



January 1, 2024

Benefit Booklet

Prepared For:
City of Marinette





BENEFIT CONTACT INFORMATION

UMR (MEDICAL PLAN)

- **To find out if a provider is in the network**, call Plan Advisor at **800-207-3172** (Plan Advisor's phone number is also on the back of your ID card) or login to www.umar.com and:
 - Click on Provider Network
 - For a medical provider:
 - Click on View Providers
 - Enter the zip code or the city and state of the provider
 - Then you are ready to search for a provider
 - **NOTE: Many providers sign up with the network individually. If you are looking for a particular provider, enter their first and last name. If you do not find them, try the clinic name**
 - For a behavioral health provider (for mental health or substance abuse):
 - Click on Behavioral Health Directory
 - Click on the city/state/zip shown and change it to your or your provider's city/state or zip
 - Then you are ready to search for a provider
 - **NOTE: Behavioral health providers sign up with the network individually or under their clinic name. If you don't find them under their name, try the clinic name.**
- **For claims questions**, call Plan Advisor at **800-207-3172**.
- **If a service requires prior authorization** (i.e., physical, speech, occupational, and respiratory therapy visits, inpatient hospital stays, behavioral health inpatient or residential stays, transplants and related services, skilling nursing facility stays, durable medical equipment exceeding \$1,000, clinical trials, dialysis, chemotherapy, infusion therapy, genetic testing, gender dysphoria treatment, and specialty injectables), have your physician call **866-494-4502**.
- **If a service does not require prior authorization but you want to know if a service will be covered** (such as, an outpatient surgery, an oral surgical procedure, etc.), have your physician fax a **predetermination request** to **877-293-4926**. All procedure and diagnosis codes and supporting medical records must be included.

CVS CAREMARK (PRESCRIPTIONS) - Most prescriptions are available at your local retail pharmacy or through CVS Caremark's mail order program. If you are taking a specialty medication, you must obtain it through CVS Caremark's Specialty Mail Order Program or from a local CVS Caremark Pharmacy, up to a 30-day supply.

- **To find out if a prescription is covered or what tier it is on**, go to www.caremark.com or call Customer Care at **866-818-6911**.
- **To begin mail order for prescriptions**, go to www.caremark.com or call 866-239-4543 to set up your account and provide payment information. Your provider can e-prescribe to CVS Caremark or fax prescriptions to 800-378-0323.
- **For specialty prescriptions**, call **800-237-2767**.
- **For prior authorizations**, your provider can call **800-294-5979**.

FOR ADDITIONAL ASSISTANCE, contact the WCA Group Health Trust at **800-236-6885** and ask to be connected with a member of the GHT Team.

22 East Mifflin Street | Suite 900 | Madison, WI 53703 | p 866.404.2700 | f 608.663.7189 | www.wcaght.org

Claims Administrator: UMR | PO Box 30541 | Salt Lake City, UT 84130 | p 800.207.3172 | f 877.293.4926

Marketing/Consulting: Aegis LLC: A Charles Taylor Company | 18550 West Capitol Drive | Brookfield, WI 53045 | p 1.800.236.6885 | f 262.781.7743



WCA Group Health Trust

**City of Marinette
Benefit Summary
January 1, 2024**

| | | Plan Benefits | |
|--|---|-----------------------|----------------------|
| Network | UHC Choice Plus | | |
| Plan Type | PPO | | |
| Accumulation Type | Embedded | | |
| Benefit Accumulator | Calendar Year | | |
| | In-Network | Out-of-Network | |
| Deductible (Single/Family) | \$1,000/\$2,000 | \$2,000/\$4,000 | |
| Coinsurance | 90% | 70% | |
| Maximum Out-of-Pocket (Ded, Coins, Medical and Rx Copays) | \$5,000/\$10,000 | \$10,000/\$20,000 | |
| Medical Benefits | | | |
| Inpatient Hospital | Deductible/90% | Deductible/70% | |
| Outpatient Hospital | Deductible/90% | Deductible/70% | |
| Office Visit | \$50 Copay/100%/Ded Waived | Deductible/70% | |
| Specialist Office Visit | \$50 Copay/100%/Ded Waived | Deductible/70% | |
| Preventive Exam | 100%/Deductible Waived | Deductible/70% | |
| Manipulation | \$50 Copay/100%/Ded Waived | Deductible/70% | |
| Phys/Occ/Sp/Resp Therapy | Deductible/90% | Deductible/70% | |
| Urgent Care | \$100 Copay/PPO Deductible/90% | | |
| Emergency Room Care | \$400 Copay/PPO Deductible/90% | | |
| Mental Health/Subst. Abuse: | | | |
| Office Visit | \$50 Copay/100%/Ded Waived | Deductible/70% | |
| Inpatient | Deductible/90% | Deductible/70% | |
| Outpatient | Deductible/90% | Deductible/70% | |
| High Tech Imaging Coverage | \$100 Copay/Ded/90% | \$200 Copay/Ded/70% | |
| Oral Surgery | Deductible/90% | Deductible/70% | |
| All Other Covered Medical Services | Deductible/90% | Deductible/70% | |
| Teladoc Benefits | 100%/Deductible Waived | | |
| Pharmacy Benefits | | | |
| Drug Plan Formulary | <u>Generic</u> | <u>Preferred</u> | <u>Non-Preferred</u> |
| Retail, 30 Days | \$10 | \$50 | \$100 |
| Retail, 31-90 Days | \$30 | \$150 | \$300 |
| Mail Order, 90 Days | \$20 | \$100 | \$200 |
| Specialty, 30 Days | 20% to \$250 | 20% to \$250 | 20% to \$250 |
| | Value Priced Drugs: Yes - \$0 Copay | | |
| | Mandatory Generic: Yes | | |
| | Rx Max Out-of-Pocket: Included in Medical | | |

YOUR PLAN ADVISOR

Ready to connect – and guide you to the answers you seek



Health care in the modern world calls for a sensitive, personal approach to service – one that's built on real relationships and trust.

