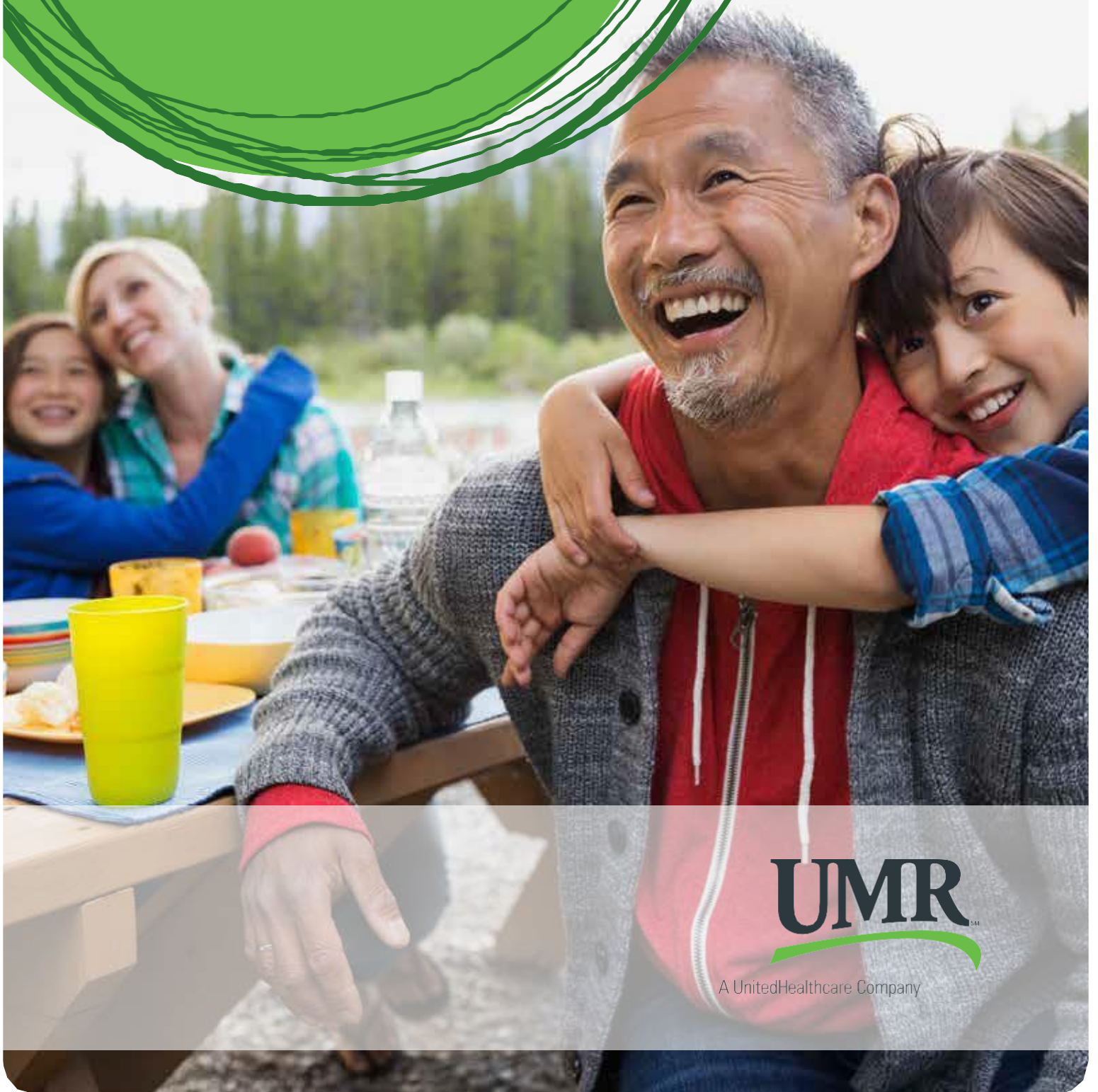


Rockingham County Government Programs and Services Overview



A UnitedHealthcare Company



24/7 doctor visits via phone or mobile app

Call for FREE... no charge to you!

Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. It's an affordable option for quality medical care.



Talk to a doctor anytime, anywhere you happen to be



Receive quality care via phone, video or mobile app



Prompt treatment, median call back, in 10 minutes



A network of doctors that can treat every member of the family



Prescriptions sent to pharmacy of choice if medically necessary



Teladoc is less expensive than the ER or urgent care

Talk to a doctor anytime!
visit [Teladoc.com](https://www.teladoc.com)
or call
1-800-Teladoc



Get the care you need

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink eye
- Respiratory infection
- Sinus problems
- Skin problems
- And more

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician.





24-hour NurseLineSM

You have questions, our nurses have answers

Nobody likes to feel alone when it comes to their health. When we have questions about a medical issue, we want answers fast - even if it's not an emergency.

So if you find yourself up late with a sick child, or worrying about a recent diagnosis or upcoming surgery, we're here for you.

Let's talk!

A call to UMR's NurseLine service will connect you to a team of registered nurses who can answer your questions and provide advice.

Our nurses are standing by to help any time of day, seven days a week. We even have nurses available to chat live with you online at umr.com.

Best of all, it's part of your health benefits, so there is no cost to you.

Reach out by phone

Calling NurseLine is easy. Simply dial the toll-free phone number on the back of your member ID card, and your call will be answered in 36 seconds, on average.

