



Live your life, enjoy your life

A guide to using your
Ohio Med Benefit Plan

WELCOME

State of Ohio Employees

While no one can predict the future, you can prepare for it. Your Ohio Med Plan administered by UnitedHealthcare provides you with access to people, resources and tools to help you when you aren't feeling your best. We also have created programs to help you improve or maintain your health and wellness. We believe knowledge is at the heart of your health care, so we want to give you resources that may help you:

- ▶ Be involved with your health care
- ▶ Make healthy choices
- ▶ Find answers
- ▶ Save money
- ▶ Take charge of your health

This guide will help you find what you need, when you need it.

Let's get started.



Visit myuhc.com[®] for additional benefit information, tools and resources.

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Getting Started

Get off to a great start! Learn the basics, know where to find information, choose a great doctor, and save money. Here's how.

Your health plan ID card

Your card is key to accessing care when you need it

Be sure to always carry your health plan ID card

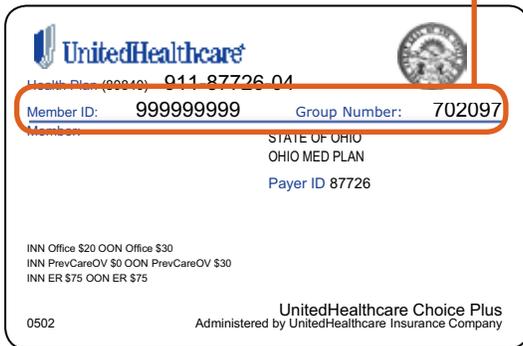
Your health plan ID card has key information about you and your coverage. You'll want to put your card in your wallet, your pocketbook, or your purse so you won't forget it. When you visit your doctor, hospital, or other health care provider, remember to show them the card so they know how to bill for the services they are providing you.

When calling the member number on the back of your ID card, you'll need these numbers.



Call the number located here to speak with a customer care professional.

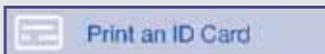
Sample ID card



You can find claim status online.



Need a temporary health plan ID card?



Look for this "button" on your myuhc.com home page.

State of Ohio

2012-2013 Benefits

	Network	Out-of-Network
Plan Overview		
Referral	No	
National Network	Yes	
Deductible	\$200 Individual \$400 Family	\$400 Individual \$800 Family
Out-of-Pocket Max	\$1,500 Individual \$3,000 Family	\$3,000 Individual \$6,000 Family
Lifetime Maximum	Unlimited	Unlimited
Medical Overview		
Well Child Visit	100%	\$30 copay, 60% after deductible has been met
Well Adult Visit	100%	\$30 copay, then 100%
Physician Office Visit	\$20 copay, then 100%*	\$30 copay, then 60%*
Hospital - Inpatient Stay (includes Maternity Inpatient)	80% after deductible has been met	60% after deductible has been met \$350 penalty for non notification
Surgery - Outpatient	80% after deductible has been met	60% after deductible has been met
Urgent Care	\$25 copay, 80% after deductible has been met	\$30 copay, 60% after deductible has been met
Emergency Room/ER Physicians Services	\$75 copay, then 80% after deductible has been met. If you are admitted as an inpatient to a network hospital directly from the Emergency room, you will not have to pay this copayment.	Same as network.
Durable Medical Equipment	80% after deductible has been met	60% after deductible has been met
Outpatient Therapy and Manipulative Treatment	80% after deductible has been met	60% after deductible has been met

* This is for the physician office portion only, all other services are subject to deductible and coinsurance fees.

This outline is intended as a summary only. For a detailed description of the benefits available, please refer to the Summary Plan Description at das.ohio.gov/benefits.

Your website

A quick guide to your member website

It's easy to get your own personalized page on **myuhc.com**. Your page lets you quickly check claim status, find doctors and get answers fast. Existing members — you can get started right away. New members — this will be available to you as of 7/1/12. Until then, please visit **welcometouhc.com/ohio**.

To create your own account on **myuhc.com**, you will need your member ID number and Group/Account Number (702097), both are located on your ID card. If you are currently not a member please visit **welcometouhc.com/ohio**.

