

Easier and more convenient access to benefit plan documents – now online

Have you ever needed your health benefit information, but even after rummaging through drawers and turning your house upside down, your benefit packet was nowhere to be found?

To help, UnitedHealthcare is launching an exciting new program of providing you online access to coverage information that pertains to the benefit plan you've chosen.

Along with the printed coverage materials you may already have received, your current year benefit plan documents are also be available at your fingertips at myuhc.com®.

Beginning January 1, 2010, viewing your benefit plan documents online will become the new standard giving you added convenience and helping us reduce the carbon footprint (greenhouse gases)*.

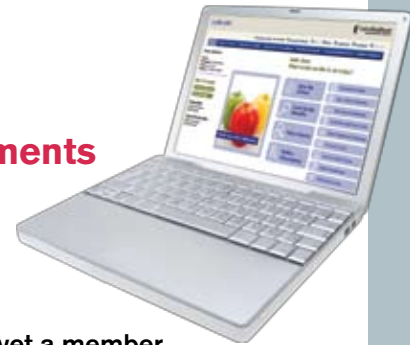
Coverage documents may include:

- ▶ A welcome brochure highlighting features and benefits of your benefit plan
- ▶ Certificate of Coverage, applicable riders and amendments providing specific benefit information

Files can be downloaded, saved on your computer and easily found whenever needed. With online benefit plan access, it's easier than ever to find the information you need to make informed decisions about your health.

Easier access to benefit plan documents

- 1. Subscribers log in to myuhc.com**
- 2. Register if you are not yet a member**
- 3. Enter your user name and password**
- 4. Click on the tab that says "Benefits and Coverage," then "Coverage Documents"**
- 5. Click on the document you want to view**
- 6. Read the document online, print or save it on your computer and email**



If you have questions about viewing your benefit plan documents online, please contact your benefits administrator.

Value of online documents:

- ▶ Benefit plan documents are available in one place for easy viewing
- ▶ Information is the most current available, helping you make informed health care decisions
- ▶ Materials can be easily printed or e-mailed
- ▶ Quick search "Find" feature for fast answers

*To request printed benefit plan documents, call the Member number on the back of your Member ID Card and follow these steps at the main menu.

Menu 1 – Say "help with something else"

Menu 2 – Say "help with something else"

Menu 3 – Say "order documents"



Frequently asked questions

Q. What are benefit plan documents?

- A. Benefit plan documents can include:
- A welcome brochure highlighting features and benefits of UnitedHealthcare benefit plans.
 - Certificate of Coverage and any applicable riders and amendments providing specific benefit information.

Q. Why is UnitedHealthcare putting health care benefit plan documents online?

- A. Research indicated that seventy-one percent of the members surveyed said they would be just as confident or more confident about finding the benefit information they need if presented online. With online document availability, subscribers and employers/brokers will have timely access to the information they need to make informed decisions about their health care. Plus, files can be downloaded, saved on their computer and easily found whenever needed.

Q. What should we do if we do not have Internet access or prefer to read information on paper?

- A. For questions, please call the member number on the back of your ID card to speak with a Customer Care professional. To request printed benefit plan documents, call the same member number and follow these steps.

Menu 1 – Say “help with something else”

Menu 2 – Say “help with something else”

Menu 3 – Say “order documents”

Q. How can we access our documents online?

- A. Subscribers log in to myuhc.com. Register, if not yet a member, and then enter a user name and password. Click on the tab that says “Benefits and Coverage,” then select “Coverage Documents” from the menu on the left side of the screen and select the PDF file you would like to view. You can read it online, print it, save it, e-mail it or download it.

Q. What is a PDF?

- A. A PDF (Portable Document Format) was invented by Adobe® Systems and lets users capture and view information from any computer system.

Q. Will I need special software to view the PDF files?

- A. Yes, you will need to have Adobe Reader version 6.0 or higher on your computer to read the PDF files. Adobe Reader is available at www.adobe.com, or by clicking on the Adobe Reader link within myuhc.com to access the software.

Q. How long will it take to download the PDF files for each topic?

- A. The download time will vary depending on your computer's access to the Internet and the size of the file. Dial-up connections typically will run more slowly than DSL, cable or wireless connections.

Q. How far back will we be able to access our benefit plan documents?

- A. You will be able to view only your current coverage documents for which you've enrolled, but if you terminate employment, you will have access to the coverage documents on myuhc.com for the plan you were last enrolled in. You will have this access for 18 months.



It is UnitedHealthcare's goal to make viewing benefit plan information on myuhc.com the standard in 2010 while turning off paper distribution at the same time. Receiving paper benefit plan information will still be available upon request.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.

We have elected to make available certain coverage documents online for the convenience of our customers. By making these documents available online, UnitedHealth Group is not assuming any additional legal responsibilities of the group health plan or making any representations regarding the group health plan's compliance with any of its legal responsibilities.



Printed on paper containing recycled material.