

Association of Ameritech/SBC Retirees Blue Bulletin

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Proudly working on behalf of retirees of Ameritech, SBC and predecessor/successor Bell Companies of the New AT&T, located throughout the United States

United Health Care Tools Available

The following was provided to AASBCR_{SM} by AT&T Human Resources - several lists of resources a participant may wish to use to help make informed decisions and become more aware of potential costs associated with various procedures.

Tools/Resources Available (Health-related information):

- UHC Welcome Kit sent at initial time of enrollment in the AT&T Medical Plan (includes information around tools available online for estimating certain frequently used services/treatments)
- UHC NurseLine – 24/7 RN resources available for medical questions and treatment education (IVR and “live” nurse)
- “Push” e-mail messaging for those registered online at www.myuhc.com
- UHC Nurse Chat 24/7 services (Web-based chat with “live” nurse available through www.myuhc.com)
- UHC Audio Library on hundreds of common conditions/treatments available through www.myuhc.com
- UHC Quarterly educational mailings
- Website materials online at HROneStop – Benefit Page (access.att.com)

Tools/Resources Available (Cost and coverage-related information):

- UHC Cost Estimator for frequently used treatments in the industry - available to registered participants through www.myuhc.com
- Care Coordination Staff – available to UHC participants at the UHC toll free number located on the member’s UHC medical ID card. This group can help a participant find providers, discuss treatment options and, upon request, perform a pre-determination of benefits so that a patient will know in advance what services/procedures will be covered under the Plan
- Participant’s physician/surgeon/service provider – can help a participant understand what services will be provided as well as the approximate cost

Preparation for pre-planned surgeries/treatments – Ask plenty of questions

A provider and their office staff should be equipped to explain what providers, tests and services are necessary to perform planned treatments or surgeries, as well as the costs generally associated with the services provided. In order to have the best understanding of what types of costs may be incurred, the patient should completely discuss any type of pre-planned surgical procedure or treatment, including:

- The types of services needed (X-Ray, CT Scan, MRI, lab tests, hospitalizations – inpatient or out-patient, etc.)
- Who will provide the services (surgeon, assistant surgeon, anesthesiologist, radiologist, etc?)
- The credentials of those providing services - A patient not only has a choice of the surgeon and hospital but also of the other providers that will be utilized (this information can be

obtained from either the office of the service provider or through an on-line tool such as www.myuhc.com)

- The type of provider(s) - network vs. non-network
- Estimated recovery period
- Types of new or existing medications that will be needed – whether or not generics are available
- Special needs/equipment following treatment including: Wheelchairs, therapy, etc.

The patient and/or their physician can request a pre-determination of benefits from the Care Coordination Staff at UHC in order to assess whether a specific service or treatment will be covered under the Plan. Note: A pre-determination of benefits is not a promise or a guarantee of what services will ultimately be performed or billed. The pre-determination process simply indicates whether or not certain anticipated services are covered benefits under the patient's plan. Ultimately, it is the provider of the service that determines what services will be billed. Any questions a participant has about what services are actually billed, should be directed to the provider of the service. There are situations that can arise that will result in additional services being billed that, in the judgment of the service provider, are in the best interest of the patient. For example, if the patient contracts an infection while hospitalized, or if the patient's recovery takes longer than anticipated, the patient will be billed for treatment of the infection as well as the longer stay at the hospital. When the bill for services received by the patient is not within the range the patient expected, and if the explanation for the difference is not obvious, the patient should ask their provider about what changed and why.

Nurseline

UHC's NurseLine toll-free number is an excellent resource for participants. Nurses are available to answer health-related questions, including treatments for newly diagnosed conditions, chronic conditions, medications, or special needs.

On-Line Cost Estimator/References

An on-line cost estimator tool located at www.myuhc.com provides assistance for patients to estimate the cost of listed procedures based on their geographic location. Because treatment can result in varied services and multiple providers to complete your episode of care, there is no known industry comprehensive resource to "know" upfront exactly every service a provider could perform as complications could arise and all patients are different in their care needs.

Nurse Chat

Nurse Chat is an on-line tool that allows a participant to send an instant message to a nurse and begin an on-line "chat" session. A participant can access this feature after logging on to www.myuhc.com.

Ongoing Education

As part of ongoing education, UHC issues quarterly mailings related to common topics of interest received from participants. One such mailing is planned for this year on the treatment estimator tool to explain the financial resource and how to estimate the cost of the services. AT&T has completed several focused "lunch and learn" sessions with UHC's customer service representatives for ongoing call center education.