

## Why should you use In-network providers for your health care?

### ► Quality

We are committed to providing you and your family with access to a broad network of quality patient care services provided by physicians, health care facilities and many other health care professionals. We are equally committed to providing this access to care in a way that is affordable, both to you and the State Health Benefit Plan.

One of the ways we deliver on this commitment is by negotiating significant discounts with a broad national and local network of more than 420,000 physicians and 3,700 facilities nationwide that have met high standards of care.

### ► Costs

By using in-network providers, you get health care properly coded as preventive care at no cost to you, you prevent surprise “balance billing,” and you save on coinsurance, deductibles and out-of-pocket expenses. Benefit coverage varies by plan option, type of care and network status of the health care provider.

**Preventive Care and Non-Network Providers** — In general, there are no benefits for preventive care received from non-network providers under any plan option.

**Non-Preventive Care and Non-Network Providers** — Under the HMO options, there are usually no benefits for medical care received from non-network providers except (1) In case of an emergency, or (2) When there are no available network providers. *(This second exception must be expressly approved by UnitedHealthcare.)*



**Understand the costs associated with your health care choices. Let your provider know that you want to receive referrals and coordination of health care services with UnitedHealthcare network providers, Laboratory and X-ray providers.**



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This newsletter contains general health information and is not intended to be medical advice or a substitute for professional health care. You should consult an appropriate health care professional for your specific needs and to determine whether making a lifestyle change or decision based on this newsletter is appropriate for you. Some treatments mentioned in this newsletter may not be covered by your health plan. Please refer to your benefit plan documents for information about coverage.

Please remember, UnitedHealthcare does not provide health care services nor practice medicine. Doctors are solely responsible for medical judgments and treatments. The UnitedHealth Premium<sup>®</sup> designation program provides consumers with information using data from externally published, widely accepted data sets and UnitedHealthcare claims and survey data from doctors to create a multidimensional view of doctor performance. Only doctors who apply and meet UnitedHealth Premium criteria, and who have sufficient claims data for analysis, may be included. Doctors listed in the network but not designated as a UnitedHealth Premium doctor either have not applied for designation, did not have adequate claims data or did not meet program criteria. Designations do not guarantee the quality of care being rendered. Regardless of designation, enrollees have access to all doctors and facilities in the UnitedHealthcare network.

## UHC TV<sup>SM</sup> launches new cooking show, *The Better Cook*

UHC TV's lineup just got a bit tastier with the addition of a new program: *The Better Cook*. The show is done in partnership with General Mills' LiveBetterAmerica.com. Filmed in the General Mills test kitchens, *The Better Cook* features healthy recipes from the LiveBetterAmerica.com website.

The show features celebrity chef Daniel Green — a kitchen pro who specializes in healthy cooking. Chef Green is a regular on ShopNBC and hosts *Kitchen Takeover* on Twin Cities Live. He has been a guest chef on:

- ▶ The Food Network
- ▶ The Travel Channel
- ▶ BBC Two
- ▶ NTV7 Malaysia

*The Better Cook* focuses on three types of dishes:

- ▶ **Healthified Cooking.** Making favorite dishes lighter without losing flavor.
- ▶ **Power Pairings.** Showing what foods — when combined — deliver more nutritional power.
- ▶ **Off-the-Shelf.** Offering easy ways to make packaged foods a healthier part of your diet.

People can print and share the recipes used on the show. New shows will be added regularly. [Tune in today.](#)

## Why should you use In-network providers for your health care? (continued from page 1)

Under the HRA and HDHP options, there are benefits for non-preventive care provided by non-network providers. However, please note:

- ▶ The HRA plan option has a higher patient coinsurance for medical care received from non-network providers.
- ▶ The HDHP has higher patient deductible, coinsurance and out-of-pocket responsibility than if you were to receive the same services from a network physician or facility.
- ▶ Under the HRA and HDHP options, your benefit plan will pay a portion of non-network charges and the balance, which could be significant, will be your responsibility.

### Your Financial Responsibility with Non-Network Providers

— Before deciding to seek care from a non-network provider, know before you go. Review and understand your financial responsibility when choosing to go outside the network.