Your nurse can help you choose the right health care setting for an illness or injury, or offer information about common health issues or symptoms.

We can assist callers in more than 140 languages, as well as those who need hearing assistance.

Plus, we have an audio library of health information on more than 1,100 topics.

Chat online

Our Nurse Chat feature gives you convenient access to nurses who can answer questions and provide information about common conditions, treatments and preventive care.

Chat live online

- > Log in to umr.com
- > Select **Health center** from myMenu
- > Look for the link in the "**I need to...**" section

Call
NurseLine
today!







Use the number
on the back of
your ID card.

Choose the right health care setting

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. The chart below can help you select the right setting for your needs:



A UnitedHealthcare Company

TYPE OF CARE		WAIT TIME	COST**
	<p>NurseLineSM – 877-950-5083</p> <p>You may speak by phone with a registered nurse any time of day, seven days a week.</p> <p>When to call*</p> <ul style="list-style-type: none"> • Help choosing the right health care setting for illness or injury • Information about common health problems or injuries 	<p>20-30 seconds Call answered, on average</p>	<p>\$0</p>
	<p>TeladocSM – 800-835-2362 or Teladoc.com</p> <p>You may request a consultation from a board-certified doctor any time of day, seven days a week, by phone or online. Teladoc physicians can diagnose routine ailments, recommend treatments and prescribe medications.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Cold or flu • Bronchitis • Respiratory infection • Sinus problems • Allergies • Urinary tract infection • Pediatric care • Poison ivy or pink eye 	<p>17 minutes Approximate wait time for doctor to respond</p>	<p>\$0 per consultation</p>
	<p>Retail clinic/convenient care clinic</p> <p>Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Colds or flu • Sinus infections • Allergies • Vaccinations or screenings • Minor sprains, burns or rashes • Headaches or sore throats 	<p>15 minutes or less, on average</p>	<p>\$50-\$100 Approximate cost per service</p>
	<p>Urgent care/walk-in clinic</p> <p>Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Sprains and strains • Mild asthma attacks • Sore throats • Minor broken bones or cuts • Minor infections or rashes • Earaches 	<p>20-30 minutes Approximate wait time</p>	<p>20% after deductible</p> <p>\$150 - \$200 Average cost</p>
	<p>Clinical care (your doctor's office)</p> <p>Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Preventive services and vaccinations • Medical problems or symptoms that are not an immediate, serious threat to your health or life 	<p>1 week or more Approximate wait time for an appointment</p>	<p>20% after deductible</p> <p>\$100-\$150 Average cost</p>
	<p>Emergency room (ER)</p> <p>Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours and your health plan may not cover non-emergency ER visits.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Sudden change in vision • Sudden weakness or trouble talking • Large, open wounds • Difficulty breathing • Severe head injury • Heavy bleeding • Spinal injuries • Chest pain • Major burns • Major broken bones 	<p>3 to 12 hours Approximate wait time for non-critical cases</p>	<p>20% after deductible</p> <p>\$1,200-\$1,500 Average cost</p>

A valuable part of your medical benefits

Few things in life are more important than the health of you and your family. Fortunately, you have UMR Care Management on your side to help you understand all your medical care options.

UMR Care Management is a staff of experienced, caring nurses (RNs) who help you get the most out of your health plan benefits. They work with you, your doctors and other medical advisors to get the services that best meet your needs.

Our expert nurses can guide you before, during and after your medical care. They will listen to your concerns, answer questions and explain your options.

Helpful support in any situation

Whether you're having a baby, have an emergency hospitalization or need non-emergency care, our nurses are there for you.

For example, we can assist you during a hospital stay, after you are released and with your home care. You can concentrate on getting well, knowing your care management nurse will review your progress with your doctor.

As an added bonus, our services can save you money and prevent delays in your medical claim processing.

You will also learn about quality medical services and become a more informed health care consumer.

– more –



BONUS!

Our services can save you money and prevent delays in your medical claim processing.

Here for you in times of crisis

Hopefully, you or a family member never experience a serious injury or long-term illness. But if you do, we will have UMR nurses on the case at no cost to you.

In fact, we call them nurse case managers. They will assist with your medical care and treatment by:

- Helping negotiate treatment from the beginning of your care to recovery
- Helping you look at treatment needs and options under the direction of your doctor

- Serving as your advocate with your benefits administrator
- Providing an understanding of any complex issues to your claims payer
- Helping you better understand your health benefits

Important note...

Your doctor remains solely responsible for decisions concerning your medical treatment and care.





Get a healthy start to motherhood

If you're thinking about having a baby, are pregnant for the first time, or are adding a new little brother or sister to your family, UMR can help support you throughout your pregnancy.

What the *expecting* can expect

UMR offers one-on-one guidance and support to help you reduce your risk of complications and prepare to have a successful pregnancy and a healthy baby.

