



# U.S. Networks and Administrative Services Welcome Guide

# Experience quality in health care services.

**While you cannot predict the future, you can be better prepared for whatever may come your way with regard to your health. Your WellAway health care program is designed to give you the confidence and support needed to help you stay healthy.**

Your WellAway plan provides access to the right people and resources to support your health-related needs during your assignment in the U.S. Your WellAway plan, through its relationship with UnitedHealthcare Global, provides access to the largest proprietary network of providers in the U.S. UnitedHealthcare has a network of more than 67,000 national and independent retail pharmacies. All major national U.S. chains participate in the UnitedHealthcare pharmacy network, as well as most regional chains and key local independent pharmacies.

In an effort to continuously expand its network, UnitedHealthcare regularly evaluates network relationships to enhance the network's quality, convenience and affordability adding an average of 5,000 new physicians and 50 new hospitals each year. UnitedHealthcare's large and stable network is accessible to 98 percent of the U.S. population and is united under one convenient, administrative system.

The benefit plan is designed to provide you with access to quality providers and facilities for your unique needs.

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**Get Started**



# Welcome. Lets get started.

## Helping you navigate



Through your WellAway benefit plan, you have access to the UnitedHealthcare Options PPO Network. The UnitedHealthcare Global team is glad you are here and is committed to making your health care experience in the United States a positive one.

UnitedHealthcare Global is committed to providing an exceptional experience to WellAway and its members. Our team of health care experts is dedicated to helping our client's members successfully navigate the complex U.S. health care system.

Through a consultative approach, UnitedHealthcare Global creates **flexible health care solutions that provide affordable, quality health care services**. Our team immerses itself into our customers' business and culture in order to best develop solutions that are customized to meet the unique needs of your WellAway plan.

## Things to Know

- **Contact UnitedHealthcare** if you have a medical, travel or security issue. If you are experiencing a medical emergency, immediately visit the nearest hospital or doctor and then contact the UnitedHealthcare Global Customer Care Center. You do not need to contact UnitedHealthcare Global first in the event of an emergency.
- **If you need assistance**, UnitedHealthcare Global's multilingual Customer Care Center is here to provide you with support, and our Clinical Services Team will monitor your inpatient care when necessary.

### UnitedHealth Group Incorporated

is a diversified health and well-being company headquartered in the United States, providing health care coverage and benefits services through UnitedHealthcare, and information and technology-enabled services through Optum. The company's mission is to help people live healthier lives and help make the health system work better for everyone. The work of UnitedHealth Group is aligned around basic values: integrity, compassion, relationships, innovation and performance.

**UnitedHealthcare** is dedicated to simplifying the health care experience, meeting consumer health and wellness needs, and sustaining trusted relationships with care providers. The company provides global health care benefits, serving individuals, employers, and Medicare and Medicaid beneficiaries.

**UnitedHealthcare Global** is dedicated to protecting the health, well-being and safety of global populations and workforces. UnitedHealthcare Global serves individuals with health care benefit plans, services and medical delivery. The company improves health care for those they serve by applying UnitedHealth Group enterprise capabilities in local market settings. As a result, UnitedHealthcare Global advances local health care access, affordability and outcomes.

## Proprietary network access to quality care in the U.S.



Your WellAway health care program is designed to give you the confidence and support you need to help you stay healthy. By using UnitedHealthcare's medical network, you will have access to quality health care resources to support all of your health-related needs during your stay in the U.S.

Whether you are feeling unwell or simply want to improve or maintain your health, it's easy to find the right provider for what you need.

### Connect to a world of care:

The UnitedHealthcare Global web portal provides you with access to tools and resources to help you find the support that's right for you.

### Choose from one of the largest provider networks in the U.S., including:

- **Urgent Care**
- **Physicians & other health care providers**
- **Hospitals**
- **Convenience Care Centers**



### Minimize upfront payments

When you select a provider from the extensive UnitedHealthcare network, your health care bills will go directly to UnitedHealthcare Global, and not straight to you.

