



Building a **HEALTHY** Health Reimbursement Account (HRA)

When you have money in your health reimbursement account (HRA), you're better prepared for expected and unexpected medical expenses. It's important to think about how you can stretch your HRA dollars so they last longer and are available when you need them.

TWO HRA SAVINGS TIPS:

- 1. Treat the HRA like a savings account.** You want the money in your HRA to last as long as possible. Think about your health care needs carefully so when you really need the money, it will be there for you.
- 2. Shop for better costs and better care.** Not all doctors and hospitals are the same. They may differ in quality and can charge a variety of rates for the same services. Your choices will make a difference in helping your HRA dollars last longer.

See the back side to learn how tools on myuhc.com[®] can help you shop for the best care and save.



TOOLS TO HELP YOU MAKE BETTER DECISIONS

Using your HRA wisely means using the tools on **myuhc.com** that are designed to help you make better decisions about health care and lower your costs. They are available at no additional cost to you.

CHOOSE A DOCTOR WITH CONFIDENCE.

The UnitedHealth Premium designation program takes the guesswork out of your doctor search. It recognizes physicians for meeting quality and cost-efficiency guidelines. Just look for the doctors who have received Premium Designation.



Premium® Designation
Quality & Cost Efficiency

ESTIMATE YOUR HEALTH CARE COSTS.

The myHealthcare Cost Estimator makes searching for health care information an easy online shopping experience. Learn the estimated costs of care, including options that may cost less.

- ▶ **Know your procedure.** Learn about and compare treatment options.
- ▶ **Know your provider.** Get information to help you choose a provider for a procedure.
- ▶ **Know your price.** Quickly estimate out-of-pocket costs for specific procedures.
- ▶ **Know the place.** Locate providers based on geographic search criteria.

Your estimated total cost (In-Network): **\$649**

Estimate of what portion your health plan will pay: **\$359**

Your estimated out-of-pocket cost **\$290**

This example is for illustration purposes only.

MANAGE YOUR CLAIMS.

myClaims Manager allows you to easily search for claims, track claims you need to watch, mark claims you've already paid, and use easy-to-read graphs to better understand your bills and what you owe.



Submit claims online.

We will automatically pay most of your claims from your HRA first. But if you need to submit a claim so you can be reimbursed from your HRA, you can easily do so online. We even provide simple instructions to help you along the way.



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

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

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 myHealthcare Cost Estimator, or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

The information provided on included programs is for informational purposes only and is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you.

For a complete description of the UnitedHealth Premium® designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com.