



It pays to be in

Choose network providers
for quality care



Why use a network provider?

Premium-quality doctors

UnitedHealth Premium® Program doctors designated as Premium Care Physicians or Quality Care Physicians have met the program's quality measures—developed by doctors, for doctors

Better coverage: Your UnitedHealthcare medical plan offers access to a large, national network that includes more than 1M health care providers and 6,000 hospitals

Lower costs: Negotiated rates with network providers may help you spend less

Less paperwork: Network providers secure approvals for services and submit your claims to UnitedHealthcare for you

If you receive balance billing, this example shows how Naviguard advisors may be able to reduce your cost*

The following example shows how your financial responsibility may be lower when you seek care from a network provider rather than an out-of-network (OON) provider and the impact member support may have on balance billing.

ACL knee repair at outpatient ambulatory surgery center

| | Network | Out-of-network |
|--|----------------|----------------|
| A. Provider billed | \$10,000 | \$10,000 |
| B. Network discount | \$6,500 | Not applicable |
| C. Amount allowed | \$3,500 | \$3,000 |
| D. Health plan paid | \$2,800 | \$1,800 |
| E. Your responsibility | \$700 | \$1,200 |
| F. Potential balance bill from the provider to you | Not applicable | \$7,000 |
| Potential member responsibility (E+F) | \$700 | \$8,200 |



Naviguard balance bill support available

Learn more about OON services and balance billing

Speak with a member advocate

Call the number on your health plan ID card. If appropriate, a Naviguard advisor will be assigned to you and will contact you to review your balance bill in detail and discuss next steps.

Protect yourself against surprise bills by visiting naviguard.com

Download helpful guides and worksheets and learn more about OON services, health event planning, provider/health insurer points of contact and step-by-step tools for self negotiation of a balance bill

Visit myuhc.com® > Find Care & Costs to determine whether the location you're considering has network anesthesiologists, emergency room physicians, pathologists and radiologists



To find providers and facilities within your network: call the number on your ID card, download the UnitedHealthcare® app or visit myuhc.com

**United
Healthcare**

Providers and hospitals, Q4, 2020 data.

The UnitedHealthcare Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit 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 a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

The UnitedHealthcare® app is available for download for iPhone® or Android™. iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google LLC.

*Example is for illustrative purposes only and assumes that the annual deductible has been met. Network coinsurance is 20%, out-of-network coinsurance is 40%. Billed and allowed amounts vary by provider. Out-of-network providers set their own rates and may bill you for the difference between their rates and what UnitedHealthcare pays. Individual member savings may vary.

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