

UnitedHealthcare
2012 Summary Plan Description Excerpt
All Wellness Plan Options
for
the State Health Benefit Plans

The following United Healthcare 2012 Summary Plan Description Excerpt constitutes official notification to State Health Benefit Plan (SHBP) members enrolled in any of the UnitedHealthcare Wellness Plan Options of Plan changes and, as such, supersedes any previously published information that conflicts with the material included in this excerpt. Plan Members enrolled in a UHC Wellness Plan Option should use this Excerpt, together with the existing 2011 Summary Plan Description, as guidance with respect to the Plan until the 2012 Summary Plan Description is published.

Wellness Features

Tobacco Cessation Wellness Telephonic Coaching Program

The Tobacco Cessation Wellness Telephonic Coaching program is available to Plan members and their dependents 18 and over to assist them to become tobacco free. Prescription and Over-The-Counter (OTC) Nicotine Replacement Therapy (NRT) are covered for one cycle of prescription medication as defined below (also defined as one cessation attempt) per plan year, if the member remains actively engaged in and completes the Tobacco Cessation Wellness Coaching Program. To receive coverage for NRT, a member must meet the following requirements: 1) Wellness Coach confirms member's program eligibility and member's program enrollment; 2) member selects a "quit date"; 3) member obtains a prescription for OTC or Prescribed NRT from their physician; 4) member calls and notifies the Wellness Coach of the prescribed medication; and 5) member remains actively engaged with their Wellness Coach for the duration of the Tobacco Cessation Wellness Telephonic Coaching Program.

NOTE: Selected tobacco cessation medications will be covered as described in the Outpatient Prescription Drug Rider for one quit attempt prescription per member per plan year up to 8-weeks (which is one cycle of OTC product) or 12-weeks (which is one cycle of prescription product) of therapy depending on the type of medication. You will be responsible to pay the applicable copayment/coinsurance. Only one tobacco cessation medication (OTC or prescription – not both) will be covered per plan year.

You and your covered dependents 18 years of age or older may enroll in the coaching program as many times as you desire. However, the medication coverage portion of this program is one-time only per plan year. The SHBP will cover one cycle of Over-The-Counter (OTC) tobacco cessation products or one cycle of Prescription tobacco cessation products. You will be responsible for any additional prescription costs for tobacco cessation medications over the allowed amount covered by the SHBP within the plan year. Please call UnitedHealthcare Wellness Telephonic Coaching @ 1-800-478-1057 to enroll in the Tobacco Cessation Program.

Tobacco Surcharge

Tobacco surcharges are included in all SHBP Options other than Medicare Advantage Options. These surcharges promote tobacco cessation and use of the Tobacco Cessation Wellness Telephonic Coaching Program. Please see the

Wellness Benefit Plan Incentive

Members enrolled in any SHBP WELLNESS Plan option are paying lower premium contributions and receiving richer plan benefits because they made a Wellness Promise. Members who fulfill the Wellness Promise requirements by the June 30, 2012 deadline will be able to enroll in any of the SHBP WELLNESS Plan Options offered in 2013. To meet the Wellness Promise requirements, you and your Spouse (if covered) must complete the online **Health Assessment** through www.myuhc.com between January 1-June 30, 2012 AND you and your Spouse (if covered) must obtain between July 1, 2011-June 30, 2012 **an approved biometric screening** that provides results for body mass index (BMI), blood

pressure, LDL cholesterol and glucose for each of you. Only biometric screenings performed through a physician's office or at an SHBP sponsored worksite event are approved. If a biometric screening is performed through a physician's office, the physician must complete the Provider Notification Form and securely fax the Form (with all four biometric results) to UnitedHealthcare no later than June 30, 2012.

Note: Biometric screenings may be performed through Out-of-Network or Network physicians. You will pay the full cost of the screening if it is performed by an Out-of-Network physician.

Biometric screenings performed through Network physicians are considered preventive and are covered at 100% if properly coded as preventive care. Biometric screenings performed at a SHBP sponsored worksite event are also covered at 100%. The Provider Notification Form is available on January 1, 2012 at www.myuhc.com. If a biometric screening was completed July 1, 2011 or after, but prior to the Provider Notification Form being available, it will be necessary to contact the physician and have him or her fill out the Provider Notification Form completely and legibly and fax it by the deadline. If the biometric screening is obtained at a SHBP sponsored worksite event, the results will be sent directly to UnitedHealthcare by the screening vendor. Please make sure to retain a copy of your screening results from the worksite screening event or from your physician for your records.

