Your money. Your health.

myHealthcare Cost Estimator

Quickly and easily estimate your health care costs on **myuhc.com**® or the **UnitedHealthcare Health4Me**™ app.

UnitedHealthcare®

Estimating your health care costs before you see the doctor is easy.

In just minutes, you get a preview of your health care costs.

Using your benefit information, myHealthcare Cost Estimator shows you the estimated cost for a treatment or procedure, and how that cost is impacted by your **deductible**, **co-insurance** and **out-of-pocket maximum**. This means that you'll get an estimate of what you'll be responsible for paying out of your pocket, providing you with useful information for planning and budgeting.

KEY TERMS:

Deductible: The amount you owe for health care services before your insurance begins to pay.

Co-insurance: Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe.

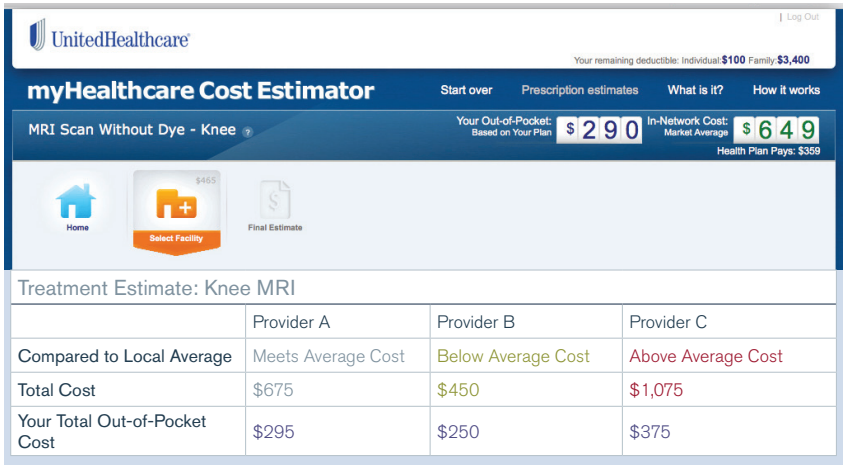
Out-of-pocket maximum: The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount.

Did you know that you may pay a different amount for a procedure depending on which provider you select and/or where you have the procedure done?

The more you use myHealthcare Cost Estimator, the more you'll see that not all doctors are the same. Depending on what you're looking for, you could see a wide range of estimates for the same procedure or treatment. You can then use this information to help you decide where to get care, or to start a discussion with your doctor.

You can search by condition or treatment with terms such as:

- Back pain
- MRIs
- Low thyroid
- X-rays
- Bone density study



	Provider A	Provider B	Provider C
Compared to Local Average	Meets Average Cost	Below Average Cost	Above Average Cost
Total Cost	$675	$450	$1,075
Your Total Out-of-Pocket Cost	$295	$250	$375

Just search for the condition (e.g., back pain) or treatment (e.g., physical therapy) you would like an estimate for, and we'll show you doctors and locations that offer those services in your area. You'll also be able to learn about your care options, compare estimated costs, see quality and cost efficiency ratings, and even map out where you'll be going. Most importantly, you'll be able to make a more informed decision about what option is best for you.

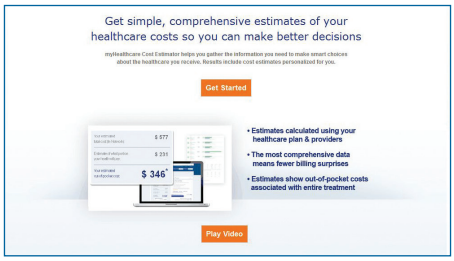
Why use myHealthcare Cost Estimator?

With this information, you'll be more prepared to decide which choice is best for you, plan your care and budget for medical expenses. You may save money, find doctors who better meet your needs or even find out about a new option you've never heard of before. It's all about having the information you need to make the best decisions for your health and your pocket book.

It's quick and easy to start using myHealthcare Cost Estimator.

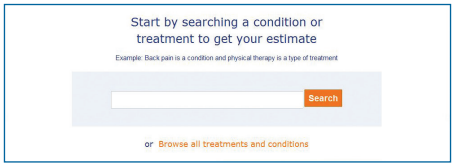
Step 1: Visit myuhc.com or Health4Me

If you have not registered for myuhc.com, you'll need your health plan ID card or Social Security number to get started. Once you're logged in, click "Estimate Health Care Costs" on the right side of the page.



