



Simple

Health plan benefits you can understand.

City of Baltimore participants Plan Year 2010

What's inside

Low copayments and benefit extras

National and regional networks

Healthy Pregnancy Program

24/7 NurseLineSM

Discounts on fitness clubs, Jenny Craig[®]



Thank you

for considering UnitedHealthcare for your 2010 health coverage. We know it's been a tough year. You need to know the money spent on benefit coverage is giving you what you need. By choosing UnitedHealthcare, you will have **low copayments** and a variety of extra benefits that are easy to understand.

Let's walk through your benefits

Your medical plan choices

Two great plans to choose from - both with low copayments:

UnitedHealthcare POS Plan offers a **national network** and **you do not need a referral**, so you can see any network or non-network physician or specialist.*

Optimum Choice HMO Plan offers a **regional network**, and you designate a **primary care physician** to work on your behalf should you need to see a specialist.

Plus, these and many other extras are part of every plan

24-hour NurseLineSM services

- Help from a registered nurse any time by calling **1-888-887-4114**
- Thousands of recorded health messages
- Live one-to-one Nurse Chats at myuhc.com[®]

Healthy Pregnancy Program

- Support through every stage of pregnancy and delivery
- Help from a registered nurse by phone, 24/7
- **Free pregnancy book and a \$50 gift card**
- To enroll, call **1-800-411-7984** or visit healthy-pregnancy.com



Doctors and hospitals: look for the stars ★★

- Our UnitedHealth Premium[®] Designation program helps you find doctors and hospitals that are selected for quality and cost efficiency
- Visit myuhc.com[®] to search the network directory and look for the "stars" ★★ when choosing doctors and hospitals based on quality and cost efficiency

*Keep in mind that non-network benefits are subject to usual and customary (UCR) limitations.

How to find a doctor

Wondering if your doctor is in our network?

Or, are you looking for a different doctor?

1. Visit myuhc.com/groups/cbalt
2. Click on "Find Physicians and Facilities"
3. Select "Optimum Choice HMO" or "UnitedHealthcare Choice Plus" under "Select Plan"
4. Click on "Search Physicians or Facilities"

You can also narrow your search by geography, gender and languages spoken. It's one of many helpful tools included with your plan.

Generations of Wellness[®] – adding value to your health plan

Generations of Wellness is an initiative, designed to address health issues specific to African Americans.

Visit www.uhcgenerations.com to:

- Read up on managing diabetes, stroke, and nutrition
- Create a personalized Family Health History Tree
- Select a doctor from our African American Physician Directory

Health and Wellness programs

- Learn to eat right, exercise more, stop smoking or just relax
- Test your health knowledge with online quizzes
- Work with an online Health Coach



NurseLine telephone and online help

- Help from a registered nurse any time by calling 1-888-887-4114
- Thousands of recorded messages
- Live one-to-one Nurse Chats at myuhc.com

Connect to your benefit plan - and your health



Whether you are already a UnitedHealthcare member or thinking of becoming one, you can find important information dedicated to the City of Baltimore employees at myuhc.com/groups/cbalt. And once you've enrolled, your main tool for managing your benefit plan is myuhc.com. Simply register online to access your personal plan information and, in just a few clicks, you can search the directory for a network doctor or hospital in your area. You also can see which services are covered and how much you'll pay for any applicable copayments.

More than a dozen ways myuhc.com can help:

Find a doctor

- Search for a doctor or hospital in your area
- Evaluate hospitals on cost, quality and patient safety
- Find a health professional for a specific treatment
- Get driving directions and print a map

Manage your benefits

- Learn details of your coverage
- Check eligibility for various services
- See your current claims
- Check your claims history
- View monthly statements
- See your whole family in one view

Improve your health

- Take a free personal health assessment and get good ideas on how to improve your health
- Read trustworthy, objective health advice
- Use tools, quizzes and calculators on everything from aging well to world travel

