



Health Discount Program

Member Handbook



Welcome to UnitedHealth Allies

Be Healthy. Save Money.

Here's how to get the most out of your membership:

1. Carefully review your membership kit. If you have any questions or need help locating providers in your area, call Customer Care and speak with one of our friendly Advisors.
2. When using our website to locate participating providers or facilities, click "Select Provider" to get a discount confirmation. When using Customer Care, request that a confirmation be sent to you. The confirmation introduces you to the provider or facility and helps ensure you get your discount.
3. When scheduling an appointment, mention that you are a member of UnitedHealth Allies.
4. Show your member ID card and discount confirmation at the provider's office, then pay the discounted rate.
5. Enjoy your savings! And remember, your immediate family members can also use your card to get discounts.

Your savings are guaranteed! If you follow the steps above and do not get at least the minimum discount advertised, we'll refund the difference.* For details, call Customer Care, visit our website, or refer to the Member Agreement in this handbook.

**Does not apply to hospitals, long-term care or behavioral health facilities, or pharmacy discounts, if included in the program.*

Be sure to visit our online Marketplace for savings on many health and wellness products, including fitness equipment and apparel, beauty and skin care supplies, healthy foods, vitamins and supplements, and more.

Disclosure: The discount plan is administered by HealthAllies®, Inc., a discount medical plan organization. **The discount plan is NOT insurance.** The discount plan provides discounts at certain health care providers for medical services. The discount plan does not make payments directly to the providers of medical services. The discount plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773.

Dental

Typically save 10-35% on your dental care needs at more than 72,000 dental care locations nationwide. Save on these dental care services:

General Dentistry	Routine and preventive care, including cleanings, X-rays, and fillings
Pediatric Dentistry	Dental care just for children
Orthodontics	Treatment to correct the bite or improve the appearance of the teeth
Periodontics	Treatment of the gums and soft tissue
Endodontics	Root canal and other services to treat injuries, infections and diseases that affect the center of the tooth
Prosthodontics	Replacement of missing teeth and related mouth and jaw structures with bridges, implants and other artificial devices
Oral and Maxillofacial Surgery	Surgical treatment to repair injuries and deformations that affect the face, mouth, teeth and gums
Cosmetic Dentistry	Veneers, bonding and other procedures to give you the smile you always wanted

To get your discount:

- Locate a participating provider by logging onto the UnitedHealth Allies website or calling Customer Care.
- Get a discount confirmation, then call to make an appointment.
- Show your UnitedHealth Allies member ID card and discount confirmation to save.

Sample Savings*

Service	Typical Price	Member Price	You Save	Typical Discount
Child Flouride Treatment	\$26	\$19	\$7	27%
Bitewing X-rays	\$51	\$30	\$21	41%
Adult In-depth Cleaning	\$79	\$48	\$31	39%

**Examples only. Actual costs and savings may vary by provider, geographic area and service received. Prices are subject to change without notice.*

(rev. 3/11)



Customer Care Center
Toll Free: 1-800-860-8773
www.sr.unitedhealthallies.com

Vision

Our vision network offers savings on eye exams, glasses, contact lenses and even laser vision correction. You can save at more than 22,000 vision care locations and more than 600 laser vision correction locations.

Enjoy these vision care savings:

- Eye examinations: Pay no more than \$40 each for an annual eye exam for you, your spouse and your dependents (an average savings of \$22).
- Eyeglass lenses (single-vision, bifocal, trifocal, lenticular): Typical savings of 20%
- Frames: Typical savings of 20%
- Patient options (tints, scratch resistant coatings, UV protection): Typical savings of 20-40%
- Mail order contacts: Typical savings of 15%
- Laser vision correction: Typical savings of 15% off standard pricing and 5% off promotional offers (available from all network providers). Or, choose fixed pricing ranging from \$695 to \$1,895 per eye (available only from LasikPlus centers).

To get your discount:

- Locate a participating eye doctor by logging on to the UnitedHealth Allies website or calling Customer Care.
- Get a discount confirmation, then call to make an appointment.
- For LASIK, call the Laser Vision Network of America (LVNA) Customer Service Department at 1-866-293-9117 to get a discount certificate. LVNA will mail or email a certificate to you. You must have a discount certificate to guarantee that you will receive at least the discounted rate.
- Show your UnitedHealth Allies member ID card and discount confirmation or certificate to save.
- To order contacts by mail: Log onto the Web site and follow the instructions. Or, call Vision Direct at 1-800-847-4663 and mention discount code OPTUM08.

(rev. 3/11)



Wellness

Be healthy and save money, with discounted rates on a wide range of wellness-related services and products. Here are just a few:

Fitness Clubs*:

- Save on enrollment fees and monthly membership fees at more than 7,500 clubs, including Curves, Gold's Gym, Anytime Fitness, Bally Total Fitness and Snap Fitness.
- Get \$30 off the lifetime membership fee and 5% off monthly fees for classes at MyGym children's fitness centers.

To find locations near you, visit the UnitedHealth Allies Web site or call Customer Care.

**Savings on fitness club fees available only to new members.*

Weight Management:

- Jenny Craig®: Receive a 30-Day Program* that includes one-on-one support and personalized menus. Log onto the OptumHealth Allies Web site to print a discount coupon and find participating locations. Or, call 1-877-Jenny70.
- Nutrisystem®: Get \$30 off every order plus the best available offer at Nutrisystem. Go to www.nutrisystem.com/opthealth, or call 1-800-318-3905.

Other programs are also available. Log onto the UnitedHealth Allies website or call Customer Care for information.

