Paying for Your Doctor Visit
How it works with your health plan and HRA

Try to use a doctor in your plan's network.
Doctors in the network have agreed to charge lower prices. This means your costs will likely be lower compared to seeing a doctor who is not in our network. Plus, when you see a network doctor for your preventive care, you don’t have to pay anything out of your pocket. Those services will be covered 100 percent.

You may be asked to make a payment during your visit.
Some network doctors can instantly submit your charge (called a claim) online. The doctor’s office may ask you to pay some or all of the bill before you leave. Most of the time, a network doctor’s office will first submit the claim to UnitedHealthcare before the doctor will bill you.

Your HRA will pay 100% of your expenses until the money is gone.
When you have an eligible expense, like a doctor visit, the HRA will pay first. This means you won’t have to pay anything out of pocket until the money in the HRA has been spent.

Once it is spent, you will pay the full cost of your expenses until the remaining deductible is paid. After the deductible, the plan will have co-insurance. This means the plan will pay a percentage of each eligible expense and you will pay the rest. For example, if your plan pays 80% of the cost, you will pay 20%. Turn over to learn how your claims are paid under your plan.

If the doctor is not in our network
You could be asked to pay some or all of the bill before you leave. You can submit a claim form to UnitedHealthcare to be reimbursed some of the cost, as your plan allows.
How the claim and billing process works when you use a network doctor:

1. **Doctor**
   - The doctor’s office submits your claim to UnitedHealthcare. 
   - **Important:** Some doctors may have the ability to instantly submit your claim online and could ask you to pay at the time of your visit.

2. **UnitedHealthcare**
   - UnitedHealthcare reviews the claim to see if the service is covered by your plan and if your care was from a network doctor or facility.
   - If the service is covered, and you used a network doctor or facility, UnitedHealthcare applies the network discount.
   - **PREVENTIVE CARE**
     - The claim will be paid 100%. You will not have out-of-pocket costs. The process is complete.
   - **NOT PREVENTIVE CARE**
     - UnitedHealthcare will pay the full cost using the money in your HRA. The process is complete.
   - If all of your HRA has been spent, UnitedHealthcare will notify you and your doctor of the amount you owe.

3. **Doctor**
   - Your doctor will bill you directly for payment.

4. **You**
   - You can choose to pay the bill with cash, credit card or check.

Your claim detail will appear on myuhc.com® under Claims & Accounts. You also will receive a health statement by mail or email that includes the claim details.

* For illustration purposes only. Diagram illustrates network benefits.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

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