UnitedHealthcare in Western Pennsylvania

No matter where in WPA someone falls into the complex health care system, UnitedHealthcare makes it easy: a complete network, a robust choice of products, services, health and wellness tools, and innovations.

The strength of UnitedHealth Group®

UnitedHealthcare’s parent company, UnitedHealth Group, is one of the largest health care services companies in the United States:

- With more than $130.5 billion annual revenue
- Serving more than 108 million members worldwide
- Managing more than $165 billion in aggregate health care spending on behalf of the constituents and consumers we serve
- Touching nearly every aspect of health care financing and delivery in the United States

UnitedHealth Group ranked No. 1 in the insurance and managed care sector on Fortune’s 2015 “World’s Most Admired Companies” list for the fifth straight year and No. 1 in Innovation for the sixth consecutive year.
Helping to improve the health care system through innovation

UnitedHealthcare is committed to helping people live healthier lives™ – and innovation is the engine driving that commitment. We’re looking at every level of the health care system to see how we can help make it better, faster, more efficient, and more accessible using cutting-edge technology.

The UnitedHealthcare Health4Me™ mobile app lets members manage many aspects of their care, including coverage and health history for family members. Whether they are seeking a physician, need to check the status of a claim or speak directly with a health care professional, Health4Me is a go-to resource for members.

myHealthcare Cost Estimator is UnitedHealthcare’s next-generation cost estimator that empowers members to better manage their health care. Members can use the tool to “shop” for health care services by viewing information about procedures, providers, price and place. The tool breaks down estimated costs associated with care paths, so members get a better understanding of how their treatment decisions can affect their finances. Plus, it’s fully integrated with customer service and clinical support, so members have easy access to a wide range of resources.

Rally is an innovative, digital, consumer-engagement platform on myuhc.com® that applies tools, games and rewards to help engage consumers in their health. Rally harnesses the power of data, social connections, and rewards to create personal lifestyle plans. It integrates seamlessly with employer-sponsored UnitedHealthcare plans and the base package is delivered at no additional cost to the employer or employee.

Source4Women™ is one spot where women can find resources, coaching and friends – on matters of health and heart. The website is designed to help foster a sense of community, so women can learn from one another, share stories and motivate one another to better health.

UHC.TVSM is an online channel dedicated to making health care coverage more human. Besides features that explain health care coverage in basic, everyday language, the site features humorous and engaging videos, and it’s available to members and non-members alike.
Plans and programs to fit your needs

- **UnitedHealthcare Multi-Choice®** – Employers with 2-300 eligible employees can purchase one health plan package that includes multiple benefit design options. They can offer their employees an array of health care coverage options to meet a variety of health care and financial needs. And with Multi-Choice, employers can predict costs by having a single, defined contribution while offering their employees the option of saving money on essential coverage or paying additional dollars for broader coverage.

- **All Savers®** – The All Savers Alternate Funding plan was designed to meet the needs of small businesses with 10-99 eligible employees. A modular and flexible design, employees can customize benefits by choosing the co-payment and deductible levels that best fit their individual needs. The All Savers Alternate Funding plan combines a medical plan of the employer’s choosing, third-party administration through UnitedHealthcare and a stop-loss insurance policy from All Savers Insurance Company.

- **UnitedHealthcare Catalyst®** provides health care coverage by combining a robust catastrophic plan with a limited pre-deductible upfront benefit allowance. The benefit allowance is used to help pay for certain eligible medical expenses before paying a deductible. Members can get the routine coverage they want and the protection for major health events they may need.

- **Health Savings Account (HSA)** combines the flexibility of a medical insurance plan with the cost-effectiveness of a tax-advantaged savings account. With these plans, members can open and deposit money, before taxes, in an HSA, which is their own personal savings account. The money can be used to pay for eligible medical and pharmacy expenses, including their deductible, or be saved for future expenses.

- **UFunding®** offers the best of both worlds, combining the flexibility of self-funding with the peace of mind of fully insured plans – and the potential for lowering the employer’s overall health care costs. UFunding works with both traditional and consumer-directed health plans, as well as to extras such as dental and vision, so employers still have the freedom to offer exactly what their employees need. Currently offered for groups with 100-500 enrolled employees, UFunding provides businesses with greater control over spending and the opportunity to save.

- **UMR** is the nation’s largest third-party administrator and provides employers and health benefit plan members with services to help them get the most from their benefit plan. UMR offers solutions and strategies for care management, stop-loss coverage, short-term disability, and administration of medical, pharmacy and COBRA/HIPAA benefits.

- **Specialty Benefits** - In addition to our medical and wellness offerings, we provide a broad range of specialty products and services designed to meet an employer’s needs as well as those of their employees. Our products include vision, dental, life insurance, disability, critical illness, and accident insurance. Plus, with Packaged Savings® the more clients bundle, the more they save. They will also receive proven knowledge and service from a leading specialty carrier plus the simplicity and convenience of just one account team to administer their benefits.