Which is why Plan Advisor delivers an experience that's beyond traditional models of member support. Our advisors partner with you so you feel more confident in the decisions you make about your health, and comforted by the steps you're taking to get there.

Because we all need a person we can rely on. Let your Plan Advisor be yours.

Connecting you to the care you need

Whether your question is common or complex, we make it easier for you to get answers by ensuring you have the information you need.

Keeping it real

Your plan advisor is an actual person who's focused on serving you, equipped with knowledge and options to support and anticipate your unique needs and goals.

We're in it with you

If you need something that's out of our reach, we'll connect you to the resources you need – and we'll even stay on the call as long as you need.



Plan Advisor

Your personal guide to all things health care



Dedicated to
YOU

To connect with your Plan Advisor, call the number on the back of your member ID card.



A UnitedHealthcare Company



We're ready when you are



VISIT US ANYTIME ONLINE AT UMR.COM

Sign up for online services and get quick and easy access to your claims and benefit information.

With **umr.com**, you can:

- ▶ Look up network providers
- ▶ Check your claims activity
- ▶ Review your financial activity
- ▶ Find tools for improving your health

You can even log in on the go with your smart phone or mobile device.

Here are some of the ways we can help:

Finding the right fit is important. We can help

Finding the right provider can feel daunting. We'll match you to high-quality health care providers and the highest level of benefits – right where you live – to avoid paying more than you need to. We can schedule appointments with providers, and identify possible health screenings or preventive care.

Know your coverage – and costs

Navigating health care can be tricky, which is why no question is a bad one. Your plan advisor is ready to go over your benefit details with you, or connect you to the right person to find the answer you need, so you won't be caught by surprise.

We'll help you:

- Look into a recent medical claim to make sure it was paid correctly
- Check to see what your out-of-pocket costs are for services
- See how much you have paid – and how much you have left – of your individual or family deductible
- Understand reward programs available to you
- Discover what services are available to you based on your plan

Let's talk

Our plan advisors are available weekdays from 7:30 a.m. to 5:00 p.m. central time at 800-207-3172.





You've got **Teladoc Health**



Access to quality care at your fingertips

General Medical free/visit

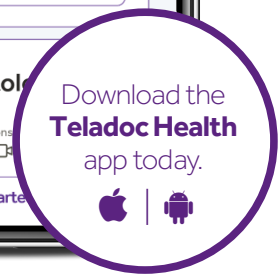
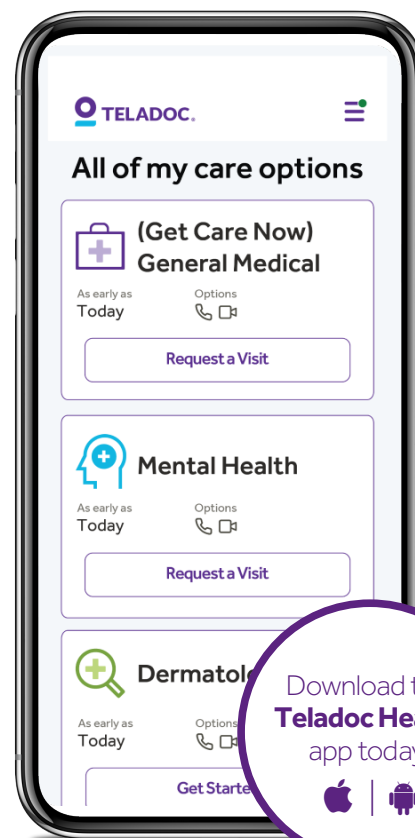
Talk to a licensed doctor for non-emergency conditions 24/7
Flu • Sinus infections • Sore throats • And more

Mental Health free/ therapist visit free/ psychiatrist first visit free/ psychiatrist ongoing visit

Talk to a therapist 7 days a week

Dermatology free / consult

Upload images of a skin issue online and get a custom treatment plan within two days
Eczema • Acne • Rashes • And more



Set up your account or log in today

Visit Teladoc.com

Call 1-800-TELADOC (835-2362) | Download the app  

Refer to your employee booklet at umr.com for Teladoc benefits

Get all your answers **quick** and **easy** @ **umr.com**



A UnitedHealthcare Company

Make umr.com your first stop

You want managing your health care to be fast and easy, right? You got it. At umr.com, you'll find everything you want to know – and need to do – as soon as you log in.

No hassles. No waiting. Just the answers you're looking for anytime, night or day!

Log in now to:

View **My taskbar**, your personalized benefits to-do list

Check your benefits and see what's covered

Look up what you owe and how much you've paid

Find a doctor in your network

Learn about medical conditions and your treatment options

Access tools and trusted resources to help you live a healthier life



WANT A QUICK TOUR?

Use the QR code reader on your smart phone to watch a short video.

Fictionalized data

Note: The images shown reflect available features within our desktop site. These features may or may not be available to all users, depending on your individual and/or company benefits.