All SHBP Wellness Plan Options administered by UnitedHealthcare are powered by the *UnitedHealth Personal RewardsSM* online and paper Personal Scorecard. In addition to providing helpful recommendations about preventive care, the Personal Scorecard will help you keep track of whether you have completed your own health assessment and approved biometric screening. Your Personal Scorecard will not tell you anything about your covered Spouse. Your covered Spouse will have his or her own Personal Scorecard. To view your Personal Scorecard, you must register online at uhcrewards.healthinsight.com/shbp using the exact information displayed on your own UnitedHealthcare member ID card. Your covered Spouse must also register online using the exact information displayed on his or her UnitedHealthcare member ID card to see the Personal Scorecard.

You may also call the phone number on the back of your UnitedHealthcare member ID card to obtain information on your Personal Scorecard.

Timelines for Health Actions to be posted to your Personal Scorecard:

- When you complete your online health assessment between January 1, 2012 and June 30, 2012, your Personal Scorecard will be updated to show 50 points within 30 days of completion. Please use the Member Notification/Appeal Form posted on www.welcometouhc.com/shbp or on www.myuhc.com if your Personal Scorecard is not properly updated within 30 days of completion.
- When you complete the biometric screening requirement, your Personal Scorecard will be updated to show 50 points.
 - When all four biometric screening results have been received from an approved SHBP sponsored biometric screening conducted between July 1, 2011 and June 30, 2012, your Personal Scorecard will be updated to show 50 points within 60 days of the date of

the biometric screening event. Please use the Member Notification/Appeal Form if your Personal Scorecard is not properly updated within 60 days of completion.

- If a biometric screening is performed in a physician's office and a complete Provider Notification Form is successfully faxed to UnitedHealthcare by June 30, 2012, your Personal Scorecard will be updated to show 50 points within 30 days of receipt. If the Provider Notification Form is incomplete or illegible, you will need to have the physician's office complete and re-fax the Provider Notification Form by the June 30, 2012 deadline.

If you and your covered Spouse each show 100 points on your own Personal Scorecards (a combined 200 points), you will be designated by UnitedHealthcare as eligible to enroll in one of the SHBP WELLNESS Plan Options in 2013.

If you or your covered Spouse do not meet the requirements of the Wellness Promise by the June 30, 2012 deadline, you will not be eligible to enroll in any of the WELLNESS Plan Options offered in 2013. These SHBP WELLNESS Plan Options may have lower premiums and lower out-of-pocket cost requirements than Standard SHBP Plan Options. For that reason, if you and your covered Spouse review your Personal Scorecards together and see that you do not have 200 points by the June 30, 2012 deadline, (or 100 points if you do not have a covered Spouse), then UnitedHealthcare's records show that you have failed to complete the 2012 Wellness Promise by the June 30, 2012 deadline. This is an adverse decision, and you have a right to appeal.

The Program Earning Period is when you and your covered Spouse are eligible to earn points for required Health Actions. At the end of the Program Earning Period, your points and your covered Spouse's points will be accumulated and your eligibility for the SHBP WELLNESS Plan Options for the following year will be determined.

The table below describes the health actions and points accumulated:

Category	Required Health Actions	Program Earning Period	Point Thresholds	Rewards
Employee Only	Health Assessment	1/1/12 – 6/30/12	50 points	Member must earn 100 points in order to be eligible to enroll in the 2013 SHBP WELLNESS Plan Options
	Biometric Testing*	7/1/11 – 6/30/12	50 points	
Employee and Spouse	Health Assessment	1/1/12 – 6/30/12	50 points each	Both Member and Spouse must earn 100 points for a total of 200 points in order to be eligible to enroll in the 2013 SHBP WELLNESS Plan options
	Biometric Testing*	7/1/11 – 6/30/12	50 points each	

* Biometric Testing results must be received for all 4 markers: BMI, LDL Cholesterol, Blood Sugar and Blood Pressure in order for the 50 points to be awarded.

