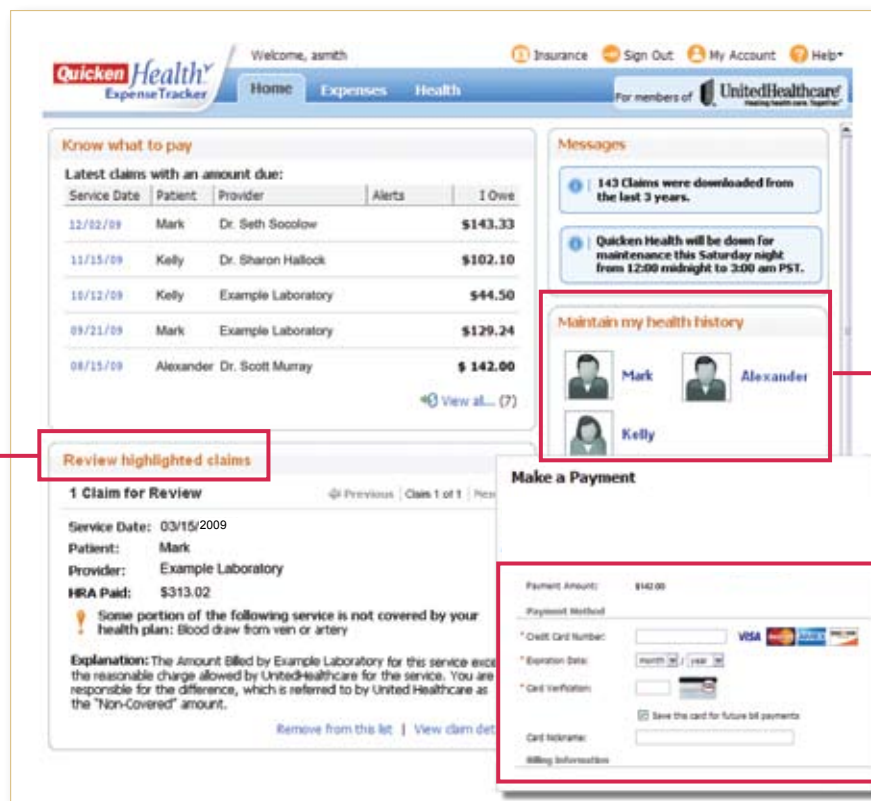


Personalized Insight into Health Care Expenses

Free to members, courtesy of UnitedHealthcare

Quicken Health Expense Tracker, available on myuhc.com[®], provides your employees with the personalized information they need to understand and track their health care spending. UnitedHealthcare is proud to introduce a wide range of innovations that support personalized health care management solutions – which together mean better health for individuals and better value for our customers.



Easily identify claims that need attention

Family's total health care picture organized and in one place

Instantly pay outstanding claims online

Developed by Intuit, the consumer-trusted maker of Quicken[®], TurboTax[®], and QuickBooks[®], and Ingenix, a UnitedHealth Group company that is a leader in health information solutions, Quicken Health Expense Tracker is the result of Intuit's 300+ interviews and 7500+ surveys.

Quicken Health Expense Tracker Works for You and Your Employees

The modern workplace is a complex, busy place. Your business depends on employees who are focused on the task at hand and who are undistracted by outside factors like their personal or family health care expenses.

Quicken Health Expense Tracker, accessed from myuhc.com, reduces uncertainty and gives employees accurate, easy-to-understand information. So they can concentrate on being productive – not on claims issues.

