

Take
charge.
Know
more.



myHealthcare Cost Estimator

Employer guide

The next generation in more personalized health care for your employees.



Say yes to know.

Where are your employees getting answers to their health care questions?

Your employees have a lot of questions. But where are they getting their answers? Family? Friends? Colleagues? When your employees seek advice from non-professionals, they're leaving their health care decisions to chance. And chances are, they're making costly choices.

At UnitedHealthcare, we're changing the way you and your employees look at health care — for the better — with **myHealthcare Cost Estimator**, an online resource for information available at no additional cost to UnitedHealthcare members. Conveniently located on myuhc.com,[®] this online tool provides more validated data than any other estimator of its kind. It uses estimates 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 employees' 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.

After they register at myuhc.com, your employees can enter a few keywords in the online tool to quickly access customized information that will help them know the 4 Ps — procedure, provider, price and place. Your employees can find personalized information, allowing them to know before they go see a doctor. Now, searching for health care information is as easy as any online shopping experience. After all, when your employees have access to greater knowledge, they may find new ways to improve their health and increase their savings.

The screenshot shows the myHealthcare Cost Estimator website. At the top, it displays the UnitedHealthcare logo and user information for Neil Smith. The main heading is "myHealthcare Cost Estimator" with navigation links for "Care Estimates", "What is myHealthcare Cost Estimator?", and "How It Works". Below this is a large section titled "Get Your Answers Here" with a sub-heading "myHealthcare Cost Estimator pulls together all the information you need to make an informed choice about where to receive care based on cost and quality information - personalized for you." A central image shows a laptop displaying the estimator tool interface. Below the main heading, there are links for "What Is myHealthcare Cost Estimator?" and "How It Works". A navigation bar includes "See My Benefits", "New Search", "Saved Searches", "Help", and "Hide". The page content is divided into two columns: "Health Insurance Information: Medical With HSA" and "Individual Responsibility". The "Individual Responsibility" section shows a "Paid Year-to-Date" amount of \$1,400, with a "Year-to-Date Spending" bar chart. Below this, it shows "Health Account Balances" with a "Choice HSA: Available Balance: \$500". A "Tell Me More" button is located at the bottom left of the content area. A footer message says "Welcome! Enter your search criteria above to get started."

Know more than before.

Here are a few of the questions your employees are asking. And how **myHealthcare Cost Estimator** can help them find answers.

Where do I find a specialist?

Search for specialists and, where available, view ratings based on the UnitedHealth Premium® program. This exclusive designation program evaluates and recognizes doctors who meet national industry standards for quality and local market benchmarks for cost efficiency, ranking those who meet both criteria with a maximum of two stars.

How should I prepare for my upcoming procedure?

Access information on treatment options, questions for the doctor and preparation tips.

What's the difference between an MRI and a CT scan?

Find out if alternative treatments are available and might be economical.

Why does one MRI cost \$650 and another cost \$3,000?

Discover how the same procedure performed in different facilities can vary in cost.

Know the 4 Ps when shopping for health care.

myHealthcare Cost Estimator provides your employees with a wealth of information before they go to the doctor.

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.

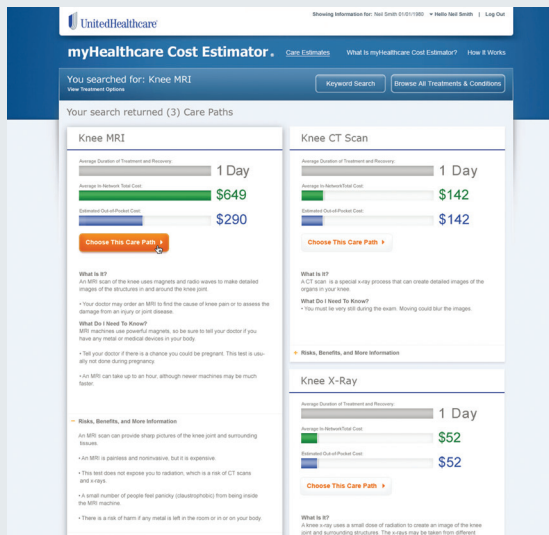
4P

The screenshot displays the myHealthcare Cost Estimator interface. At the top, it shows the UnitedHealthcare logo and navigation links. The main content area is titled "myHealthcare Cost Estimator" and features a search bar with "Knee MRI" entered. Below the search bar, there are filters for "Location" and "Insurance Plan". The search results show a list of facilities, with "Central Hospital" highlighted. The facility details for Central Hospital include its address, phone number, and a table of estimated costs for different insurance plans. The table shows costs ranging from \$649 to \$253. A map of the facility is also visible at the bottom of the page.