The image below shows where you can find specific information on **myuhc.com** after you create your personal account.

The screenshot shows the myuhc.com website interface. On the left, a callout box points to the user's profile information, including the name 'Jane', coverage details, and plan information. On the right, a callout box points to a grid of service buttons such as 'View My Claims', 'Look Up My Benefits', and 'Find a Doctor'. At the bottom, two callout boxes point to the 'Information Center' and 'Related Web Sites' sections.

Your health plan name and numbers you may need

Quick access to items most often used

Information about new services and programs

Health tools and resources in different languages

UnitedHealthcare Health4MeSM



With the Health4Me app, once you are a member you can easily access critical health information for each family member, find the care you're looking for, personalize the interface with your photos and talk to someone directly if you have questions – all from your mobile device. The confidential app features include:

- ▶ Single-registration – you can register with **myuhc.com** to enable both the mobile and online app functionality
- ▶ Search for physicians or facilities by location or specialty, and find urgent care facilities and emergency rooms
- ▶ View claims and account balances
- ▶ View health plan ID card information with ability to share with providers



Find a doctor or hospital with your smart phone

The DocGPS® smart phone app puts UnitedHealthcare’s national network of physicians, clinics and hospitals in the palm of your hand and can be downloaded at no additional charge.



Your doctor and network

Your first step is finding a doctor who is right for you

Your Network

There are more than 668,000 doctors and 5,174 hospitals in our national network. That means it’s easier to find a doctor or facility that meets your needs. It also means you spend less of your own money when you use a network doctor.

Find quality care fast through the UnitedHealth Premium® Designation program

As a UnitedHealthcare member, know that every doctor and facility in our network has been carefully evaluated before we make them available to you. We realize that not all health care is created equal, so we developed the UnitedHealth Premium designation program. It evaluates and recognizes physicians who meet national industry standards for quality care and local market benchmarks for cost-efficiency.

★	+	★	=	★★
<p>Quality Care UnitedHealthcare awards one star to physicians who meet national standards for quality care.</p>		<p>Cost-Efficient Care UnitedHealthcare awards a second star to physicians who meet local area benchmarks for cost-efficient use of resources in delivering health care.</p>		<p>UnitedHealth Premium Two-Star physicians Two-star physicians have been recognized for providing quality and cost-efficient care to their patients. They meet or exceed nationally recognized guidelines, and they're likely to recommend the right tests and treatments for a variety of conditions.</p>

To get started on finding the right doctor for you:

- 1. Visit welcometouhc.com/ohio**
- 2. Click on "Find a Doctor/Hospital"**
- 3. Choose "Find a physician/facility near you"**



Using Your Benefits

Now that you know the importance of your health plan ID card, myuhc.com, and finding a network doctor or hospital, you need to know how to use your health care plan. In this section, we provide you with options for when you need care. We also want to let you know about the many different services available to you as part of your benefits.

Your annual checkups

Schedule your preventive care screenings

Remember to take advantage of your preventive care benefits. Preventive care is care that helps keep you healthy. It can include routine checkups, screenings, immunizations and prenatal care. Preventive care benefits are usually covered up to 100% when you see network doctors. Check your benefit plan documents for coverage details.

