

## myhealthcare Cost Estimator

MyHealthcare Cost Estimator is changing the way you access personalized information, for the better. This online tool provides more validated data than any other estimator of its kind. That's because the estimates used are based on available fee schedules or contracted rates and when fee schedules/contracted rates are not available, estimates are based on claims averages for the particular provider. Plus, it's fully integrated with customer service and clinical support so you can get the answers you need.



myHealthcare Cost Estimator; you can see examples of how the tool works.

### Take charge of your care with a Care Path

A Care Path is a planned treatment program that may consist of one or more health services that may span any length of time depending on the health condition being treated. Once you establish a Care Path on myHealthcare Cost Estimator, you can track your progress from the first consult to the last follow-up.

myHealthcare Cost Estimator is available to UnitedHealthcare members at no additional cost. When you are able to get information based on your individual plan, you'll have the knowledge to better understand your choices and be in greater control of your health care.

### The choice is yours.

We provide the cost and, where available, quality information on physicians in the specialty you need. But ultimately the choice is yours when it comes to selecting the provider and procedure you think will deliver the quality of care you demand.

### Know the 4 Ps

1. **Know your procedure.** Become educated on your procedure and learn about alternative treatment options that may be more cost-effective.
2. **Know your provider.** Where available, select a quality provider through our UnitedHealth Premium® program, which rates doctors based on national industry quality standards and local market cost-efficiency benchmarks.
3. **Know your price.** Access personalized resources to easily estimate out-of-pocket costs for your procedure based on your specific health plan.
4. **Know the place.** Find a provider based on your geographic search criteria, view maps and print directions.
5. Read our member guide to learn more about the myHealthcare Cost Estimator and the 4 Ps.

### Get started in three easy steps

Start using myHealthcare Cost Estimator today. It's currently available in over 45 markets, featuring in-depth information on over 100 procedures. More cities and procedures will be added soon. After all, when you take charge, you'll know more about how to make the most of your health plan.

1. Register with your member health plan ID number at [myuhc.com](http://myuhc.com).
2. Set up an email, username and password.
3. Take full advantage of all the value-added benefits this online tool has to offer.

There is a video available showing the advantages of the

## CORNER



*Makes 1 - 9x13 inch cake*

3 cups grated carrots  
2 cups all-purpose flour  
2 cups white sugar  
2 teaspoons baking soda  
1 teaspoon baking powder  
1/2 teaspoon salt  
1 teaspoon ground cinnamon  
4 eggs  
1 1/2 cups vegetable oil  
1 1/4 teaspoons vanilla extract  
1 (8 ounce) can crushed pineapple with juice  
3/4 cup chopped pecans  
3 1/2 cups confectioners' sugar

1 (8 ounce) package Neufchatel cheese  
1/2 cup butter, softened  
1 1/4 teaspoons vanilla extract  
1 cup chopped pecans

### Directions

1. Preheat oven to 350 degrees F (175 degrees C). Grease and flour a 9x13 inch pan.
2. In a large bowl, combine grated carrots, flour, white sugar, baking soda, baking powder, salt and cinnamon.

Stir in eggs, oil, 1 1/4 teaspoon vanilla, pineapple and 3/4 cup chopped pecans. Spoon batter into prepared pan.

3. Bake in the preheated oven for 30 to 40 minutes, or until a toothpick inserted into the center of the cake comes out clean. Allow to cool.
4. To Make Frosting: In a medium bowl, combine confectioners' sugar,

Neufchatel cheese, 1/2 cup butter or margarine and 1 1/4 teaspoons vanilla. Beat until smooth, then stir in 1 cup chopped pecans. Spread on cooled cake.



## Awesome Carrot Cake

*Adapted from [www.allrecipes.com](http://www.allrecipes.com)*

## More on the Qualified High Deductible Health Plan (QHDHP) with Health Savings Account (HSA)

### *Shop Smarter and Live Healthier*

#### **SHOP SMARTER**

With the QHDHP & Health Savings Account (HSA), you will likely have lower monthly plan premiums, which means more money in your paychecks. With the this Plan, you also have the option of opening your personal health savings account, or HSA, to help you save money, income-tax free, for qualified medical expenses. This can include expenses you have before you meet your deductible or expenses that may not be covered by your health plan, like dental and vision. It's your money, so you choose when and where to spend it. Plus, you will pay nothing for preventive care services like routine wellness exams, well-child exams, mammograms, flu shots and other immunizations. These are covered 100 percent.

You may want to pay closer attention to where you receive care if you are looking for the best care at the best price. You see, the more you know about actual costs, the more doctors and hospitals will want to be competitive and upfront about their prices. So the more you know about cost and the options you have, the easier it is for you to make more informed decisions. You'll have online tools through your member website, myuhc.com® to help you manage your health plan and health care spending.

*Here are some of the tools and services you can expect to have in the QHDHP with HSA Plan:*

- The **UnitedHealth Premium® Program** helps you choose a doctor with confidence. We know that different people need different doctors. The UnitedHealth Premium program takes the guesswork out of your doctor search because it recognizes physicians and hospitals for meeting quality and cost-efficiency guidelines. Just look for the stars to find them.
- The **Treatment Cost Estimator tool** lets you search for cost estimates of specific treatments. You can even compare costs.
- The **Hospital Comparison tool** helps you find the nearest hospital or health care facility that provides quality health care service along with the estimated prices for a procedure or condition, to help you compare and choose a facility that might be right for you.
- Our **medication pricing tools** let you search and compare prescription medication costs and see costs based on your specific plan. It's an easy way to find lower cost options, such as generic medications. Plus, filling prescriptions through mail-order gives you a 3-month supply of your maintenance medications. You may save because the cost may be lower than what you'd pay if you were refilling each month. There is no additional charge for shipping the medication to your home. And it eliminates frequent trips to the pharmacy for refills.