You don't need a Ph.D. to understand your benefits

We've made it easy to find the top things people want to know. Choose **Benefits & coverage** from myMenu to find out:

- What health care services are covered?
- What's your deductible, and are you close to reaching it?
- What's the cost difference between an in-network and out-of-network service?
- Is there a copayment for your office visit? If so, how much?

Get your answers at a glance on umr.com

Additional benefits Print Help

What benefit coverage would you like to know more about?
Select from the drop-down menu:

Choose a benefit

- Diabetes
- Home Health Care
- Mental, Alcohol and Drug
- Hospital Services
- Hospice
- Routine Wellness Adult
- Routine Care for Children
- Chiropractic
- Therapy
- Maternity
- Morbid Obesity Treatment
- Radiation and Chemotherapy
- Prior Authorization Requirements

Additional benefits

What benefit coverage would you like to know more about?
Select from the drop-down menu:

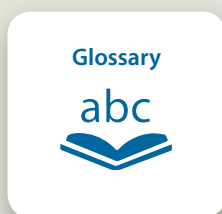
Maternity

Maternity

Routine prenatal:
100% no deductible

Delivery, postnatal, and non-routine prenatal care:
major medical benefits apply

Fictionalized data



Still confused about what a deductible is?

Just click the glossary tile shortcut on the member home page to find common health care terms (including benefit terms) defined in plain, clear language.



Fictionalized data

Did your dog eat your ID card?

No worries. It's easy to get a replacement online.

Just click **ID card** from myMenu to see a copy of your card. With a couple more clicks you can have a new card mailed to your home.

Can't wait for the mailman? Print a temporary copy from our desktop site. Or, use your smart phone to view your ID card or fax a copy to your doctor's office.

Don't be surprised by unexpected costs



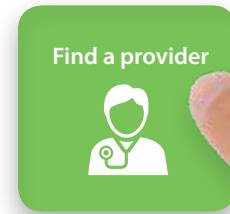
Know the price you'll pay ahead of time

Use the **Health cost estimator** to look up a treatment or procedure in your area.



Quickly see what you spent on health care this year

Get a breakdown by the types of services, so you can see where all your money went.



Make sure you get your in-network discount

Do a quick search for participating doctors and facilities near you.

Buried in paperwork? A single click lets you track all your claims

Claim activity Download Print Help

Show entries Filter your results:

| CLAIMS INFORMATION | SERVICE DATE | PROVIDER | BILLED AMOUNT | PLAN PAYS | YOU PAY |
|--|--------------|------------------|---------------|------------|----------|
| Patient: Karyn Blank Claim #: 17055123456 View claim details View EOB | 02/17/17 | Valley Hospital | \$1,351.00 | \$1,193.00 | \$25.00 |
| Status: Completed | | | | | |
| Patient: Cade Blank Claim #: 17054123456 View claim details View EOB | 02/15/17 | Hom, Gregory, Dc | \$359.20 | \$0.00 | \$0.00 |
| Status: Completed | | | | | |
| Patient: Elizabeth Blank Claim #: 17061123456 View claim details View EOB | 02/03/17 | Hom, Gregory, Dc | \$290.00 | \$0.00 | \$0.00 |
| Status: Denied - Accident info needed from pt. Action needed! Click here | | | | | |
| Patient: Cade Blank Claim #: 17038123456 View claim details View EOB | 01/29/17 | Moore, John, Dc | \$370.00 | \$0.00 | \$215.95 |
| Status: Completed | | | | | |
| Patient: | 01/23/17 | Hom, Gregory, Dc | \$745.00 | \$69.30 | \$675.70 |

- ✓ Saves time - no waiting!
- ✓ Keep up-to-date- 24/7
- ✓ Clearly organized and easy to sort
- ✓ Get all the details in one place
- ✓ Safe and secure
- ✓ Find out what you owe
- ✓ No lost paperwork

Hassle-free access when you need it

Fictionalized data

Check in at your convenience to see if a claim has been processed and what you might owe. To get more details on a specific claim, click view claim details or view EOB. This will tell you the type of services provided, the amount billed and the amount paid, if any, and whether there's any action that needs to be taken before the claim can be processed.

You can choose to receive a secure e-mail any time you have a new EOB. And if you're not ready to give up paper completely, you can print out copies from our claims center.

Helpful apps, calculators, videos and health information all in one place

Online health information: up-to-date and ad-free

- Search your health symptoms
- Understand your treatment options
- Learn about drug interactions
- Find first aid information

Our top picks for healthy eating and exercise

- Get the essentials on men's, women's & kids' health
- Watch step-by-step recipe videos
- Log your exercise and activity

Free tools, apps and calculators

- Calculate your body-mass index (BMI)
- Download apps to help you stay healthy
- Track your nutrition and fitness goals



Health education library



The healthy plate



First aid



Symptom navigator



Fitness tools



Healthy "U" presentations



Health apps



Start your personalized search in the [umr.com](https://www.umar.com) Health center

Choose **Health center** from the myMenu and select the tile shortcuts that interest you.

You can be confident knowing the information we've gathered draws upon our clinical expertise and guidelines from trusted health organizations.

Logging in is easy

Ready to pop in and take our site for a spin? Visit [umr.com](https://www.umar.com) on your desktop or tablet device. If you already have an account, simply click the **Login/Register** button in the upper-right corner.

