



Here for every step of the journey

2024-2025 benefit options

City of Albuquerque employees



United
Healthcare

ONE
ALBUQUE
ROQUE city of albuquerque

Contents

Welcome letter	3
A few stops along the way	4
Benefits wherever you wander.	5
Discover your options.	6
Comparison of plans	7
Choosing a network doctor	8
Understand preventive care.	9
All your health plan information in 1 place	10
Discover ways to find more care	11
Your guide to behavioral health resources	12
Discover virtual therapy	13
Get maternity and parental support	14
Caring support when it's needed most.	15
Are you struggling with daily challenges	16
Get fit with OnePass Select	17
Have an unexpected medical bill?	18

Why Choose UnitedHealthcare?



You'll have access to a large national network.

You and your family have a quality network with a commitment to personalized care including access to Presbyterian Healthcare Services, University of New Mexico Health System, and access to the nation's leading Centers of Excellence, including Mayo Clinic.



You have a dedicated Customer Advocate team just for City of Albuquerque employees.

We know managing your health plan benefits and your health isn't always easy. That's why we have a team of people dedicated to helping you. From understanding your claims to estimating costs ahead of time, we're here to help.



You can access innovative tools and programs, at no additional cost.

From helping manage a chronic condition and saving money with fitness programs, to the freedom to see a doctor from your home computer, you can take advantage of these programs as part of your benefits.

With UnitedHealthcare, you can expect quality health plans and services, plus innovative tools — all delivered by a team of local experts.



Welcome to UnitedHealthcare!



I am thrilled to welcome you to your upcoming benefits enrollment period. We are honored to have been chosen as your trusted partner in managing your health insurance needs and we are delighted to embark on this health journey with you, ensuring your well-being every step of the way. Just like any journey, your path to good health may have its challenges and unexpected detours, but our compassionate health care advocates are here to support you through it all. Whether it's routine checkups, preventive care or unexpected medical emergencies, our plans are tailored to keep you covered throughout the different stages of your life.

In 2024, we are proud to partner with the City of Albuquerque to offer you 2 coverage options — the EPO and PPO health plans. Both plans are carefully designed to cater to your individual needs, providing you with the peace of mind you deserve with personalized support and benefits.

In the pages that follow, you will find detailed information about the health plans available to you along with resources to help you make informed decisions about your coverage options. We understand that choosing the right benefits can be complex, so our team is here to support you every step of the way.

Thank you for considering UnitedHealthcare. Take that first step toward a rewarding health journey today! If you have questions, call us at **1-844-865-3663**. Our team is here for every step of the journey.

Heather Kane

Heather Kane
Health Plan CEO

A few stops to see along the way



Network coverage with nationwide UnitedHealth Premium® program providers



Network coverage in New Mexico includes Optum®, Presbyterian, University of New Mexico and more



Emotional support with a variety of behavioral health tools



Support for families of children with special needs



Dedicated Customer Advocate team to answer health and benefit questions



Innovative technology with **myuhc.com®** and the UnitedHealthcare® app



Personalized condition support for over 100 chronic conditions and catastrophic health events



Access the nation's leading health care facilities through our Centers of Excellence network

Find your perfect fit

Visit your pre-member website at whyuhc.com/cabq, where you can learn about the UnitedHealthcare benefits and services offered starting July 1, 2024, from the comfort of your own home or on the go. Using your computer or mobile device, you can learn about your health plan options, search for network providers, and learn about the physical and mental health programs available with both plans.

Benefits wherever you wander

No matter which UnitedHealthcare plan you choose, you'll have access to our network of doctors and hospitals, including:



Access to our nationwide network of nearly **1.8 million** physicians and health care professionals and over **7,100** hospitals, including Mayo Clinics*



A local New Mexico network that includes over **8,800** health care providers and **30+ hospitals***



Access to visits with specialists without needing a referral



Access to behavioral health benefits including in-person and virtual visits plus digital self-help tools



Access to Centers of Excellence for help in managing complex medical conditions, including cancer, transplants, congenital heart, and others



Tools to find and price care through **myuhc.com** and the **UnitedHealthcare app**

General tips for using your health plan and important health care terms.