In the event that you find yourself in need of care from a non-network provider, please contact **1-844-251-8341**. In most cases we can arrange a direct payment for you.

## UnitedHealth Premium<sup>®</sup> Designation Program



### Evaluated providers. Informed choices.

With a wide network of providers, knowing where to get quality care that's designed to be affordable can be a challenge. You need easy-to-use tools that help you navigate the system and make more informed health care decisions. From finding a doctor to evaluating treatment options and understanding how to influence the cost of care, everyone could use some help.

The UnitedHealth Premium<sup>®</sup> program has over 10 years of addressing variation in the cost and quality of health care. It is one of the longest running physician quality and cost-efficiency designation programs in the industry, and we continue to enhance the program to deliver value for all stakeholders.

The program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-efficient providers. It's easy to find a UnitedHealth Premium Care Physician when you visit [us1.welcometouhc.com/](https://us1.welcometouhc.com/) and click **Find a Doctor**. Choose smart. Look for the blue hearts.

### Choose quality, cost-efficient health care.

UnitedHealthcare has long recognized the direct relationship between health care quality and successful outcomes.

When doctors practice evidence-based medicine and follow medical society and national industry standards, there are likely to be fewer complications and repeat procedures.

Empowering our members with the information you need to help you make more informed choices just makes sense. The UnitedHealth Premium program is available to you as a member, at no additional cost, and is fully integrated into customer service, clinical and online member experiences.

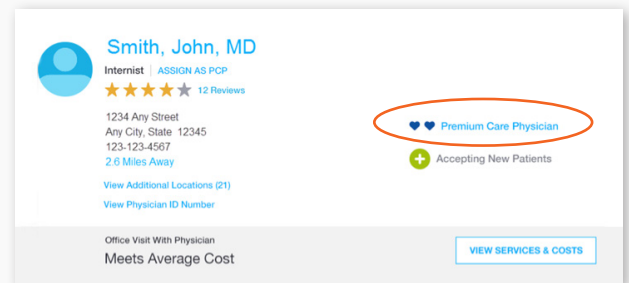
Poor quality care can lead to higher complication and surgical repeat rates, unnecessary hospitalizations and longer hospital stays. One of the ways you can help get healthier and stay that way is by having access to physicians who have been recognized for providing quality and cost-efficient care. UnitedHealthcare helps deliver access to the resources and personal support you may need when choosing the right care. Easy-to-use tools can help you:

- **Find a doctor who meets quality and cost-efficiency guidelines**
- **Estimate the costs of specific services ahead of time**
- **Discuss treatment options with a physician**
- **Manage claims**

## Make informed health care decisions.

The Premium designation can help you review your options and make more informed decisions when choosing a doctor.

Here's how it looks on [us1.welcometouhc.com/](https://us1.welcometouhc.com/).



### UnitedHealth Premium symbols look like this:



#### Premium Care Physician.

The physician meets the UnitedHealth Premium program quality and cost-efficient care criteria.



#### Quality Care Physician.

The physician meets the UnitedHealth Premium program quality care criteria but does not meet the program's cost-efficient care criteria or is not evaluated for cost-efficient care.



#### Not Evaluated for Premium Care.

The physician's specialty is not evaluated in the UnitedHealth Premium program, the physician does not have enough claims data for program evaluation or the physician's program evaluation is in process.



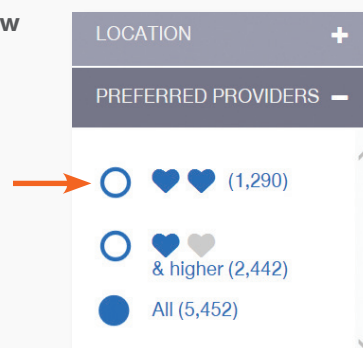
#### Does Not Meet Premium Quality Criteria.

The physician does not meet the UnitedHealth Premium program quality criteria so the physician is not eligible for a Premium designation.

## Preferred providers search capability.

The Premium Care Physician blue hearts symbol can help you find doctors who have been recognized for providing value. These physicians have met the UnitedHealth Premium program criteria for providing quality and cost-efficient care.