If it's your first time visiting us, click the **Login/Register** button in the upper-right corner to open an account. Make sure you have your ID card handy and follow the steps to get started.



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Find a provider

Finding a network provider on umr.com has never been easier

1 Go to **umr.com** and select
"Find a provider"



2 Search for **UnitedHealthcare Choice Plus Network** using our alphabet navigation or type **UnitedHealthcare Choice Plus** into the search box



Find a provider on-the-go using our umr.com mobile site



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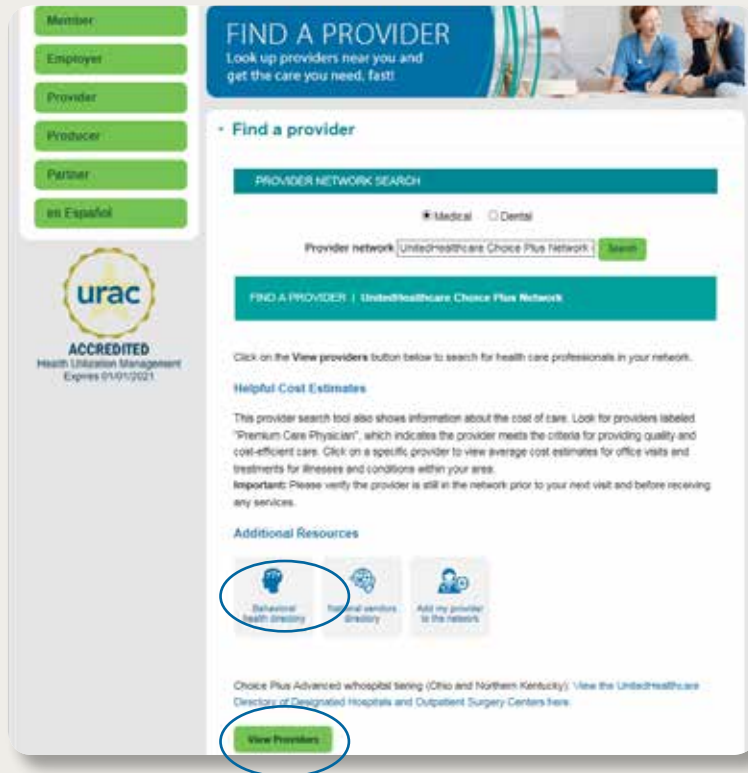


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3 For medical providers, choose **View Providers**.
For behavioral health providers (including counseling and substance abuse), select **Behavioral health directory**.

REMEMBER:

Get the most from your benefit plan – use participating network health care providers whenever possible.



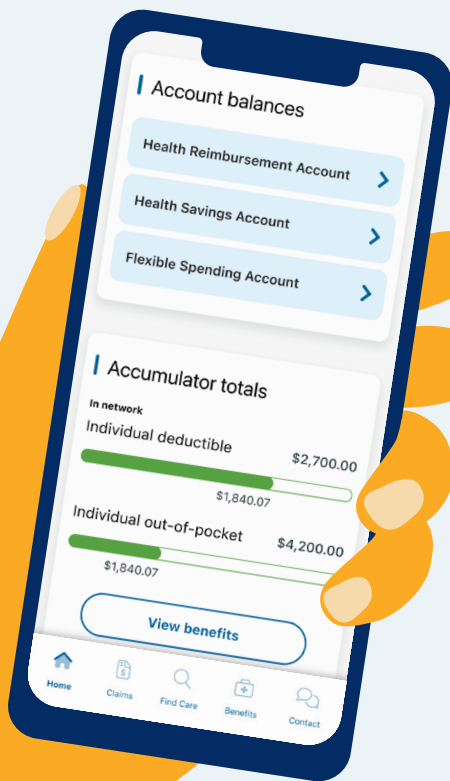
UnitedHealthcare Choice Plus:

The UnitedHealthcare online provider directories include network hospitals, primary physicians and specialists. The following information is available:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations that highlight physicians by quality of care and cost standards in their specialty
- Average costs for care in your area and how different providers compare to the local average
- Provider ID number
- Office language capabilities (English, Spanish, etc.)
- Map and directions to each office

Welcome to a
smarter, simpler, faster
way to manage your health care benefits,
right from the palm of your hand.

UMR on the go



The UMR app has a smart fresh look, simple navigation, and faster access to your health care benefits information. View your plan details on demand - anytime, anywhere.

With a single tap, you can:

- Access your digital ID card
- Look up in-network health care providers
- Keep up to date with information about your health account balances
- See how much you've paid toward your deductible
- Find out if there's a co-pay for your upcoming appointment
- View your recent medical and dental claims
- Chat, call or message UMR's member support team



Download the UMR app today!



