



July 1, 2011
Teachers

Benefits Summary

This summary is designed to give you an outline of the health benefit programs offered through Racine Unified School District. Contained in the summary are tips for you on using the plans.

The Who's Who of Your Medical Plan

- **UnitedHealthcare** is the claims administrator for your PPO medical plan. They determine if you and your dependents are eligible for benefits and process your claims. Please contact UnitedHealthcare with any questions concerning eligibility, plan benefits, or for a status on claim payments
UnitedHealthcare's Customer Service phone number is **800-440-6153**.
- **UnitedHealthcare's Website** is both user friendly and informative. You can locate doctors and hospitals participating in the network as well as allowing you to request additional ID cards, print a temporary ID card, and check on the status of claims.
The website is **www.myuhc.com**. Registration is required to access your personal information: To register, please follow the steps outlined on the back page of the benefit summary.
- **UnitedHealthcare** is your PPO (preferred provider organization) Network. This means that a group of select hospitals, clinics, and physicians provide quality health care at a reduced rate. You can contact UnitedHealthcare at **800-440-6153** to determine if your Health Care provider is part of their network. Additionally, you can access the provider directories via the website:

For myuhc.com registered members

1. Log on to myuhc.com
2. Under "Physicians and Facilities", choose either "Find a Physician" or "Find a Hospital or Facility."
3. Enter you selection criteria (UnitedHealthcare Choice Plus) and click on "Go."

For those not yet registered with myuhc.com Go to (<http://www.myuhc.com>)

1. Scroll down to Search Our Directories (right side of page).
2. Click view Physician and Facility.
3. Enter city, state, or ZIP code.
4. Select a Plan (i.e., UnitedHealthcare Choice Plus) required.
5. Select a Primary Care Physician or Facility required click on "Go."
6. Click on "Find Now" "Go."

- **UnitedBehavioral Health** is UnitedHealthcare's mental health and substance abuse division. You can contact UnitedBehavioral Health at **800-443-3955** or access their website at **www.ubhonline.com**.
- **Medco Health** is your Prescription Benefit Manager. Their website is **www.medcohealth.com** and the customer service phone number is **800-818-0093**.

Preauthorization

You must contact UnitedHealthcare at **800-440-6153** and request preauthorization for the following services:

- Any NON-NETWORK hospital or surgery procedures (non-emergency)
- Any transplant procedure (as soon as you are aware of the need for this procedure)
- Any Mental Health or Substance Abuse treatment.

Failure to preauthorize any of these treatments will result in a penalty and reduced benefit payments. Please refer to your plan document for specifics.

Racine Unified Health Center

The Health Center is available to treat acute and chronic illness such as sore throat, earache, sinus infection, and high blood pressure. They can also administer immunizations and conduct school physicals. Patients must be ages 2 and older.

The clinic is open Monday and Friday from 7 a.m. to 3 p.m., and Tuesday, Wednesday, and Thursday from 9:30 a.m. to 6 p.m.



Summary of Medical Benefits

PPO Plan #711959

Benefits	Network	Out-Of-Network
Lifetime Benefit	Unlimited	
Deductible		
Individual	\$2,000	\$3,000
Family	\$4,000	\$6,000
Out-of-Pocket Maximum (includes deductible)		
Individual	\$2,000	\$3,000
Family	\$4,000	\$6,000
Benefits		
Preventive**	100%	80%*
Durable Medical Equipment	100%*	80%*; Prior notification is required when the cost is more than \$1,000
Emergency Health Services	100%* after deductible, then \$150 copay; waived if admitted	
Home Health Care	100%*	80%*
Hospital–Inpatient Stay	100%*	80%*
Maternity Services	100%*	80%*
Outpatient Services		
Surgery	100%*	80%*
Diagnostic Services	100%*	80%*
Lab and Radiology	100%*	80%*
Mammography Testing	100%*	80%*
Diagnostic/therapeutic services (CT scan, PET scan, MRI, and Nuclear Medicine)	100%*	80%*
Physician Office Services	100%*	80%*
Professional Fees for Surgical and Medical Services	100%*	80%*
Racine Unified Health Center	100%	N/A
Rehabilitation Services–Outpatient Therapy	100%*	80%*
Skilled Nursing Facility/Inpatient Rehabilitation Facility Services (limited to 60 days per inpatient stay)	100%*	80%*
Urgent Care Center Services	100%*	80%*
Chiropractic Care (limited to one visit and treatment per day)	100%*	80%*
Mental Health and Substance Abuse Services – Inpatient and Outpatient	100%*	80%*
Mental Health and Substance Abuse Services	100%*	80%*
Prescription Drugs – Retail up to 30-day supply		
Generic Drug	Deductible, then \$0 Copay	
Brand Formulary Name Drug	Deductible, then \$15 Copay	
Brand Non-Formulary Name Drug	Deductible, then \$25 Copay	
Prescription Drugs – Maintenance Drugs up to 90-day supply		
Generic Drug	Deductible, then \$0 Copay	
Brand Formulary Name Drug	Deductible, then \$30 Copay	
Brand Non-Formulary Name Drug	Deductible, then \$50 Copay	

