

# welcome

Your UnitedHealth Allies<sup>SM</sup>  
Health Discount Program





## Welcome to UnitedHealth Allies<sup>SM</sup>

Would you like to **look better, feel better, and save money**? UnitedHealth Allies<sup>SM</sup> has a solution! UnitedHealth Allies is a discount program that can help you **save 10-50 percent** on health care services that are not covered by your health, dental or vision plan.

With UnitedHealth Allies, you'll receive discounts on hundreds of health care products and services from participating health care professionals, facilities, retail chains, and online providers. There are no forms to fill out, no receipts to mail in, and no annual maximums. You can use your card to **save again and again** on purchases for yourself, your spouse and your dependent children, even those away at college.

This booklet describes the discount categories on which you can save.

*UnitedHealth Allies is not insurance. You are responsible for the full cost of any purchases, minus the applicable discount. Always use your health, dental or vision plan for covered services. Use UnitedHealth Allies to save on health care products and services that you must pay for yourself.*

Disclosure: The UnitedHealth Allies Discount Program is administered by HealthAllies, Inc., a discount medical plan organization located at 505 N. Brand Blvd., Suite 850, Glendale, CA, 91203, 1-800-860-8773. **UnitedHealth Allies is not insurance.** UnitedHealth Allies provides discounts at certain health care providers for medical services. UnitedHealth Allies does not make payments directly to the providers of medical services. The program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization.

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The program and its administrators have no liability for providing or guaranteeing service or the quality of service rendered. **There is a 30-day period in which to cancel.** If you cancel within 30 days, you will receive a full refund. Note to Utah residents: This contract is not protected by the Utah Life and Health Guaranty Association.

UnitedHealth Allies is not insurance.

## Using UnitedHealth Allies

**UnitedHealth Allies is easy to use! Just follow these steps:**

1. Link to the UnitedHealth Allies Web site from **myuhc.com®** or log on directly to **www.unitedhealthallies.com**.
2. Follow the **“New Members/Create Account”** instructions. Input the information from your UnitedHealthcare medical ID card where indicated.
3. **Locate participating health care professionals in your community.** UnitedHealth Allies provides detailed information on participating health care professionals, so you can choose the practitioner who’s right for you.
4. **Confirm the discounted rate.** When you have selected the health care professional you want to visit, be sure to confirm the rate. Your rate confirmation “locks in” your guaranteed discount for 90 days and provides important pricing information for the health care professional. It also contains the health care professional’s telephone number so that you can call to make an appointment. *You are under no obligation to visit the selected health care professional.*
5. **Make an appointment** with the selected health care professional. Be sure to bring your rate confirmation and your medical ID card with the UnitedHealth Allies logo or sticker to your visit.
6. **Pay the discounted rate** directly to the health care professional at the time of service. **Remember, UnitedHealth Allies is not insurance.** You are responsible for the full cost of any services purchased, minus the applicable discount.

### UnitedHealth Allies Pricing and Discount Policy

Health care professionals in the UnitedHealth Allies network may display either discount percentages or actual prices. Discount percentages indicate the average discount you can expect to receive from that individual or facility. You may save more than the average on some services; on others, you may save less. However, your total savings for the visit should be within the range stated by the practitioner or facility.

### Your UnitedHealth Allies Member Identification

UnitedHealthcare participants may receive either of the following:

- A new UnitedHealthcare medical ID card with the UnitedHealth Allies logo on back.
- A sticker with the UnitedHealth Allies logo to be placed on your current UnitedHealthcare medical ID card. The sticker will serve as your temporary UnitedHealth Allies identification until you receive your new UnitedHealthcare medical ID card.

Be sure to take your UnitedHealth Allies member identification and rate confirmation with you when visiting a UnitedHealth Allies health care professional.



