

myuhc.com helps members maximize their benefits and easily find many health care answers

All about benefits

Check claims status, history, review eligibility/benefits

Change/select a primary physician

Print a temporary health plan ID card or request a replacement

Fully integrated HSA/FSA information *(if in coverage)*

Fully integrated pharmacy information *(with OptumRx)*

Better information

myHealthcare Cost Estimator

myClaims Manager

Live Nurse Chat

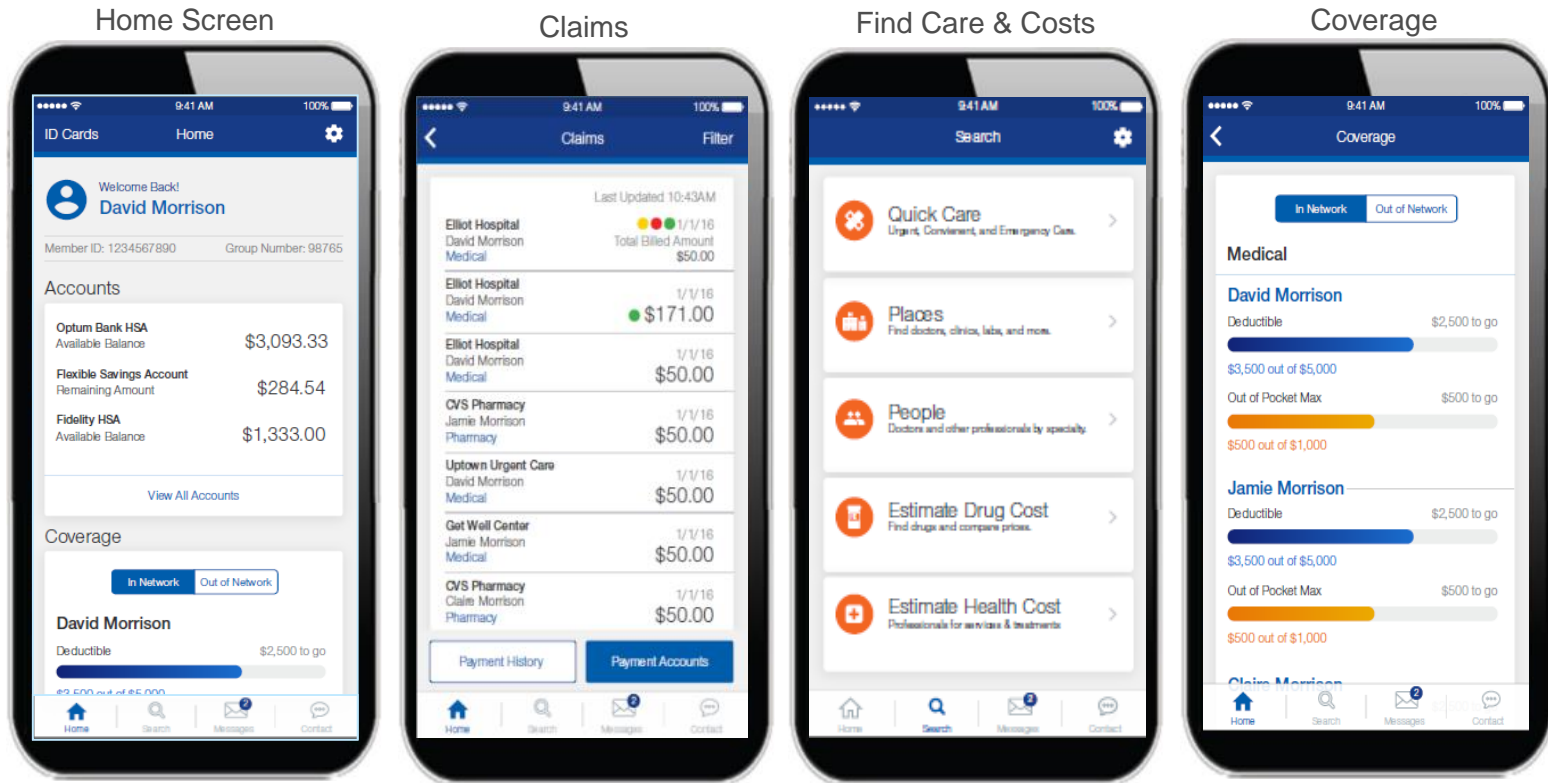
Personal health record

Health Survey

Rally Missions

The screenshot shows the member website interface for Michael. At the top, there's a navigation bar with options like HOME, FIND CARE & COSTS, CLAIMS & ACCOUNTS, COVERAGE & BENEFITS, PHARMACIES & PRESCRIPTIONS, and HEALTH & WELLNESS. Below this, the user is identified as Michael, with options to change the member or view/print ID cards. There are four main service tiles: FIND DOCTORS AND FACILITIES, FIND AN EYE DOCTOR, FIND A PHARMACY, and FIND A MENTAL HEALTH CARE PROVIDER. A section titled 'COMMON SERVICES & IN-NETWORK COSTS' shows details for Office Visit (Primary Care Physician) at \$20 copayment, Office Visit Specialist at 20% coinsurance, Urgent Care at \$100 copayment, and RX (Generic) at \$15 per RX. Below this is a 'MEDICAL ACCOUNT SUMMARY' section with four progress bars for Michael's Deductible (\$100.00 of \$250 Paid), Family Deductible (\$100.00 of \$500 Paid), Michael's Out-of-Pocket Max (\$100.00 of \$1,500 Paid), and Family Out-of-Pocket Max (\$100.00 of \$5,000 Paid). A donut