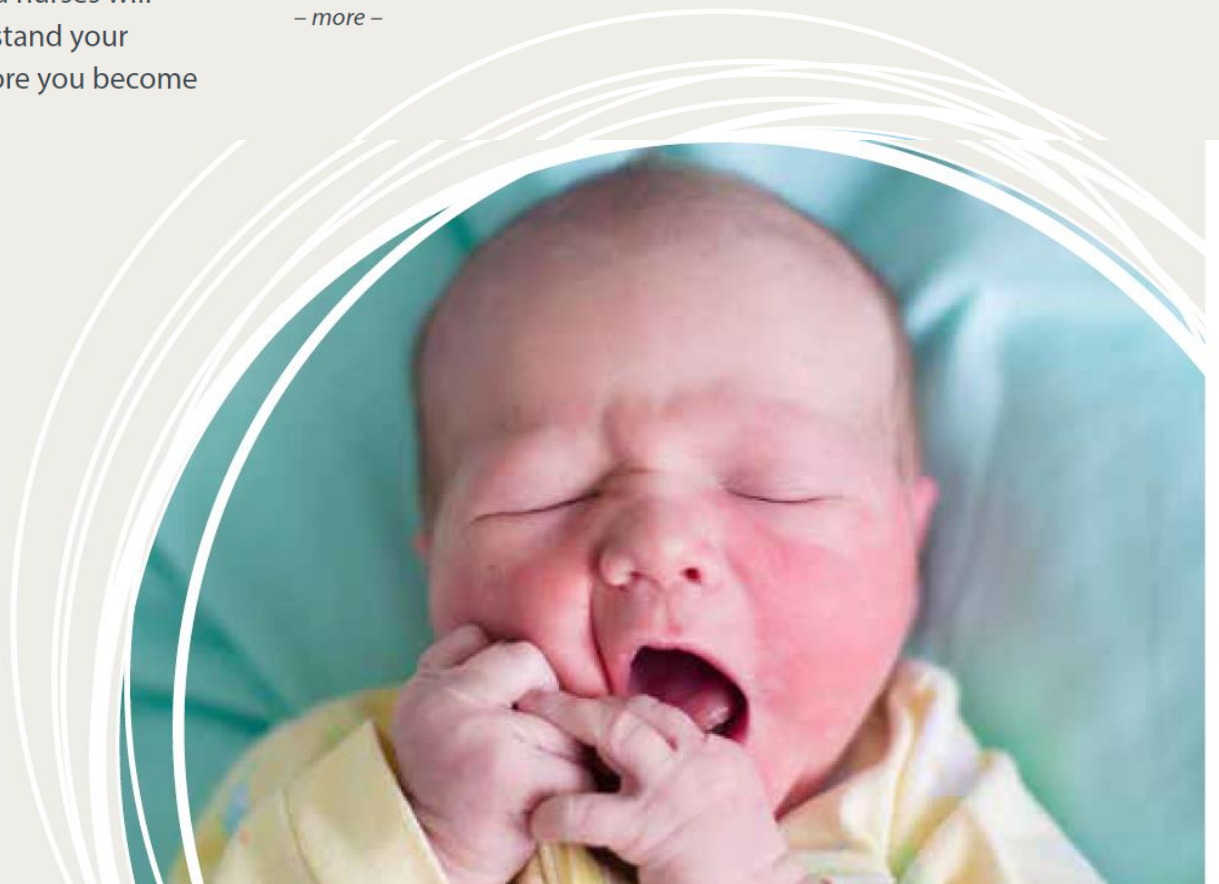
- Our experienced nurses will help you understand your health risks before you become pregnant

- When the time arrives, our registered nurses will provide timely prenatal education and follow-up calls. They will also refer you to case management if a serious condition arises
- Your nurse coach will call you each trimester and then one time after your baby is born
- If you are identified as high-risk, a nurse case manager will monitor your condition. The nurse will also work to reduce your claims costs throughout your pregnancy and after delivery

– more –

JOIN TODAY!

You can enroll yourself by calling the number on the back of your member ID card. You can also go to **umr.com**.



Maternity Management

If you are thinking of having a baby or already expecting, this is the program for you.

What you will get

Moms to be enjoy ongoing conversations with a personal coach who:

- Provides complete pre-pregnancy and pre-birth assessments
- Answers your questions
- Shares information before and during your pregnancy
- Encourages you to call when you have questions or concerns
- Calls after delivery to see how you and your baby are doing

Another important part is free educational mailings. They include a choice of high-quality books and materials. The materials contain helpful information about pregnancy, early labor, childbirth, breast-feeding and infant care.

Talk to a nurse and earn a reward

If you sign up during your first or second trimester and actively participate throughout your pregnancy, you'll receive an incentive reward, sent to you after your delivery.





Expert help for your chronic condition

When you face a new or existing medical challenge, it's nice to have a team of experts on your side. That's why UMR offers personalized guidance and support for those living with certain health conditions.

The goal is to help you set reachable goals for managing your symptoms and addressing any unhealthy habits that might be holding you back.

Free coaching

If you or a eligible family member has one or more of the managed conditions, you may be contacted and invited to participate in a series of one-on-one calls with a health coach.

Your nurse coach will help you better understand your condition and follow your prescribed treatment plan.

Selected conditions

UMR's registered nurses help individuals overcome the physical, mental and emotional hurdles that may affect those with the following illnesses:

- Asthma
- Congestive heart failure
- Diabetes
- Heart disease
- Hypertension (high blood pressure)
- Chronic obstructive lung disease(COPD)
- Depression (when occurring with one of the other listed conditions)

Web support

We provide helpful online tools to help you reach your health goals. You can set goals, track your progress, keep a personal health record and more.



Talk to a nurse before elective surgery

Nobody looks forward to the idea of going in for surgery. And unless surgery is needed to treat a life-threatening condition, it can be hard to decide whether surgery is the right choice.

