

At home and on the go

Three digital resources to help your employees manage their health and finances



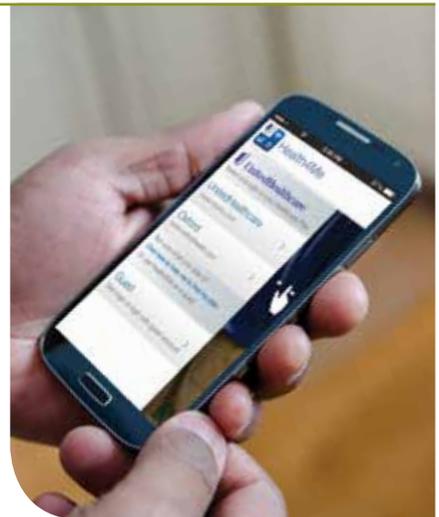
You want your employees to have the resources to make well informed financial and health care decisions. UnitedHealthcare has created tools to help members maximize their benefits.

At UnitedHealthcare, our mission is *helping people live healthier lives*[™]. We strive to make health care simpler and easier for your employees to understand with our suite of integrated consumer tools on myuhc.com[®]. For employees who are on the go, the same digital resources are available on UnitedHealthcare **Health4Me**SM – wherever and whenever they need to manage their health care.

1 Health4Me mobile app

Download **Health4Me** for mobile access to health plan ID cards, benefits information and help answering questions.

- ▶ The Health4Me mobile app is designed to help your employees manage different aspects of their health, like searching for providers and getting health care cost estimates for specific treatments and procedures.
- ▶ Employees have access to their health plan ID card, claims information and real-time status on account balances, deductibles and out-of pocket spending.
- ▶ With Health4Me, your employees can manage the health care for their entire family, 24/7. They can find a physician or facility near them using the GPS location search feature.
- ▶ Now available on Health4Me, myClaims Manager is designed to help employees manage their health care claims and pay their providers right from the app.
- ▶ Health4Me is the go to resource to help your employees manage their health care. Anywhere. Anytime.
- ▶ New on Health4Me, employees can now search pharmacies, claims, drug pricing and mail orders directly from the app.



2

myHealthcare Cost Estimator

myHealthcare Cost Estimator is designed to help your employees to estimate costs before getting care.

- ▶ Located on myuhc.com, employees can calculate their estimated out-of-pocket expenses for many treatments and procedures based on their specific plan.
- ▶ Cost estimates are based on actual contracted rates for more accurate cost calculations.
- ▶ Provides employees with the information they need to understand treatment options such as Emergency Care vs Urgent Care.
- ▶ Fully integrated with Customer Care and clinical support allowing access to a wide range of resources.
- ▶ Review facility quality information and Leapfrog safety ratings for hospitals.

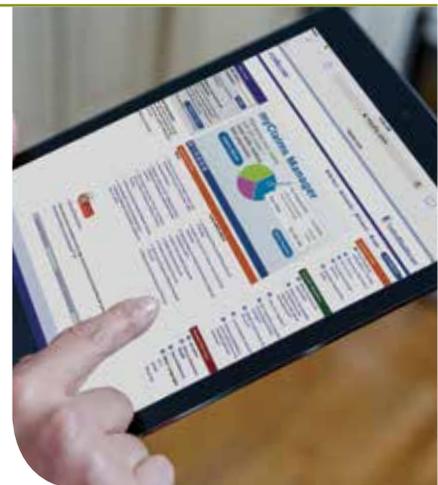


3

myClaims Manager

With **myClaims Manager**, your employees can view, manage and pay their providers from one location. Easy-to-read visuals help your employees better understand their health care benefits, explain what their plan paid, what they owe and why.

- ▶ Simple, easy to navigate, user-friendly.
- ▶ View claim status, identify claims to watch or follow up on, mark claims paid and add personalized notes.
- ▶ Colorful visuals illustrate how each claim was processed, including what the employee owes.
- ▶ Pay health care providers online or on the Health4Me mobile app for out-of-pocket expenses, view payment history and store payment method for future use.



Your employees can access these resources on both their computers and mobile devices:



By computer: myHealthcare Cost Estimator and myClaims Manager can be accessed by visiting myuhc.com.



On mobile devices: download the Health4Me mobile app through the Apple® App StoreSM or Google PlayTM store for Android® devices. Once downloaded, employees can access myHealthcare Cost Estimator and myClaims Manager.

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.

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