Get help with decisions

- See how much treatments or visits will cost ahead of time
- Learn more about health conditions
- Chat with a nurse, live and one-to-one
- Read up on common symptoms and what they might mean

Take advantage of free wellness services

Personalized Health Assessment

- Free, 52-question assessment provides immediate feedback on your health status
- After 15 minutes, you see your personal health needs and “lifestyle score”
- Learn healthy habits and access health improvement sources
- Go to myuhc.com > Health & Wellness > Take a Health Assessment

Free online health quizzes

- Helpful feedback on your progress toward living healthier
- Personal recommendations from an online Health Coach who can help you reach your health goals
- Information to help you prepare for a doctor appointment

Wellness tip sheets

- Log on to myuhc.com and download fact sheets about common health questions
- Choose from asthma, diabetes, heart health, weight loss, cholesterol and allergies

Clear advice on preventive care

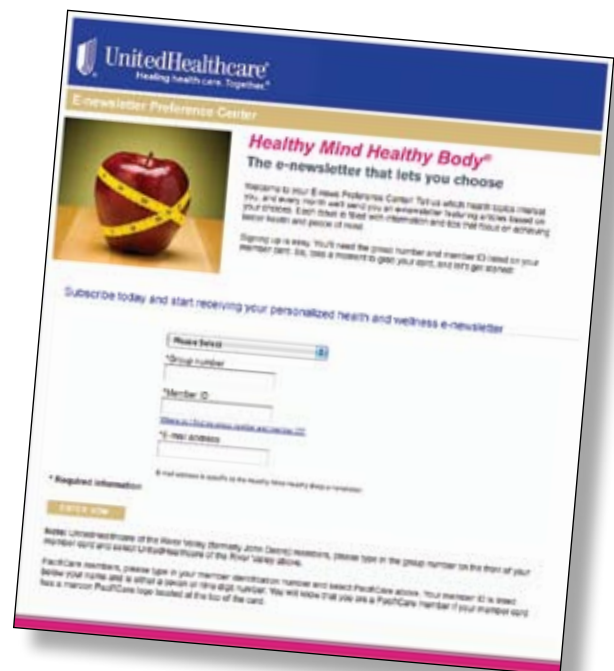
- Get a detailed list of preventive care guidelines so you know how often to see a doctor, when you should have a particular type of screening, when to get vaccinations and more

Your personalized wellness e-newsletter

Healthy Mind Healthy Body[®] is an electronic newsletter filled with the latest health and wellness information - and customized just for you. Available in English or Spanish, *Healthy Mind Healthy Body* covers variety of topics, ranging from asthma to fitness to healthy living and family health.

Sign up at uhc.com/myhealthnews.

Choose the topics you'd like to see, and we'll send them to you by e-mail once a month.



	UnitedHealthcare POS Plan ¹		Optimum Choice HMO*
	Network	Non-Network**	
Annual Deductible	None		None
Lifetime Maximum	\$2,000,000		None
Physician Office Visits			
Primary Care Physician	\$5 copayment per visit	\$5 copayment per visit 100% allowed benefit	\$5 copayment per visit
Specialist Physician	\$5 copayment per visit	\$5 copayment per visit 100% allowed benefit	\$5 copayment per visit
Ambulance Service	Covered in full only in emergency	100% allowed benefit only in emergency	Covered in full if medically necessary
Occupational, Physical and Speech Therapy¹	\$5 copayment per visit 60 visits per year combined	\$5 copayment per visit 100% allowed benefit 60 visits per year combined	\$5 copayment per visit, 90 visits per therapy type per contract year
Outpatient Diagnostic Laboratory/X-rays¹	Covered in full	100% allowed benefit	Covered in full
Chiropractic Benefit¹	\$5 copayment per visit 24 visits per year combined	\$5 copayment per visit 100% allowed benefit 24 visits per year combined	\$5 copayment per visit up to 24 visits per contract year
Hospital Care¹			
Inpatient Facility Services	Covered in full	100% allowed benefit	Covered in full
Inpatient Physician Services	Covered in full	100% allowed benefit	Covered in full
Outpatient Surgery	Covered in full	100% allowed benefit	Covered in full
Emergency Care			
Hospital and Emergency Room	\$50 copayment per visit waived if admitted	\$50 copayment per visit waived if admitted	\$50 copayment per visit waived if admitted
Urgent Care Center	\$5 copayment per visit	\$5 copayment per visit 100% allowed benefit	\$5 copayment per visit



