



Paying for your doctor visit with a health savings account (HSA).

Try to use a doctor in your plan's network. Doctors in the network have agreed to charge lower prices. This means your costs will likely be lower compared to seeing a doctor who is not in your plan's network.

Claim and billing process.

1 Doctor visit.

Some network doctors can instantly submit your claim online. The doctor's office may ask you to pay some or all of the bill before you leave. Most of the time, claims will be submitted to UnitedHealthcare before the doctor will bill you.

2 Claim submission.

- UnitedHealthcare reviews the claim to see if the service is covered by your plan and if your care was from a network doctor or facility.
- If the service is covered, and you used a network doctor or facility, UnitedHealthcare applies the network discount.
- **Preventive Care**
The claim will be paid 100 percent. You will not have out-of-pocket costs.
- **Non-preventive Care**
Your doctor will bill you directly for payment.

3 Payment.

You can choose to pay the bill using the funds in your HSA or pay another way (cash, credit card, check). Your claim detail will appear on myuhc.com® under Claims & Accounts. You'll receive a health statement by mail or email.



If the doctor is not in our network.

You could be asked to pay some or all of the bill before you leave. You can submit a claim form to UnitedHealthcare to be reimbursed for some of the cost, as your plan allows.



Health Savings Accounts (HSAs) are individual accounts offered or administered by Optum Bank Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank®, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

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