



## It pays to be in-network

### Helping make it easier to find quality physicians

We recognize physicians who meet safe, timely, effective and efficient quality care criteria. You can find these physicians when using the UnitedHealthcare® app, visiting [myuhc.com](https://myuhc.com) or speaking with an advocate when calling the number on your ID card.

-  **Better coverage**  
Your UnitedHealthcare medical plan offers access to a large, national network that includes more than 1.78 million health care providers and 5,500 hospitals.
-  **Lower costs**  
Negotiated rates with network providers may help you spend less.
-  **Less paper work**  
Network providers secure approvals for services and submit your claims to UnitedHealthcare for you.

## In this example, you may owe up to \$6,640 if you seek care at an out-of-network provider\*

The following example shows how your financial responsibility may be lower when you seek care from a network provider rather than an out-of-network (OON) provider.

### ACL knee repair at outpatient ambulatory surgery center

	Network	Out-of-network
A. Provider billed	\$10,000	\$10,000
B. Network discount	\$6,500	Not applicable
C. Amount allowed**	\$3,500	\$4,200
D. Health plan paid	\$2,800	\$3,360
E. Your responsibility***, †	\$700	\$840
F. Potential balance bill from the provider to you ‡	Not applicable	\$5,800
<b>Potential member responsibility (E+F)</b>	<b>\$700</b>	<b>\$6,640</b>

**Difference of \$5,940**



#### To find providers and facilities within your network:

Call the number on your ID card, download the UnitedHealthcare® app or visit [myuhc.com](https://myuhc.com).



#### To seek help with resolving out-of-network balance medical bills:

If you do owe for out-of-network medical services, reach out to us. Your plan may come with Naviguard®, a UnitedHealthcare service, offering simple and efficient balance bill resolution options at no additional cost to you. Naviguard may be available to help review your bill and negotiate a reduced amount on your behalf. **Visit [naviguard.com/uhc-member](https://naviguard.com/uhc-member)** or call UnitedHealthcare Member Services at 1-833-593-4154.

Providers and hospitals, Q1 2024 data.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://myuhc.com)®. You should always visit [myuhc.com](https://myuhc.com) for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit [myuhc.com](https://myuhc.com) for detailed program information and methodologies.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

The UnitedHealthcare® app is available for download for iPhone® or Android™. iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google LLC.\*

Example is for illustrative purposes only and assumes that the annual deductible has been met. Billed and allowed amounts vary by provider. Out-of-network providers set their own rates and may bill you for the difference between their rates and what UnitedHealthcare pays.

\*\* The amount contracted between network providers and UnitedHealthcare for this service. The \$4,200 in row C is the allowed amount for an out-of-network provider. This is an illustrative claim example and does not represent your actual claim situation.

\*\*\* This example assumes that the deductible has been met.

† Network coinsurance is 20% of row C.

‡ Difference between rows A and C for out-of-network.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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Health Plan coverage provided by or through a UnitedHealthcare company.

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