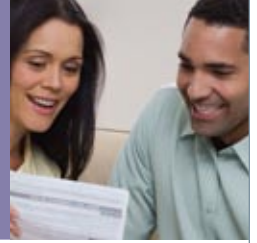


How your claim is paid

Once you use your benefits, you might have questions about a claim or how a service was billed. The information below explains our claims payment and how it affects you.



Your claims

How your claim is paid

UnitedHealthcare has negotiated rates with doctors, other health care providers, hospitals and other facilities in our network. So your out-of-pocket expenses will be lower when you stay in our network. Your doctor's office will "bill" UnitedHealthcare. Then we will pay your doctor directly when medical services are paid by your medical plan.

How long does it take?

Each is different and processing times can vary. According to a 2009 America's Health Insurance Plans survey, almost 80 percent of all claims are received from your doctor within 30 days. In some cases, it can take up to 60 days before your doctor or hospital sends a claim. More than 90 percent of claims are processed within 7 days once they are received. If you have gone to a non-network doctor, they may require partial or full payment at the time of service. Also, some non-network doctors or hospitals may not bill UnitedHealthcare directly, leaving you responsible to submit a medical claim form to UnitedHealthcare. (Check your benefits at myuhc.com to see if non-network benefits are available to you.)

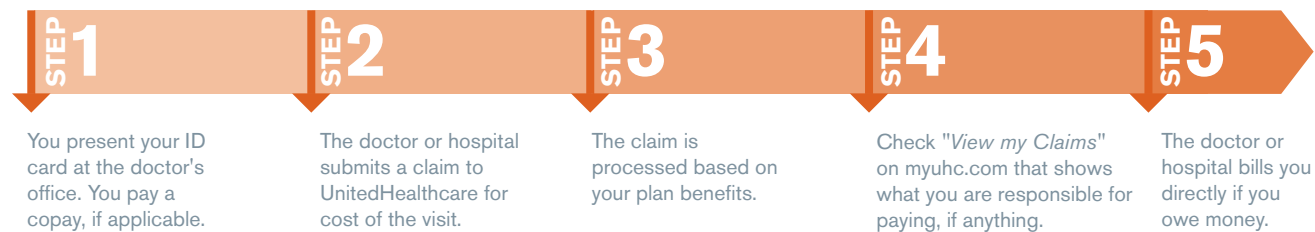
Some doctors are able to immediately bill UnitedHealthcare electronically. Once your claims are processed through your medical plan, your doctor will bill you for any amount you owe. You can check the amount paid by the medical plan at myuhc.com.



myuhc.com[®] has the most up-to-date information on your claims.

If you don't see your claim, contact your doctor to see if it has been submitted to UnitedHealthcare.

Standard claim process (Total processing time will vary)



Medical claim form

If you receive care from a doctor or hospital who is non-network, you may need to fill out a medical claim form. Our network doctors and hospitals normally take care of claim forms for you.

For illustration purposes only. This diagram shows the claims process when you use network doctors.

How to view claims on myuhc.com

The screenshot shows the myuhc.com website interface. At the top, there is a navigation bar with links for Message Center (4 unread), Account Settings, Print, Help, Contact Us, Feedback, and Sign Out. Below this is a secondary navigation bar with links for Home, Claims & Accounts, Physicians & Facilities, Pharmacies & Prescriptions, Benefits & Coverage, Personal Health Record, and Health & Wellness. The main content area is personalized for Chris Johnson, displaying his name, doctor information, plan name (Choice Plus), group number (111111), and member ID (7891234567). A 'My Coverage' section includes links for Account Balances and Benefit Details, along with deductible and out-of-pocket maximum information. A central image of three apples is accompanied by the text 'Health care with a difference'. To the right, a 'Hello Chris' greeting is followed by the question 'What would you like to do today?'. A list of action buttons is provided, with 'View My Claims' highlighted by an orange circle and an orange arrow pointing to it. Other buttons include 'Rewards for Action', 'View Online Statement', 'View Account Balances', 'Estimate Health Care Costs', 'Extra Programs & Discounts', 'Quicken Health Expense Tracker', 'Look Up Health Topics', 'Information Center', 'Look Up My Benefits', 'Find a Doctor', and 'Refill a Prescription'.

Click on the "View My Claims" button on myuhc.com for the most current updates on your claims.