Select type of preferred provider to view on [us1.welcometouhc.com/](https://us1.welcometouhc.com/).



## Benefit from rigorous quality and cost-efficiency measurements.

The UnitedHealth Premium program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help locate quality and cost-efficient providers. Currently, the program is available in 169 markets across 44 states.

We use clinical information from health care claims to measure how physicians comply with evidence-based guidelines for quality and local market benchmarks for cost efficiency.

Quality guidelines were developed using evidence-based standardized measures. Cost efficiency is based on local market and specialty-specific benchmarks.

## Transplant Centers of Excellence (COE)



When you are facing serious illnesses, you want to have access to quality care.<sup>1</sup> That's why for conditions where protocols and technology are changing rapidly, UnitedHealthcare Global, through its affiliate Optum, Inc., has a process to identify appropriate and efficient available care. In fact, Optum has been identifying and evaluating the leading hospitals and treatment centers nationwide for over two decades. Optum also knows that from a clinical standpoint, there is a difference in quality and efficiency of care, both in terms of costs and outcomes.

### What the Optum Centers of Excellence means to you:

- **More accurate diagnoses and fewer readmissions and complications**
- **Higher survival rates and better outcomes**
- **Care coordinated and provided by a team of condition experts.**
- **Appropriate level of therapy**

#### Optum qualifies transplant providers at the program level, including:

- Kidney
- Heart
- Bone marrow/stem cell

1. The Clinical Sciences Institute, developed by Optum, collaborates with the field's top clinicians and doctors to develop the criteria to evaluate centers for clinical excellence and is accredited by the National Committee for Quality Assurance (NCQA).



## Where to go for care



## Helping you choose the care that is right for you.

Quality treatment in the U.S. is often achieved by going to the appropriate provider based on the condition you're experiencing. For non-life-threatening injuries or illnesses requiring immediate care when your doctor is not available, you can use emergency room alternatives below.

Visit the online consumer portal, [us1.welcometouhc.com/](https://us1.welcometouhc.com/) to find a doctor or facility near your area that meets your needs.



**If you need immediate treatment for a serious injury or critical condition while in the U.S., dial 911.**

Care Center	Why would I use this care center?	What type of care do they provide?*	What are the time considerations?
<b>Doctor's Office</b>	You need routine care or treatment for a current health issue. Your primary doctor knows you and your health history, can access your medical records, provide preventive and routine care, manage your medications and refer you to a specialist, if necessary.	<ul style="list-style-type: none"> <li>• Routine checkups</li> <li>• Immunizations</li> <li>• Preventive services</li> <li>• General Health Management</li> </ul>	<ul style="list-style-type: none"> <li>• Normally requires an appointment</li> <li>• Little wait time with scheduled appointment</li> </ul>
<b>Convenience Care Clinic</b>	You can't get to your doctor's office, but your condition is not urgent or an emergency. Convenience care clinics are often located in malls or retail stores offering services for minor health conditions. Staffed by nurse practitioners and physician assistants.	<ul style="list-style-type: none"> <li>• Common infections (e.g. strep throat)</li> <li>• Minor skin conditions (e.g. poison ivy)</li> <li>• Flu shots</li> <li>• Pregnancy tests</li> <li>• Minor cuts</li> <li>• Ear aches</li> </ul>	<ul style="list-style-type: none"> <li>• Walk-in patients welcome with no appointments necessary, but wait time can vary</li> </ul>
<b>Urgent Care Center</b>	You may need care quickly, but it is not an emergency, and your primary physician may not be available. Urgent care centers offer treatment for non-life threatening injuries or illnesses. Staffed by physicians.	<ul style="list-style-type: none"> <li>• Sprains</li> <li>• Strains</li> <li>• Minor broken bones (e.g. finger)</li> <li>• Minor infections</li> <li>• Minor burns</li> </ul>	<ul style="list-style-type: none"> <li>• Walk-in patients welcome, but waiting periods may be longer as patients with more urgent needs will be treated first</li> </ul>
<b>Emergency Room</b>	You need immediate treatment of a very serious or critical condition. The ER is for treatment of life-threatening or very serious conditions that require immediate medical attention. Do not ignore the emergency. If a situation seems life-threatening, take action. Call 911 or your local emergency number right away.	<ul style="list-style-type: none"> <li>• Heavy bleeding</li> <li>• Large open wounds</li> <li>• Sudden change in vision</li> <li>• Chest pain</li> <li>• Sudden weakness or trouble talking</li> <li>• Major burns</li> <li>• Spinal injuries</li> <li>• Severe head injury</li> <li>• Difficulty breathing</li> <li>• Major fractures</li> </ul>	<ul style="list-style-type: none"> <li>• Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first</li> </ul>

