

myHealthcare Cost Estimator (myHCE)

Your window to cost transparency and quality care

myHealthcare Cost Estimator (myHCE) is an online tool that gives you easy access to the information you need to make informed health care decisions.

It shows cost estimates for hundreds of treatments and procedures based on the contracted rates your health plan has negotiated with providers and medical facilities. The estimate also accounts for your deductible, out-of-pocket maximum, co-pay/co-insurance, paid or remaining amounts.

At UMR, we focus not only on cost, but also quality of care. When selecting your doctor in the tool, you are able to view both Premium Care Physicians and other in-network medical providers. Our quality and cost efficiency measurements make sure that you get the best service at a reasonable price.

These cost and quality efficient providers can be identified in the tool with a  stamp and are part of your designated network. Premium Care Physicians are doctors in your network who offer their services at a lower co-pay/co-insurance than other in-network doctors. They have also been screened for quality service.

myHCE can help you through every step of your treatment. It allows you to find treatment options and learn about recommended care. You can even create and save a care path to track the appointments, tests and follow-up care related to your health needs.



INSTRUCTIONS ON ACCESSING TOOL ...

You can begin using myHCE right away by visiting **umr.com** and logging into your member site. Just look for the shopping cart icon on your personal home page.



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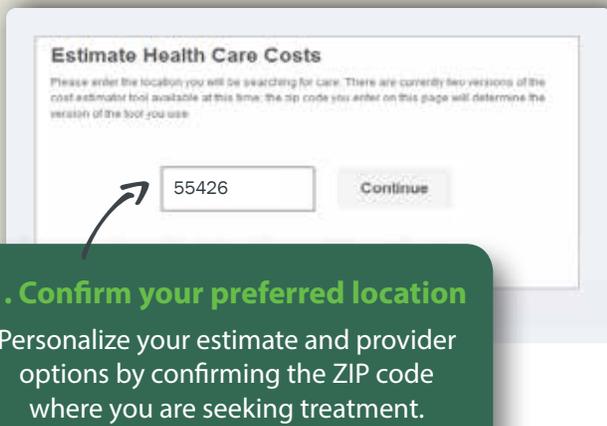
Simple and easy to use

myHCE is user friendly. It's based on four key elements we call the **Four Ps**:

- **PROCEDURE:** Look up treatments and services specific to your needs with the easy-to-use search engine
- **PRICE:** Compare estimated prices of your treatment options to make a decision that fits your budget
- **PROVIDER:** View quality and cost efficiency measurements for both Premium Care Physicians and non-Premium Care Physicians
- **PLACE:** Locate providers in the area you choose and view maps and print directions

myHCE is also convenient. You can get your cost estimates from home or any other location with online access.

How to use myHealthcare Cost Estimator (myHCE):



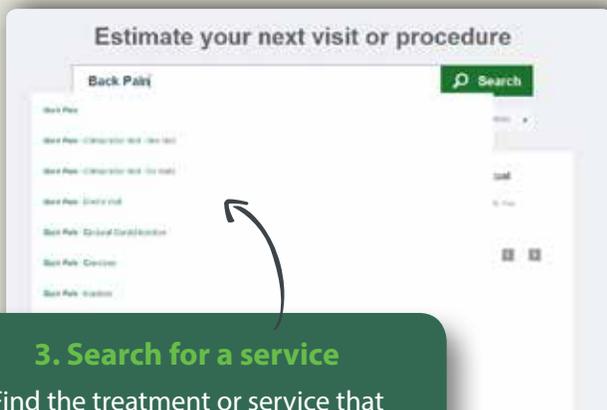
1. Confirm your preferred location

Personalize your estimate and provider options by confirming the ZIP code where you are seeking treatment.



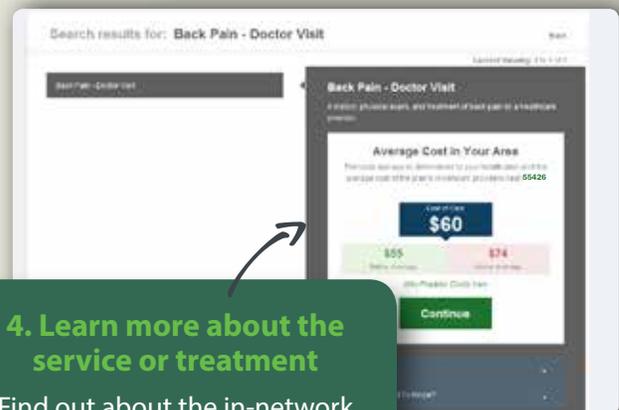
2. Select "Get Started"

Read and accept the terms and conditions of the tool. This will bring you to the myHCE homepage where you can view a video tutorial.