About Treatment Decision Support (TDS)

Your medical benefits include access to specially trained registered nurses who can help you review your options when the choice isn't clear. Their job is to give you the information you need to feel comfortable working with your doctor to pick a plan that fits your personal treatment needs.

How it works

If you need treatment for one of several conditions that could involve surgery, a TDS nurse will contact you and answer questions such as:



What are the different treatment options? What are the risks and benefits?



What can I expect to pay in out-of-pocket costs?



What is the recovery time? Will it be difficult?



Which health care providers or facilities rate high in quality?

Eligible conditions

We picked these conditions because there may be more than one way to treat them effectively, including surgical options, and they can have significant costs.

- Back pain, hip replacement or knee replacement
- Breast cancer or benign uterine conditions, including hysterectomy
- Benign prostate disease or prostate cancer
- Coronary artery disease (bypass graft or angioplasty)
- Bariatric weight-loss surgery

We can help!

Patients who work with a TDS nurse typically receive more cost-effective care, have better outcomes and are more confident they've made the right decision.



EPIC Hearing Healthcare

Hear better, live fully. Hearing is one of the five natural senses that allow us to enjoy life and the world around us. It is a valued life asset that can be protected, treated and assisted through a program for hearing health care.

The EPIC Hearing Service Plan provides easy access to hearing health professionals – primarily physicians and audiologists – who can help you achieve your maximum hearing potential throughout your life.

EPIC's national network ensures savings

EPIC's Hearing Service Plan offers you a national alliance of independent ear physicians and audiologists dedicated to high-quality hearing care.

Your EPIC benefit ensures substantial savings – between 30 percent and 60 percent – on name-brand hearing aids and products to protect and improve your hearing.

How the EPIC plan works

- Call EPIC today to start your hearing program
- A hearing counselor will register you and assist in determining your hearing care needs

- You will receive a Hearing Service Plan booklet outlining all plan services and pricing
- A hearing counselor will coordinate a referral to a provider located near your home or work
- Contact the provider; follow through with an appointment, examination and treatment
- EPIC will coordinate and manage all payments and assist you in coordinating benefits or coverage, when applicable
- Our hearing counselors are available to help you and provide advice or additional information

More information

Call **866-956-5400** to access hearing health services.

Hearing impaired: Dial 711 national relay service.

Hearing problems are fairly common

12 percent of the U.S. population has some sort of hearing impairment, and hearing loss is the No. 3 chronic health problem in the country*.

Find what you need at umr.com

Getting your benefits information is easy using umr.com.
You'll be able to find everything you're looking for in no time!



A launch pad for all your health benefit questions

From your personalized home page, you can see a summary of your benefits, link to key areas of the site using myMenu, and can chat with a UMR customer service team member.

myMenu

One-click access to claims, coverage and other resources.

Click to chat

You can click to chat with a CustomerFirst team member 24 hours a day, seven days a week.

Benefits snapshot

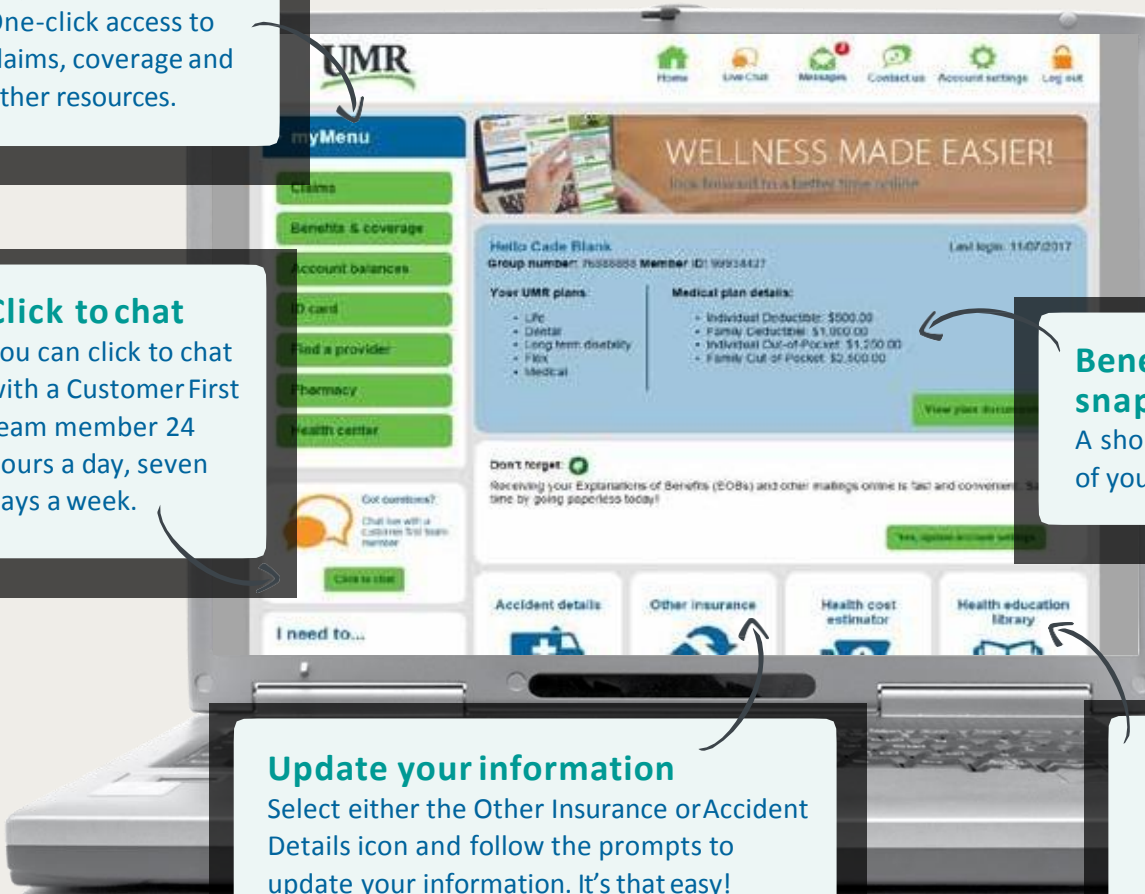
A short summary of your benefits.