General tips

- Choose a network primary care physician (PCP)
- Schedule your preventive care with your physician; this is covered at no additional cost as long as you use network providers
- Avoid seeing out-of-network providers when possible as they will cost you more
- Register for **myuhc.com** to track expenses, find participating providers and compare costs
- Take advantage of your virtual care options

Important health care terms

Coinsurance – Your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for the service.

Copay – A fixed amount you pay for a covered health care service, usually when you receive the service.

Deductible – The amount you owe for health care services before your health plan begins to pay.

Out-of-pocket maximum – The most money you have to pay for covered expenses in a plan year.

For more health care term definitions, visit the Just Plain Clear® English and Spanish Glossary at **glossary.justplainclear.com**.



Learn more

Scan the code or go to **whyuhc.com/cabq**

*As of November, 2023.







The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

Discover your options

You have 2 plans to choose from: the **EPO Plan** and the **PPO Plan**.

EPO Plan	PPO Plan
<ul style="list-style-type: none">• Preventive care is covered 100% when you see a network doctor• You have network coverage with our nationwide network• You will only have coverage in our network except in emergency situations. If you choose to see a doctor outside of our network, you will likely have to pay for services out of pocket.	<ul style="list-style-type: none">• Preventive care is covered 100% when you see a network doctor• You have network coverage with our nationwide network• You have out-of-network coverage, but those providers will likely charge you more and you will be responsible for making sure your claim is filed <p>Visit whyuhc.com/cabq to learn more.</p>

Discover support, every step of the way

What you can expect with UnitedHealthcare		
	Physician and provider quality	You can compare best match recommendations to choose a provider that fits your needs and preferences on myuhc.com . You'll have access to patient reviews of providers and we measure your provider options for quality.
	Local care that feels familiar	You can receive care that is familiar to you because we collaborate with local provider groups within our national network that exist to meet you where you are and ease your transition of care
	Personalized benefits	You have an end-to-end network of support connecting on your behalf to deliver benefits that are personalized and relevant to you, which may lead to better health outcomes
	Access to care	You have expanded access to care across digital, virtual and in-person services, allowing for more flexibility with how and when you receive care
	Member support	You can connect quickly to on-demand support with an advocate, dedicated to helping you every step of the way with information you may need to get the most out of your benefits
	Digital tools	You can manage claims, find a provider, share health plan ID cards and more with our user-friendly tools, myuhc.com and the UnitedHealthcare app , tailored to meet you where you are in your health journey

A side-by-side comparison of plans

	EPO Plan	PPO Plan	
	Network	Network	Out of network
Plan year deductible	July 1 - June 30	July 1 - June 30	
Individual	\$175	\$175	\$500
Family	\$350	\$350	\$1,000
Out-of-pocket maximum			
Individual	\$6,350	\$6,350	\$12,700
Family	\$12,700	\$12,700	\$25,400
Preventive care services Including preventive office visits, lab, radiology and other tests	No charge	No charge	40%*
Primary care office visit PCP: General practice, family practice, OB/GYN, internal medicine and pediatrician	\$35 copay per visit, deductible does not apply	\$40 copay per visit, deductible does not apply	40%*
Specialist office visit	\$50 copay per visit, deductible does not apply	\$55 copay per visit, deductible does not apply	40%*
Behavioral health visit	No charge	No charge	40%*
Maternity services Includes initial office visit, prenatal and postnatal care	\$35 copay for the first office visit; \$500 copay* for inpatient hospital	\$40 copay for the first office visit; \$500 copay* for inpatient hospital	40%*
Outpatient speech, physical, and occupational therapy Up to 24 visits per year combined	\$35 copay per visit, deductible does not apply	\$40 copay per visit, deductible does not apply	40%*
Chiropractic and acupuncture Limited to 20 visits per year	\$50 copay per visit, deductible does not apply	\$55 copay per visit, deductible does not apply	40%*
Urgent care	\$50 copay per visit*	\$50 copay per visit*	\$50 copay per visit*
Emergency room (ER copay waived if admitted)	\$200 copay per visit*	\$200 copay per visit*	\$200 copay per visit*
Emergency medical transport	\$50 ground/\$100 air*	\$50 ground/\$100 air*	\$50 ground/\$100 air*
Inpatient hospital/Skilled nursing	\$500 copay*	\$500 copay*	40%*
Outpatient surgery	\$500 copay*	\$500 copay*	40%*
Imaging	\$75 CT scan copay/\$125 MRI/PET scan copay*	\$75 CT scan copay/\$125 MRI/PET scan copay*	40%*
Lab, X-Ray, diagnostic - outpatient lab testing/ x-ray and other diagnostic	No charge	No charge	40%*
Durable medical equipment	50%*	50%*	50%*
Home healthcare	No charge	No charge	40%*

* After the Annual Medical Deductible has been met.