Insurance Plan	Estimated Cost
Local Coverage	\$649
This Facility	\$465
Standard New Plan	\$212
Your Out-of-Pocket	\$253

Know your procedure.

When a procedure is recommended, it's important for your employees to have the tools they need to educate themselves. **myHealthcare Cost Estimator** provides them with a 360° understanding of select procedures, plus other options that may provide a similar result.

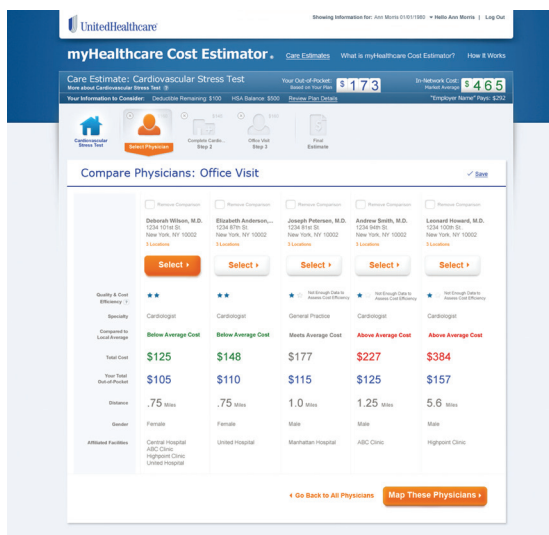


myHealthcare Cost Estimator helps your employees:

- Research a condition to learn about potential procedures and treatments
- Follow a **Care Path** featuring a step-by-step explanation of a procedure
- Know what questions to ask the doctor, what to expect and how to prepare
- Explore in-depth information on more than 100 procedures, with more to be added

Know your provider.

When looking for a provider, your employees can seek information from **myHealthcare Cost Estimator**, featuring, where available, the exclusive UnitedHealth Premium program. Providers earn ratings of up to two stars if they meet national industry quality guidelines and local market cost-efficiency benchmarks.



myHealthcare Cost Estimator helps your employees:

- Research available providers for specific procedures
- Where available, see the quality and efficiency measures of participating providers based on the UnitedHealth Premium program

Know your price.

When your employees understand the costs behind the care, they have the knowledge to make smart choices for themselves, which may lead to added savings for you. This online tool delivers personalized information based on your employees' own health plan. They will clearly see if it makes sense to spend more on a procedure, or if a less-expensive option may be available. Our online **Out-of-Pocket Cost Slider** also shows how the price of a procedure will affect their deductible.

The screenshot shows the 'myHealthcare Cost Estimator' interface for a 'Knee MRI' procedure. At the top, it displays the 'Your Out-of-Pocket' cost as \$290 and the 'In-Network Cost' as \$649. Below this, there are navigation icons for 'Home MRI', 'Find Facility', and 'Find Estimate'. The main section is titled 'Compare Facilities: Office Visit (Facility)'. It lists four facilities: Central Hospital, Diagnostic Imaging, Manhattan Imaging, and Manhattan Hospital. Each facility has a 'Select' button. Below the facility list, there is a table comparing costs to the local average. The table has four columns: 'Below Average Cost', 'Below Average Cost', 'Meets Average Cost', and 'Above Average Cost'. The 'Total Cost' for each facility is: \$465, \$488, \$672, and \$1,072 respectively. The 'Your Total Out-of-Pocket' cost for each facility is: \$253, \$258, \$294, and \$374. The 'Distance' for each facility is: .01 miles, .05 miles, 1.0 miles, and 1.25 miles. The 'Facility Type' for each facility is: Hospital, Free Standing Radiology, Free Standing Radiology, and Hospital. At the bottom, there are buttons for 'Go Back to All Facilities' and 'Map these Facilities'.

myHealthcare Cost Estimator helps your employees:

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

Know the place.¹

When searching for participating providers, it's helpful for your employees to know if an office is conveniently located for them. **myHealthcare Cost Estimator** helps them find providers based on their individual criteria.

