



INDEPENDENT
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UnitedHealthcare

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OVERVIEW OF MEDICAL BENEFITS AS OF JANUARY 1, 2007

New Administrator:
UnitedHealthcare



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- ❑ Effective January 1, 2007, ***UnitedHealthcare*** is the new administrator for the health plan

- ❑ The prior plans are being replaced:
 - **Choice Plus Plan I:** replaces Plan A & Kelsey EPO
 - **Choice Plus Plan II:** replaces Plan B

- ❑ Alternate Plan remains the same

- ❑ Pharmacy benefits provided by UHC/Medco
 - * No change in prescription drug co-pays

- ❑ ***No change in premiums!***

- ❑ You will receive a new ID card in December



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Monthly Rates for 2007

Choice Plus Plan I

Employee Only	\$140.00
Employee & Spouse	\$443.00
Employee & Child(ren)	\$360.00
Family	\$648.00



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Choice Plus Plan I

DEDUCTIBLE/LIMITS:	In-Network	Out-of-Network
Calendar-Year Deductible (Individual)	\$250	\$750
Calendar-Year Deductible (Family)	\$750	\$2,250
Annual Out-of-Pocket Max (Individual)	\$2,500	\$10,000
Annual Out-of-Pocket Max (Family)	\$7,500	\$30,000
Emergency Room Deductible	\$150 copay (waived if admitted directly from ER)	
Lifetime Maximum	\$750,000	
COVERED SERVICES		
Physician Office Visits (including preventive)	\$25 copay	50%
Specialist Office Visits (including preventive)	\$35 copay	50%
Diagnostic Lab & X-Ray	100%	50%
Prescription Drug Program	<u>RETAIL</u>	<u>MAIL ORDER</u>
Tier 1	\$12 copay	\$24 copay
Tier 2	\$30 copay	\$60 copay
Tier 3	\$50 copay	\$100 copay



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Monthly Rates for 2007

Choice Plus Plan II

Employee Only	\$ 77.00
Employee & Spouse	\$215.00
Employee & Child(ren)	\$189.00
Family	\$355.00



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Choice Plus Plan II

DEDUCTIBLE/LIMITS:	In-Network	Out-of-Network
Calendar-Year Deductible (Individual)	\$600	\$1,100
Calendar-Year Deductible (Family)	\$1,800	\$3,300
Annual Out-of-Pocket Max (Individual)	\$2,500	\$10,000
Annual Out-of-Pocket Max (Family)	\$7,500	\$30,000
Emergency Room Deductible	20% of eligible expenses after deductible	
Lifetime Maximum	\$750,000	
COVERED SERVICES		
Physician Office Visits	20% after deductible	50% after deductible
Preventive Care	100%; maximum \$500/year	50%
Diagnostic Lab & X-Ray	100%	50%
Prescription Drug Program	<u>RETAIL</u>	<u>MAIL ORDER</u>
Tier 1	\$12 copay	\$24 copay
Tier 2	\$30 copay	\$60 copay
Tier 3	\$50 copay	\$100 copay



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Alternate Plan

Hospital Income

Inpatient Hospital Days: \$150 per day

Benefit Maximum: 180 days per Calendar Year

Life and Accidental Death & Dismemberment Coverage: \$10,000

Dental Plan Summary:

\$50 Deductible - does not apply to preventive & diagnostic services

For new employees, a 6 month waiting period applies for major services

\$1,000 Benefit per Person per Calendar Year

Preventive & Diagnostic Dental Services:	payable at 100%
Basic Dental Services:	payable at 80%
Major Dental Services:	payable at 50%



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WHAT UNITED HAS TO OFFER!

- ❑ Website designed specifically for Pasadena ISD:
www.myuhc.com/groups/pisd

INCLUDES:

- Benefit Summaries
- Listing of Physicians & Facilities
- On-line Health Assessment
- Personal Health Record
- Drug Cost Calculator
- Compare Out-of-Pocket expenses for each plan



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WHAT UNITED HAS TO OFFER!

