

UMR Preventive

Description of health plan coverage



Your employer has chosen to offer you UMR Preventive, a health plan that pays for preventive health care services such as:

- One physical checkup every year
- One OB/GYN checkup every year (pap smear)
- One screening test for breast cancer every year (mammogram)
- Birth control pills or other forms of birth control (women's preventive contraceptives)
- Shots for measles or other childhood diseases (immunizations)
- One colonoscopy every five years (colorectal cancer screening test)
- Other preventive tests required by the Affordable Care Act

UMR Preventive will pay for these services for you, your spouse and/or children if you buy the plan for them, too.

The new health care law and you

Starting in 2014, a new health care law requires everyone to have health coverage. If you do not buy health coverage, you may be required to pay a fine.

There are three ways you can get health coverage:

1. Sign up for a plan being offered by your employer
2. Buy health coverage from the marketplace or health care exchange available in your state
3. Sign up for other government health insurance programs

UMR Preventive meets the individual mandate portion of the law so you will not have to pay a fine if you sign up for the plan. However, if you do sign up for UMR Preventive you will NOT be eligible for a subsidy – financial assistance from the government to help pay for health coverage.

What You Need to Know About UMR Preventive:

- Covers the cost for **preventive services only.**
- You must see a doctor in the UnitedHealthcare Options PPO Network; **services received outside the network are not covered.**
- Costs for additional services, such as X-rays, blood tests, emergency department visits or any other services to treat medical conditions, are not covered.

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The content provided is for informational purposes only, and does not constitute medical advice. Always consult your doctor before making any decisions about medical care. The services outlined here do not necessarily reflect the services, vaccine, screenings or tests that will be covered under your benefit plan. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on the back of your ID card. Certain procedures may not be fully covered under some benefit plans.

Administrative services provided by UMR, Inc. or their affiliates.

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UMR Preventive pays for yearly preventive health checkups

This plan pays for covered preventive services when you see a doctor in the UnitedHealthcare Options PPO Network. If your doctor orders other services, such as X-rays or blood tests, those costs are not paid by the plan. If you use a doctor who is not in the network, the cost of your office visit will not be paid by the plan.

Preventive care for your good health

When you have a busy life, it's easy to forget to take care of yourself. But taking care of your basic health needs makes it easier to live your life to its fullest. Yearly health checkups and screenings, like those paid for by UMR Preventive, can help you stay healthy and may even lessen your chance of getting sick.



Finding a doctor in the network

If you already have a doctor, or if you are looking for a new doctor, there are two ways to find one in the Options PPO Network:

1. Call your doctor's office and ask if they are in the UnitedHealthcare Options PPO Network. If they are, you can keep seeing that doctor and your yearly checkups will be paid for by the UMR Preventive plan.
2. Visit www.umar.com and follow these steps:
 - At the top left of the page, select the "Find a provider" tab
 - Select "medical"
 - A new page will open and you should scroll down to select "UnitedHealthcare Options PPO"
 - Select "Find a provider"
 - Select "Change address" and enter your address information
 - In the "Physicians Specialties" column, select "Family Practice" or "Obstetrics/Gynecology" or "Primary Care"
 - A list of network doctors in your area will be displayed

Take advantage of this chance to buy health coverage.
Sign up for UMR Preventive today!

What counts as preventive care?



Preventive or not? John visits his primary care doctor, who is in the Options PPO Network, for his preventive care exam and based on his age, his doctor recommends a screening colonoscopy.

Answer: This is considered preventive care because this service is part of routine annual exam and has not been prompted by any sort of previous diagnosis.



Preventive or not? Sally visits her doctor, who is in the Options PPO Network for an annual wellness exam and receives blood tests to screen for anemia, kidney or liver function.

Answer: If the physician orders lab work during a preventive care visit some of the tests may be covered as preventive care, such as a cholesterol screening. However, other blood chemistry panels like anemia screening, kidney or liver function, would not be covered as preventive care. These would be considered diagnostic tests. Sally would be responsible for paying the costs of these tests.



Preventive or not? Maria visits her doctor, who is in the UnitedHealthcare Options PPO Network, for her annual wellness checkup. Her doctor has concerns that she may have a serious illness. He refers Maria to a specialist and suggests that she see the doctor immediately. Maria visits the specialist and is diagnosed with a serious illness.

Answer: The office visit fee for her annual wellness checkup is covered by UMR Preventive. The visit to the specialist may be considered one of the two available sick office visits and therefore covered by the plan. However, any tests ordered by the specialist are not covered by UMR Preventive. Any subsequent treatment for the serious illness is also not covered by UMR Preventive.

UMR Preventive is a plan that covers preventive care only