- The Quicken **Health Expense Tracker®** gives you a simple breakdown of your medical claims. You can track your spending and budget for the future. It's available at no additional cost.

Personalized messages will be available to you on health statements and in your myuhc.com message center. We will remind you about money-saving tips, scheduling wellness exams and more.

#### ***Tips on how to save money on medical care***

If you stay on the lookout for cost-saving opportunities, you will find that it may be easy to save money without giving up high quality care. One of the most important ways you can save is by establishing a relationship with a primary care physician. They can have a major affect on the cost and quality of the health care you receive. By choosing a primary care physician, and taking the time to build a great relationship with him or her, you can get quality care while managing the amount you spend.

#### **See network providers.**

UnitedHealthcare has one of the largest doctor networks in the country. When you use a network doctor or hospital, you save money because those services are provided at a discounted price.

#### **Receive care in the most appropriate setting for you.**

Health care costs can vary greatly depending on where care is provided (i.e. doctor's office, outpatient clinic or emergency room). Of course, it helps to stay healthy and so avoid hospitalization, and to leave visits to the emergency room for true emergencies. And, you can always ask your doctor if there are alternatives that are just as effective, so you can make the choice that is right for you. Even the federal government recommends asking your doctor questions: <http://www.ahrq.gov/questionsaretheanswer/>

#### **Ask about costs.**

If you're considering several treatment options, you may want to consider the cost difference and which ones are the most effective before you make your decision. It's ok to ask your doctor about costs. You deserve to know, especially since it is your money

#### **Consider switching to a lower cost, generic or brand name drug.**

Because there are a variety of drugs available to treat most conditions, you may be able to find a less expensive drug that works just as well for you. Generic drugs include the same active ingredients as their brand name counterpart, but often cost considerably less. Talk to your doctor about comparable generic drugs that may work for you.

#### **Consider buying prescriptions through mail-order.**

Ordering maintenance drugs that you take on a regular basis through mail-order usually saves you money. You may save

money with a 3-month medication supply, which is mailed to you with standard shipping at no cost to you.

#### **Ask if the pill can be split.**

Get a prescription for double the dose and cut each pill in half with a pill splitter. This does not work for capsules or timed-release medications, but for many drugs, cutting the pill in half can cut your cost in half as well. Talk to your doctor about whether this is an option that is appropriate for you.

#### **LIVE HEALTHIER**

More companies are realizing that one of the most effective steps they can take to manage rising health care costs is to help their employees stay healthy. The QHDHP with HSA Plan offers these personal services to help you live healthier. And they are included at no extra cost.

#### **Registered nurses available by phone 24 hours a day**

You can call a nurse for help anytime. They can help answer questions like “Can you help me find a network doctor?,” “Does my medication have side effects?” and “What are my treatment options?” They can direct you to network doctors and even schedule appointments.

#### **Healthy Pregnancy Program**

We will help soon-to-be-mothers through every stage of their pregnancy and delivery. We will check for risks, share baby-healthy tips, and keep you informed by phone and newsletter.

#### **Employee Assistance Program**

Life can bring challenges and serious problems. We will help with depression, stress, relationship problems, alcohol or drug abuse, money problems, and coping with grief or loss. Everything is private and not shared with your employer.

#### **Care management**

We'll work with you and your physician to help you understand your options if you need care. We'll also let you know about special programs to help you make health care decisions, such as disease management programs.

#### **Personal health coaches**

If you have health risks, our health coaches may call you to offer their support. They can set up a personal plan to help you and coach you along the way. Or, you can call them any time if you just want help to improve your health.

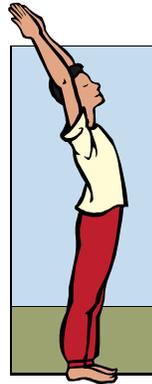
#### **Tips on how to live a little healthier**

By adopting a healthier lifestyle, you're not only likely to feel better, you may also help hold down your own health care costs for yourself.

#### **Practice healthy eating habits.**

Eat a balanced diet and healthy snacks. Many illnesses, such as diabetes, heart disease, and high blood pressure can be

prevented or controlled through a healthy diet.



#### **Get moving.**

Find a physical activity you enjoy, then get out and do it regularly. A good goal to aim for is 30 minutes of exercise most days of the week. If you don't have a 30-minute block of time, try to find 10 minutes, three times a day. Be sure to consult your doctor before starting a new fitness regime.

#### **Lose extra weight.**

If you want to lose weight, you are not alone. In fact, most Americans would like to lose weight. Reducing your weight by as little as five to 10 percent may have a positive impact on your health and the way you feel about yourself.

#### **Consider not smoking.**

If you have tried to quit before and started smoking again, maybe the time just was not right for you. There are many ways to quit, and with the right support, anyone can become tobacco-free.

#### **Practice good safety habits.**

Buckling your seat belt, wearing a bike helmet, keeping poisons out of children's reach and using sunscreen when outdoors are just a few of the ways you can keep yourself and your family safe and healthy.

#### **Wash your hands.**

Hand washing – after using the restroom and before handling food – reduces your risk of the common cold, flu and stomach ailments.



#### **Drink alcohol responsibly.**

If you feel that you need a drink to help you relax or cope with life's challenges, get help before the problem gets out of control.

#### **Don't use illegal drugs.**

They are illegal for a reason; they can harm your body, your mind, your judgment, your relationships and contribute to serious health problems in the future.

#### **Manage your stress.**

When you are worried or frustrated, you may find yourself responding in ways that are not healthy and that don't help you feel better. If you can stop and do something different, you can often see the situation in a new light.

Learn more at [healthcarelane.com/has](http://healthcarelane.com/has)

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