Update your information

Select either the Other Insurance or Accident Details icon and follow the prompts to update your information. It's that easy!

Shortcuts

Simple icons for quick access to key resources and information.



Benefits and coverage summary at-a-glance

Know how much you've contributed to your deductibles and out-of-pocket expenses using this easy-to-read summary.

Benefit search

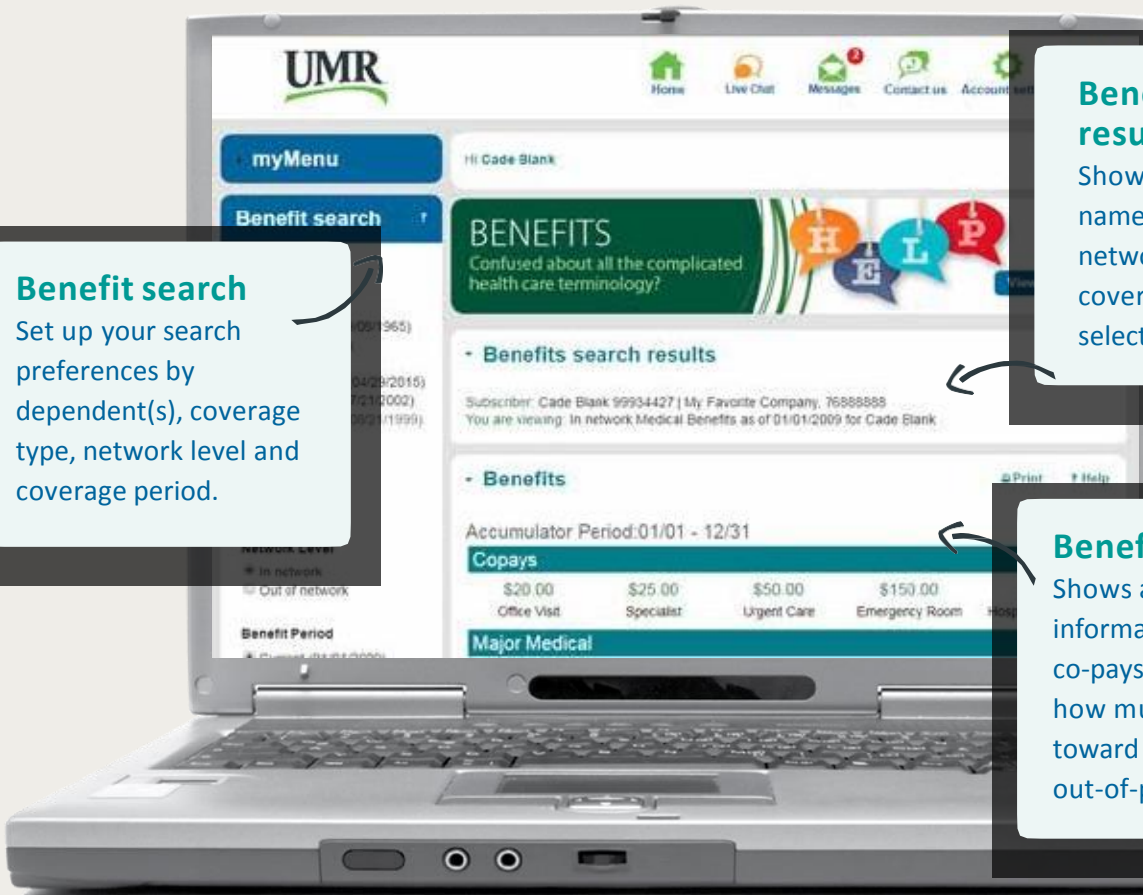
Set up your search preferences by dependent(s), coverage type, network level and coverage period.

Benefit search results

Shows the member name(s), coverage type, network level and coverage period you selected.

Benefit summary

Shows all your benefit information, including co-pays, coverages and how much you have paid toward deductibles and out-of-pocket maximums.



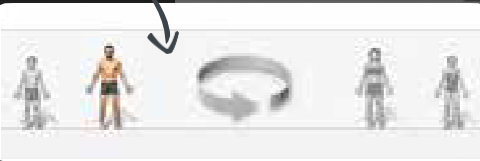
A trusted source for health information

There are articles, images, videos and other visuals on diseases, conditions, symptoms, medications, injuries, surgeries, procedures and preventive health tips. This wealth of health knowledge comes in a variety of forms, including:

- A.D.A.M. Health Multimedia Encyclopedia
- Care Guides
- DrugNotes
- Drug Interactions
- Health Navigator

Just click on an area of the body or select from a list of nearly 300 symptoms to quickly find what you need to know.