* Subject to deductible

** As determined by the United States Preventative Services Task Force.

Note: The comparisons are outlines of the benefit scheduled. This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.



Dental Plan—Group #522659

The District has contracted with UnitedHealthcare to provide dental benefits for you and your family. UHC offers you both telephonic and web access to your personal information to assist you in managing your dental benefits.

Telephonic: You can contact UHC dental by calling **817-816-3596**.

Web: You can access your dental benefits at www.myuhcdental.com. This website offers you the ability to manage your personal information, and you can view claims status, eligibility information and a dental benefits summary.

Dental Plan Benefits	
Annual Maximum	\$1,000
Lifetime Occlusal Adjustment	\$100 per Covered Person
Lifetime Orthodontia Maximum	\$1,500
Type A (diagnostic and preventive, ancillary, simple)	100%
Type B (extractions, endodontics, non-gold restorations, oral surgery, periodontics, emergency dental repair and adjustments)	80%*
Type C (prosthodontics and gold restorations)	50%*
Type D (orthodontics)	50%*

*Subject to deductible of \$25 Individual/\$75 Family

Dental Pre-Certification

Claims for \$100 or more are subject to pre-certification. Prior to beginning extensive dental treatment, you must fill out the patient's portion of the claim form. Your dentist must complete the form stating each service to be done and the charges for these services. The form should be sent to UnitedHealthcare, where it will be reviewed to determine the amount of the benefits payable. Your dentist will be informed of the services covered and the benefits available. All non-covered services or charges above the pre-certified benefit will not be covered.

Anthem DentaCare 100 Plan

A separate enrollment packet is provided by your district for the Anthem DentaCare 100 plan. You must choose a clinic from the list of participating providers and verify with the clinic that they are accepting new patients for the DentaCare 100 plan. All family members must receive all services at your chosen clinic unless you receive a referral. Orthodontics must also be done at the selected clinic. You will have no copayments and no annual maximum on regular dental services, but there will be a \$495 copayment for orthodontics that is only provided once per lifetime of the participant. You can only change plans or clinics during your annual open enrollment period.

UnitedHealth Wellness

Resources and tools to help you stay healthy.

Feel good. Be Healthy. Live Well.SM

To help you improve your total health and well-being, we are pleased to bring you UnitedHealth WellnessSM—a comprehensive portfolio of on-site (workplace) and online wellness programs and services from UnitedHealthcare.

- **Total Well-Being Program—myRenewellSM**—organizes information on the 5 areas of total well-being: physical, intellectual, social, spiritual, and emotional. Features interactive online tools and resources based on individual needs, and wellness product discounts.
- **Health Value Program—UnitedHealth AlliesSM**—provides up to 50 percent savings on certain health care services not covered by your medical, dental or vision plan. Includes discounted rates on complementary care (chiropractic, acupuncture and massage therapy), cosmetic dentistry, laser eye vision correction and more.
- **Online Health Assessment and Personalized Report**—helps assess your overall current state of health, and sends you an immediate online Personalized Report with results and suggestions to improve your health.
- **Online Health Improvement Programs**—helps you make lifestyle changes and achieve health objectives in targeted areas like losing weight, gaining energy or improving overall health through various six-week online programs.
- **Online Personal Health Manager**—allows you to securely and confidentially manage your health information—all in one place.
- **Healthy Pregnancy Program**—features a pregnancy assessment to identify special needs and risk factors, a 24-hour toll-free phone number to experienced nurses, and customized educational materials.
- **Health and Wellness Educational Information**—includes healthy living articles and general information via our consumer medical Web sites. Sample topics: nutrition/weight management, fitness, smoking cessation, stress management and more.
- **Other Wellness Programs and Services**—features nurse and counselor help lines, on-site/workplace wellness programs, training seminars and health fairs, mental health programs, preventive care reminders, self-care materials, and employer-sponsored wellness programs.

