



WHY UMR? More doctors and hospitals to choose from, which means more access points to the care you need. You have the **freedom of choice** with a large network! UMR's preferred provider organization, or PPO, is a large network of providers that pays a larger portion of your costs for in-network care.



If You Go To An In-Network Provider

- You save money vs. out-of-network care
- Your preventive care is covered 100% by your plan – no out-of-pocket costs
- You **do not need a referral** to see a specialist
- You can choose the doctor or facility **YOU** want to see based on you and your family's needs



Finding A Network Provider

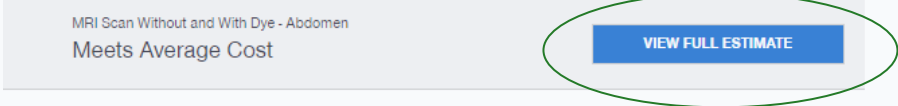
- Visit umr.com and select **Find a provider**. Then enter **United Healthcare Choice Plus** and start your search.
- Call UMR toll-free at **800-826-9781** and ask a representative for help.
- Remember if you see a **premium designated specialist**, you will **save \$10** on your copay! Look for this symbol when you are searching for a provider:









If you cannot find a Premium Care Physician within 30 miles of your zip code, call the number on the back of your UMR member ID card and request an exception. Customer service will confirm and note your file so you will not be penalized due to lack of access.

Know What You'll Pay Before You See The Doctor

- While searching for a provider on umr.com you can use the **Health Cost Estimator**



Choose The Right Healthcare Setting

	Type of care	Wait time	Cost**
	NurseLine Talk to a nurse, 24/7, about common illnesses and types of care.	36 seconds for call to be answered	None
	Teladoc Consults by phone or online video for routine ailments.	17 minutes for doctor to respond	Same as PCP Copay per consultation
	Retail clinic/convenient care clinic Clinics located in retail stores, supermarkets and pharmacies.	15 minutes or less	Same as PCP Copay
	Urgent care/ walk-in clinic Evening and weekend treatment for illnesses or injuries.	20 to 30 minutes	\$150-\$200 copay
	Clinical care (your doctor's office) See your primary care provider for preventive and ongoing care.	1 week or longer for an appointment	\$25-\$40 copay
	Emergency room (ER) Visit the ER only for serious illnesses or injuries. Your health plan may not cover non-emergency ER visits.	3 to 12 hours for non-critical cases	\$1,200-\$1,500 Average Cost

Dispatch Health: www.dispatchhealth.com or 720-647-5329

After requesting care via app, online or a quick phone call, DispatchHealth's board-certified medical teams will **arrive at your house**, equipped with all the tools necessary to treat you. They treat a wide range of injuries and illnesses, from common to complex. Dispatch Health is in network and the charge is the same as an urgent care visit.



Teladoc: www.teladoc.com or 1-800-Teladoc

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.



24/7 doctor visits via phone or mobile app



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



UMR.COM