	UnitedHealthcare POS Plan ¹		Optimum Choice HMO*
	Network	Non-Network**	
Preventative Care			
Routine Physical	\$5 copayment per visit	\$5 copayment per visit, 100% allowed benefit	\$5 copayment per visit
Annual GYN Exam	\$5 copayment per visit	\$5 copayment per visit, 100% allowed benefit	\$5 copayment per visit, no PCP referral needed
Immunizations	\$5 copayment per visit	\$5 copayment per visit, 100% allowed benefit	\$5 copayment per visit
Well Baby Visits	\$5 copayment per visit	\$5 copayment per visit, 100% allowed benefit	\$5 copayment per visit
Maternity Care			
Routine OB Office Visits	\$5 copayment for initial visit to determine pregnancy, then covered in full	\$5 copayment for initial visit to determine pregnancy, then 100% allowed benefit	\$5 copayment for initial visit to determine pregnancy, then covered in full
Inpatient Care	Covered in full	100% allowed benefit	Covered in full
Home Health Care¹	Covered in full, 90 visits per year combined	100% allowed benefit, 90 visits per year combined	Covered in full
Skilled Nursing Care¹	Covered in full, 90 visits per year combined	100% allowed benefit, 90 visits per year combined	Covered in full up to 60 days per contract year
Mental Health/ Substance Abuse¹			
Inpatient	Covered in full	100% allowed benefit	Covered in full
Outpatient	\$5 copayment	\$5 copayment, 100% allowed benefit	\$5 copayment
Durable Medical Equipment¹	Covered in full	100% allowed benefit	Covered in full

¹ Prior notification or preauthorization are required for some services.

* All medical care must be provided or coordinated by your Primary Care Physician except for emergencies, OB/GYN exams or eye refraction exams.

** Allowed benefit is 50th percentile of Reasonable and Customary (R&C). When you receive services from non-network providers, you are responsible for any amounts over the allowed benefit amount.

Questions?

For more information about UnitedHealthcare during your enrollment, or for questions about your benefit plan coverage, call your dedicated customer care line:

UnitedHealthcare POS Plan 1-877-462-5027

UnitedHealthcare Optimum Choice HMO..... 1-800-815-8958

Or visit us at myuhc.com/groups/cbalt



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.

For informational purposes only. UnitedHealthcare does not diagnose problems or recommend specific treatment. The information provided in this document is not a substitute for your physician's care. Services and medical technologies referenced herein may not be covered under your plan or be available in all states or for all groups.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program cannot diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

The UnitedHealth Premium® designation program is intended as a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always consult myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing the physicians from whom you receive care. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please see myuhc.com for detailed program information and methodologies.

Only individual physicians and facilities that meet UnitedHealth Premium designation criteria, or physicians in designated specialties who are part of medical groups that meet UnitedHealth Premium criteria for group practices and who have sufficient claims data for analysis, may be designated. All physicians and facilities that contract with UnitedHealthcare have met credentialing requirements. Regardless of designation, plan enrollees have access to all physicians and facilities in the UnitedHealthcare network. Specialties for which there are no quality guidelines currently established in the program are excluded from evaluation and are noted as such.

UnitedHealth Allies is a program that offers discounts on health products/services to UnitedHealthcare members. It is not an insurance product but is offered to existing members of certain products underwritten or provided by United HealthCare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through UnitedHealth Allies. This program may not be available in all states or for all groups. Components subject to change.