Over 1,600 diseases and conditions are covered in male, female, adult and child views.



Health education library



It's easy to get started. Just look for the **Health education library** tile on your personal home page.

View your claim activity

Claim search

Set up your search preferences by dependent(s), claim type, time period and status.

Claim search results

Shows the member name(s), claim type, time period and status you selected.

Claim activity

Find out how many claims have been processed, how many are in process and if any require more action. Also shows the amount the plan paid, what you may owe (if anything) and provides a link to your explanation of benefits (EOB).

Shortcuts

Get quick access to details, such as how your health care dollars are being spent, your monthly statements and medical claim submission information.

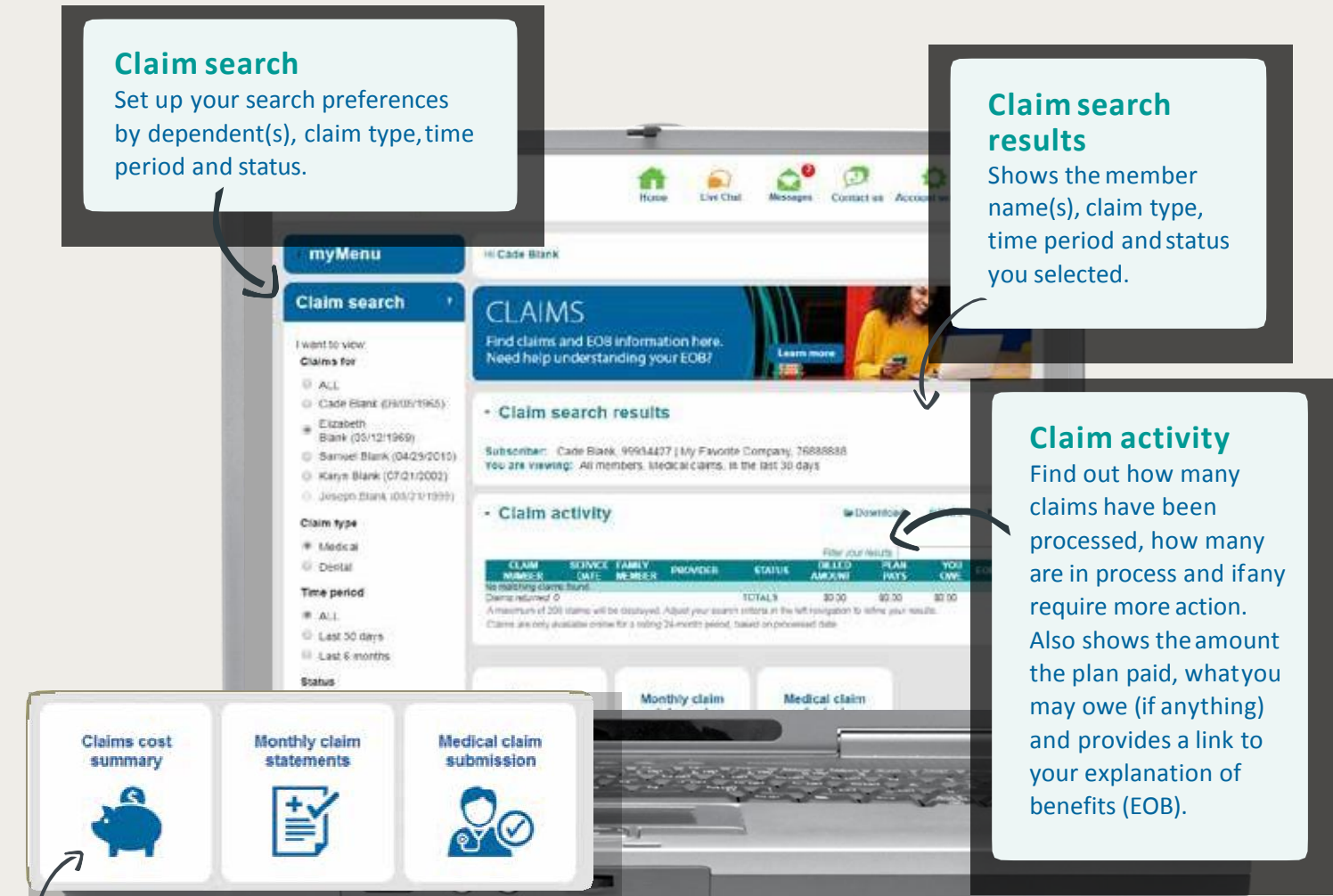
Claims cost summary



Monthly claim statements



Medical claim submission



Always have your ID card handy

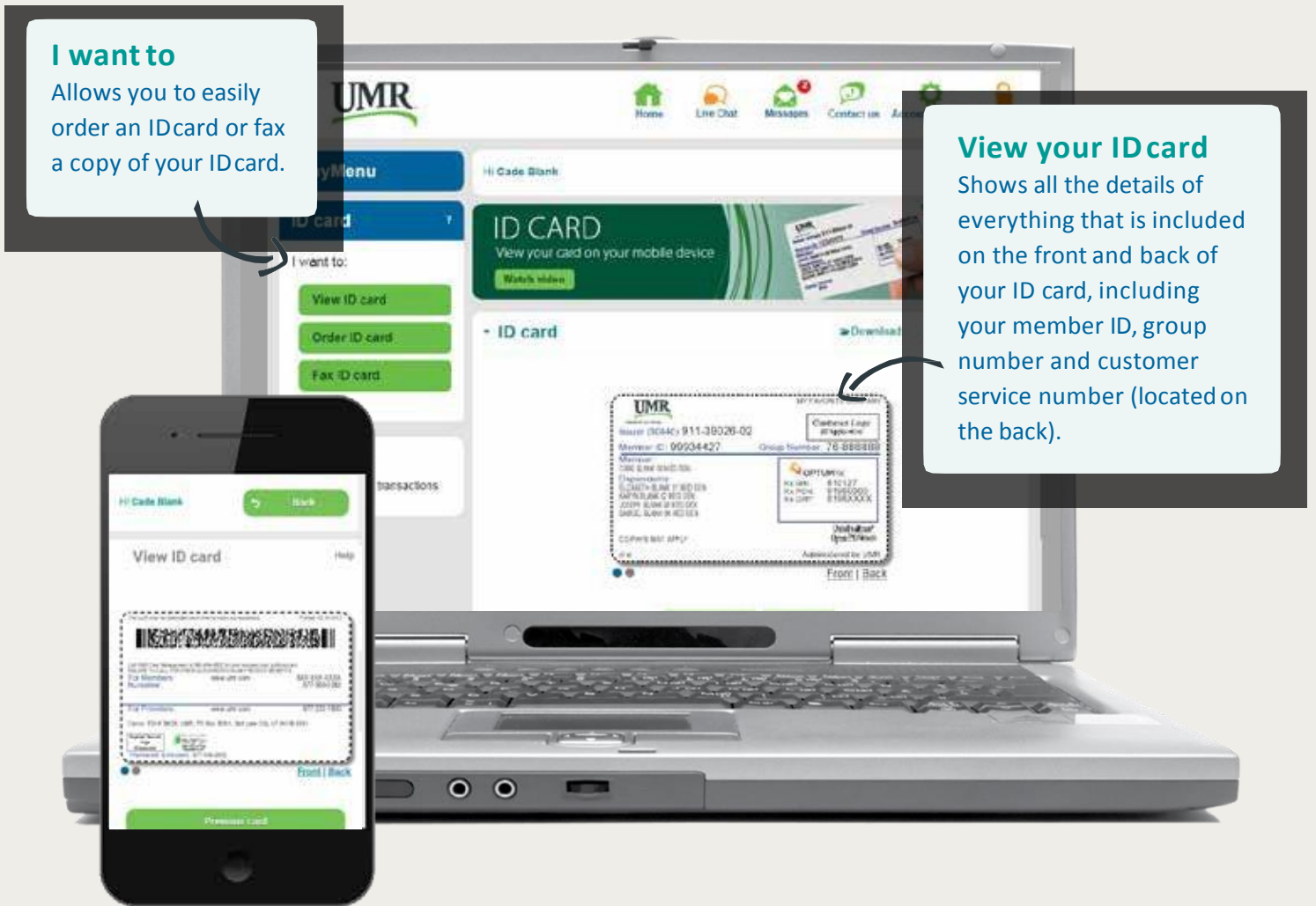
With a couple of clicks, you can have a copy of your ID card pulled up on your smart phone or get a new card mailed to your home.

I want to

Allows you to easily order an ID card or fax a copy of your ID card.