\* This is a sample list of services and may not be all-inclusive. Health benefits and insurance coverage are administered by UnitedHealthcare Global. Network access and certain administrative services are provided by United HealthCare Services, Inc. and/or its affiliates.



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## **Choosing the Right Care**

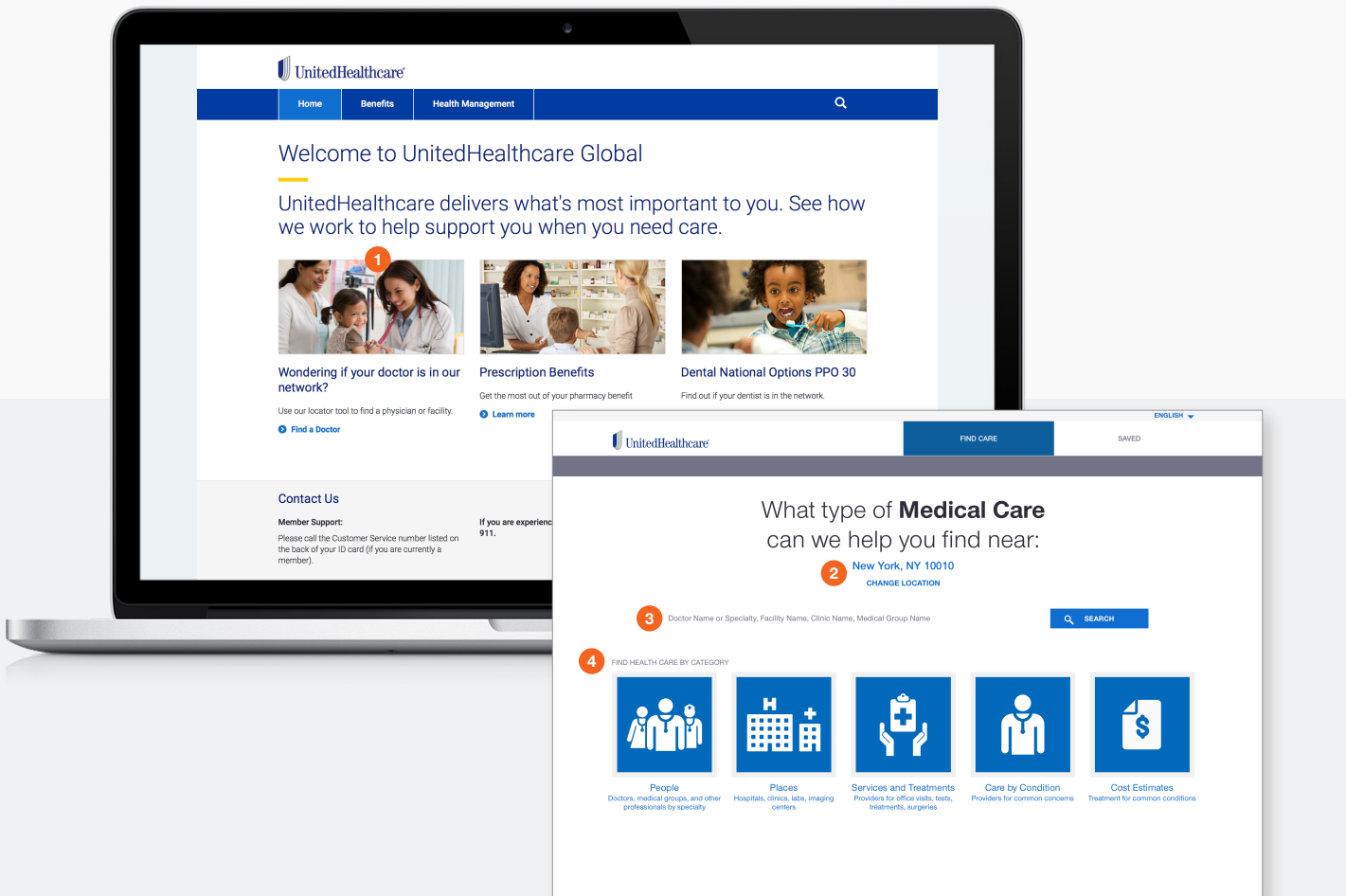
# Find a doctor near you



One of the most important things to do when you arrive in the United States is to choose the doctor(s) that you will be visiting during your stay here.

To find a doctor near you, access the [us1.welcometouhc.com/](https://us1.welcometouhc.com/) web portal.

1. From the homepage, **select “Find a Doctor”**
2. **Search for health care providers** near your location
3. **Search for specific doctors, specialties or facilities** by typing them in the search engine.
4. **Find health care by category** by clicking on People, Places, Tests and Imaging, Services and Treatments or Care by Condition.





## Make the most of your doctor visits



### When you visit a doctor's office for routine care or treatment for a health issue, the doctor will:

- Assess your health history
- Review your medical records
- Provide preventive and routine care
- Manage your medications
- Refer you to a specialist, if necessary.

### Before you visit the doctor, know the following information:

- Office contact information
- Procedure for making appointments
- What necessary documents are required
- Is pre-authorization required by your WellAway plan?
- Special needs
- Prescriptions

### Health care providers who are in the UnitedHealthcare network have agreed to charge lower prices, which helps lower your health care costs.

When you visit your doctor, hospital or other health care provider, remember to show them your UnitedHealthcare Options PPO ID card so they know how to bill for the services they are providing you. It is also customary for providers to also request a photo ID for identification along with your medical ID card.

## Office Visit Procedure

- 1 Connect to [us1.welcometouhc.com/](https://us1.welcometouhc.com/) to find a participating provider
- 2 When you make the appointment, indicate that you have access to the UnitedHealthcare Options PPO network
