



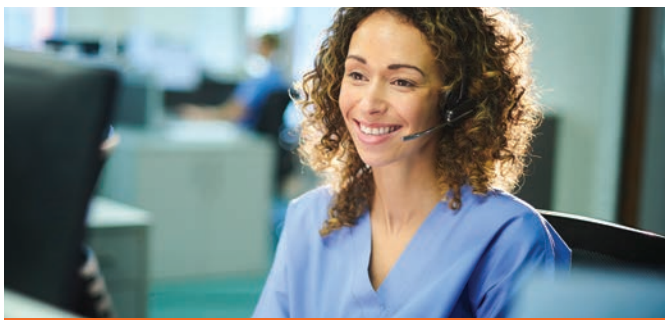
Getting the right care at the right time



ALL RETIREES

Your care options

When you need health care, you have a variety of options. It's important to remember that the emergency room is only for life-threatening or serious conditions that require immediate care. If you do not have a life-threatening condition, choosing another option will help you save time and money. View the care options chart to help you pick the right place to go.

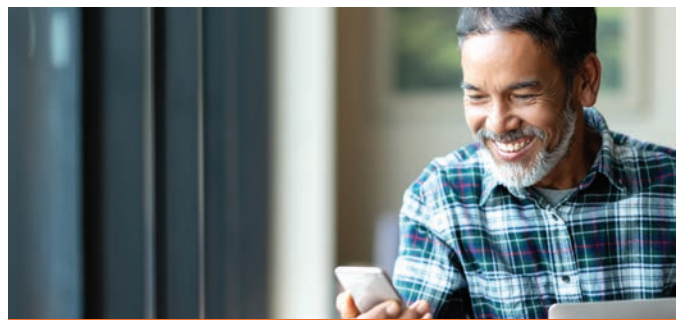


NurseLine

Call NurseLine to connect with registered nurses 24/7 at no additional cost.

- Non-Medicare eligible: **1-877-370-2849**
- Medicare Advantage PPO (MPO) and HMO (PMA): **1-877-365-7949**

You can also chat with a registered nurse at **myuhc.com**. Nurses can assist you in deciding where to go for care, help you understand your treatment options and answer questions about medications.



When to use 24/7 Virtual Visits

24/7 Virtual Visits are a convenient option that may save you time and money. They're a great choice for these non-emergency conditions:

- Allergies
- Cold/flu
- Cough
- Pink eye
- Rash
- Bladder infection
- Migraine/headache
- Many others

Care option	When to use it
24/7 Virtual Visits	See and talk to a doctor via your smartphone, tablet or computer for non-emergency medical conditions. To start a 24/7 Virtual Visit, register or sign in at myuhc.com/virtualvisits or download the UnitedHealthcare app.
Virtual primary care	A primary care provider (PCP) is the doctor who knows you best, the one you turn to for everything from routine checkups to help with chronic or complex health conditions. Establish an online PCP relationship with appointments via myuhc.com or the UnitedHealthcare app. You can see the same virtual PCP for preventive care, follow-up visits, or checkups for ongoing conditions.
Doctor's office	Your primary doctor knows you and your health history and can provide routine and preventive care and treatment for a current health issue or refer you to a specialist. For telehealth with your own doctors, check their telehealth options when scheduling an appointment. You will use their telehealth system.
Convenience care clinic	Clinics like MinuteClinic or Baylor Scott & White are located inside retail stores. If you can't get to the doctor's office and the need is not urgent, this is a great option for minor health conditions.
Telehealth	See and talk to your PCP, specialist or some therapy providers via your smartphone, tablet or computer using your provider's telehealth system.
Urgent care center	Centers such as PrimaCare offer treatment for non-life-threatening injuries or illnesses, including sprains, minor infections and minor burns.
Emergency room (ER)	If you need immediate treatment for a life-threatening or critical condition, go to the nearest ER (network benefits apply). Do not ignore an emergency – call 911 if the situation is life threatening.
Freestanding emergency room	A freestanding ER is not to be confused with an urgent care center or convenience care clinic. It is for immediate treatment for a life-threatening or critical condition just like a regular ER.

24/7 Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

Emergencies outside the U.S.

If you are traveling outside the United States and experience a life-threatening emergency, you should go to the nearest emergency room and contact UnitedHealthcare's Personal Health Support within 24 hours. To reach Personal Health Support, call the number on your health plan ID card and select the prompt for "Personal Health Support."

When traveling outside the United States, you are strongly encouraged to obtain medical travel insurance.

The U.S. State Department website (travel.state.gov) provides information about emergency medical coverage for U.S. citizens traveling outside the country and includes a list of insurance companies that offer coverage.

Medicare Advantage PPO (MPO) and HMO (PMA) members have emergency and urgent care coverage when outside the United States. Simply pay for your care out of pocket and, when you return home, submit a direct member reimbursement form with receipts for care to UnitedHealthcare for reimbursement, less applicable copays.
