

Take
charge.
Know
more.



myHealthcare Cost Estimator

Member guide

Your personalized online tool that will empower you
to make more informed health care decisions.



Say yes to know.

Get to know myuhc.com®

Get to know myuhc.com, your resource in helping you manage your health care. It gives you online access to your own personalized plan information while offering a wealth of health information to help you make more informed choices.

When you log on to myuhc.com, you'll have immediate access to extensive resources that will allow you to look up your benefits information, see if a claim has been processed, find a doctor, and, best of all, find resources to help you stay on top of your health.

Here are just a few ways myuhc.com helps you get the most out of your health plan:

- **myHealthcare Cost Estimator** —
A new tool available to UnitedHealthcare members at no additional cost
- Practical, personalized information to help you better manage your health care
- Helpful tips and advice on the latest health and wellness trends
- Tools to help you control costs, compare services and anticipate future expenses

The screenshot displays the myuhc.com website interface. At the top left is the myuhc.com logo, and at the top right is the UnitedHealthcare logo. A navigation bar includes links for Site Demo, Contact Us, Feedback, and Login. The main content area is divided into several sections:

- Site Login:** A form with fields for Username and Password, a Login button, and a link for "Forgot your username or password?". Below this is a "Need a username and password?" section with a "Register Now" button and a note that users must be 13 or older to register. There is also a link for "Selecciones en Español (234k PDF)".
- Information Center:** A central section with a "News" column listing articles like "Coverage When Traveling Internationally" and "Important Notice on Payment of Out-of-Network Benefits", and a "Learn More About" column listing topics like "United-Health Premium® Physicians & Facilities" and "Health Insurance for those not covered by employer".
- Links and Tools:** A sidebar on the right with links such as "Find Physician, Laboratory or Facility", "Búsqueda de Médicos", "Pharmacy Information", "Find a Form", "Find Mental Health Clinician", and "Estimate Health Plan Costs".
- Common Questions:** A sidebar on the right with questions like "What browsers are supported?", "What are the benefits of registering and having a username and password?", "How do I register?", "What if I don't have my ID card?", and "What accreditations and certifications has UnitedHealthcare received?".
- Related Web Sites:** A sidebar on the right with links for "African American Health", "Source4Women", and "Other Languages" (Español, 中文, 한국어, Tiếng Việt).

Welcome to the next generation of health care.

Introducing myHealthcare Cost Estimator.

In the ever-changing world of health care, **myHealthcare Cost Estimator** is changing the way you access personalized information for the better. This online tool provides more validated data than any other estimator of its kind. That's because the estimates used are based on available fee schedules or contracted rates, and when fee schedules/contracted rates are not available, estimates are based on claims averages for the particular provider. The information is also personalized to calculate estimated out-of-pocket expenses based on your plan and current benefit status. Plus, it's fully integrated with customer service and clinical support so you have easy access to a wide range of resources.

When you have the ability to access customizable resources, you have the knowledge to better understand your choices and be in greater control of your health care.

Get started in four easy steps.

It's quick and easy to start using **myHealthcare Cost Estimator**. After all, the sooner you get started, the sooner you can help take control of your personalized health plan. And this is just the beginning. Currently the tool is available in over 45 markets, featuring in-depth information on over 100 procedures — with more to be added.¹

Step 1: Visit myuhc.com. If you have not registered, you'll need your member health plan ID number to get started.

Step 2: Log in to your personal member portal and click on the "Estimate Health Care Costs" tab on the right.

Step 3: Enter the ZIP code where you are seeking treatment.

Step 4: Enter a treatment or condition to get started.

Know the 4 Ps when shopping for health care.

myHealthcare Cost Estimator provides you with a wealth of information before you go to the doctor. Now, searching for personalized health care information is as easy as any online shopping experience.

1 PROCEDURE

Learn more about a procedure and compare treatment options.

2 PROVIDER

Select a quality provider for a procedure.

3 PRICE

Quickly estimate out-of-pocket costs for specific procedures.

4 PLACE

Locate providers based on geographic search criteria, view maps and print directions.

4P

The screenshot displays the UnitedHealthcare myHealthcare Cost Estimator interface. At the top, the user's care estimate for 'Knee MRI' is shown as \$290. Below this, a search bar is populated with 'Knee MRI'. The search results show a list of facilities with estimated costs ranging from \$465 to \$649. One facility, 'Central Hospital', is highlighted with a detailed view showing its address, phone number, and a map. The interface is annotated with four numbered steps: 1. Procedure (Knee MRI), 2. Provider (Central Hospital), 3. Price (\$465 - \$649), and 4. Place (Map of Central Hospital).

Know your procedure.