All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.

All individual out-of-pocket maximum amounts will count toward the family out-of-pocket maximum, but an individual will not have to pay more than the individual out-of-pocket maximum amount.

Once you've met your deductible, you start sharing costs with your plan — coinsurance. You continue paying a portion of the expense until you reach your out-of-pocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year.

Choosing a network doctor

From PCPs to specialists, UnitedHealthcare makes it simple to find a network provider who is the right fit for you. Start your search at [whyuhc.com/cabq](https://www.whyuhc.com/cabq) > Search for a Provider.

More to explore

Through the website, you can search by doctor, facility name, type of service and more. Once you have narrowed your search, you will be able to see if the provider is accepting new patients, read patient reviews, get directions and log in to view costs.



Get to know the UnitedHealth Premium program

When choosing a doctor, look for providers who meet the UnitedHealth Premium quality care criteria, which includes safe, timely, effective and efficient care. Premium Care Physicians are listed with 2 blue hearts next to their names so you can choose with confidence, knowing these doctors:

- Have proven better outcomes
- Have fewer redo procedures
- Have lower complication rates
- Make the most of your health care dollars



The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://www.myuhc.com)®. You should always visit myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit myuhc.com for detailed program information and methodologies.

Understand preventive care

Preventive care is routine health care that is meant to help you stay healthy. When you schedule regular appointments and screenings, it may help you manage and maintain your health.

Preventive care is generally focused on the following

- Evaluating your health when you are symptom-free
- Receiving checkups and screenings
- Decreasing the risk of developing health issues even if you are in the best shape of your life

Understand the difference between preventive care and diagnostic care

- Preventive care is designed to help you stay healthy, and is covered by your health plan with \$0 out-of-pocket when you see a network provider.
- Costs may be incurred for diagnostic care based on plan coverage. Check your plan documents for additional details.

When is care considered preventive?

A procedure can be considered preventive care in some situations, but not in others. This is important, because a service has to be considered preventive in order to be exempt from copays, coinsurance or deductibles. If it's not, these charges may apply.

Preventive care example

A woman has an annual wellness exam and receives blood tests to screen for anemia, kidney and liver function, and has a urine analysis done. 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.

Preventive care is important because

- Regular preventive care visits and health screenings may help to identify potential health risks for early diagnosis and treatment.
- Helping prevent disease and detecting health issues at an early stage is essential to living a healthier life.
- Following preventive care guidelines — and your doctor's advice — may help you to stay healthier. Be sure to discuss specific health questions and concerns with your doctor.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

This information is for general informational purposes only and is not intended nor should be construed as medical advice. Individuals should consult an appropriate medical professional to determine what may be right for them.



Preventive Care

Preventive care includes routine well exams, screenings, and immunizations intended to prevent or avoid illness or other health problems.



Diagnostic Care

Diagnostic care includes care or treatment when you have symptoms or risk factors and your doctor wants to diagnose them.

Diagnostic care example

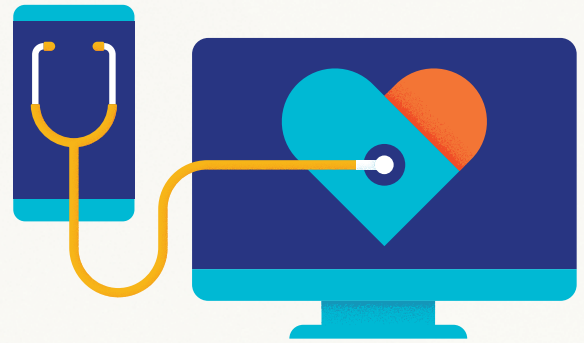
However, other blood chemistry panels like an anemia screening in a non-pregnant woman, a kidney or liver function test and urinalysis, would not be covered as preventive care. The woman would be responsible for any deductible, coinsurance, or copayment that may be applicable based on her benefit plan.

