthcare covers these services for you, your spouse and/or your children if you buy the plan for them, too.



Services that are not covered:

This plan doesn't cover hospital care or non-preventive physician services. In addition, costs for other services, such as X-rays, blood tests, emergency department visits or any other services to treat medical conditions, are not covered. If you have or expect to have significant health care expenses, you may want to consider enrolling in a more comprehensive health care plan.

The network can help lower your costs.

You must see a doctor in the UnitedHealthcare Options PPO network; services received outside of the network are not covered.

We have:

- **884,689** physicians and health care professionals.*
- **5,634** hospitals.*

*As of 3/31/17.

Support to help you reach your wellness goals and earn rewards.



Get your Rally AgeSM.

Take the Health Survey and instantly get your Rally Age—measure of your “health age”—to help assess your overall health.

Then pick Missions to help you get your health on track. You can store your health history, connect with online communities and compete in fun Challenges. Earn coins as you track and complete each Mission, then use them for a chance to win great prizes.

Find support at myuhc.com.

- Chat with a nurse.
- Find a network provider.
- Get the latest health news and more.



Stay on top of your preventive care.

Preventive care helps you and your doctor find health issues at an early stage to help prevent serious problems. Please see your plan documents for more details about preventive care coverage.



Questions? We can help.



Toll-free 1-866-873-3903, TTY 711
Habla Español? Podemos ayudar.



myuhc.com®

Notes

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We do not treat members differently because of sex, age, race, color, disability or national origin. If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608, Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LU'U Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة التعريف الخاصة بك.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項：日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (Hindi) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEBOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyan. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

Díí BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yánílti'go, saad bee áka'anída'awo'ígíí, t'áá jíí'k'eh, bee ná'ahóót'i'. T'áá shqóqdi ninaaltsoos nítł'izi bee nééhozinígíí bine'déé' t'áá jíí'k'ehgo bécsh bee hane'i biká'ígíí bee hódíilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

Network Access Plan information is available for UnitedHealthcare plans in Colorado. UnitedHealthcare has prepared and maintains a network access that describes how the plan monitors the network of providers to ensure that you have access to network providers. The access also has information on the referral processes, compliant procedures, quality programs and emergency services coverage provisions. The network access plan is available at the plan's office: 6465 Greenwood Plaza Blvd, Suite 300, Centennial, CO, 80111 or call (800)842-4509.

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.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

SimplyEngaged® is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated.

Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

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Healthy Mind Healthy Body eNewsletters contain general health information only and are not intended to provide medical advice. Consult an appropriate health care professional for your specific needs.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

UnitedHealthcare Preventive Plan is a limited plan that does not cover hospital care or non-preventive physician services (over the 2 sick visit limit). Costs for other services, such as x-rays, blood tests, emergency department visits or any other services to treat medical conditions are not covered. UnitedHealthcare Preventive Plan does not provide coverage or catastrophic financial protection for people who require significant non-preventive care.