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Treatment Cost Calculator

Know the price you'll pay ahead of time

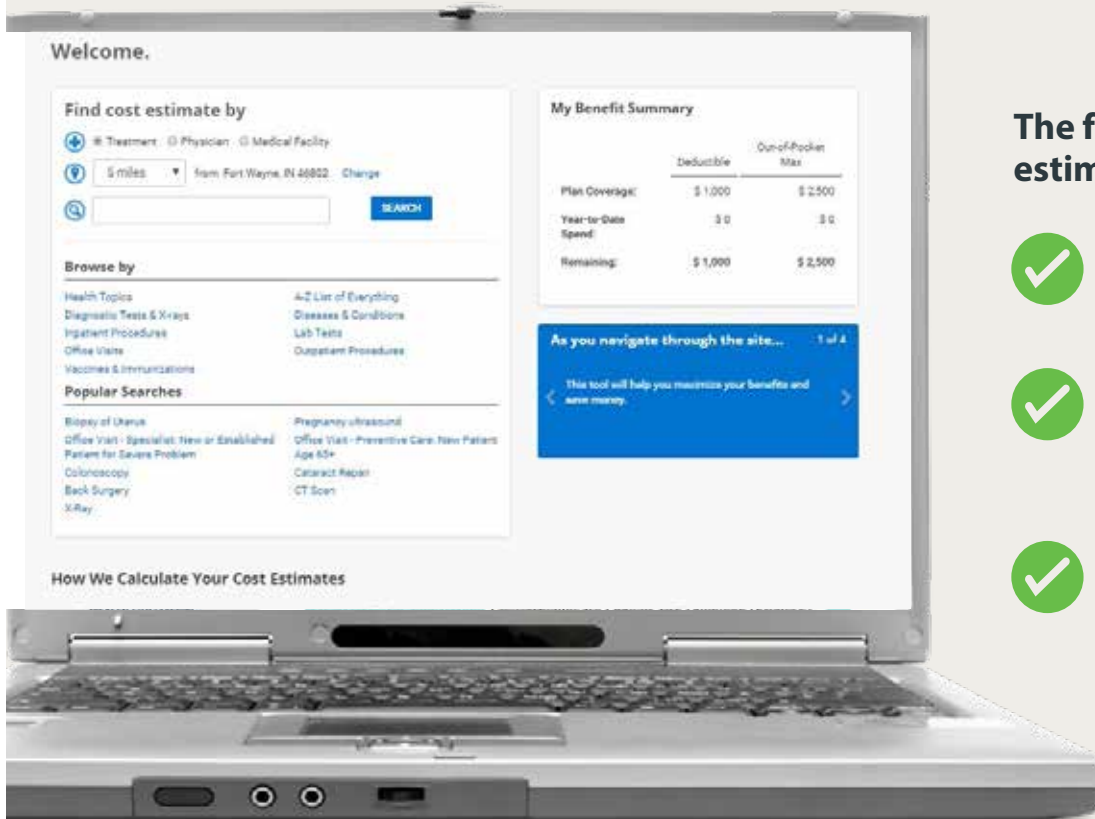
Your online services on **umr.com** offer a convenient way to get cost estimates for hundreds of health care services in your area. Knowing what you would expect to pay for medical procedures before receiving care can help you plan ahead and avoid potential surprises.

You'll also be better prepared to talk to your doctor or other health care professional about your treatment options.



GET STARTED

To begin using the Treatment Cost Calculator, log in to your member account on **umr.com** and look for the shopping cart icon on your personal home page.



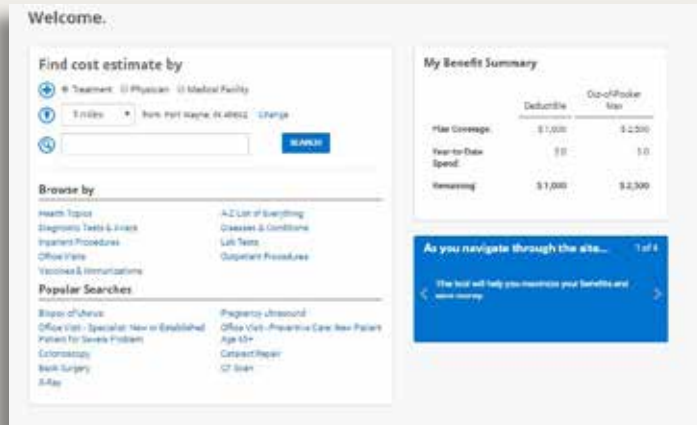
The free health cost estimator makes it easy to:

- ✓ Search or browse for a service or condition
- ✓ View network estimates and see how your benefits apply
- ✓ Plan for future expenses, and save money

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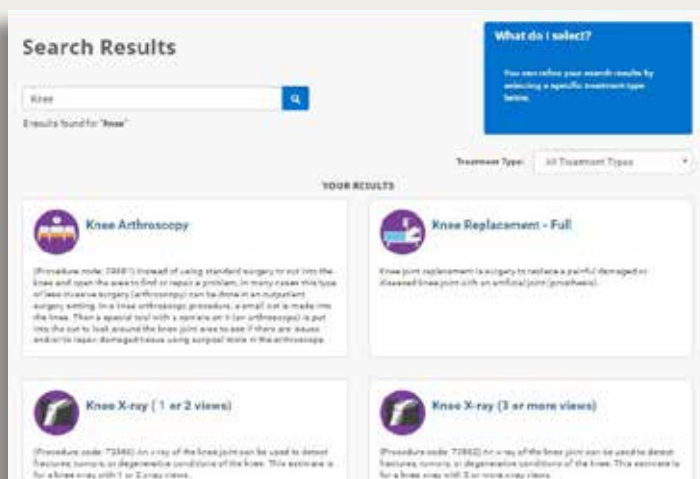


STEP 1

Confirm your ZIP code and select your search area to find cost estimates by treatment, physician or medical facility.

Or use the links to begin browsing by health topic.