When a service is performed for preventive screening reasons and is appropriately reported, it will be covered under the Preventive Care Services benefit. Check your plan documents and consult with your health care provider prior to having the service performed if you have questions.

Find a provider on myuhc.com or the **UnitedHealthcare app**. Or if you need help, call **1-844-865-3663**.

All your health plan information in 1 place

Once enrolled with UnitedHealthcare, visit myuhc.com. There you'll have fewer questions and more confidence about your benefits, claims and health information. It's personalized for you and simple to use.



Choose where to go for services

- Search for a provider, clinic, hospital or lab based on location, specialty, quality, cost, services and more
- View patient ratings
- Estimate treatment costs
- Review your choices and choose where to go for service



Manage your claims

- See the current status of your claims as well as claims history
- Access features to help you track and manage your claims, such as the ability to add personalized notes
- Depending on your plan and if you do owe your health care provider, you may be able to send payment from the site



Learn about your wellness benefits

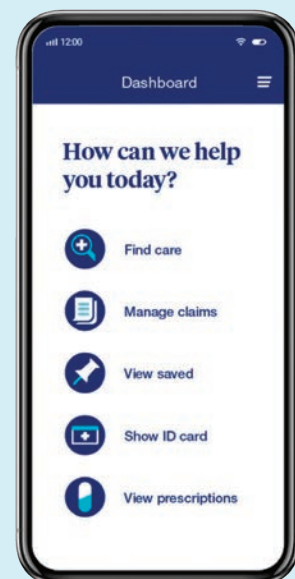
- Get tips on living healthier and using health plan benefits to your advantage
- Get reminders when it's time for checkups or treatments
- Get suggestions on when to get immunizations, well visits, routine tests or lab work
- Chat with a nurse

Access your plan from anywhere

Whether you're out on the trail or at home, the **UnitedHealthcare app** offers convenient access to all of your plan information. Download the app to:

- Find nearby care options in the network
- Estimate costs
- Video chat with a doctor 24/7*
- View and share your health plan ID card
- See your claim details and view progress toward your deductible

*Data rates may apply.



Discover ways to find more care



Helping you stay healthy

Need help managing a chronic condition?

A Disease Management nurse can help. Our Disease Management programs offer personalized support.

If you need long-term support after a hospitalization or a catastrophic health event, a case management nurse can help you explore care options and provide resources for more than 100 chronic conditions.

Our Condition Management Programs are now more convenient with digital applications and messaging for a more integrated relationship with your nurse.

See a call from us?

We want to help you improve your health and understand your benefits. We may call you if:

- You or a family member has a serious or chronic medical condition
- You or a family member was recently hospitalized
- You are pregnant

If you see that UnitedHealthcare is calling, please answer. We're here to help.



Call us with your questions

The UnitedHealthcare Advocate team is here to help with any questions and concerns you may have, such as:

- How to improve your health, manage a chronic condition and understand complex medical issues
- Understanding how your health plan works
- Getting answers about your health accounts, a recent claim or how much you can expect to pay
- Finding a network provider, getting a new ID card or saving on health care costs—and much more

Have a child with complex medical needs?

A single point of contact provides more streamlined and compassionate support for your entire family and can help remove barriers that stand in the way of the medical, behavioral and pharmacy help your child needs. Your advocate can help:

- Provide support for insurance and payment, social needs, family well-being and care delivery
- Identify potential issues and provide alternatives
- Provide planning for the future
- Coordinate community and regional resources
- Provide faster access to services without frustration and confusion

To learn more, visit myuhc.com.



Disease Management programs and services may vary by location and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate (Advocate4Me) services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

Your guide to behavioral health resources



If you or a family member is struggling with a situation that is having a negative impact on your mental health, don't go it alone. UnitedHealthcare offers access to more resources that can help.

