



WHAT TO EXPECT
IF YOU NEED CARE
IN THE UNITED STATES

IF YOU NEED CARE ONLINE CONSUMER PORTAL

Backed by the power of UnitedHealth Group, the largest single carrier in the United States, UnitedHealthcare Global is committed to providing an exceptional experience to our global clients and their members. Our team of healthcare experts is dedicated to helping members successfully navigate the complex U.S. healthcare system.

We pride ourselves on offering powerful resources to help members access care in the U.S. Your secure member portal, www.myuhc.com, enables you to find conveniently located health care professionals and hospitals, view your benefits information, submit and track claims, print/request member ID cards, access translation tools and detailed country information for locations around the world, and more.

And, while you cannot predict the future, you can be better prepared for whatever may come your way with regard to your health. Your UnitedHealthcare Global U.S. healthcare program is designed to give you the confidence and support needed to help you stay healthy.

LET'S START BY LEARNING HOW TO NAVIGATE YOUR WEBSITE.
FIND A NEARBY NETWORK DOCTOR OR HOSPITAL USING WWW.MYUHC.COM

Your direct connection round-the-clock is www.myuhc.com. Connect to our single sign-on information rich website that features medical translations, claims history, facilities and provider directory, security profiles, self-help tools and other vital resources to make accessing your health benefits simple.

We invite you to register on www.myuhc.com. Registration is easy, but you will need to reference information on your medical Member ID Card to complete the process.

- From the www.myuhc.com home page, click Register Now button on the left side of the screen.
- Enter your name, birth date, member ID number, and group number exactly as it is displayed on your medical member ID card.

Follow the remaining steps – you will be asked to create a user ID and password as this website is a secure site that maintains the privacy of your medical and benefits information. Once you complete your registration you can access this website for the following resources:

- Find network physicians, clinics and hospitals
- Review claims status and history
- Submit a claim online
- Translate medical and pharmacy terms into any language
- Print/reorder your UnitedHealthcare member ID card

The screenshot shows the registration process on the myuhc.com website. The page is titled 'Identity' and includes a progress bar on the left with steps: Step 1: Identity (current), Step 2: Username & Password, Step 3: Setup Secure Login, and Step 4: Registration Completed. The main content area prompts the user to 'See your ID card and enter the details exactly as shown. Your information is kept secure at all times. You must be 13 or older to register.' Below this, it lists 'All fields are required' and provides input fields for: Name (First Name and Last Name), Date of Birth (Month, Date, Year), Member ID (with a 'What is this?' link), and Group/Account Number. A 'Next Step' button is at the bottom right. On the right side, there is a 'Common Questions' section with several questions and a 'Your Privacy is Our Priority' section with a link to 'See our Privacy Policy'.

Our intuitive portal provides you with access to a comprehensive provider search 24/7, 365 days a year, perfect for international members' needs. And with over 820,000 physicians and healthcare professionals and 5,700 hospitals in UnitedHealthcare's U.S. network, finding the right provider in the right location and those not in-network are just a click away.

Finding a provider in the U.S. is as easy as visiting www.myuhc.com and clicking on the **Find a Provider link**. From there, you can select from a number of parameters to help narrow your selection. Alternatively, you can call the UnitedHealthcare Global Service Center and we will assist you with locating an appropriate provider in your area.

Customized navigation and the ability to find a physician or facility by location, specialty or language spoken:

- Urgent Care and Convenience Care Facility search
- Hospital search capabilities that focus on cost, quality ratings and comparisons at the procedure level
- A simple and easy-to-use interface that helps users make informed decisions

COST SAVING TIP

TRY TO USE A DOCTOR IN YOUR PLAN'S NETWORK.

DOCTORS IN THE NETWORK HAVE AGREED TO CHARGE LOWER PRICES. IF THE DOCTOR IS NOT IN OUR NETWORK, YOU MAY BE REQUIRED TO PAY UPFRONT.

CHOOSE A DOCTOR WITH CONFIDENCE. IT ISN'T ALWAYS EASY TO FIND A DOCTOR WHO IS RIGHT FOR YOU. USING OUR SIMPLE TOOLS AND USEFUL INFORMATION WE HELP YOU MAKE MORE CONFIDENT DECISIONS.



IF YOU NEED CARE WHERE SHOULD I GO FOR CARE? HELPING YOU CHOOSE THE RIGHT CARE IN THE UNITED STATES

Care Center	Why would I use this care center	What type of care would they provide*	What are the costs and time considerations?***
Doctor's Office	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"> • Routine checkups • Immunizations • Preventive services • Manage your general health 	<ul style="list-style-type: none"> • Often requires copayment and/or coinsurance • Normally requires an appointment • Little wait time with scheduled appointment
Convenience Care Clinic	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"> • Common infections (e.g.: strep throat) • Minor skin conditions (e.g.: poison ivy) • Flu shots • Pregnancy tests • Minor cuts • Ear aches 	<ul style="list-style-type: none"> • Often requires a copayment and/or coinsurance similar to office visit • Walk in patients welcome with no appointments necessary, but wait time can vary
Urgent Care Center	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"> • Sprains • Strains • Minor broken bones (e.g.: finger) • Minor infections • Minor burns 	<ul style="list-style-type: none"> • Often requires a copayment and/or coinsurance usually higher than an office visit • Walk in patients welcome, but waiting periods may be longer as patients with more urgent needs will be treated first
Emergency Room	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"> • Heavy bleeding • Large open wounds • Sudden change in vision • Chest pain • Sudden weakness or trouble talking • Major burns • Spinal injuries • Severe head injury • Difficulty breathing • Major broken bones 	<ul style="list-style-type: none"> • Often requires a much higher copayment and/or coinsurance • Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first

* This is a sample list of services and may not be all-inclusive.