- 3 At the appointment, present your ID card so that the provider may confirm your eligibility and benefits with UnitedHealthcare Global by calling **1-844-251-8341**
- 4 UnitedHealthcare Global will confirm your eligibility and benefits with the provider

## What to expect if you are admitted to a hospital



There may come a time when you need to be admitted to a hospital. Hospitals can be confusing and somewhat frightening for someone who's not familiar with how they work.

### Items to bring to an emergency room (ER) or hospital:

- Your UnitedHealthcare Options PPO ID card
- Identification and emergency contacts
- List of all allergies to medicine, including a description of the reaction
- List of all current medications (name, strength, frequency) and treatments you're taking (including over-the-counter medications such as Tylenol<sup>®\*</sup>, vitamins, herbal remedies, and any other items such as energy enhancers). If you do not have a list, place all of the medication bottles in a bag and bring them to the ER.
- List of all medical conditions (such as diabetes, hypertension, peripheral vascular disease, etc.)
- List of all surgeries (including minor or elective plastic surgery)
- Have available the name(s) and contact information of your primary care physician and the specialists that treat you in the U.S.

## Questions to ask when you are discharged

### Make sure the case manager addresses the following issues when discharged:

- Home care: Will you need home nursing care or other arrangements?
- Therapy treatments: Where will you go to receive your rehabilitation plan?
- Medications: What new medication will you need to take, and for how long?
- Does your WellAway plan cover it, need a pre-authorization and, if not, what will the cost be?
- Are there alternative medications if the cost is beyond your ability to pay?
- Do the medications have side effects?
- Will they interact with any medications you currently are on?
- Back to work: When can you return to work or resume your regular activities?
- Are there limitations to what you can do at work or at home?
- Your doctor should provide a note for your employer/plan sponsor regarding any restrictions, other instructions from your doctor or the hospital physician

*(cont.)*

## Questions to ask when you are discharged



(cont.)