Point Threshold and Eligibility for 2013 Wellness Plan Options– Example

Let's assume that in May, 2012 you review your *UnitedHealth Personal RewardsSM* online Scorecard and see that you completed the online health assessment and earned a total of 50 points and there are no available SHBP sponsored worksite biometric screening events. Your covered

Spouse reviews his *UnitedHealth Personal RewardsSM* online Scorecard and sees that he has earned zero points because he has not completed the online health assessment and he has not completed the Biometric Testing. The SHBP approved worksite screenings are full. Therefore, you and your covered spouse must have the Biometric Testing done by a physician. Your physicians must each submit a complete Provider Notification Form showing all four results by 6/30/12. In addition, your covered Spouse must complete the online health assessment by 6/30/2012. If these actions are completed by 6/30/2012, you will be credited with an additional 50 points on your Scorecard, and your covered Spouse will be credited with 100 points on his Scorecard. If you each show 100 points on your Scorecard (a total of 200 points) you will be able to enroll in the 2013 SHBP WELLNESS Plan Options. Please note: Results of SHBP sponsored worksite screening events will show on your Scorecard within 60 days. Provider Notification Forms and Member Notification/Appeal Forms will be processed within 30 days of receipt as long as all required information is submitted.

Correction of Provider Notification Forms

If the Provider Notification Form submitted by your physician is incomplete or illegible, you will receive a written notice so you may work with the physician's office to ensure that the form is corrected and submitted by the June 30, 2012 deadline.

Wellness Promise Appeals Rights under all SHBP Wellness Plan Options powered by *UnitedHealth Personal RewardsSM*

Starting July 1, 2012, you and your covered Spouse can appeal the total points applied if the total points are less than the points required for you to be eligible for the 2013 SHBP WELLNESS Plan Options. Keep copies of your biometric screening results, proof of your office visit to a physician for the biometric screening, and a copy of the completed Provider Notification Form. When you complete the online health assessment, print a copy of the statement that shows the date of completion. Appeals must be prepared on the Member Notification/Appeal Form and submitted to UnitedHealthcare by August 3, 2012. The Member Notification/ Appeal Form can be found on www.welcometouhc.com/shbp or on www.myuhc.com. Please submit this form along with the required evidence of completion (which may include a signed copy of your test results from a physician, a copy of your SHBP approved biometric screening event results, or a health assessment confirmation statement). Complete Member Notification/Appeal Forms with attached evidence of completion will be processed within 30 days of receipt, and your Personal Scorecard will be updated. If UnitedHealthcare reviews your Member Notification/Appeal Form and does not update your Personal Scorecard within 30 days of receipt, that is a determination that you did not complete the Wellness Promise requirements. You will be able to appeal this decision in accordance with the Appeals section of this SPD.

UnitedHealth Personal RewardsSM

In order to optimize your health care plan, and allow you to become as engaged as possible in your health, UnitedHealthcare provides helpful information and preventive care recommendations through the *UnitedHealth Personal RewardsSM* online Scorecard.

IMPORTANT

The Provider Notification Form and the Member Notification/ Appeal Form are available at www.welcometouhc.com/shbp and on www.myuhc.com. Please note that the online scorecard will always provide the most current points available regarding completion of your online health assessment and approved biometric screening.

The *UnitedHealth Personal RewardsSM* online and paper Personal Scorecard encourage members to become more actively engaged in developing healthy behaviors as a way of life.

Registering to view your *UnitedHealth Personal RewardsSM* online scorecard

In order to benefit from the online scorecard, you must be registered to view your online *UnitedHealth Personal RewardsSM* scorecard. Simply go to uhcrewards.healthinsight.com/shbp and follow the directions on the website to register. Please be sure to register using the exact information displayed on your UnitedHealthcare member ID card.

A printed copy of your scorecard will be mailed to you once per year, even if you have not registered to view the online version.

If you would like additional information about the Personal Scorecard, please visit www.welcometouhc.com/shbp or call the toll-free number on the back of your ID card.

Written appeals and inquiries related to the Prescription Drug Program should be directed to:

State of Georgia - State Health Benefit Plan Members

10200 Old Columbia Road, Suite M/N

Columbia, MD 21045

Attn: GDCH-SHBP