Your Diabetes Prevention Program

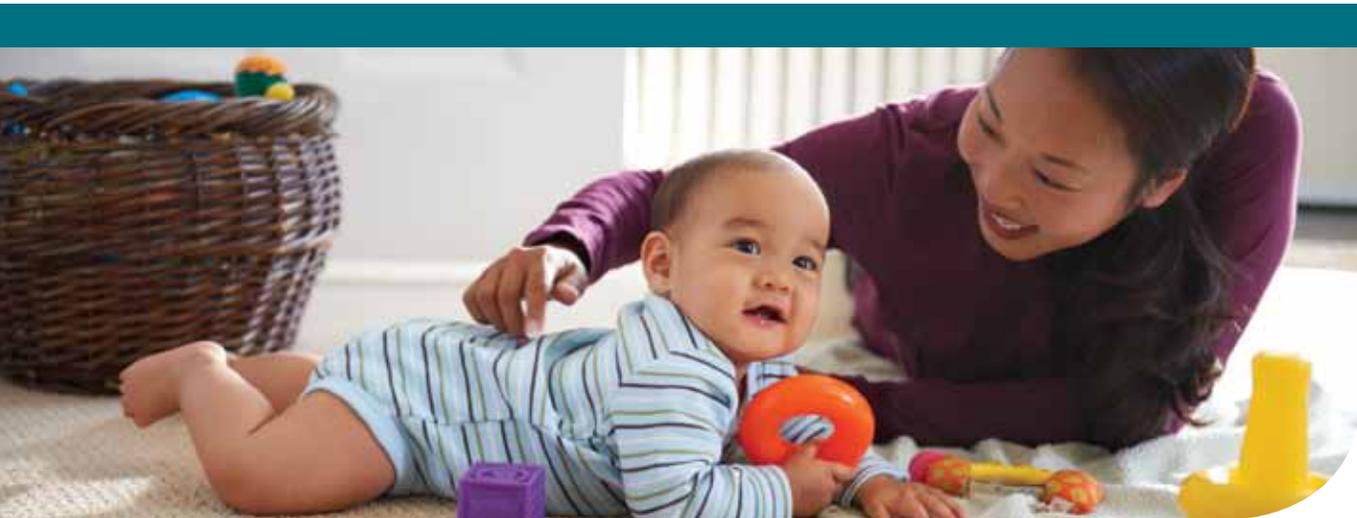
If you are screened and your blood sugar levels are in the pre-diabetes range, you might not be sure what to do next. It can be confusing and scary news to get. The good news is you have access to the Diabetes Prevention Program. The Diabetes Prevention Program is a 16-session lifestyle coaching program conducted in a small group setting for people with pre-diabetes. Pre-diabetes is a diagnosed condition where your blood sugar levels are high but not yet high enough to be diagnosed as diabetes. But it's progressive, and that makes pre-diabetes a serious health issue. In this 16-week group-based program, at just one hour a week, you will:

- ▶ Learn how to lose weight and keep it off
- ▶ Explore fun, easy ways to change your life
- ▶ Get the motivation you need in a small group setting
- ▶ Receive personal attention from a lifestyle coach

Visit notme.com or call **888-688-4019** to learn more.



Our online preventive care tool at uhcpreventivecare.com gives you the health guidelines and recommendations specific to your age and gender. You can review these age-specific preventive care recommendations with your doctor to manage your health, prevent and detect health issues in their early stages, and live a more healthful life.



Receive personalized guidance throughout your pregnancy

The Healthy Pregnancy program helps you through every stage of your pregnancy and delivery. We provide 24-hour access to experienced nurses, access to our online *Healthy Pregnancy Owner's Manual* and other materials, as well as complimentary gifts and money-saving coupons.

ParentSteps®

Many couples face the challenges and wide variations in practice patterns of fertility treatment. ParentSteps helps members improve their health and avoid complications by educating and supporting them in managing their situation. Members have access to a national Centers of Excellence network of qualified infertility centers and nurse consultant services. For more information, members can call the toll-free member phone number on the back of their health plan ID card.

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.

 **NordicTrack**

DANSKIN 

Jenny Craig

 **SPAFINDER**
THE GLOBAL SPA RESOURCE

SIERRA
TRADING POST®

 **eyeglasses.com™**
Our Vision is Service

 **GAIAM®**
Live Green. Live Happy.

 **ANYTIME FITNESS**

Learn more.  Do more.

* The health discount program is not insurance.

