

# Health Discount Program

Member Handbook

Disclosure: The UnitedHealth Allies<sup>®</sup> Discount Program is administered by HealthAllies<sup>®</sup>, Inc., a discount medical plan organization located at 505 N. Brand Blvd., Suite 850, Glendale, CA, 91203, 1-800-860-8773. **UnitedHealth Allies is not insurance.** UnitedHealth Allies provides discounts at certain health care providers for medical services. UnitedHealth Allies does not make payments directly to the providers of medical services. The program 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.

### **Welcome Students!**

Welcome to UnitedHealth Allies<sup>®</sup>, the health discount program that is included with your UnitedHealthcare<sup>®</sup> StudentResources student insurance plan. The program provides discounts on a wide variety of health care services from a nationwide network of health care professionals and facilities. This booklet describes the products and services available to you at discounted rates. There is no charge to you for the discount program.

#### How to use the discount program:

- 1. Go to the Web address printed on your ID card.
  - 1. First-time users, follow the "Create Account" instructions. Enter your membership number (located on your card) where indicated.
- 2. Select a category and specialty for a list of providers in your area.
  - When you've made a selection, click "Select This Provider" to get a discount confirmation to take with you to your appointment. (The confirmation is simply your rate guarantee. You are under no obligation to visit the selected provider.)
  - 2. For online providers, no confirmation is necessary; just follow the onscreen instructions.
- 3. Make an appointment, being sure to identify yourself as a United-Health Allies member.
- 4. Pay the discounted rate at the time of service.

Or, call the Customer Care phone number on your ID card. An advisor will help you locate providers and confirm the discount.

Para asistencia en español, marque el numero telefonico impreso en su tarjeta de membresia.

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## The Health Discount Program.

Why Pay Full Price?

The health discount program can help you save money on many health and wellness products and services. You will receive on-thespot savings from a network of health care professionals and facilities, plus dozens of online shopping partners.

#### Remember:

- The health discount program is not insurance. You are responsible for the full cost of any services purchased, minus the applicable discount.
- Always use insurance for covered services. Use the health discount program to save on many out-of-pocket purchases.
- Not all specialties may be available in all areas.
- Program descriptions and typical savings information are accurate at time of printing but are subject to change without notice. For the most up-to-date information, log on to the Web site or call Customer Care.
- "Typical savings" statements are estimates only. Your savings may vary, based on provider, geographic area, and product or service purchased.
- Your spouse and dependents can also use the health discount program to save.

#### **Guaranteed savings**

You are guaranteed always to receive at least the minimum discount advertised. For example, if the discount range shown is 10 to 25 percent, you will save at least 10 percent on your total purchase. If you do not, the health discount program will refund the difference between what you paid, and what you should have paid. For details, download a Minimum Discount Guarantee form from the Web site or call Customer Care.

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### Vision

### Optometry

- Pay no more than \$40 for one annual eye exam each for you, your spouse and your dependents. (Additional exams are discounted 10 to 20 percent.)
- Save 10 to 20 percent on eyeglasses from participating eye care professionals and retail vision chains.
- Save 10 to 20 percent on fittings for contact lenses (not included in annual eye exams) and 5 percent on the lenses themselves.

### **Laser Vision Correction**

Receive a 15 percent discount on laser vision correction, or a 5 percent discount on any promotional offers from participating providers.

### eMail Order Vision Products

- Eyeglasses.com offers discounts on frames, lenses, and sunglasses. For additional savings of 12 percent, enter the code **health12** in the Gift Certificates section when you check out. Or, tell it to the representative when you order by phone at 1-888-896-3885
- Vision Direct offers all brands of contact lenses at typical savings of 10 percent. Call toll-free 1-800-847-4663 and mention the promotion code **HA2006** when placing your order

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

### Dental

No matter what your dental needs, you can save 10 to 35 percent from participating dental professionals nationwide. Save on these services:

- General Dentistry Save on all types of general dental services, including cleanings, X-rays, and fillings
- Pediatric Dentistry Dental care focused on the needs of children
- Orthodontics Orthodontics is not just for children! More and more adults are turning to orthodontics to correct their bite or improve the appearance of their teeth
- Periodontics Swollen, red or bleeding gums, tooth sensitivity, and bad breath are warning signs of periodontal (gum) disease. Take care of your gums now to avoid serious problems later
- Endodontics Save on endodontic services such as root canal treatment



- Prosthodontics Save on crowns, bridges, veneers, inlays, dentures, dental implants, and more
- Oral and Maxillofacial Surgery Save on oral and maxillofacial surgery
- Cosmetic Dentistry Get the smile you always wanted with savings on a wide range of cosmetic dentistry services, including teeth whitening

Wellness

Be healthy and save money with typical discounts of 10 to 50 percent on these wellness products and services:

Program Highlights:

- Weight Management Savings of 10 to 50 percent on several popular weight loss programs, including Jenny Craig<sup>®</sup>
- Fitness Save on fitness club memberships, including select Curves<sup>®</sup>, Gold's Gym and Ladies Workout Express locations; home fitness equipment from NordicTrack<sup>®</sup> and others; and brand-name fitness apparel
- Nutrition and Food Save 20 percent on nutrition counseling and 10 to 50 percent on natural and healthy foods by mail
- Books and Other Media Members save 20 percent on learning tools, meditation and guided imagery CDs, books, software, magazines and other media
- Relaxation Resources Save on aromatherapy products and on gift certificates to health spas worldwide from Spa Finders
- Natural Products Members save 7 to 20 percent on a wide variety of products for home and self

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- Vitamins and Supplements Discounts of 10 to 15 percent on hundreds of quality products from dozens of manufacturers
- Smoking Cessation Save on several nationwide smoking cessation programs

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### **Pharmacy**

Save an average of 20 percent off the retail price of your prescriptions when you visit a participating retail pharmacy. Save an average of 50 percent off the retail price when you use the mail pharmacy service for your recurring prescription needs, and enjoy the convenience of home delivery.

"Lower of" pricing guarantees members will receive the best possible discount available in their chosen drugstore or pharmacy on the day their prescriptions are processed. If a pharmacy's regular retail price happens to be lower than the health discount program's pharmacy savings the day a member fills a prescription, the member will receive the lower price, plus save an additional dollar.

Members also have 24-hour telephone access to pharmacist as well as online access to features including price checks, prescription drug guide, online refills, drug interaction information, and more.

For mail services, follow the directions on our Web site to email or fax your prescription to Caremark, our discount pharmacy partner.

Or, call Customer Care at 1-888-216-5022 and ask for the FastStart service. You'll receive your prescription within 14 days of the order date.



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