**Food and, if applicable, shipping not included.*

Nutrition:

Learn to eat right – and typically save 20% – with personal nutrition counseling. To find practitioners near you, visit the UnitedHealth Allies website or call Customer Care.

(rev. 4/11)

Additional Savings

Discounts are available on many types of wellness-related products, programs and services, including:

- Books and Other Media
- Fitness Clubs and Activities
- Fitness Equipment and Apparel
- Health Screening
- Natural Products
- Nutrition
- Personal Development
- Relaxation Resources
- Smoking Cessation
- Weight Management

For more information, log onto the UnitedHealth Allies Web site or call Customer Care.



Customer Care Center
Toll Free: 1-800-860-8773
www.sr.unitedhealthallies.com

Health Discount Program Member Agreement

The terms and conditions in this Member Agreement and Member handbook constitute the entire agreement between you and UnitedHealth Allies. The use of the discount services discussed here is conditioned upon your compliance with the terms and conditions stated below.

Membership Information

Membership Fee: No additional cost to you
Effective date: Refer to your welcome letter
Customer Care (Monday- Friday, 7 a.m. to 8 p.m., Central) toll-free: 1-800-860-8773
www.sr.unitedhealthallies.com

Term and Cancellation

Your enrollment in the program will renew on a monthly basis as long as the sponsoring organization continues to pay the monthly fee, or until it is cancelled by the sponsoring organization or by UnitedHealth Allies.

Membership Benefits

You, your spouse and your dependent children are entitled to use the discount program to access discounts. The range of discounts for specified medical, pharmacy or ancillary services and products provided under the plan will vary depending upon the type of provider and the type of services or products received. Members have free access to discounted health care services without waiting periods, notification periods, or other similar restrictions imposed by the discount program (except for hospital discounts). The Handbook describes the discount services available to you. For more detail, and to find providers in our network, visit the Web site or call Customer Care. Some specialties may not be available in all areas. To add additional family members, call Customer Care or visit the My Account section of the Web site.

Application of Discount/Minimum Discount Guarantee

UnitedHealth Allies guarantees that for each service listed on the Web site, you will save at least the minimum discount percentage advertised as long as you follow the discount confirmation procedure outlined on the Web site or through the Customer Care Center. If you follow the discount

confirmation procedure and do not receive at least the minimum discount to which you are entitled, contact Customer Care. UnitedHealth Allies will refund the difference between what you paid and what you should have paid, had the minimum discount been applied.

Typical savings examples shown in the Handbook and Web site are examples only. Fees for Services vary by region, provider and service rendered. Prices subject to change without notice. The Minimum Discount Guarantee does not apply to discounts from hospitals, long-term care or behavioral health facilities, or pharmacies, if included in the program.

Disclaimer of Professional Liability

UnitedHealth Allies is not engaged in the practice of medicine. Participating health care professionals are solely responsible for all services provided to consumers, and the traditional relationship between practitioner and patient shall in no way be affected or interfered with by UnitedHealth Allies or any terms of this Agreement. UnitedHealth Allies does not endorse, recommend or guarantee the health care professionals listed on the Web site and makes no representations or warranties about the type of services, quality of care, source of payment or billing practices of such practitioners. Information available through the discount program is not intended to constitute offers to sell or solicitations in connection with any health care professional or product. Information presented is general in nature and is not meant to replace the advice of health care professionals.

You assume all risk associated with the use of the discount program and that any decisions made about a health care professional or obtaining care are exclusively your responsibility. Although UnitedHealth Allies makes due efforts to confirm that our participating health care professionals are credentialed, we cannot guarantee the credentials of any participating health care professional.

Every effort has been made to ensure that only actively participating providers are listed on the Web site. We strongly recommend that you confirm that a provider is currently participating before you receive any services from that provider.

Members must pay the provider directly at the time of service unless otherwise agreed upon between provider and member.

Privacy Policy

UnitedHealth Allies is committed to protecting your privacy. We will ask you only for information necessary for you to use the program successfully, including but not limited to name, gender, date of birth, spouse and/or dependent data, address and contact information. UnitedHealth Allies may disclose the personal information we collect about you only to our affiliates and selected vendors or business partners who perform administrative services on our behalf, for the proper management and administration of UnitedHealth Allies; or as required by law. No personal information about you will be disclosed to any third party without your consent or knowledge, except in accordance with this policy.

UnitedHealth Allies will not sell your personal information, but may disclose information about our enrolled members in aggregate form to certain third parties. In all cases, we will disclose the information consistent with applicable laws and regulations, and we will require the recipient to protect the information and use it only for the purpose it was provided.

Modification of Terms

UnitedHealth Allies reserves the right to modify the terms contained in this Agreement. UnitedHealth Allies will clearly post all changes to this Agreement on the Web site. Written notice of any material changes will be mailed to you prior to the effective date of the change.

Complaints

Members may file complaints about the availability of contracted discounts, or services, or other matters relating to UnitedHealth Allies' contractual obligations to its members. UnitedHealth Allies will acknowledge a complaint in writing within five (5) business days, will investigate the claim and will provide you with the results of our investigation no later than the 30th calendar day after UnitedHealth Allies receives the complaint.

If you remain dissatisfied after following the UnitedHealth Allies complaint procedure, you may

contact the office of the insurance commissioner in your state of residence. OptumHealth Allies will provide specific contact information for the state agency on request.

Oral or written complaints should be directed as follows:

UnitedHealth Allies
P.O. Box 10340
Glendale, CA 91209
Phone: 1-877-426-2559
ohacustomer@optumhealth.com

(Rev. 7/13/10)



PRINTED on RECYCLED PAPER

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Glendale, CA 91209**

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