



# **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 the 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.*

**Disclosure:** The UnitedHealth Allies® discount plan is administered by HealthAllies®, Inc., a discount medical plan organization. **The UnitedHealth Allies discount plan is NOT insurance.** The UnitedHealth Allies discount plan provides discounts at certain health care providers for medical services. The UnitedHealth Allies 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.

# Cosmetic Dental

Unhappy with the appearance of your teeth? Cosmetic dentistry may provide a solution! Many dental flaws can be corrected or improved through relatively simple procedures. Some of the most common problems that can be corrected include the following:

- Stained or Discolored Teeth
- Chipped or Cracked Teeth
- Missing Teeth or General Bite Dysfunction
- Crooked or Crowded Teeth
- Excessive or Uneven Gums

You can typically save 15-30 percent on a wide range of cosmetic dentistry services, including:

- Teeth whitening (availability varies)
- Bonding and veneers
- Crowns, bridges and implants
- Gum sculpting

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
Porcelain Veneers (per tooth)	\$1,060	\$457	\$603	57%
Porcelain Crown	\$960	\$596	\$367	38%

*\*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.unitedhealthallies.com](http://www.unitedhealthallies.com)**

# Laser Vision Correction

LASIK and other vision correction procedures allow individuals to enjoy clear vision without corrective lenses. Through UnitedHealth Allies, you have access to discounted rates from more than 600 credentialed surgeons.

Two ways to save

- Percentage Discount (available from all network providers):
  - Typically save 15% off standard pricing
  - Typically save 5% off promotional offers (special or discounted pricing the provider may be offering to the general public on vision correction procedures.)
- Set Pricing (Available from LVNA LasikPlus centers only):

\$695	Traditional LASIK	Free enhancements for one year
\$1,395	Traditional LASIK	Free enhancements for life
\$1,595	Custom LASIK	Free enhancements for life
\$1,695	Traditional IntraLase	Free enhancements for life
\$1,895	Custom IntraLase	Free enhancements for life

*Prices are subject to change without notice.*

To get your discount:

- Locate participating providers by logging onto the UnitedHealth Allies website or calling Customer Care.
- When you've selected a provider, 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 you 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 LVNA discount certificate to save.

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# Alternative Care

Alternative and complementary treatments have become popular with millions of individuals suffering from pain and stress. Enjoy typical savings of 20% on these popular forms of alternative care from participating network providers:

- Acupuncture/Acupressure: The use of needles or pressure on specific points of the body to help relieve pain and restore health.
- Chiropractic: Manipulation of the spine and other joints to reduce pain and restore and maintain health.
- Massage Therapy: The application of pressure, tension, motion or vibration to the body to help increase physical and mental health.
- Naturopathy: A holistic approach to assisting the body's innate ability to recover through physical, dietary and emotional therapies.

## Sample Savings\*

Service	Typical Price	Member Price	You Save	Typical Discount
Chiropractic Office Visit	\$60	\$48	\$12	20%
Massage Therapy	\$70	\$56	\$14	20%

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

To get your discount:

- Locate a participating alternative care provider by logging on to 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.

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## 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](http://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.

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### 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.



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# Long-Term Care Services

Get the care you need for yourself, your spouse, your dependents and even your parents, grandparents and in-laws at typical savings of 5-30%\* on:

- Homemaker services
- Respite care
- Adult day care
- Skilled nursing homes
- Assisted living facilities
- Medical Supplies and equipment

*\*Savings on long-term care services available to new patients only.*

*Note: The Minimum Discount Guarantee does not apply to long-term care facilities.*

To get your discount:

- Locate a participating provider or facility by logging on to 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.

## Medical Supplies and Durable Medical Equipment

Save on everything from diabetes supplies to wheelchairs to aids for daily living. To purchase home medical supplies and equipment, log onto the UnitedHealth Allies Web site. Or, contact the partners listed below directly. Be sure to use your discount code when ordering.

- ActiveForever offers products that help make life more comfortable and productive for those with pain or disabilities. To order a catalog, call 1-800-377-8033. Use discount code HAF to get your 10% discount.
- Familymeds offers more than 15,000 health related products that contribute to everyday healthy living. Receive 15 percent off\*\* when you shop online or by phone and enjoy free shipping on non-prescription orders of \$30 or more. To contact Familymeds directly, call 1-888-787-2800. Be sure to use discount code 903N101 to receive your discount.

*\*\*Member discounts do not apply to items on sale or prescription medications.*

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# Hearing Care

UnitedHealth Allies members can save on hearing aids and ancillary products from more than 6,500 hearing centers nationwide, including independent audiologists, hearing aid dispensers, universities and hospitals.

Members typically save 10-50% on the retail price for hearing devices from all the large manufacturers. Additional free or discount services may be available, including:

- Testing and diagnostics
- Cleanings and adjustments
- Audiometric screenings
- Batteries

## Sample Savings\*

Product	Retail Price	Member Price	You Save	Typical Discount
Oticon Epoq XWPower	\$4,250	\$2,599	\$1,651	39%
Widex DIVA	\$5,200	\$3,640	\$1,560	30%
Phonak UNA SP	\$1,599	\$930	\$669	42%

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

To get your discount:

- Locate a participating provider by logging on to the UnitedHealth Allies website or calling Customer Care.
- Follow the online instructions to confirm your discount. The process may vary depending on the provider you choose.
- Make an appointment.
- Show your UnitedHealth Allies member ID card to save.

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# Marketplace

Our online Marketplace offers special discounts from more than three dozen leading health and wellness retailers. Enjoy the convenience of 24-hour shopping and home delivery while saving on all this and more:

- Fitness apparel and equipment from NordicTrack® and others
- Beauty supplies and skin care
- Weight loss programs from Jenny Craig®, Nutrisystem® and others
- Aromatherapy, spas, and other relaxation products and services
- Eyeglasses and contact lenses
- Nutrition and natural foods
- Books and other media from McGraw-Hill Professional and others
- Life management programs
- “Stop smoking” programs
- Vitamins and supplements

To get your discount, follow the onscreen instructions on the Marketplace Partner Information page.

- For some online shopping partners, you will need to input a discount code.
- For others, your discount is automatically applied at checkout.

Be sure to sign up for our monthly e-newsletter to find out about special offers for UnitedHealth Allies members only.

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# 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.unitedhealthallies.com](http://www.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

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