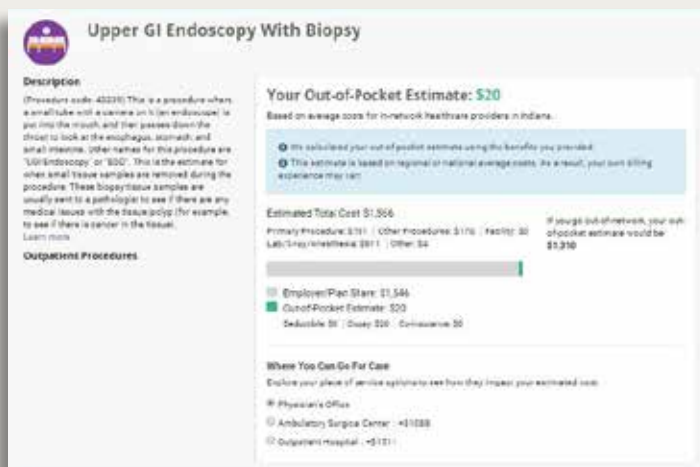
You can also view your personal benefits summary, including your deductible and out-of-pocket max.



STEP 2

Select a treatment from your search results.

The procedure descriptions provide an overview of each service. They also include links to more details, including potential risks and alternatives.



STEP 3

Now you're ready to view your estimate. You'll find:

- Total cost estimates for all services commonly included
- The share paid by your employer/plan
- Your estimated out-of-pocket costs
- Cost differences based on the type of medical facility (or place of service) that you visit for care



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Memories in the making



Trust in us for knowledge and support on your journey to motherhood

Whether you are considering having a baby or are already expecting, UMR Maternity Management can teach you how to reduce your risk of complications and prepare you to have a successful, full-term pregnancy and a healthy baby.

How it works?

Healthier women are more likely to have healthy babies. If you are thinking about starting a family, our experienced OB/GYN nurses will help you understand your personal health risks and empower you to take action before you become pregnant. When the time arrives, our registered nurses will support you with timely prenatal education and follow-up calls, and will refer you to case management if a serious condition arises. Your nurse coach will call you each trimester during your pregnancy and once after your baby is born.

If you are pregnant and are identified as high-risk, a nurse case manager will monitor your condition and work to reduce your claims costs throughout your pregnancy and the post-delivery period.

You can self-enroll in maternity management or pre-pregnancy coaching, or you'll be contacted and invited to participate if you are identified as pregnant through a clinical health risk assessment, utilization review or other program referrals.



It pays to participate

You'll receive an incentive gift* as a thank you for participating in the program, sent to you after your delivery.

*To be eligible for the free incentive gift you must enroll during your first or second trimester and continue to actively participate in the program each trimester of your pregnancy.



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Sign up today!

To enroll, simply go to umr.com, or call **888-438-8105**.

Don't pass up this opportunity to work one-on-one with an experienced nurse coach. We can help you reduce your risk of complications for a healthy pregnancy. Plus, you can receive free educational materials and an incentive gift.*

Once enrolled, you'll receive ...

One-on-one phone calls with a nurse who:

- Provides comprehensive pre-pregnancy and prenatal assessments
- Shares educational information before you become pregnant and throughout your pregnancy
- Encourages you to call with any questions or concerns and continues to reach out each trimester and again after your delivery to see how you and your baby are doing
- Sends a courtesy letter (with your permission) informing your physician that you're in the program

No-cost educational materials in the mail:

You can choose from a selection of high-quality books and other materials containing helpful information about pregnancy, pre-term labor, childbirth, breast-feeding and infant care.

It's free and confidential

No cost:

Maternity management is a valuable benefit provided by your employer at no additional cost to you.

Confidential:

UMR takes confidentiality very seriously. It's important to know that we won't share any identifiable, personal health information with your employer. Your employer receives group information only. UMR care management programs operate in compliance with all federal and state privacy laws.

*To be eligible for the free incentive gift you must enroll during your first or second trimester and continue to actively participate in the program each trimester of your pregnancy.



Save on hearing aids and hear life to the fullest

Through UnitedHealthcare Hearing, you have access to hundreds of name-brand and private-label hearing aids, plus convenient ordering options and personalized care to help you improve your hearing.

Hearing health care made easier

Treating your hearing loss may allow you to reconnect with the world around you and make it easier to engage with family and friends. UnitedHealthcare Hearing gives you options, care and convenience so you can start hearing the sounds you've been missing.



Name-brand and private-label hearing aids at significant savings

Choose from hundreds of name-brand and private-label hearing aids from major manufacturers, including Beltone™, Oticon, Phonak, ReSound, Signia, Starkey®, Unitron™ and Widex® and more at savings of up to 80% off industry prices.¹



More than 5,000 credentialed hearing provider locations

Access the largest nationwide network² of credentialed hearing professionals that provide hearing tests, hearing aid evaluations and follow-up support.



Convenient ordering

Order hearing aids in person through a hearing provider or have them delivered right to your home in 5–10 business days.



Personal support, every step of the way

You'll receive access to professional, nationwide support, online tutorials, hearing health tips and more, so you can stay connected and get the most out of your hearing aids.



A UnitedHealthcare Company

Custom-programmed hearing aids for your unique hearing loss.