chart shows the 'TOTAL BILLED' of \$1,295.25, broken down into Patient Responsibility (\$200.00), Health Plan Discount (\$200.00), and Health Plan Pays (\$895.25). To the right, 'MICHAEL'S BALANCES' are listed: Health Savings Account (\$1,000.00), Health Reimbursement Account (\$1,000.56), and Flexible Savings Account (\$100.00). At the bottom, 'RECENT CLAIMS' are shown for John Q Public, with one claim in process and one processed.

Health4Me mobile app



Review HSA



Integrated wellness/rewards features



Locate and map directions to a clinic



View and share health plan ID card



Manage and pay claims



Estimate procedure costs



Access Personal Health Record



Manage OptumRx prescriptions, look up pharmacies and costs



Virtual Visits: 24/7 access to care

Get care whenever and wherever you need it — all from the convenience of home (or work).



Use your phone or mobile device to receive care 24/7.



Visits typically take less than 20 minutes.¹

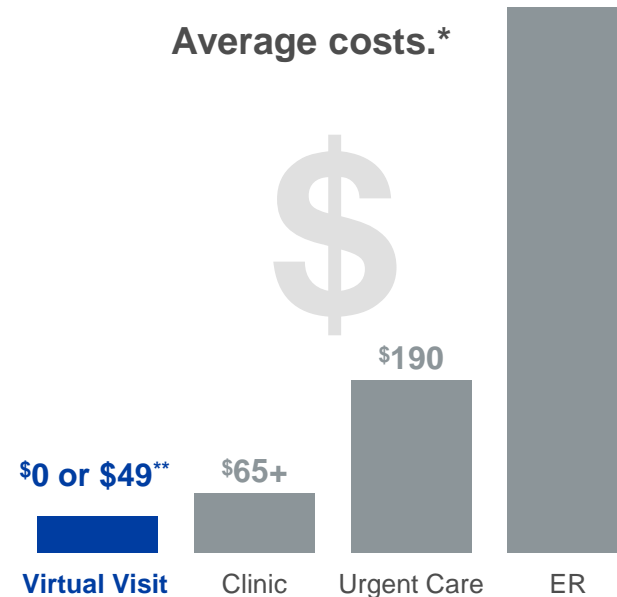


Physicians can diagnose and prescribe medications.



Avoid a trip to the doctor's office.

Average costs.*



Virtual Visit Network Includes:

- Doctor on Demand
- AmWell
- Teladoc (new – July 1, 2019)

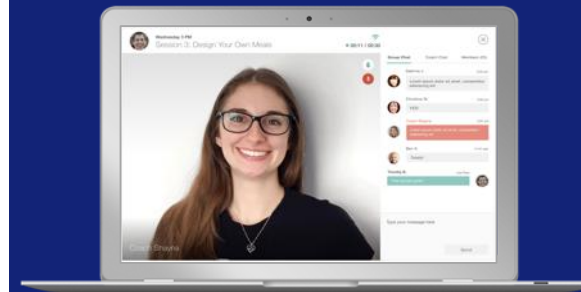
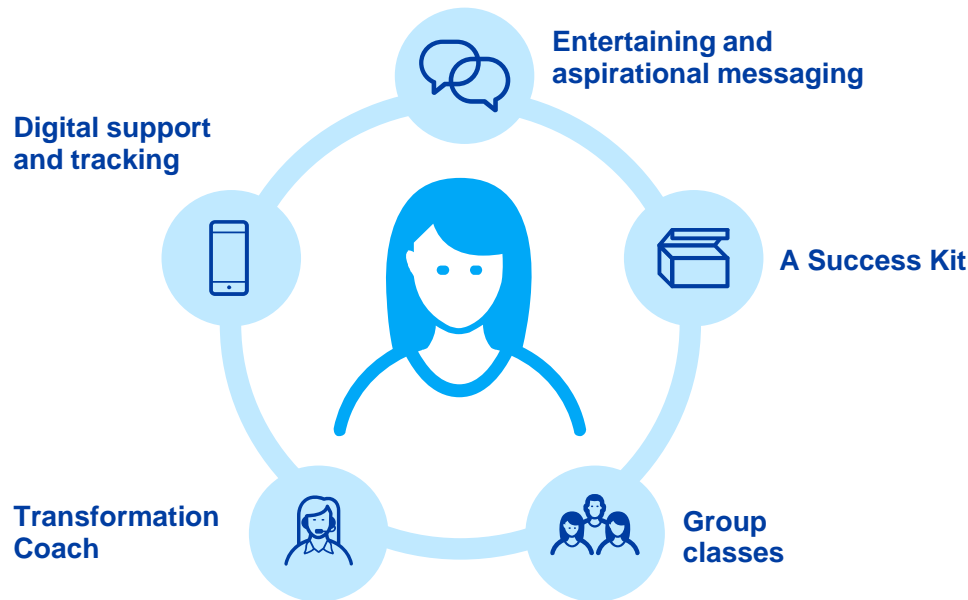
*Claim rates are negotiated with each Virtual Visit Provider group and will vary.
 **The Designated Virtual Visit Provider's reduced rate for a Virtual Visit is subject to change at any time.
¹ Average based on monthly data reports from Virtual Visit providers.