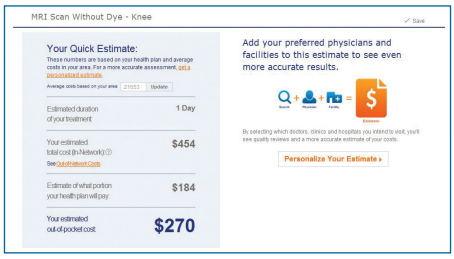
Step 2: Search for a condition or treatment

Once you've entered your ZIP code, you can search by treatment or condition. Try phrases like backache, X-ray, eyes itch, etc. Then hit the search button.



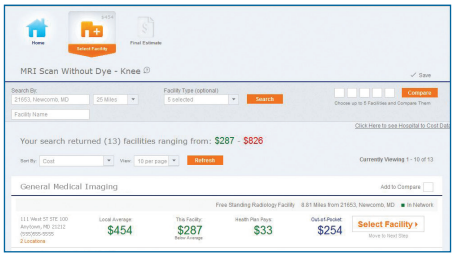
Step 3: Get a quick estimate

You'll be taken to a page with a quick estimate, based on real average market costs in the search area. This page includes the potential duration of treatment as well as a breakdown of estimated costs. If you want to see estimates for specific doctors and locations, click on "personalize your estimate."



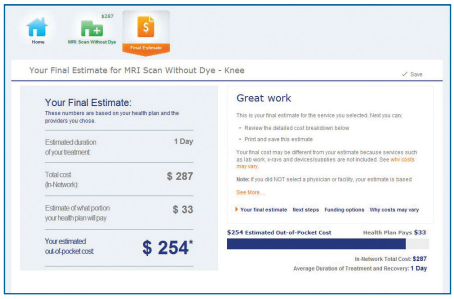
Step 4: Select a provider

If you don't already have a doctor in mind, myHealthcare Cost Estimator can help you find one. This page shows you estimates for specific doctors and locations offering services for your search. You'll be able to compare them based on their estimated cost, see quality ratings and which one is nearest to you.



Step 5: Get your final estimate

When you're done, you can see your Final Estimate, which includes estimated costs from the doctor or location you've chosen, along with up-to-date out-of-pocket estimated costs, based on your benefits and current level of coverage.



Did you know?

Studies show that people who actively engage in their health care decisions have fewer hospital visits, fewer visits to the emergency room, higher use of preventive care, and overall lower medical costs. You can take an active part in your health by seeking out and choosing quality care. The UnitedHealth Premium® program evaluates doctors for quality and cost efficiency to help you choose a doctor with confidence. Just visit **UnitedHealthPremium.com** to learn more.

Be in the know. myHealthcare Cost Estimator makes health care more accessible and transparent, so you can make more informed health care choices.

Understanding health care costs before you see the doctor is easy, just remember the 4Ps.

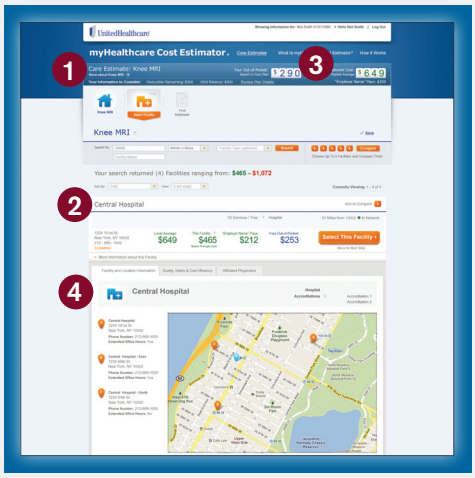
1 PROCEDURE
Learn more about a procedure and compare treatment options.

2 PROVIDER
Select a provider for a procedure.

3 PRICE
Quickly estimate out-of-pocket costs for specific procedures.

4 PLACE
Locate providers based on geographic search criteria, view maps and print directions.

4P



Member reviews of myHealthcare Cost Estimator:

"I would absolutely recommend this tool to a friend. It's a tool that UnitedHealthcare has put out there that has great value in showing you the estimated costs of your procedure. It allows you to plan your budget, and can help you save money if that's important to you."

-Tammy from Texas

"I use the tool to look up procedures before I decide to have them done to see the estimated cost. It has been helpful every time I have used it, and the cost has been pretty close to what the estimate said it would be."

-Kathy from Arkansas

"I love that it is personalized to me and shows me information based on where I live, and all of the different places and estimated cost ranges available to me. It's easy to use and gives me an idea of what I might expect to spend, especially in terms of my estimated out-of-pocket costs. It can help lessen some of that worry."

-Gwenn from Tennessee

UnitedHealthcare®

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.

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®.

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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