- ❑ **PREMIUM PROVIDERS:** Star System helps you find the best care – easily!

★QUALITY

Meet quality standards based on the most up to date medical practices, expert doctor advice, and performance during care

★★QUALITY & EFFICIENCY

Doctors & cardiac facilities that meet quality & efficiency standards, are more efficient in providing appropriate testing, medication, procedures & follow up care



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WHAT UNITED HAS TO OFFER!

❑ MYUHC.COM

- Check the status of your claims
- Search for network physicians & hospitals
- Verify your benefits:
 - Copay amounts
 - Deductible status
- Learn about health conditions, treatments & procedures
- Compare costs for treatments
- Find tools that help you make more informed decisions
- Chat online with a registered nurse



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WHAT UNITED HAS TO OFFER!

❑ ON-LINE HEALTH ASSESSMENT

- *Personalized Report Card* outlining:
 - Current Health Habits
 - Suggestions on how to improve lifestyle
- *Lifestyle Score* from 1 to 100
 - Outlines how current habits impact lifestyle
- *Average Score*
 - Compare to others your same age & gender
- *Health Habit Score*
 - Ranks you in 11 important categories including:
Activity, Alcohol use, Back Care, Driving,
Nutrition, Exams, Self-Care, Tobacco Use,
Stress, Weight Control & General Well Being



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WHAT UNITED HAS TO OFFER!

☐ **CANCER RESOURCE SERVICES**

- Linking you with Centers of Excellence
- Sharing information on Treatment Experience
- Guiding you to the right place
- Understanding your cancer care options

☐ **CARE COORDINATION**

- Admission Counseling – getting you ready for surgery
- Patient Advocacy - stay as long as you need for proper care
- Recent Hospital Discharge – support during a vulnerable time
- Assistance with Chronic & Complex Illness



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WHAT UNITED HAS TO OFFER!

❑ DISEASE MANAGEMENT

- Keeps you in touch with the latest treatments for:
 - Asthma, Diabetes, other chronic illnesses
- Create a treatment plan to manage illness, make smart lifestyle choices & prevent complications

❑ HEALTHY PREGNANCY PROGRAM

- Personalized program after 12 weeks of pregnancy
- Guidance you can use from day 1 to delivery
- Round the clock moral support



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WHAT UNITED HAS TO OFFER!

LIVE AND WORK WELL

- A free website devoted to your behavioral health
- Useful health & wellness articles
- Network for locating physicians
- Extensive information available for major depressive disorder, alcohol abuse/dependence and ADHD

NURSELINE

- Available 24 hours per day
- Help with minor illnesses, urgent health concerns, recent diagnoses & prescription drug advice
- 140 different languages available!



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WHAT UNITED HAS TO OFFER!

❑ UNITED HEALTH ALLIES

- Complements your health benefits
- Significant savings on items not covered by the health plan
- Discounts of 10 – 50% on products & services including:
 - LASIK laser vision correction
 - Cosmetic Dental Care (teeth whitening)
 - Weight Loss Programs
 - Health Club Memberships
- No referrals & no paperwork to complete!



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TRANSITION OF CARE

UnitedHealthcare recognizes the importance of continuity in health care. In certain circumstances, when individuals are receiving treatment from a non-network provider, they may qualify for Transition of Care Benefits for a limited time before being required to transition to a network provider. These will be handled on a case-by-case basis.

Qualifying clinical diagnoses include, but are not limited to the following:

- End stage renal disease and dialysis**
- Behavioral health and substance abuse**
- Non-surgical cancer therapies**
- Pregnancy**
- Symptomatic Aids**
- Transplants**



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WHAT UNITED HAS TO OFFER!

Customer Service:

866-873-3903

Website Address:

www.myuhc.com/groups/pisd



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QUESTIONS?