Live and Work Well	<p>Live and Work Well offers support for stressful situations such as:</p> <ul style="list-style-type: none"> • Anxiety and stress • Alcohol and drug use • Compulsive spending or gambling • Eating disorders • Grief and loss • Marital problems • Medication management 	Visit liveandworkwell.com
Behavioral health support	<p>From everyday challenges to more serious issues, receive confidential help from a psychiatrist or therapist for:</p> <ul style="list-style-type: none"> • Depression, stress and anxiety • Eating disorders • Parenting and family problems • Substance use and recovery <p>You can schedule a visit in person or virtually.</p>	<p>To schedule a behavioral health in-person or virtual visit:</p> <ul style="list-style-type: none"> • Sign in to myuhc.com • Select Find Care and Costs > Virtual Care • Choose Get Started for Virtual Behavioral Care <p>To schedule an in-person visit on myuhc.com, select Find Care and Costs > Behavioral Health Directory.</p>
Virtual behavioral therapy and coaching	<p>You may also have access to 1:1 professional care from a compassionate AbleTo® therapist, coach or both over an 8-week program for members with qualifying medical conditions. Costs for therapy and coaching will vary based on your plan benefits and deductible.*</p>	Visit ableto.com/explore
Substance use treatment	<p>If you or someone you love is struggling with substance use, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential—you can even remain anonymous.</p> <p>You can also receive confidential alcohol and drug addiction help via text with the Crisis Text Line. Crisis counselors are available 24/7.</p>	<p>To speak with a recovery advocate, call 1-855-780-5955. Or visit liveandworkwell.com/recovery to find care options and resources.</p> <p>To get started with the Crisis Text Line, text "Home" to 741741.</p>

*Deductibles and coinsurance may apply. Check your specific plan details or call the number on your health plan ID card to confirm plan coverage.

Discover virtual therapy and getting help may be easier than ever

Reaching out may be hard — especially if you might not want anyone to know you're hurting. From the privacy of home and the convenience of your mobile device* or computer, you can receive caring support from a licensed therapist.

Virtual therapy offers confidential counseling and includes:

Private video sessions

Get 1-on-1 support — in your home and at a time that's convenient for you.

Help with coping — for children, teens and adults

Your licensed therapist may provide a diagnosis, treatment and medication if needed.

Similar standard of care as in-person visits

You can see the same therapist with each appointment and establish an ongoing relationship.

Virtual therapy is designed to help treat conditions like:

- ADD/ADHD
- Addiction
- Anxiety
- Depression
- Mental health disorders



A quicker way for the whole family to get care

A virtual visit for mental health care may be a great way for children and teens to get an appointment.

To find a provider and schedule a visit go to **myuhc.com** or call **1-844-865-3663**.

*Data rates may apply.

Costs and coverage may vary. Check your plan for details.



Get maternity and parental support

Whether you're thinking about having a baby or have one on the way, maternity support is here to provide information and support — throughout your pregnancy and after giving birth.

As part of maternity support, you have access to online resources to help you on your journey toward a healthier pregnancy — and beyond. Tap into our library of pregnancy information, including custom video courses you can stream anytime, 24/7. You'll be able to track what you've learned and keep tabs on what you'll find out about next.

Online maternity courses include:

- Preconception: Preparing for a Healthy Pregnancy
- Pregnancy Nutrition and Exercise
- Pregnancy in the First Trimester
- Pregnancy in the Second Trimester
- Pregnancy in the Third Trimester
- Postpartum: The Fourth Trimester after Pregnancy
- Exploring Breastfeeding



Whatever your journey, maternity support is here to help — and it's available to you at no additional cost as part of your plan benefits.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.



Caring support when it's needed most

The Cancer Support Program (CSP) provides compassionate guidance and answers for you or a family member who's faced with cancer.

How does it work?

If you're preparing for cancer treatment or have already started, a nurse can help you navigate treatment options and find a network provider from a high-quality Centers of Excellence (COE) facility. Here's more of what you can expect:



Connect with a nurse specially trained in oncology for support throughout your treatment journey



Get help exploring your options, finding answers to questions, and managing symptoms and side effects



Receive support working with your doctors, so you feel informed to make decisions for your health



Access digital tools to help provide real-time guidance and identify care needs immediately



If you need help with a transplant, our Centers of Excellence are designed to help you take care of all transplant-related services including travel and lodging assistance and hospital and physician charges. To learn more or get started, call **1-844-865-3663**, TTY **711**.

Learn more

Call **1-844-865-3663** or visit myuhc.phs.com/cancerprograms.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only and provided as part of your health plan. The nurse cannot diagnose problems or recommend treatment and is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. This nurse support service is not an insurance program and may be discontinued at any time.