4
PROCEDURE
PROVIDER
PRICE
PLACE

Learn about your procedure and compare treatment options.

myHealthcare Cost Estimator can help educate you on your procedure and inform you of alternative treatment options that may be more economical, with no compromise in quality.

- Research your condition to learn about your procedure and treatment options
- Follow a **Care Path** to understand your procedure options step by step
- Know what questions to ask the doctor, what to expect and how to prepare
- Explore in-depth information on over 100 procedures, with more to be added

Take charge of your care with a Care Path.

A **Care Path** is a planned treatment program that may consist of one or more health services that may span any length of time depending on the health condition being treated. Once you establish a **Care Path** on **myHealthcare Cost Estimator**, you can track your progress from the first consult to the last follow-up. It's easy to get started.

The screenshot displays the myHealthcare Cost Estimator interface. At the top, it shows the UnitedHealthcare logo and navigation links. The main search area indicates the user searched for "Knee MRI". Below this, three care paths are listed:

- Knee MRI:** Average Duration of Treatment and Recovery: 1 Day; Average In-Network Total Cost: \$649; Estimated Out-of-Pocket Cost: \$290.
- Knee CT Scan:** Average Duration of Treatment and Recovery: 1 Day; Average In-Network Total Cost: \$142; Estimated Out-of-Pocket Cost: \$142.
- Knee X-Ray:** Average Duration of Treatment and Recovery: 1 Day; Average In-Network Total Cost: \$52; Estimated Out-of-Pocket Cost: \$52.

Each care path includes a "Choose This Care Path" button and detailed information sections such as "What is it?", "What Do I Need to Know?", and "Risks, Benefits, and More Information".

- 1) Log on to myuhc.com, then click on the “Estimate Health Care costs” tab on the right for **myHealthcare Cost Estimator**.
- 2) Answer a few short questions to establish your **Care Path**.
- 3) **Care Path** technology will track appointments, tests and follow-up care throughout treatment.

Know your provider.

4 P PROCEDURE PROVIDER PRICE PLACE

myHealthcare Cost Estimator can help you personalize your search for a provider.

- Research available providers that specialize in your procedure
- See the quality and efficiency designations of participating providers based on the UnitedHealth Premium® designation program

Physicians are evaluated across 21 specialties, including family practice, internal medicine, pediatrics, cardiology and orthopaedics. Those who meet quality and cost efficiency standards receive two stars and those who meet quality standards receive one star. Facilities are evaluated for cardiac, total joint and spine, neonatology, congenital heart disease and infertility. Those that meet quality standards receive up to three stars and will be recognized as “higher efficiency,” “average efficiency” or “lower efficiency” in addition to their quality designation.

It isn't always easy to find a doctor who is right for you. UnitedHealth Premium provides simple tools that can help you make more confident decisions.

The program recognizes physicians and facilities that meet national industry standards for quality and local market benchmarks for cost efficiency.

The screenshot displays the myHealthcare Cost Estimator interface. At the top, it shows the UnitedHealthcare logo and navigation links. The main heading is "myHealthcare Cost Estimator" with sub-links for "Cost Estimator", "What is myHealthcare Cost Estimator?", and "How it Works". Below this, a "Care Estimate: Cardiovascular Stress Test" is shown with a "Your Out-of-Pocket" cost of \$173 and an "In-Network Cost" of \$465. The main section is titled "Compare Physicians: Office Visit" and lists five physicians with their respective costs and quality designations.

Physician	Quality & Cost Efficiency	Specialty	Compared to Local Average	Total Cost	Out-of-Pocket	Distance	Gender	Affiliated Facilities
Deborah Wilson, M.D.	★★	Cardiologist	Below Average Cost	\$125	\$105	.75 miles	Female	Central Hospital, ABC Clinic, Highpoint Clinic, United Hospital
Elizabeth Anderson...	★★	Cardiologist	Below Average Cost	\$148	\$110	.75 miles	Female	United Hospital
Joseph Petrosin, M.D.	★ (Not Enough Data)	General Practice	Meets Average Cost	\$177	\$115	1.0 miles	Male	Manhattan Hospital
Andrew Smith, M.D.	★ (Not Enough Data)	Cardiologist	Above Average Cost	\$227	\$125	1.25 miles	Male	ABC Clinic
Leonard Howard, M.D.	★ (Not Enough Data)	Cardiologist	Above Average Cost	\$384	\$157	5.6 miles	Male	Highpoint Clinic

Know your price.

4 P PROCEDURE PROVIDER PRICE PLACE

Easily estimate out-of-pocket costs for your procedure based on your specific health plan.

Access your personalized resources to quickly see your share of the cost based on your individual plan details. When it comes to your health, price isn't everything, but it is an important factor. That's why **myHealthcare Cost Estimator** is such a useful tool.