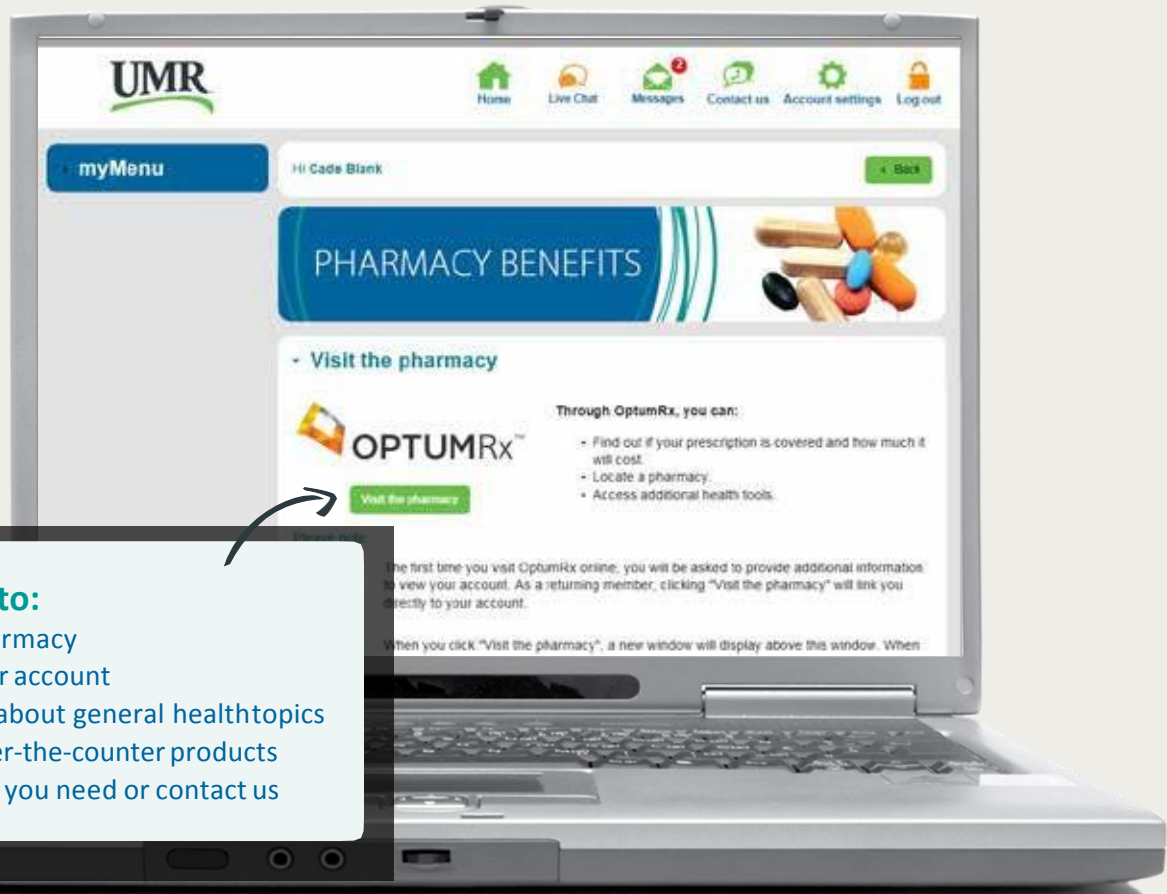
View your ID card

Shows all the details of everything that is included on the front and back of your ID card, including your member ID, group number and customer service number (located on the back).



Easy access to your prescription information

Through our partnership with OptumRx, we are able to provide you with direct access to your prescription information from the UMR portal.



Click here to:

- Locate a pharmacy
- Manage your account
- Learn more about general health topics
- Shop for over-the-counter products
- Get the help you need or contact us

On-the-go with umr.com

Just use the same username and password that you use on our full site.
What's even better — there's no app to download, nothing to install, no waiting.

What's new

Find out about new tools and information to help you live a healthier life.

Log in

Log in here to get instant access to all our mobile inquiry tools.

Find a provider

Need to find a doctor fast? Access an alphabetical listing of network providers without logging in.

View, scan or fax your ID card

View your ID card, allow your provider to scan the on-screen bar code for instant access to your benefit information and/or fax a copy to a provider.

Find a provider

Find an in-network provider while you are "on the go".

Simplified navigation

- **Home** – Return to the main menu.
- **Menu** – Display the menu.
- **Gear** – Log out or learn more about UMR and our mobile site.

Find things fast

Click this Search button throughout the site to find what you need, fast.

Look up claims

Look up a claim for yourself or an authorized dependent.

Check your benefits

View medical and/or dental benefits, as well as persons covered.

Access account balances

Look up balances for your special accounts.



10 ways to control health care costs

Everybody can play a role in controlling the rising cost of health care. In fact, there are many things you can do to reduce how much you spend on health care now and in the future.

1 See preferred doctors

Most health plans let you see any doctor you want. But you can save a bundle by seeing doctors that are part of your plan's preferred network of health care providers. Going to a preferred, in-network doctor usually saves you 20 percent to 30 percent or even more off your bill.

2 Go generic

Generic drugs are the same as other medications, just without the brand name. The biggest difference is the price. Generics usually cost you 30 percent to 70 percent less than brand names.

3 Practice prevention

Preventive care includes things like physical exams, vaccines, blood tests and cancer screenings. These services can prevent you from getting sick or detect a health issue before it gets serious. Check your health plan to see if preventive care is covered in full or at discounted rates.

4 Get online

It makes sense to find out everything you can to make informed, cost-saving health care choices. That's why we offer a number of web tools to help you review your health care options, pharmacy benefits and health coverage estimates using the Internet. Visit our website at umr.com.

5 Choose the right care

There is a time and place for everything. A trip to the emergency room may be needed if you are seriously injured or ill. Consider a cheaper option, like a walk-in clinic or urgent care, if you have a minor illness or issue, such as an ear infection. It may save you time as well as money.

– more –



Fast fact...

Generic drugs usually cost you 30 percent to 70 percent less than brand names.

6 Think long-term

Some people go to the doctor for minor reasons once they meet their yearly deductible. While that may not have an instant impact on health care costs, it is a major factor in driving up everyone's overall costs of care.

7 Eat right

A balanced diet can save you money. It keeps you healthier in the short-term and lessens the chances of developing more serious and costly medical conditions in the future.

8 Exercise

Just 30 minutes of walking or other regular exercise each day helps manage weight, stress and possibly your pocketbook. Exercise helps control and prevent high blood pressure and cholesterol, two of the major risk factors for heart disease.

9 Take care of yourself

The harmful effects of unhealthy habits, such as tobacco use and alcohol abuse, are well known in regard to health issues like cancer and heart disease. If you use tobacco products, seek help to try quitting. Practice moderation if you drink alcohol. Get help if stress or depression are an issue. You will feel better and also save a few dollars.

10 Review your EOB

Billing mistakes sometimes happen. Review your explanation of benefits (EOB) statement to make sure you are properly billed. Contact your doctor or other care provider if you suspect an incorrect charge.



Remember...

Review your explanation of benefits (EOB) statement to make sure you are properly billed.