- Follow-up: Which health care provider do you follow up with and when?
- On what date is your follow-up visit scheduled?
- If you are responsible of scheduling your own follow-up, who do you call?
- What are the phone numbers?
- Where do you go for follow-up?

### Discharge planning:

Your case manager works with your physician, nurse, and you to determine how long you will stay in the hospital.

## Elective or emergent hospital care

### In general, there are two major types of hospital admissions:

**Elective** – occurs when a doctor requests a bed be reserved for a patient on a specific day. The patient then checks in at the admissions office and does not go to the emergency department. Instead, the patient is taken to an assigned room where he/she will stay throughout their time at the hospital.

**Emergent** – usually happens when a patient seen in the emergency department is subsequently admitted to the hospital.

#### What to expect when using a UnitedHealthcare in-network provider:

Typically **no Up-Front** payment\* – Direct Settlement Service is typically available when you show your UnitedHealthcare Options PPO ID card.

**What to expect when using an out-of-network provider:** You may have to **pay Up-Front** for medical services prior to treatment even if you show your UnitedHealthcare Options PPO ID card.

\*If benefit limits apply, you will have to pay the difference between the invoice amount and the amount covered by your WellAway plan contract directly to the provider.



## Procedures for hospital care



### Pre-planned Treatment (Elective Hospitalization)

#### You have chosen the hospital.

- 1 Contact UnitedHealthcare Global's Customer Care Center or ask the provider to call UnitedHealthcare Global at **1-844-251-8341**
- 2 UnitedHealthcare Global will gather all information pertaining to your hospitalization to obtain pre-authorization
- 3 UnitedHealthcare Global will confirm your eligibility and benefits with the provider

#### OR

#### You have **NOT** chosen the hospital.

- 1 Connect to **us1.welcometouhc.com/** to find a participating provider
- 2 Contact UnitedHealthcare Global's Customer Care center or ask the provider to call UnitedHealthcare Global at **1-844-251-8341**
- 3 UnitedHealthcare Global will gather all information pertaining to your hospitalization to obtain pre-authorization
- 4 UnitedHealthcare Global will confirm your eligibility and benefits with the provider

### In an Emergency (Emergency Hospitalization)

#### You have arrived at the hospital.

- 1 Inform the hospital that your WellAway plan provides access to UnitedHealthcare Options PPO
- 2 Present your UnitedHealthcare Options PPO ID card and photo identification
- 3 Ask the hospital to contact UnitedHealthcare Global at **1-844-251-8341** to confirm your eligibility
- 4 UnitedHealthcare Global will confirm your eligibility and benefits with the provider



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**Reference**

## Common terms used in the U.S. health care system



There are many words and phrases associated with health care in the U.S. Below are definitions for some of the most commonly used phrases.

**Claim:** Information submitted by a provider or covered individual that establishes the specific health services provided to a patient and requests reimbursement to the requestor.

**Coinsurance:** The portion of covered health care costs that the covered individual is typically responsible; usually based on a fixed percentage.

**Copayment:** A cost-sharing arrangement in which a covered individual pays a specified charge for a specific service. The covered individual is usually responsible for payment at the time the health care service is rendered.

**Date of Service:** The date health care services were provided to the covered individual.

**Deductible:** The amount of eligible expenses a covered individual must pay each year out-of-pocket before the plan will make payment for eligible benefits.

**Dependent:** An individual who relies on an enrollee for financial support and/or obtains health coverage through a spouse or parent who is the enrollee.

**Eligibility Date:** The defined date a covered individual becomes eligible for benefits under an existing contract.

**Enrollee:** An individual who is enrolled for coverage under a health plan contract and who is eligible on his/her own behalf (not by virtue of being an eligible dependent) to receive health services provided under the contract. Also known as a subscriber.