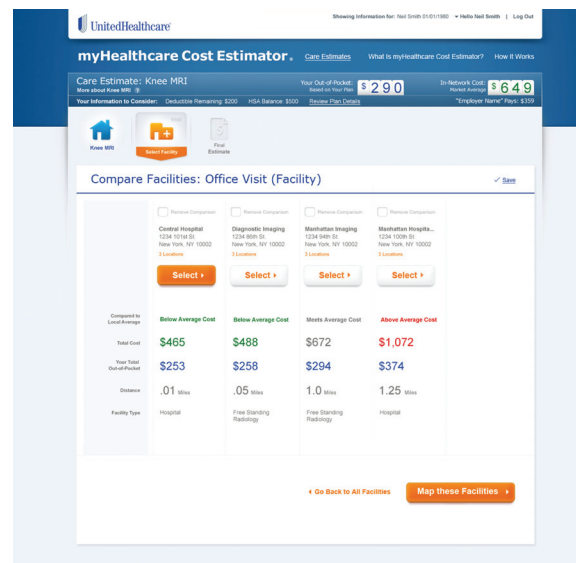
- Compare estimated prices of treatment options
- Discover whether prices are at, below or above market average
- Evaluate opportunities to reduce out-of-pocket costs

Knowing your price helps you plan ahead.

With **myHealthcare Cost Estimator** you'll see the average estimate for any **Care Path** you choose, based on data collected from physicians, health care practitioners and hospitals in your geographic location. You can even personalize an estimate by selecting your preferred physician and facility. And because your health benefits information is integrated, you can easily understand what your member out-of-pocket costs would be.

myHealthcare Cost Estimator makes it easy to evaluate prices in your area.

- Green means the cost is below the local average
- Gray means the cost meets local averages
- Red means the cost is above average



Know the place.

4 P

PROCEDURE
PROVIDER
PRICE
PLACE

Find a provider whose location suits you.

When searching for a quality provider, it's helpful to know if their office is in a location that works for you. Search for locations in over 45 markets — with more to be added.

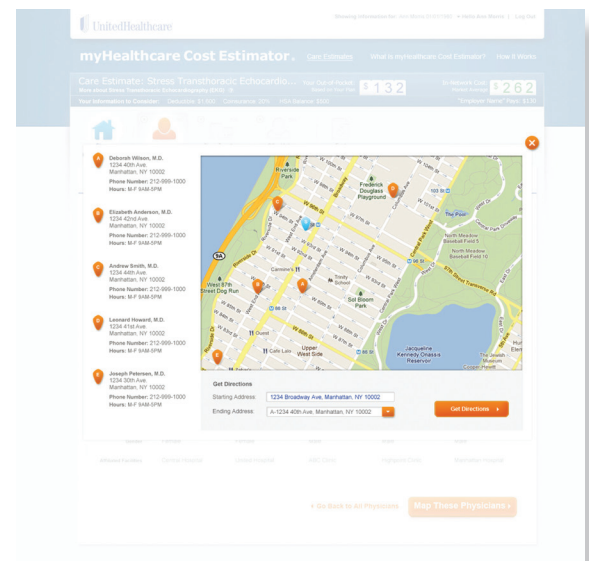
- Locate providers based on your geographic search criteria
- Find providers near home, close to work, or clustered near other physicians
- Get addresses and directions to the place you select

Getting there is easier than ever.

When choosing a physician and a facility, location can be a deciding factor. With **myHealthcare Cost Estimator**, you can see a map of your particular area and pinpoint all of the appropriate physicians and facilities. So you'll know right away which location is most convenient for you.

The choice is yours.

We provide the cost, quality and location information on physicians in the specialty you need. But ultimately the choice is yours when it comes to selecting the provider, procedure and place you think will deliver the quality of care you want.



Take charge. Know more.

Be in the know. Making health care more accessible and transparent, so you can make more informed health care choices.

From your first doctor appointment to your last follow-up — **myHealthcare Cost Estimator** brings important information together for you in one place at one time. No more guesswork. With this online tool, finding the right health care for you is easy.

With its simple design, **myHealthcare Cost Estimator** provides you with access to transparent cost and quality information. This helps you make more informed decisions about your care. Simply type your preferences into the online tool. You'll quickly find an array of options that are personalized just for you so you can make decisions that fit your life, your budget, and most of all your health.

Start using **myHealthcare Cost Estimator** today. Currently the tool is available in over 45 markets and features in-depth information on over 100 procedures — with more to be added. After all, when you take charge, you'll know more about how to make the most of your health plan.

Visit myuhc.com to get started with **myHealthcare Cost Estimator**.



¹Depending on the ZIP code in which you live and/or work, you will have access to either our new online tool, myHealthcare Cost Estimator, or the current Treatment Cost Estimator tool.

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All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either 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.