## Vision

The eyes may be the window to the soul, but UnitedHealth Allies is the window to vision care savings! Enjoy discounted rates on these products and services:

**Optometry:** Save on eye exams, glasses and contacts, including prescription sunglasses, from thousands of participating eye care professionals and retail vision chains. Here's how much you can save on frames:

Typical Savings on Selected Services <sup>1</sup>	
Service	Savings
Annual Eye Examination	\$40.00 or less <sup>2</sup>
Spectacle Lenses	20% discount
Single Vision	20% discount
Bifocal	20% discount
Trifocal	20% discount
Lenticular	20% discount
Frames	20% discount
Patient Options (tints, UV coatings)	20%-40% discount
Second Pair Glasses	20% discount <sup>3</sup>
Contact Lenses	
Private Practice Providers fees <sup>4</sup>	10-20% discount off professional
Retailer fees	10% discount off professional
Laser Eye Surgery	15% discount or 5% off promotional price

1. All discounts good only at participating providers

2. Applies to one exam each per year for member, spouse and dependents.

3. Members receive a discount of 20% off retail prices for a second pair of glasses purchased at network providers.

4. Members receive a 10-20% discount off of professional fees (fitting/evaluation, follow-up visits) at participating providers. Lenses can be ordered through Vision Direct mail order at 5-10% below market-leading mail order contact lens rates.

### Laser and Vision Correction Procedures:

UnitedHealth Allies can make vision correction more affordable for you and your family, with savings 15 percent off usual and customary charges for LASIK, Custom LASIK, and PRK.

**eMail Order Vision Products:** Enjoy the convenience of ordering vision products by mail at significant savings by logging onto our Web site and selecting "Mail Order Vision Products" or calling the providers listed below.

- **Eyeglasses.com:** Eyeglass frames, lenses, and sunglasses at discounted rates. To receive additional savings, enter the code health12 in the Gift Certificates section when you check out. To order by phone, call toll-free: **(888) 896-3885** and tell the discount code to the eyeglasses.com representative when you place your order.
- **Vision Direct:** All brands of contact lenses at typical savings of 5-10 percent below market-leading mail order contact lens rates. To order by phone, call toll-free: **(800) 847-4663**.

Not all specialties are available in all areas. To find a participating eye care professional or retail location in your community, log onto our Web site or call the Customer Care Center.

*Remember, always use your vision plan for covered services.*

# Dental

No matter what your dental needs, you can save 10-35 percent on quality care from dental professionals nationwide. Now that's something to smile about! Save on these services:

**General Dentistry:** All types of general dentistry services, including cleaning, X-rays, and fillings

**Orthodontics:** Treatment for adults and kids, to correct the bite or improve the appearance of the teeth

**Periodontics:** Treatment for gum disease

**Endodontics:** Such as root canal treatment

**Prosthodontics:** Crowns, bridges, veneers, inlays, dentures, dental implants, and more

**Oral Surgery:** Including maxillofacial surgery

**Cosmetic Dentistry:** Services to improve the appearance of the teeth, including teeth whitening.

Your actual savings will vary, based on the health care professional you select and the care you require. Not all specialties are available in all areas.

*Remember, always use your dental plan for covered services.*

# Alternative Care

Enjoy savings of 20 percent on these popular forms of alternative care:

**Chiropractic:** Chiropractors believe that the spine and the nerves extending from it are the centers of physical health. While chiropractors can treat a wide variety of symptoms and conditions caused by a misalignment of the spine, back pain is the cause for most chiropractic visits.

**Acupuncture:** Acupuncture has proven to be beneficial for many people searching for pain relief. Its minimal side effects make it one of the fastest growing alternative treatments in the U.S. today. Acupuncture may be helpful for a wide range of conditions, from neurological and musculoskeletal problems to digestive, respiratory, and eye, ear, nose and throat conditions.

**Natural Medicine:** Naturopathic, herbal, and homeopathic forms of medicine replace or supplement pharmaceutical medicine with remedies based on natural substances such as plants and minerals.

**Massage Therapy:** Research by the National Center for Complementary and Alternative Medicines (NCCAM) has shown that massage therapy can benefit both the mind and the body. In addition to providing therapy for injuries, massage therapy can provide relief for:

- Muscle Pain
- Stress
- Joint Soreness
- Poor Circulation
- Sprains and strains

Not all specialties are available in all areas. To find qualified alternative medicine providers in your community, log onto our Web site or call the Customer Care Center.

*Remember, always use your health plan for covered services.*



## Wellness

If you're ready to start living a fitter, healthier lifestyle, we can help! In addition to discounted rates from wellness practitioners and facilities in your community, our network includes national providers offering online or telephone wellness programs, including:

**Weight Management:** Many serious health conditions, including heart disease, cancer and diabetes, are directly related to excessive weight. UnitedHealth Allies offers discounts on a variety of weight loss programs, including self-guided programs that you can do from home, with no classes to attend and no weigh-ins.