Real Appeal

Get help losing weight and keeping it off

Uniting clinically proven science with a Transformation Coach and engaging content.

The Real Appeal weight-loss program helps employees prevent disease, change behavior and save on medical expenses.



Enhanced digital health and wellness experience



RALLY™

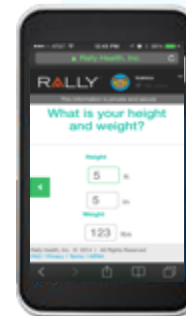
- A user-friendly digital interface to help engage through online tools via myuhc.com®
- Take the health survey and instantly get your Rally AgeSM
- Personalized health goals
- Compete in fun challenges
- Reward individuals with coins to achieve their goals
- Step-by-step support making the experience fun and encouraging greater levels of engagement
- Tracking of individual results



Help me manage my health



Make the experience fit my life



Advocate4Me: A uniquely personalized experience for Resourcing Edge clients



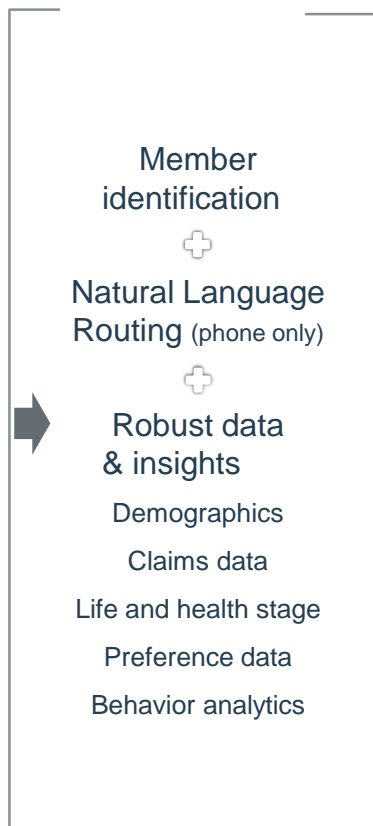
Our goal is to deliver an enhanced experience, customized to their needs through Intelligent Routing, a part of our exclusive Predictive Personalization

We take our understanding of their family's situation and history...

And connect them to the Advocate suited to support them.

Phone, UnitedHealthcare Health4Me™ app, mobile myuhc.com®

CREATING A RELATIONSHIP BETWEEN FAMILIES* AND ADVOCATES



Significant Health Issues

(Chronic, complex, multiple, etc.)

The Household characteristics could include:

- Complex or recurring conditions
- Multiple medical issues
- Long-term care
- Multiple provider needs
- Regular user of health care

Complex Claim Issues

(Recent frequent user, out-of-network use, etc.)

The Household characteristics could include:

- Frequent user of health care over the short term
- Non-chronic health issues
- High-cost system use (e.g. out-of-network) or denied claims
- Multiple family members on plan

Infrequent Health Issues

(Good health, mainly routine/preventive)

The Household characteristics could include:

- Preventive care
- Infrequent user of health care
- In-network care

ADVOCATE



EXPERTISE

Nurse Advocate

- Clinical license (LPN or RN)
- Experienced at providing:
 - health education
 - treatment decision support
 - other clinical education
 - pharmacy

Health Advocate

- Claims and wellness expert
- Experienced at:
 - program enrollment
 - detailed benefits/claims support
 - preventive care education
 - basic health education

Benefits Advocate

- Customer service expert
- Experienced at:
 - member tools
 - preventive care education
 - provider verification and appointment scheduling
 - program enrollment

*Family or household refers to employees and their covered family members. Family-based discussions subject to appropriate authorization.