Your care options

Where to go when you are sick or injured

Care center	Why would I use this care center?	What type of care would they provide?*	What are the cost and time considerations?***
Doctor's Office 	You need routine care or treatment for a current health issue. Your primary doctor knows you and your health history, can access your medical records, provide preventive and routine care, manage your medications and refer you to a specialist, if necessary.	<ul style="list-style-type: none"> ▶ Routine checkups ▶ Immunizations ▶ Preventive services ▶ Manage your general health 	<ul style="list-style-type: none"> ▶ Often requires a copayment and/or coinsurance ▶ Normally requires an appointment ▶ Little wait time with scheduled appointment
Convenience Care Clinic 	You can't get to your doctor's office, but your condition is not urgent or an emergency. Convenience care clinics are often located in malls or retail stores offering services for minor health conditions. Staffed by nurse practitioners and physician assistants.	<ul style="list-style-type: none"> ▶ Common infections (e.g., strep throat) ▶ Minor skin conditions (e.g., poison ivy) ▶ Flu shots ▶ Pregnancy tests ▶ Minor cuts ▶ Ear aches 	<ul style="list-style-type: none"> ▶ Requires a copayment and/or coinsurance similar to office visit ▶ Walk-in patients welcome with no appointments necessary, but wait times can vary
Urgent Care Center 	You may need care quickly, but it is not an emergency, and your primary physician may not be available. Urgent care centers offer treatment for non-life-threatening injuries or illnesses. Staffed by qualified physicians.	<ul style="list-style-type: none"> ▶ Sprains ▶ Strains ▶ Minor broken bones (e.g., finger) ▶ Minor infections ▶ Minor burns 	<ul style="list-style-type: none"> ▶ Requires a copayment and/or coinsurance usually higher than an office visit ▶ Walk-in patients welcome, but waiting periods may be longer as patients with more urgent needs will be treated first
Emergency Room 	You need immediate treatment of a very serious or critical condition. The emergency room is for the treatment of life-threatening or very serious conditions that require immediate medical attention. Do not ignore an emergency. If a situation seems life-threatening, take action. Call 911 or your local emergency number right away.	<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 ▶ Difficulty breathing ▶ Major broken bones 	<ul style="list-style-type: none"> ▶ Requires a higher copayment and/or coinsurance ▶ Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first ▶ If you are in a true medical emergency, and you go to a network or non-network emergency room for care, the copayment or coinsurance you will pay under this plan is the same

* This is a sample list of services and may not be all-inclusive.

** Cost and time information represents averages only and is not tied to a specific condition or treatment. Your out-of-pocket costs will vary based on plan design.



Making Healthy Choices

There's nothing more important than your health. In this section, you'll find a listing of the helpful online tools and resources available at myuhc.com. So whether you want to eat right, exercise more, stop smoking or de-stress – UnitedHealthcare can help you achieve your healthy living goals.

Your online family resources

A health and wellness resource to support women at all stages of life: Source4Women

UnitedHealthcare's Source4Women makes it easy for busy women to connect with the information, tools and resources to help you stay healthy. It also can help you make more informed health care decisions for yourself and your family.

- ▶ **Manage your family's health care** — Connect to tools that help you make the most of your doctor visits, review health care claims, create personal health records and locate doctors in your area.
- ▶ **Online communities** — Connect with other women in the Source4Women community and compare notes. Join the discussion and hear what other women have to say. Offer information and explore issues on a range of health care topics.
- ▶ **Online seminars** — Stay up-to-date on the latest health and wellness information via live webinars hosted by leading experts. Join our monthly webinar on the second Tuesday of every month at 12:30 p.m. Eastern time.

Visit Source4Women today at uhc.com/source4women and explore the wealth of information.



Your health and fitness

Exercise yields a wealth of physical, mental and emotional rewards. It can help you lose weight, shape your body, increase your energy level and think more clearly. Here are more reasons to get moving and get in shape:

Exercise can help promote

- ▶ Stamina
- ▶ Resistance to disease
- ▶ A healthier lifestyle
- ▶ Muscle strength and agility
- ▶ Relaxation
- ▶ Self-esteem
- ▶ Overall physical energy
- ▶ Coordination
- ▶ Better sleep

Exercise can help fight

- ▶ Anxiety
- ▶ Depression
- ▶ Stroke
- ▶ Heart disease
- ▶ Poor health habits
- ▶ Stress

For more health and wellness information, including information about discounted products and services, please visit myuhc.com and click on "Health & Wellness".

Your community

Health care programs and tools for diverse communities

To help support members from diverse backgrounds, several online communities are available. Each site addresses specific health risks and lifestyle concerns.

At www.uhcgenerations.com, you can find a wealth of useful information about African American health, including recipes, exercise tips and questions to ask your doctor.