**Vitamins and Supplements:** Vitamins play an essential role in maintaining your health. You can save on hundreds of quality products from dozens of manufacturers through our mail-order providers.

**Nutrition:** A healthy diet can reduce the risk of developing cancer, diabetes, heart disease, osteoporosis, high cholesterol and high blood pressure and improve your energy and overall well-being. Save on personalized nutrition counseling.

**Smoking Cessation:** It's never too late to quit smoking! We offer savings on several nationwide smoking cessation programs.

**Fitness:** Save 10-60 percent on fitness clubs through GlobalFit.

For more information on nationwide programs or to locate wellness programs in your community, log onto our Web site or call the Customer Care Center.

*Be sure to consult your physician before making any major changes in your lifestyle.*

## Long-Term Care Services

Long-term care includes any assistance needed by persons who are unable to care for themselves as a result of an accident, prolonged illness, disability or increased frailty. Long-term care can take place in a nursing home or other facility, in a community setting or in the home.

If you or a loved one needs assistance with Activities of Daily Living (ADLs), home health care may provide all the support you need. Many individuals who need assistance with ADLs can continue to live at home with just a small amount of outside help. Others may need the added supervision and assistance available in an Assisted Living Facility. For those requiring more extensive care, we offer discounted rates from many skilled nursing facilities.

You can use UnitedHealth Allies to save on long-term care services for yourself, your spouse, your dependent children and your parents and grandparents.

Here are some of the long-term care services on which you can typically save from 5-30 percent. Your savings will vary, based on the facility or service you select and the care you require.

- Nursing homes
- Assisted living facilities
- Skilled home health care
- Homemaker services
- Adult daycare
- Hospice services
- Respite services (Relief for caregivers who need a break from daily responsibilities)

### Durable Medical Equipment

Get typical savings of 20 percent on walkers, grab bars, shower chairs, and hundreds of other home health care items.

To locate participating long-term care providers in your community or for more information about ordering durable medical equipment, log onto our Web site or call the Customer Care Center.

# Hearing

Hearing loss affects 28 million Americans. Most are adults over 65, but 17 out of every 1,000 are children\*. Without the proper diagnosis, hearing impairment in children can lead to difficulties in language, social and cognitive skills. The National Institutes of Health recommend that all infants receive a hearing examination within the first three months of birth. Older children should be examined if symptoms become apparent or if the child has been exposed to risks that could lead to hearing loss. Adults should seek a hearing examination upon the first signs of hearing loss.

Hearing impairment can result from many factors and can vary in severity. Most hearing damage falls into one of two categories:

- **Conductive hearing loss** occurs when the outer or middle ear is damaged and becomes unable to carry sound vibrations to the inner ear. It may be caused by earwax buildup, infection or a punctured eardrum, and can often be corrected with surgical or medical treatment.
- **Nerve loss** is caused by damage to the auditory nerves or to the hair cells in the inner ear that carry electrical sound impulses to the brain. Such damage can occur as a result of aging, exposure to loud noises, illness, injury, infection, head trauma, medication or heredity. Nerve loss is typically an irreversible condition that requires the use of hearing devices.

We make early detection and treatment of hearing problems more affordable with savings on hearing instruments from nationwide hearing centers. Free testing is available from select participating health care professionals.

To locate participating hearing professionals in your community, log onto our Web site or call the Customer Care Center.

# Infertility

Take advantage of special savings opportunities on a variety of treatments to help couples conceive. Treatments range from fertility drug therapy to in vitro fertilization (IVF) and other assisted reproductive technologies (ART).

Available programs and features include:

- **Low-cost packages** that bundle the usual professional services into a fixed-fee plan. Package plans offer patients the advantage of knowing up-front the total cost of their services. The total discount will depend on the number of cycles purchased.
- **Refund guarantee:** Available with certain packages from select providers, the plan guarantees that, after receiving all of the required services, the patient will be refunded money paid for clinical care if treatment does not result in a live birth
- **Financing:** Available from select providers

Your savings will vary, based on the facility or service you select and the care you require.

Not all specialties are available in all areas. To find qualified infertility specialists in your community, log onto our Web site or call the Customer Care Center.

**It just makes sense.®**



**Visit us at [www.myuhc.com](http://www.myuhc.com)**