3. Search for a service

Find the treatment or service that applies to you by entering a search term and reviewing a list of options.

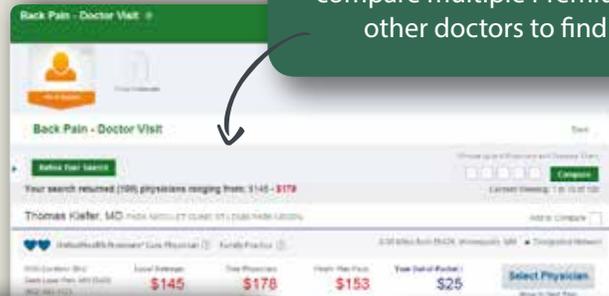


4. Learn more about the service or treatment

Find out about the in-network average costs, risks, benefits and other details related to the service. Then click "Continue"

5. Research and compare doctors

Look for a Premium Care Physician  in your desired location. Premium Care Physicians may charge you a lower co-pay/co-insurance and are certified based on high quality service. You can compare multiple Premium Care Physicians and other doctors to find one that suits you.



6. Select a doctor

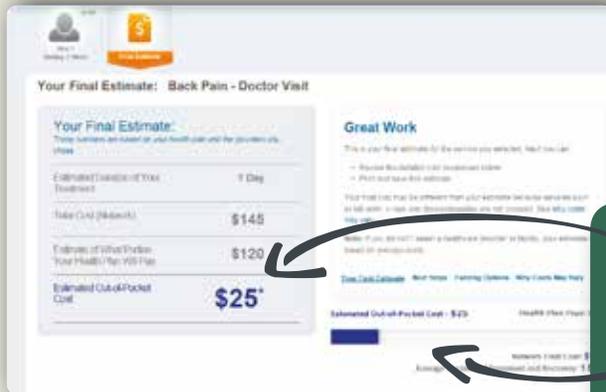
Personalize your estimate even more by choosing the doctor that meets your needs. You can view cost differences for Premium Care Physicians vs. non-Premium Care Physicians.



Go to your UMR account to view previous account activity.

7. View your final cost estimate

You will now have an estimate based on your location, choice of provider (Premium Care Physician) and remaining out-of-pocket costs for the year.



UnitedHealth Premium symbols look like this:



PREMIUM CARE PHYSICIAN

The physician meets the UnitedHealth Premium® program criteria for providing quality and cost-efficient care.



QUALITY CARE PHYSICIAN

The physician meets the UnitedHealth Premium® program criteria for providing quality care.



QUALITY NOT EVALUATED

The UnitedHealth Premium® program does not evaluate physicians in this specialty, the physician's evaluation is in process or the physician does not have enough health plan claims data to be evaluated for quality in the UnitedHealth Premium program.



DOES NOT MEET QUALITY

The physician does not meet the UnitedHealth Premium® program criteria for providing quality care.

Can estimates vary from actual costs?

myHCE is designed to account for the most common treatment provided for any given care path. Your health care provider may prescribe a different treatment plan based on your unique needs.

Take the time to talk with your health care provider about the care you plan to receive, so you understand as much as possible about the procedure, the associated services and the individuals who will be providing your care. This will help you understand and plan for, or minimize, any additional costs beyond the estimate.

The costs provided in this tool are estimates only and are not a guarantee of payment or benefits. It is possible your actual cost will be higher or lower than the estimate.

The most common reasons for this are listed in a section called "Why costs may vary" within the final estimate page of the tool. The section also includes some examples you may find helpful. Please note that this list does not contain all possible reasons why your actual cost may be higher or lower than the estimate.

Take control of your personal health care costs

myHCE helps take the guesswork out of some very important health care decisions. It can also assist you in taking control of your personal health and wealth.

Feel at home making your cost estimates with myHCE! For more information, please call the customer service number on the back of your UMR ID card.

Disclaimer: This content is provided for information only and is not to be considered medical advice. All decisions about medical care should be made by the doctor and patient. Always refer to the plan document for specific benefit coverage or call the toll-free member phone number on the back of your health plan ID card.



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