Are you struggling with daily challenges?

Connect to resources for support

Sometimes life can present real challenges — from not having enough food for you and your family to not being able to make ends meet to not being sure if you have a home to live in. It's not always easy to reach out for help, or even know where to begin to find it. Now you can connect to local programs and services that are available to you at \$0 or reduced cost at uhc.com/communityresources.



Food banks, local farming and food card programs with local grocers



Local shelters, temporary housing and housing programs



Employment support services, job programs, internships, education, financial literacy



Ride share and public transportation services

Your total well-being matters

Did you know that 80% of your health is influenced by factors like financial stress, food insecurity, housing worries and social isolation?¹ UnitedHealthcare is here to help you get the kinds of support needed to better cope with these situations — so that you can live your healthiest life.

Find support

Visit uhc.com/communityresources or call **1-844-865-3663**

¹ Robert Wood Johnson Foundation, <https://www.rwjf.org/> Accessed 4/8/2022.



Get fit with One Pass Select

Find a fitness routine that fits your lifestyle and lets you explore a variety of activities. One Pass Select™ offers:

- No long-term contracts or annual fees*
- Flexible fitness options and the ability to use locations nationwide (not limited to 1 gym)
- Access to digital fitness apps and classes
- The ability to add up to 4 additional discounted memberships on your account (ages 18+)
- The option to change tiers monthly
- A grocery delivery subscription with Classic tier or above

Get started by visiting myuhc.com > **Health & Wellness** > **Health Recommendations**.

*There is a 1-time fee at time of registration.

One Pass Select is a voluntary program featuring a subscription-based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery delivery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable.



Have an unexpected medical bill?

Naviguard is available at no additional cost to you through your UnitedHealthcare health plan benefits. Naviguard can help resolve unexpected out-of-network medical bills over \$300 by negotiating directly with providers.*

What you need to know about the No Surprises Act

The No Surprises Act will protect you from balance billing for certain emergency situations, air ambulance and when an out-of-network provider provides services at a network facility. Naviguard may be able to help you resolve unexpected medical bills for services not covered by the No Surprises Act.

Call us before you pay anything

When you receive an unexpected out-of-network bill, call **1-844-865-3663**. UnitedHealthcare Member Services will initiate your case with Naviguard, and they'll help you navigate the resolution process.



Naviguard

Your partner in healthcare
billing resolution.

Here are 2 options for how to get started:

1. Go to naviguard.com/uhc-member
2. Call UnitedHealthcare Member Services at **1-844-865-3663**

We'll be with you every step of the way

1 Call
If you or a family member has an out-of-network (OON) service not covered by the No Surprises Act, you will receive an Explanation of Benefits (EOB) and then a balance bill. Call UnitedHealthcare to get started with Naviguard.

2 Connect
You will be connected with a dedicated Naviguard advisor. You'll meet with their advisor to share your story, upload the OON bill and sign some forms so we can begin negotiating on your behalf.

3 Negotiate
Your dedicated Naviguard advisor begins negotiations with the OON provider while keeping you up to date on progress.

4 Outcome
Your Naviguard advisor sends you a record of the process and the final outcome of negotiations. A new EOB may also be sent.

*For situations where the billed amount is above a certain amount.

Use this card to call us before you pay anything

Notice

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تويوغللا تدعاسمل تامدخ ناف، (Arabic) ةيبرعلا ثدحتت تنك اذ: ةيبنت فقابط ىلع جردملا يناجملا فتامل مقرب لاصتال اىجرى. كل ةحاتم ةيناجملا لكب تصاخلا فيرعتلا

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shóodí ninaaltsoos nit'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'i biká'ígíí bee hodiłnih.

What's on your mind?

If you have any questions—from finding a network provider to learning more about what's covered in a health plan— please visit us online or give us a call.



whyuhc.com/cabq



1-844-865-3663, TTY 711



The information provided herein is for informational purposes only as part of your health plan. It is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Your personal health information is kept private in accordance with your health plan's privacy policy.

This document includes general information about your medical benefit plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described on this website are subject to change at any time.

All trademarks are the property of their respective owners.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.
© 2024 United HealthCare Services, Inc. All Rights Reserved. (ES24-3147750b)