At www.uhcasian.com, you can find health information and resources, including provider directories, available in Chinese, Korean, Vietnamese and Japanese.

At www.uhclatino.com, you can find valuable health care information and learn more about medical needs affecting Hispanic families, including an English/Spanish fotonovela that discusses common health conditions.



UHC.TVSM

UHC.TV is our new online television network. It presents educational and entertaining programs about good health and living well. Visit UHC.TV today to help you get inspired to grow healthy and live well.

Your environment

Choose green, a healthier choice

With myuhc.com registration, you can organize and store all your health information in one convenient, eco-friendly, online space. While you're at it, you can go green by getting your Explanation of Benefits (EOB), health statements and claim letters online. An email is sent to you when a health statement or document is ready for viewing. No more paper piles or waiting at the mailbox.

Improve both your health and the health of the environment.

For more information go to www.4ahealthyme.com





Evaluation of New Technologies - UnitedHealthcare's Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, guest subject matter experts when required, and staff from various relevant areas within UnitedHealthcare. The Committee meets monthly to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements for new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

Source4Women content and materials are for information purposes only, are not intended to be used for diagnosing problems and/or recommending treatment options, and are not a substitute for your doctor's care. Lists of potential treatment options and/or symptoms may not be all-inclusive.

The medical centers and programs in UnitedHealthcare's network and within OptumHealthSM Care Solutions are independent contractors who render care and treatment to UnitedHealthcare members. UnitedHealthcare does not provide health services or practice medicine. The medical centers and programs are solely responsible for medical judgments and related treatments. UnitedHealthcare is not liable for any act or omission, including negligence, committed by any independent contracted health care professional, medical center or program.

For informational purposes only. The NurseLineSM service cannot diagnose problems or recommend specific treatment. The information provided through the NurseLine service is not a substitute for your doctor's care. On topical articles (giving tips and advice to members), the information and therapeutic approaches in these articles are provided for informational and/or educational purposes only. They are not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services.

The UnitedHealth Premium[®] Designation program is intended as a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com[®]. You should always consult myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing the physicians from whom you receive care. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please see myuhc.com for detailed program information and methodologies.

Only individual physicians and facilities that meet UnitedHealth Premium Designation criteria, or physicians in designated specialties who are part of medical groups that meet UnitedHealth Premium Designation criteria for group practices and who have sufficient claims data for analysis, may be designated. All physicians and facilities that contract with UnitedHealthcare have met credentialing requirements. Regardless of designation, plan enrollees have access to all physicians and facilities in the UnitedHealthcare network. Specialties for which there are no quality guidelines currently established in the program are excluded from evaluation and are noted as such. UnitedHealth Premium is not available in all geographic locations. For a complete description of the UnitedHealth Premium Designation program, including details on the methodology used, geographic availability and program limitation, please visit myuhc.com.

The UnitedHealth Allies[®] health discount program is administered by HealthAllies, Inc., a discount medical plan organization located at P.O. Box 10340, Glendale, CA 91209, 1-800-860-8773. **The health discount program is NOT insurance.** The health discount program provides discounts for certain health products and services. The health discount program does not make payments directly to the providers of health products and services. The program member is obligated to pay for all health products and services but will receive a discount from those providers who have contracted with the discount plan organization. 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. These programs provide information and support as part of your health plan. It is not a substitute for your doctor's care. Please discuss with your doctor how the information provided in these programs is right for you. Your personal health information is kept private in accordance with your plan's privacy policy.

Insurance coverage provided by or through UnitedHealthcare Insurance Company and UnitedHealthcare Insurance Company of Ohio or their affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. myuhc.com[®], Care 24[®] and UnitedHealth Premium[®] are registered trademarks of UnitedHealth Group[®] Incorporated.

Health Plan coverage provided by or through a UnitedHealthcare company.

Insurance coverage provided by or through PacifiCare Life and Health Insurance Company, PacifiCare Life Assurance Company or their affiliates. Administrative services provided by PacifiCare Health Plan Administrators, Inc., United HealthCare Services, Inc., ACN Group, or United Resource Networks. Behavioral health products are provided by PacifiCare Behavioral Health, Inc. (PBHI) or United Behavioral Health (UBH).