**Exclusions:** Specific conditions or circumstances listed in the contract or benefit plan for which the policy or plan will not provide coverage reimbursement.

**Explanation of Benefits (EOB):** The coverage statement sent to covered individuals listing services rendered, amount billed and payment made.

**Facility:** The physical location where health care/services are provided, such as a hospital, clinic, emergency room or ambulatory care center.

**Member:** A person who has been enrolled in a health care delivery system during the reporting period. Members include all people directly enrolled (enrollees/subscribers) and their eligible dependents. Also known as covered person and plan participant.

**Network:** A system of contracted physicians, hospitals and ancillary providers that provides health care to members. In-network care only applies to providers in the U.S.

- **In-network care:** Seeking care from providers who participate in the network typically results in reduced cost sharing and reduced out-of-pocket expenses. Emergency Health Services are always paid as Network Benefits.
- **Out-of-network or non-network care:** Seeking care from providers who do not participate in the network typically results in greater cost sharing and increased out-of-pocket expenses.
- A search feature is available to help you find local network providers at [www.myuhc.com](http://www.myuhc.com) or by calling the telephone number on the reverse side of your Member ID card.

**Provider:** A physician, hospital, group practice, nursing home, pharmacy or any individual or group of individuals that provides a health care service.



# Getting answers beyond this guide



## Find more information online

Visit our web portal, [us1.welcometouhc.com/](http://us1.welcometouhc.com/) to:

- Find an in-network doctor
- Find an in-network pharmacy
- Identify quality and efficiency ratings for specific conditions

## Our UnitedHealthcare Global Customer Care team is available for you 24-hours-a-day, seven-days-a-week.

For assistance with WellAway and provider inquiries in the U.S., please call **1-844-251-8341**.

**Wallet Card:** The wallet card below is a great way to remember what to bring to your doctor’s appointment. Cut it out, fold it in half and keep it with you at all times.

<b>Tips to Help You During Your Medical Visit</b>	<b>Our customer service team is available 24-hours-a-day, seven-days-a-week.</b>
<ul style="list-style-type: none"> <li>• Make sure both you and your dependents have reviewed the benefit materials provided by UnitedHealthcare Global.</li> <li>• Keep your UnitedHealthcare ID card with you at all times and remember to bring it to your doctor’s appointment.</li> <li>• Present your UnitedHealthcare ID card and proper identification to provider staff upon arrival at your appointment.</li> </ul>	<ul style="list-style-type: none"> <li>• For assistance with WellAway and provider inquiries in the U.S., please call 1-844-251-8341.</li> <li>• For eligibility and benefit verification, please call the toll-free number listed on the back of your UnitedHealthcare ID card.</li> </ul>



## Network providers near you



Take the time to fill in the contact details of the health care providers near you. This information is for your reference only and may be helpful during a doctor’s visit or hospital check-in. You do not need to submit this with a claim or for other plan administration tasks.

**When calling new physicians, always check if they participate in the UnitedHealthcare Options PPO network and ask if they are accepting new patients.**

Closest in-network provider	Name	Address	Phone Number
Family Medicine/ General Practitioner			
Obstetrics/ Gynecology			
Pediatrician			
Dentist			
Other Specialist			
Hospital			
Urgent Care			

## Contact us:

Call for prior approval or verification of benefits. Multilingual Customer Care professionals are available to answer your questions. Be sure to have your UnitedHealthcare ID Card and group numbers available when you call.



### PHONE:

#### Outside the U.S. or Canada:

Call the Direct Access Number for the country from which you are calling. Visit <https://www.business.att.com/bt/access.jsp> for a list of direct access codes by country. At the prompt, dial **1-844-251-8341**.

If your country isn't listed, call **1-844-251-8341**.

#### In the U.S. or Canada:

Toll-free **1-844-251-8341**



### ONLINE:

Visit [us1.welcometouhc.com/](https://us1.welcometouhc.com/) to find valuable information to help you manage your health care needs while in the U.S.