With a large selection of private-label and name-brand hearing aids and convenient home delivery and in-person care options, you can choose what works best for your needs.

| | BASIC | RESERVE | ENTRY | ESSENTIAL | STANDARD | ADVANCED | PREMIUM |
|----------------|---|--|------------|------------|------------|------------|---------------|
| Hearing Aids | Private Label | Private Label | Name Brand | Name Brand | Name Brand | Name Brand | Name Brand |
| Cost | \$ | \$+ | \$\$ | \$\$\$ | \$\$\$\$ | \$\$\$\$\$ | \$\$\$\$\$\$ |
| Styles* | BTE | RIC, ITE, Ultra Power BTE, CIC | All styles | | | | |
| Batteries | 1-year supply | | | | | | 5-year supply |
| Follow-up care | Additional cost per follow-up visit | Hearing aid fitting and 3 free follow-up visits included with-in the first year, after the 45-day trial period. | | | | | |
| Trial Period | 70 days | 45 days | | | | | |
| Warranty | 3-year extended warranty (covers repair and a 1-time loss/damage replacement)** | | | | | | |

* BTE = behind-the-ear; RIC = receiver-in-canal; ITE = in-the-ear; CIC = completely-in-canal

** One-time replacement cost may apply.

1 Compared to industry average on a pair of hearing aids. Consumer Reports, 2017.

2 2019 UnitedHealthcare Internal Data.

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

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Contact
UnitedHealthcare Hearing
today to start using your
hearing benefit.

Call: 1-855-523-9355, TTY 711

Visit: uhchearing.com

Real Appeal

Lose weight and get help to keep it off



A UnitedHealthcare Company

We all hear that losing weight is just a matter of eating less and moving more, right? It sounds easy, but if it were only that simple, wouldn't we all be at our ideal weight? Losing extra pounds, no matter how many or few, is a difficult task, especially when you try to do it alone.

That's why UMR is excited to introduce a new healthy weight management program through **Real Appeal**. With the help of experts in weight management behavior change, Real Appeal uses the secrets to weight loss that may help people lose weight. They have proven experience in helping people develop simple weight loss plans that actually work.

How is Real Appeal different from other weight management programs?

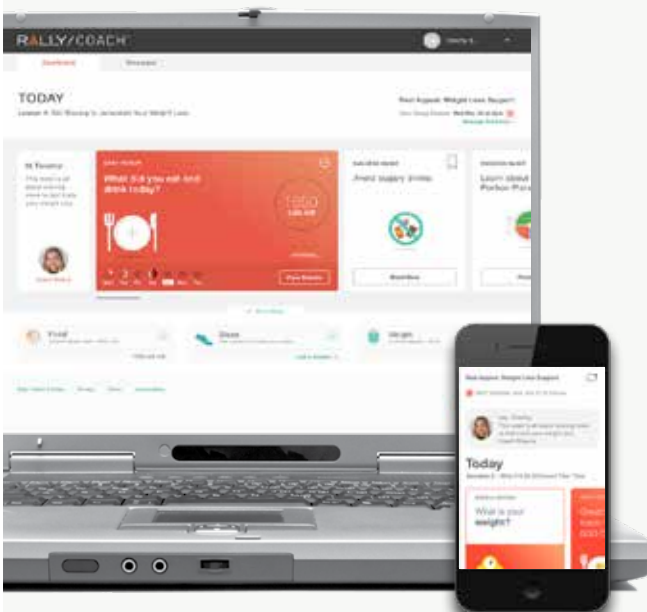
Real Appeal uses a highly interactive weekly internet show, with videos and live online coaching to help you make small behavior changes week by week. These tools may help you lose weight and achieve your long-term health goals. Using weight-loss research studies, Real Appeal has designed a program to support you through every stage of weight management. Whether you need to lose a lot of weight, are moderately overweight or simply need to lose those extra 10 pounds, this program may work for you.

What are your reasons to lose weight?

- To feel better
- To look better
- To be more active
- To improve your health

Whatever your reasons, Real Appeal may help you lose weight and keep it off, feel and look better and do things you enjoy such as, have the extra energy to play with your kids, wear clothes more comfortably, sleep better and think better — all the good stuff.

continued >





Why wait?

Get started today to lose weight and keep it off.

To learn more about Real Appeal visit realappeal.com

The Real Appeal program includes:

Coaching

- One-on-one coaching with a weight-loss expert
- Weekly group coaching and live online discussion

Personalized support

Tools to help support success based on individualized needs:

- Nutrition guides, meal plans, recipes, shopping lists and tips for dining out
- Video workouts and fitness guides

Engaging entertainment

Education videos featuring popular celebrities and experts:

- **Samantha Harris** — former “Dancing with the Stars” host
- **Dr. Ian Smith** — co-host of “The Doctors” and correspondent for “Rachael Ray”

- **David Jack** — recognized sports performance and conditioning coach
- **Ellie Krieger** — host of the Food Network® show, “Healthy Appetite with Ellie Krieger”
- And more

Tools and tracking

- Hands-on tools tailored to participant needs
- Online support tools, including educational website and digital applications
- Online or mobile tracking tools to monitor nutrition and exercise — such as changing moods, cravings, feelings of satiety, exercise and food intake



A UnitedHealthcare Company



Earn from the mistakes of others

Find medical billing errors and you may be eligible for a cash reward

Hospital billing is a complex process that is prone to human error. In fact, numerous studies show that many hospital bills contain errors or excessive charges.

Since you are probably paying co-payment portions of your medical bills, it's definitely in your best interest to request itemized bills from your health care providers and check for any questionable items.

After all, if you double-check a restaurant or utility bill, it makes sense to also review a hospital bill that may run several thousand dollars. By doing so, you might also qualify for a medical bill review incentive!