Healthy Pregnancy Program—Designed for Expectant UHC Members

Everyone who enrolls in the program will receive important educational information covering a wide variety of topics, such as proper nutrition, preparing for childbirth, exercise during pregnancy, warning signs, and things to avoid. After your delivery, you will continue to have access to experienced nurses who can help answer our questions.

After you enroll in the program, maternity nurses are available 24 hours a day to answer any questions or concerns and are just a phone call away.

To get the best possible benefit from this program, you are encouraged to enroll in the first 12 weeks of pregnancy. However, enrollment is open to members through the 33rd week of pregnancy.

Simply call **800-411-7984** Monday through Thursday, 8 a.m. to 11 p.m., Friday 8 a.m. to 8 p.m., or Saturday 8 a.m. to 5 p.m. Additionally, you can access information at www.healthy-pregnancy.com.

Medical Online Access — www.myuhc.com

The tools and information at myuhc.com are both practical and personalized so you can get the most out of your benefits. Register at myuhc.com and connect to current, comprehensive information about your benefits and health care interests.

myuhc.com makes managing your personal health and benefits easy and convenient. Learn about health conditions, treatments, costs and more. It's all online and at your fingertips just by registering at myuhc.com.

Register now—here's how!

1. **Logon to myuhc.com and click "Register Now"**

2. **Enter the requested information.**

3. **Begin using the site!**

- ◆ Learn about health conditions, treatments and procedures. Medical information in plain English gets right to the point. Plus, it's from reliable resources recognized by physicians.

Select *Health Topics & Tools*

- ◆ Compare costs for treatments and health plan options. Choose a plan that's right for your needs. Compare in- and out-of-network costs for particular procedures.

Select *Treatment Cost Estimator or Plan Comparison Calculator*

- ◆ Get information about hospitals and physicians. Evaluate hospitals on quality-of-care and patient safety measures. Identify in-network physicians and hospitals.

Select *Hospital Comparison Tool or Find a Physician*

- ◆ Organize your medical claims online. View and print copies of your medical claims.

Select *Claims Center*

- ◆ Ask health care professionals now. Connect online with a registered nurse who can answer your questions. See postings from nurses, physicians, counselors and other health professionals who answer questions submitted by myuhc.com users.

Select *Live Nurse Chat or Ask a Professional*

- ◆ Learn more about your coverage. Check your current eligibility, copays, deductibles and out-of-pocket information.

Select *Plan Summary*

- ◆ Request a medical ID card. Print a temporary ID card or request a replacement card anytime.

Select *Manage My Account*

Dental Online Access — www.myuhcdental.com

The tools and information at myuhcdental.com are both practical and personalized so you can get the most out of your dental benefits. Register at myuhcdental.com and connect to view, learn about and manage your dental benefits.

Note: If you have medical coverage through UnitedHealthcare: log in to myuhc.com to automatically access both medical and dental benefit information. Register at myuhcdental.com today!

- ◆ **Learn about dental health conditions, treatments and procedures.** Dental health information in plain English gets right to the point. Learn about the latest techniques, view current news, and find additional resources such as a dental terminology section; so you can understand the words used in your dental treatment plan.

Select *Dental Education*

- ◆ **Compare costs for treatments: network and non-network.** View detailed benefit information including applicable limitations, explore various treatment costs, compare network and non-network costs for specific procedures and know out-of-pocket expense prior to dental appointments.

Select *Treatment Cost Calculator*

- ◆ **Locate and get information about dentists and specialists.** Locate the most convenient network dentist or specialist for you and your family. You are able to search for a dentist nearest your home or office—with wheelchair access or weekend office hours.

Select *Dentist Locator*

- ◆ **Check your dental claims online.** Research dental claims by date, determine claim status, view and print claims details as well as pretreatment estimates, all real-time and up-to-the-minute.

Select *Claims Information*

- ◆ Find answers to the most frequently asked questions. No need to wonder how to find a dentist or when you need to select a specialist; where to find assistance with your plan, how to make an appointment or determine if what you're experiencing is a dental emergency and so much more.

Select *Plan Information*

- ◆ **Learn more about your coverage.** Better utilize and understand your benefit by viewing plan details—check your current eligibility, copays, deductibles and out-of-pocket costs.

Select *Plan Information*

- ◆ Request a dental ID card. Request a replacement card anytime.

Select *Plan Information*

- ◆ A Site Tour shows you the way. Don't know where to start? The Site Tour demonstrates how myuhcdental.com can help maximize your understanding of the site, taking fullest advantage of the tools and information, allowing you to become a more informed consumer.

Select *Site Tour*