The screenshot shows the 'myHealthcare Cost Estimator' interface for a 'Stress Thoracic Echocardiogram' procedure. At the top, it displays the 'Your Out-of-Pocket' cost as \$132 and the 'In-Network Cost' as \$262. Below this, there are navigation icons for 'Home MRI', 'Find Facility', and 'Find Estimate'. The main section is titled 'Compare Facilities: Office Visit (Facility)'. It lists five providers: Deborah Wilson, M.D., Elizabeth Anderson, M.D., Andrew Smith, M.D., Leonard Howard, M.D., and Joseph Polesano, M.D. Each provider has a 'Select' button. Below the provider list, there is a map showing the locations of the providers. At the bottom, there is a 'Get Directions' section with a 'Starting Address' of '1234 Broadway Ave, Manhattan, NY 10002' and an 'Ending Address' of 'A, 1234 40th Ave, Manhattan, NY 10002'. There is a 'Get Directions' button. At the bottom, there are buttons for 'Go Back to All Providers' and 'Map these Physicians'.

myHealthcare Cost Estimator helps your employees:

- Locate providers based on geographic search criteria
- Find providers near home, close to work, or clustered around other physicians
- Get addresses and directions to selected locations

Improving health and increasing savings.

UnitedHealthcare will engage with your employees throughout the course of the year. We've learned that the more information and resources we provide them, the better they'll understand the breadth and depth of their benefits. When your employees know more, they may improve their health and increase their savings without compromising the quality of their care.

UnitedHealthcare offers a full range of opportunities to communicate the personalized benefits of myHealthcare Cost Estimator. This helpful information will be delivered in these focused ways:

1 Direct-to-member messaging through traditional channels.

- myuhc.com messages
- myuhc.com message centers
- Member newsletters
- Select collateral in a variety of print and electronic formats

2 Tools for employers like you that encourage regular communication with your employees through your company's existing channels.

- Online toolkit
- Posters to put up around your office
- Brochures and flyers to distribute
- Prerecorded and standard presentations

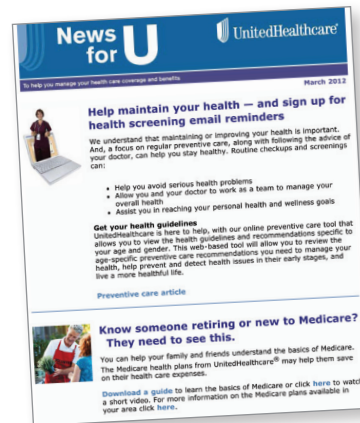
The above materials are available in the online toolkit through the Communication Resource Center at uhctools.com/myHCE.

Help your employees be in the know.



Here are just a few of the ways we will be introducing your employees to and educating them about **myHealthcare Cost Estimator** and other valuable health plan benefits.

Examples of direct-to-member communications.

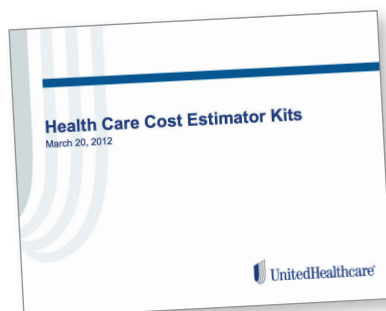


Email

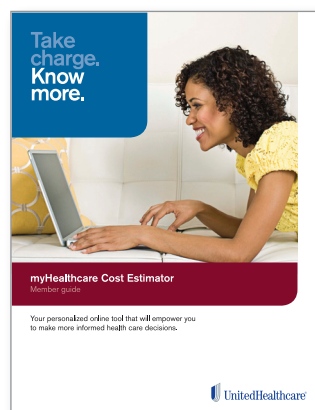


Newsletters

Examples of employer communications available at uhctools.com/myHCE.



Presentations



Brochures



Posters

Take charge. Know more.

We are committed
to helping your employees improve their health.

Through the power of innovative thinking, UnitedHealthcare provides you and your employees with the resources to be more in control of their health care.

That's why we're focused on helping your employees maximize the value of their health plan, which in turn can benefit your company. Our latest innovation, **myHealthcare Cost Estimator**, allows them to take control of their health care decisions. It's an extraordinary resource that opens up a whole new world of care and is designed to empower your employees to take control of their health more than ever before.

We strongly believe a well-informed health care consumer is an empowered one. And we are committed to expanding **myHealthcare Cost Estimator** throughout the year. Currently the tool is available in more than 45 markets, featuring in-depth information on more than 100 procedures — with more to be added.

For more information, visit uhctogether.com/myHCE4 or contact your broker, consultant or UnitedHealthcare representative today.



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.