

How Much Will This Cost Me, Doc?

Ask the UnitedHealthcare myHealthcare Cost Estimator.

Your Health.

If you're enrolled in the Chevron Medical PPO or High Deductible Health Plan (HDHP), you can use the **myHealthcare Cost Estimator** from UnitedHealthcare (UHC) to estimate and compare costs and providers online. The myHealthcare Cost Estimator uses your *personal* benefit information to show you the estimated cost for a treatment or procedure in *your area*, and how that cost is affected by your deductible, coinsurance and out-of-pocket maximum. That way, you'll have an idea of what you'll be responsible for paying out of your pocket *before you receive care*. With this information, you can decide which provider is best for you, plan your care and budget for medical expenses.



Step One: Search for a Condition or Treatment

Login to myuhc.com and select the **Estimate Health Care Costs** link (see next page for more instructions). Enter your ZIP code, review the terms and conditions, and follow the instructions to search by treatment or condition.



Step Two: Compare, Evaluate and Select Providers

Based on your procedure, you'll need not only a doctor, but also maybe certain tests, a facility for the procedure, physical therapy, or follow up visits. The estimator provides a list of specific doctors and locations offering the services you might need for each major step of the selected procedure. You'll be able to compare your costs, your plan's cost, and review UHC's quality of care rating for each provider. You'll select each provider to include in your final estimate.



Step Three: Get Your Final Estimate*

When you're done, you'll see your final estimate, which includes estimated costs from the doctors or locations you choose, along with up-to-date out-of-pocket estimated costs, based on your benefits and current level of coverage. Print this estimate and take it with you when you speak with your provider about scheduling your procedure and care.

**This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits. For more information and to get started, visit myuhc.com.*

Shopping Around Saves Us All Money

One of the more valuable features of the **myHealthcare Cost Estimator** tool is the ability to shop for the best *value*. For example, you may have more than one option when it comes to a hospital for your procedure. On the surface, both hospitals have the same UHC quality of care rating and your out-of-pocket cost is the same. But, pay attention to the costs your Medical PPO or High Deductible Health Plan will pay at each hospital. While the amount the plan pays doesn't affect you directly for that procedure, it *could* affect you – and all of us – next year when the plans set their monthly premium costs. When you're able to choose the best value, you help keep claims cost low while still getting the quality care you need. And lower claim costs help keep *all of our* costs lower.

Houston Orthopedic and Spine Hospital	
UnitedHealthcare Hospital Quality Program: Knee replacement surgery - Not available ⓘ	
5410 West Loop S Bellaire, TX 77401 (713) 314-4444 ⓘ 1 location(s)	Local Average: \$25,506 This Facility: \$20,183 Below Average
Plan Pays: \$18,218	Your Out-of-Pocket: \$1,965
Select Facility Move to Next Step	
More Information about this Facility	

Chi St Lukes Health Baylor College of Medicine	
UnitedHealthcare Hospital Quality Program: Knee replacement surgery - Not available ⓘ	
6720 Bertner St Houston, TX 77030 (832) 355-3081 ⓘ 1 location(s)	Local Average: \$25,506 This Facility: \$24,816 Meets Average
Plan Pays: \$22,851	Your Out-of-Pocket: \$1,965
Select Facility Move to Next Step	
More Information about this Facility	

How to Get Started

Go to myuhc.com.

If you aren't a registered user, you'll need to **create an account**. Have your health plan ID card or Social Security Number handy. Once logged in, select **Estimate Health Care Costs** on the right side of the page.

Need an estimate?

Choose your doctor Choose your facility Find out how much it will cost

Estimate Health Care Costs

Your Final Estimate
These numbers are based on your health plan and the providers you chose.

Estimated duration of your treatment:	1 Day
Total cost (In-Network):	\$ 5,131
Estimate of what portion your health plan will pay	\$ 4,178
Your estimated out-of-pocket cost:	\$ 953*

Health Account Balances
HSA Available Balance: **\$244**