How the medical bill review incentive works

When you or a member of your family receives services from a physician, dentist, hospital or clinic, check your bill carefully. If you find errors that reduce the plan's costs, you could be eligible for a monetary incentive for identifying and correcting the errors.

Examples of errors you may find include:

- Incorrect arithmetic
- Drugs or supplies that were not received
- Treatments or services that were not received

Should you find such errors:

- Report them to the provider of the service and request a corrected, itemized bill
- Send UMR a copy of the original bill with the errors circled and a copy of the new bill showing the provider's corrections

If you're correct, you could be eligible to receive a percentage of the amount found in error on the bill!



**For more
information,
call us at
800-826-9781**



A UnitedHealthcare Company



Digital tools

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Save time and money.

Our digital tools help you find ways to save on medication and manage your prescriptions on your own time.

Our digital tools make it easy to manage your health whenever – and wherever – you like. You can look for saving opportunities, stay on top of your prescriptions and more. Here’s how our digital tools can help you every day.

Stay in the loop.

Sign up to get email or text messages about your prescriptions, ways to save, status updates and more.

Refill fast.

Request refills quickly and keep track of prescriptions for your family in one convenient place. See how close you are to meeting your deductible and out-of-pocket cost maximum anytime.

Explore Rx savings options.

Find out if your Rx is covered or if you could pay less for it. And see if options like Rx delivery by mail or changing to a generic medication can save you money.



Have the Wallet app on an Apple device?

Save your ID card to Wallet and view it anytime.

For savings opportunities and personalized support,
visit [Caremark.com](https://www.caremark.com) (after your benefits begin).

Apple is a registered trademark of an entity not affiliated with CVS Caremark.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

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CVS Specialty®

More than medication.

CVS Specialty provides specialized care and support along with your medication for complex conditions (such as rheumatoid arthritis, multiple sclerosis, HIV and cancer).

A team of pharmacists and nurses specially trained in your condition.

We give you a CVS Specialty CareTeam led by pharmacists and nurses to support you 365 days a year. We'll show you how to take your medication correctly, help you manage side effects and stay on track. We also provide helpful resources at CVSspecialty.com/EducationCenter.

A choice of pick up at CVS Pharmacy® or home delivery at no extra cost.

We make it as easy as possible to get the medication you need, where you need it. You can have your medication delivered anywhere nationwide, even if you're on vacation. Or you can pick it up at any CVS Pharmacy location.*

Digital tools let you manage your prescriptions on your own time.

We make it easy to manage your medications and stay on track at CVSspecialty.com/go or with our mobile app.



What's a specialty pharmacy?

It's a pharmacy that provides specialized medication for complex conditions or medication requiring injections or infusions.

*Where allowed by law. In-store pick up is currently not available in Oklahoma. Puerto Rico requires first-fill prescriptions to be transmitted directly to the dispensing specialty pharmacy. Products are dispensed by CVS Specialty and certain services are only accessed by calling CVS Specialty directly. Certain specialty medication may not qualify. Services are also available at Long's Drugs locations. Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

Checking your medication costs



CVS Caremark® makes it easy to find out if your medication is covered and what it will cost. We'll even show you lower-cost options whenever they're available.

With the check drug cost tool, you can:

- Find out if a medication is covered by your plan
- Easily see lowest cost options, including generics
- Compare the cost of filling your prescription at mail or any retail pharmacy
- Compare the cost of 30-day or 90-day supplies of your medication
- Know if there are actions you and your doctor need to take before you fill your prescription

The tool is quick and easy to use:

- Your previous searches are saved, so you don't always have to retype
- As you type the first few letters of your medication, options will show to narrow your search
- You can easily edit your searches by dose, pharmacy or family member

Go to [Caremark.com/CDC](https://www.caremark.com/CDC) or download the CVS Caremark mobile app





Rx Delivery by Mail

Convenience, savings and safety.

Why get your Rx delivered by mail? Not only is delivery by mail a safe and secure way to get the medications you take regularly (like medication for asthma or high blood pressure) — you'll probably save money, too.

Want more convenience?

With delivery, you have one less thing to worry about. Your 90-day supplies will arrive at your door from CVS Caremark® Mail Service Pharmacy.

Like to save?

Filling your Rx in 90-day supplies usually comes with savings. Plus, there's no extra cost for shipping.

Looking to stay safe?

Contactless delivery keeps you and your loved ones safe. And our secure, nondescript packaging protects your privacy.



**90-day supplies
typically cost
less than 30-day
supplies.**

Start Rx Delivery by Mail at [Caremark.com/RxDelivery](https://www.caremark.com/RxDelivery)
(after your benefits begin).

Easy, convenient, accessible: Caremark.com and the CVS/caremark® mobile app

Your health is important so we're making it convenient and easy to manage your prescription benefits. Simply visit **Caremark.com** or download the **CVS/caremark mobile app** and get the access you need, anywhere and anytime.



Easy Refills

- Refill online or use our mobile app to scan the barcode on your prescription label
- You can order new prescriptions and renewals online. We take care of contacting your doctor



Timesaving Tools

- Manage delivery by mail, auto refill, find a pharmacy and more
- Choose from retail and mail options for 90-day prescriptions



Convenient Savings

- See how much you've spent and where you might have savings opportunities. Even break down your costs by family member
- See savings options by prescription and print a report so your doctor can help you choose

Get started:

Register today at
Caremark.com
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**CVS/caremark
mobile app**



