

Your POS Plan

The POS Plan gives you access to:

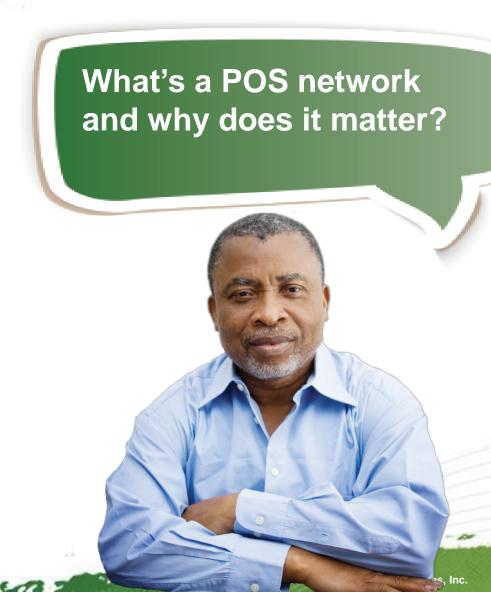
a Point of Service (POS) network. Your POS network is a group of doctors and hospitals that have agreed to reduce what they charge for services.

Sometimes POS and non-POS providers may also be referred to as **in-network** and **out-of-network** providers. This plan also allows you to go to out-of-network providers.

Why use your POS?

When you use an in-network provider, you:

- Pay less for services
- Don't have to submit claim forms

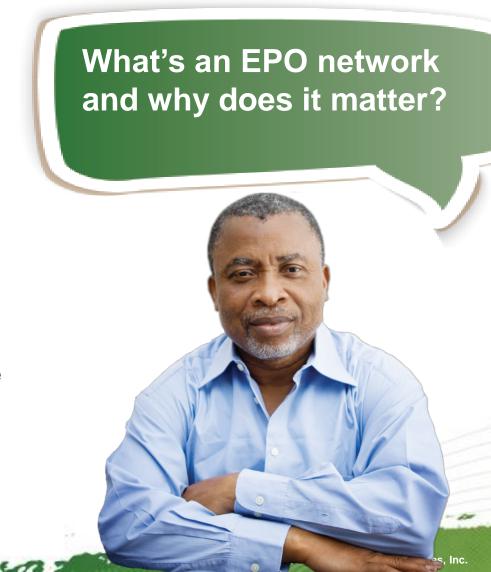


Your EPO and HSA Plans

The EPO and HSA Plans give you access to:

an Exclusive Provider Organization
(EPO) network. With an EPO network,
you must use providers - doctors,
hospitals and other health care providers
- who participate in the network. The
only exception is for emergency care.

Because of this requirement, it is especially important to check with UMR by phone or at www.UMR.com to be sure the provider is in the network.



Your UnitedHealthcare network

Whether you elect the POS Plan, the EPO Plan or the HSA Plan, you'll access the United Healthcare ChoicePlus network of providers.

ChoicePlus is a national network so you have direct access to more than:

- 700,000 physicians
- 5,600 hospitals
- 1,000 convenience care clinics



Find a doctor easily online 24/7



Find a doctor easily online 24/7



Find a doctor easily online 24/7



Transition of care



If your current doctor isn't in-network, for certain types of treatment including:

- Late-term or risky pregnancy
- Organ transplants
- Inpatient care during transition
- Behavioral health
- Post-surgical care

You may continue at the preferred benefit level for 90 days after your effective date, until Sept. 28, 2014.

September

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