** Your out-of-pocket costs will vary based on your plan design.

IF YOU NEED CARE MAKE THE MOST OUT OF YOUR DOCTOR VISITS

Key areas to consider when visiting a doctor's office for routine care or treatment for a current health issue.

During this visit, your primary doctor will assess your:

- Health history
- Medical records
- Provide preventive and routine care
- Manage your medications
- Refer you to a specialist, if necessary.

Through the online consumer portal, you may be able to get some basic information about the doctor or the practice's website.

Keep this information handy with your personal health records or household files.

- **Office contact information:** Obtain phone and fax numbers, office hours, web address, e-mail policy and hours of operation and office location.
- **Making appointments:** What are the hours to call for appointments? What happens if you don't show up for an appointment? Can they provide estimates of waiting times (both for an appointment and when waiting to see the doctor after arriving)?
- What documents is the doctor going to need when you arrive at the office? i.e. Medical member ID card and proper identification card?
- Do you need a pre-authorization before you see the doctor? If so, what are the steps to obtain a pre-authorization?
- **Special needs:** Inquire if and how the doctor or hospital can accommodate any unique or special needs (such as physical navigation, hearing or visual impairments, translation services, etc.) and how to arrange for assistance if needed.
- **Prescriptions:** Obtain instructions for securing prescription refills, reporting adverse side effects and decisions to discontinue medication or change any agreed-upon treatment plans.



WHEN YOU VISIT YOUR DOCTOR, HOSPITAL OR OTHER HEALTHCARE PROVIDER, **REMEMBER TO SHOW THEM YOUR MEMBER ID CARD SO THEY KNOW HOW TO BILL FOR THE SERVICES THEY ARE PROVIDING YOU.**

IF YOU NEED CARE

WHAT TO EXPECT IF YOU ARE ADMITTED TO A HOSPITAL

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

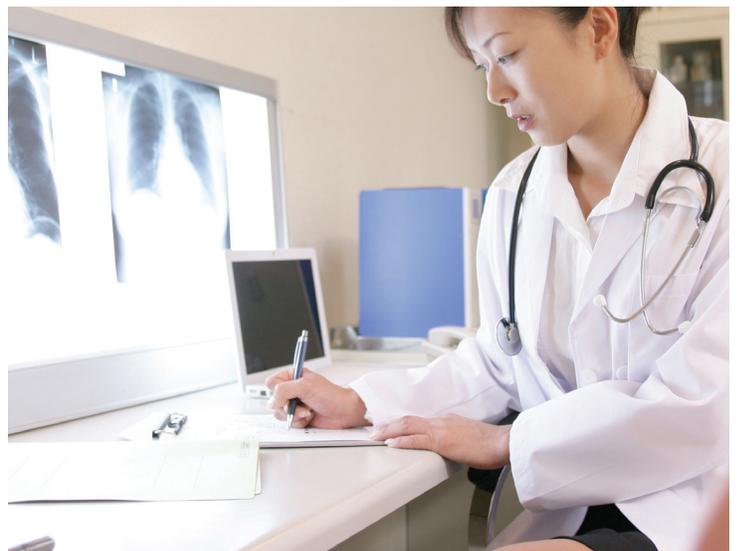
What you should bring to the hospital is very important for your care. The following is a brief list of items you should have immediately available if you need to visit an emergency department or if an elective admission occurs:

- Your UnitedHealthcare Global member ID card
- Identification and emergency contacts (relatives and friends names and phone numbers)
- List of all allergies to medicine, including a description of the reaction
- List of all current medications (name, strength, frequency) and “treatments” (include over-the-counter medications such as Tylenol, vitamins, herbal remedies, and any other items such as energy enhancers; tell the ER doctor or staff. 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 (for example, diabetes, hypertension, peripheral vascular disease)
- List all surgeries (includes minor or elective plastic surgery)
- Have available the name(s) of the primary care physician and the specialists that treat the patient

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

- **Emergent** – usually happens when a patient seen in the emergency department is subsequently admitted to the hospital;
- **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, patient is taken to an assigned room where he/she will stay throughout hospital stay.



IF YOU NEED CARE WHAT TO EXPECT WHEN YOU ARE DISCHARGED



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

When you are to be discharged, make sure the case manager addresses the following issues:

- **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 insurance 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 regarding any restrictions.**
Other instructions from your doctor or the hospital physician
- **Follow-up:**
Which healthcare 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?**



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