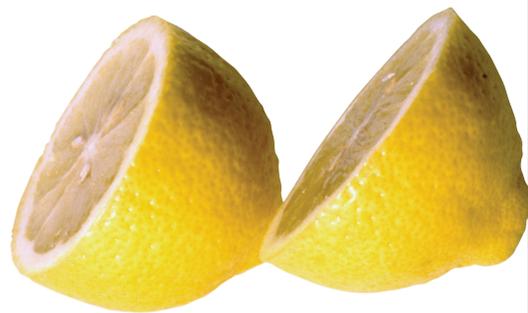
- ▶ If your in-network provider refers you to another provider or orders services on your behalf, ask your provider to choose in-network providers and call the number on the back of your medical ID card to confirm they are in-network. This way, you know you will pay your regular in-network share of the benefit provided.
- ▶ If your in-network provider refers you to a non-network provider or orders non-network services on your behalf, be mindful that your financial responsibility for those services will be greater than if they were provided in-network.

## Know your numbers

It's a good idea to have your blood pressure checked regularly. Blood pressure self-check monitors are often located in neighborhood pharmacies. You can also make an appointment with your doctor. Is your blood pressure usually normal? It's best to monitor it anyway. And, keep an eye on your diet and exercise habits so that it stays in a normal range. To learn more about high blood pressure and how to control it, visit [Source4Women.](#)

## Healthy Recipe

# Chilled lemon asparagus with pecans



### Ingredients:

- 2 pounds asparagus
- 2 tablespoons pecans, chopped
- 1 teaspoon grated lemon rind
- 2 tablespoons olive oil
- 1/4 cup cider vinegar
- 1/4 cup low-sodium soy sauce
- 1 teaspoon sugar
- Fresh ground pepper to taste
- 1 tablespoon chopped fresh parsley

### Directions:

Snap off tough ends of asparagus. Cook in a small amount of boiling water in a skillet large enough to hold asparagus for 5 minutes or until tender but crisp. Drain and rinse under cold running water; drain well and place on serving platter.

Toast pecans in a 350 degree oven for 5 minutes or until fragrant; set aside.

Make salad dressing by combining lemon rind, olive oil, vinegar, soy sauce, sugar, pepper and parsley in a jar. Shake well and pour over asparagus.

Garnish with toasted pecans. Cover and chill 1 to 2 hours.

### Nutrition information:

**Makes 6 servings.**

#### Amount per serving:

101 calories  
70 calories from fat  
8g fat  
1g saturated fat  
0g trans fat  
0mg cholesterol  
357mg sodium  
6g carbohydrates  
2g dietary fiber  
3g sugar  
3g proteins

## Join us for an online seminar

### Mark your calendar!

The seminar “The magic of the Mediterranean lifestyle: The gold standard for heart health, longevity and wellness” will be held Tuesday, May 14, 12:30 p.m. ET, 11:30 a.m. CT. [Sign up today!](#)

It will include audio, video — and time for questions. If you miss the seminar, you can catch the recorded version [here](#).

## Quick clicks

- Have you checked out [www.uhc.tv](http://www.uhc.tv) yet?
- Review your claims and benefits at [myuhc.com](http://myuhc.com).
- Learn [small steps](#) to better health.

Please visit  
**[www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp)**  
 to view additional issues of this publication.

## Important contact information

Where to go when you want information



<b>Customer Care</b> HRA Choice (HMO), HDHP TDD	800-396-6515 877-246-4189 800-255-0056
<b>myNurseLine<sup>SM</sup></b>	866-696-5846
<b>Disease Management Programs</b>	877-246-4189
<b>Wellness Coaches</b>	800-478-1057
<b><a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a></b>	An informative Web site with a behavioral health clinician directory, comprehensive health articles, tools and more
<b>Address Change</b>	<a href="http://www.dch.georgia.gov/shbp">www.dch.georgia.gov/shbp</a> Print misc/change form and submit to payroll manager

The myNurseLine<sup>SM</sup> service cannot diagnose problems or recommend specific treatment. The information provided through the NurseLine service is not a substitute for your doctor's care.

UnitedHealth Wellness<sup>SM</sup> is a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Therefore, some services may not be included in some programs due to state regulations. Some UnitedHealth Wellness programs and services may not be included in all medical plans for all customers and individuals.

Insurance coverage provided by or through UnitedHealthcare Insurance Company. Health Plan coverage provided by or through UnitedHealthcare of Georgia, Inc.