**UnitedHealthcare directs its resources into designing products, providing services and applying technologies that:**

- Help improve the quality and effectiveness of health care for all Americans
- Enhance access to health benefits
- Make health care more affordable
- Make the health care system easier to navigate
Integrated Network and Care Management

- **Patient-Centered Care** – UnitedHealthcare continues to develop new health plans and programs that meet the increasing demand for patient-centered care while maintaining local network flexibility and options that keep costs low for members – emphasizing designated providers and treatment centers that meet quality standards and performance-based programs to bring the focus back to the patient and better outcomes.

- **Accountable Care** – UnitedHealthcare is working with physician groups, hospitals and medical centers, and other health care delivery organizations nationwide to achieve the Institute for Healthcare Improvement’s (IHI’s) “Triple Aim” objectives: increase patient satisfaction, improve the health of the population and reduce the cost of health care.

- **UnitedHealth Premium® Program** – The UnitedHealth Premium program has a long history 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 greater value for all stakeholders. The program evaluates physicians using national evidence-based guidelines for quality and local market benchmarks for cost-efficiency. The Premium designation program can help members choose the care that’s right for them.

- **Centers of Excellence** – OptumHealth’s Centers of Excellence networks are the gold standard in complex health care. Our original network, the OptumHealth Transplant Centers of Excellence network, was developed in 1986 and has grown to be the largest network of its kind in the world – managing more than 11,000 transplant referrals each year. Today, we offer products and services that promote safe, successful and cost-effective treatment options for many other complex medical conditions, including cancer, congenital heart disease and infertility.

- **Virtual Visits** – With virtual visits, members can see and speak to a doctor 24 hours a day/7 days a week using a mobile device or computer, all from the convenience of their home or office. If needed, a prescription can be sent to their local pharmacy. Virtual visits are integrated into their medical benefits. The virtual visit provider groups we contract with deliver care using live audio and video technology based on quality standards aligned with American Medical Association (AMA) and Federation of State Medical Boards (FSMB) guidelines.
Our strength in Western Pennsylvania

- We currently serve more than 211,000 Western Pennsylvanian members.
- Our local network consists of more than 13,700 local doctors and every major hospital in Western Pennsylvania, including UPMC and Allegheny Health Network.
- Our national network is one of the largest and most seamless available, with more than 800,000 health care professionals and 5,700 hospitals.

The Western Pennsylvania management team

Dan Tropeano – Executive Director
E.J. Heckert – Vice President of Sales & Western Pennsylvania Market Lead
Scott Johnson – Vice President of Account Management

John Elliott – Vice President of Client Development for National Accounts
Gary Simmons – Chief Financial Officer
Chris Riffle – Vice President of Network Management

Innovative technology

UnitedHealthcare’s invests heavily in technology that makes it easier for members, providers, employers and brokers to do business with us.

- myuhc.com® – Individuals can research health information, check claims status, find network physicians and more via myuhc.com.
- Employer eServices® – This suite of Web-based tools allows employers to enroll employees immediately, request health plan ID cards, retrieve plan cost and utilization information, download invoices, authorize payments online and more.
- United eServices® – Designed specifically for brokers and consultants, United eServices provides online quoting tools, case-tracking functionality, renewal support tools, compensation reporting, and up-to-date information on products and provider networks.
- UnitedHealthcare Online® – Our provider website allows physicians and other health care professionals to verify patient eligibility and predetermine estimated benefits, check on the status of claims and payments, submit claims for reconsideration, and much more.
- eSync Platform® Technology – UnitedHealthcare’s sophisticated eSync platform takes a big-picture look at a member’s health, and, using proprietary technology, alerts the member and his or her physician to a potentially serious condition so that intervention can occur at the diagnostic stage.
- Advocate4Me™ – Designed to create a more simplified way for members to engage in health care. Through our predictive modeling, we use technology, analytics and member data across medical, behavioral, clinical and pharmacy, to help provide us with a view of each member’s health care interactions. Advocate4Me connects consumers through a single toll-free number, or their preferred communication channel, with an Advocate who assists the member with the request until it’s resolved.
Advocate4Me should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the program is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor’s care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments), your coverage documents govern.

All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. 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 in the Health4Me mobile app, 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.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor’s care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

Source4Women content and materials are for information purposes only, are not intended to be used for diagnosing problems and/or recommending treatment options, and are not a substitute for your doctor’s care. Lists of potential treatment options and/or symptoms may not be all inclusive.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

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 visit myuhc.com.*

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

For more information about UnitedHealthcare products, programs or services, please contact one of our local UnitedHealthcare team members:

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