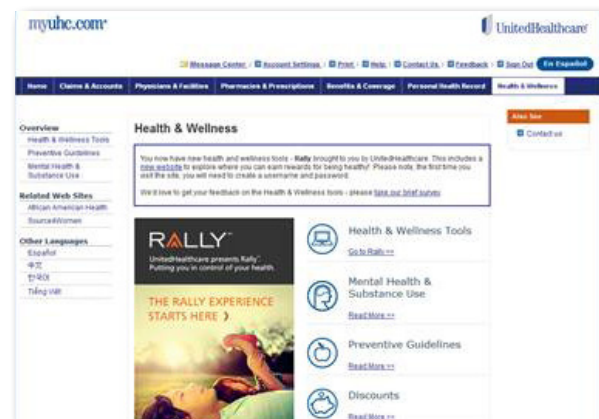


BELIEVE IN A HEALTHIER YOU

The Health and Wellness tab on myuhc.com is your own personal website designed to:

- ▶ Inspire you to take healthy actions to manage or improve your health
- ▶ Encourage you to remain motivated through online health programs and innovative tools that track your progress
- ▶ Reinforce your commitment by rewarding your accomplishments



INTRODUCING RALLY™ ON myuhc.com – an online experience that makes it easier for you to eat better, move more, and complete activities that help improve your health.

What is Rally?

Rally is a user-friendly digital experience that will engage you in a new way by using technology, gaming and social media to help you understand, learn and find support on your health journey. With Rally we make it easier for you to get motivated to be healthier.

Rally offers:

A Personalized health Survey

Completing the Health Survey with just a few simple questions provides you with immediate and confidential result and suggested activities that may help you learn more about your health helping you live a healthier lifestyle.

Learn Your “Rally Age”

Upon completion of the Health Survey, you will receive your “Rally Age” – a number that provides you with an indicator of your health age compared to your actual age.

Participate in Select Missions

In addition to your Rally Age you will also receive personalized activity suggestions or Missions.

Track your Mission Activities

You can easily track your Mission activities and progress by self-reporting or integrating wearable fitness devices from FitBit®, Jawbone UP®, or Body Media®.

Make Healthy Connections

Rally also offers online challenges and connects you with online communities around health topics and health related news.

Be rewarded for your activities

As you complete certain activities within Rally you may earn coins for your efforts, which can be used to enter sweepstakes for great prizes.

USE myuhc.com WHEREVER YOU ARE

Download the UnitedHealthcare Health4Me™ mobile app

Health4Me provides instant access to your family’s critical health information – anytime and 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.

Take advantage of these services as soon as your UnitedHealthcare plan goes into effect by registering at myuhc.com.



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 visit myuhc.com.

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.

myHealthcare Cost Estimator is not available to all members in all markets. Depending on your specific benefit plan and the ZIP code that is entered, either

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the new myHealthcare Cost Estimator, or the current Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator will be launched soon, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Actual costs may vary. Your costs may be different, based on your personal health situation and the coverage terms of your particular health plan. Review your health plan coverage terms to determine actual benefits. Bill payment may not be available for all plans and all payment methods may not be available for all providers.

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



My benefits. My records. My health. My choices.

myuhc.com®



GETTING THE MOST FROM YOUR HEALTH PLAN WITH myuhc.com

myuhc.com GIVES YOU PRACTICAL, PERSONALIZED INFORMATION SO YOU CAN:

- ▶ Understand your coverage
- ▶ Find a doctor in your area
- ▶ Manage your claims
- ▶ Organize your health information
- ▶ Estimate costs of future treatments
- ▶ Improve your health

myuhc.com comes with your UnitedHealthcare health plan.

With myuhc.com, you'll have fewer questions and more confidence about your benefits, claims and health information. It's personalized for you and simple to use.

Imagine – no more waiting or wondering. You can access these services in moments, at any time of the day.

The screenshot shows the myuhc.com website with the UnitedHealthcare logo. The navigation bar includes: Home, Claims & Accounts, Physicians & Facilities, Pharmacies & Prescriptions, Benefits & Coverage, Personal Health Record, and Health & Wellness. A secondary bar contains: Message Center, Account Settings, Print, Help, Contact Us, Feedback, Sign Out, and En Español. The main content area features a 'Hello, Member' section with coverage details (Active 01/01/14, Plan Name: Choice Plus, Group/Acct#: 123456789, Member ID: 123456789). Below this are 'Plan Details' (Account Balances, Benefit Details) and 'Benefit Plan Savings' (The doctor you choose or where you receive care may save you money. Learn more). A central 'RALLY' banner says 'You. Improved. We'll help you make healthier choices and reward you as you go.' with a 'Learn More' button. To the right, a 'What would you like to do today?' section lists: Manage My Claims (3), Look up My Benefits (1), Find a Doctor (2), Manage My Prescriptions (4), View Online Statement, View Account Balances (5), Mental Health & Substance Use, Print an ID Card, Rally Health Survey, Estimate Health Care Costs (6), Rally for Health, and Health Savings Checkup.

BETTER MANAGE YOUR EXPENSES

You'll be in control of your health care-related expenses with myuhc.com:

- 3 **Manage your claims** with myClaims Manager to easily search for claims, track claims you need to watch, mark claims you've already paid, and use easy-to-read graphs to better understand your bills and what you owe. Subscribers can pay their health care providers online for any claim that has a 'You Owe' amount using the 'Make Payment' feature.
- 4 **Manage prescriptions** by ordering your refill medications online and tracking refill status and price. Available only if your pharmacy benefits are through UnitedHealthcare.
- 5 **Track your medical expenses**, including account balances and spending history.
- 6 **Estimate health care costs** before you have a test or procedure. With myHealthcare Cost Estimator, you can view treatment options and see variations in cost and quality by provider or facility all before seeking care.

With myuhc.com, there are no surprises. At every stage of care you know what to expect and can plan accordingly.

MAKE SMARTER CHOICES

myuhc.com helps you make more-informed decisions about your health care:

- 1 **Locate information on your benefits and coverage.** Learn about what's covered and what's not, deductibles and out-of-pocket costs. You'll also find tips for getting the most out of your benefits.
- 2 **Consider a doctor's UnitedHealth Premium® designation status,** based on national quality standards and local market benchmarks for cost efficiency, when you are choosing a doctor. You can even search for doctors who treat other patients of your age and gender with similar health conditions.

You'll be empowered to make choices that are right for you based on real data and cost information.

Quickly and easily estimate your health care costs on myuhc.com.

Using your benefit information, myHealthcare Cost Estimator:

- ▶ Shows you the estimated costs for a treatment or procedure
- ▶ Displays how that cost is impacted by your deductible, co-insurance and out-of-pocket maximum
- ▶ Gives you an estimate of what you'll be responsible to pay
- ▶ Provides you with usable information for planning and budgeting

The screenshot shows the myHealthcare Cost Estimator interface for a 'Knee MRI' scan. It displays 'Your Out-of-Pocket Based on Your Plan' as \$290 and 'In-Network Cost Member Average' as \$649. Below is a table comparing costs for three providers.

Treatment Estimate: Knee MRI	Provider A	Provider B	Provider C
Compared to Local Average	Meets Average Cost	Below Average Cost	Above Average Cost
Total Cost	\$675	\$450	\$1,075
Your Total Out-of-Pocket Cost	\$295	\$250	\$375