Employer Benefits

- Employees spend less time tracking down answers to health care expense questions
- Reduces employee uncertainty of how much they owe and why
- Provides employees insight into their own cost of health care – and a better understanding of the true value of the benefits you are providing

Employee Benefits

- Provides step-by-step guidance so employees pay only what they owe
 - Health care terms and codes converted to everyday language
 - Claim details show step-by-step how employee responsibility is calculated
- Enables employees to act instantly on their health care bills – either pay online or get help on who to call and what to say
- Automatically downloads and organizes employee and family health care expenses all in one place
 - Tracks health care expenses to better estimate future spending or how much to budget for an FSA/HSA account
 - Instant status for individual and family deductibles and out-of-pocket maximums
 - Simplifies tax time by automatically organizing and tracking total medical expenses
 - E-mail alerts when an insurance claim has an outstanding balance or needs other follow-up

Personalization is the heart of health care.SM

Quicken Health Expense Tracker is another example of how we put data to work in an intelligent, approachable way to provide a better health care experience for members. UnitedHealthcare has partnered with Intuit, the trusted maker of TurboTax,[®] Quicken,[®] and QuickBooks,[®] and Ingenix, a UnitedHealth Group company that is a leader in health information solutions, to combine health care and financial management expertise.

1

Employees can understand their health care expenses

When employees easily see their health care expenses, they can make better health care decisions. That can save them and your company money.

The screenshot shows the Quicken Health Expense Tracker interface. At the top, it says "Welcome, asmith" and has navigation links for "Home", "Expenses", and "Health". The main content area displays claim information for "Claim #1234567890" for patient "Alexander" on "08/15/2009" from "Dr. Scott Murray". A summary shows "My Responsibility" of \$142.00, "I Paid" of \$0.00, and "I owe Dr. Scott Murray" of \$142.00. A table lists services, including "Place ear tubes for infection" with a total responsibility of \$142.00. A "Claim Assistant" window explains that the claim reached the deductible, and a pop-up window breaks down the \$142.00 responsibility into 413.51 (allowed) minus 271.51 (insurance paid).

Shows exactly what members owe and why

Explains why a claim needs a follow-up

Turns complex medical terms and codes into everyday language

Clearly shows how claims are calculated and explains the math

Service	Amnt. Billed	Amnt. Allowed	Insurance Paid	My Responsibility
Place ear tubes for infection	900.00	413.51	271.51	142.00
Total	\$900.00	\$413.51		

How was My Responsibility calculated?	
Amount Allowed	413.51
Insurance Paid	- 271.51
My Responsibility	\$142.00

2 Employees can act now to pay only what they owe

With more insight into their true cost of health care, employees can better understand the real value of the benefits you are providing.

If the claim looks right, members can easily:

- Pay now
- Track payments
- Enter personal notes

UnitedHealthcare Health Tracker interface showing a claim summary for Claim #1234567890. The patient is Alexander, and the provider is Dr. Scott Murray. The claim details are as follows:

Service	Amt. Billed	Amt. Allowed	Insurance Paid	My Responsibility
Place ear tubes for infection	900.00	413.51	271.51	142.00
Total	\$900.00	\$413.51	\$271.51	\$142.00

The summary shows: My Responsibility: \$142.00, I Paid: \$50.00, I owe Dr. Scott Murray: \$92.00. A 'Pay Now' button is highlighted in a red box.

Below the summary is a table for 'What I Paid':

Date	Details	Tax Ded.	Amount
08/29/2009	Credit Card - Payment 1 of 3	✓	50.00
Total			\$50.00

Notes: 08/29/2009 Called Doctor's office and talked to office manager Jessica. 3 monthly payments of \$50/\$50/\$42 approved.

Payment Method selection screen. Options include Credit Card (VISA, MasterCard, Discover, American Express) and Debit Card. A 'Save the rest for future bill payments' checkbox is also present.

Claim Assistant window titled 'Incorrect Services'. It provides instructions on how to handle incorrect services, such as reviewing the service description, contacting the provider, and flagging the claim as 'For Follow Up'.

What the problem may be: Dr. Frank Auletta may have mistakenly sent UnitedHealthcare incorrect charges.

What to do:

1. If you think a service is incorrect, review the service description by clicking on the service name in the claim.
2. If the service description does not look accurate, contact Dr. Scott Murray at 123-123-4567 unless there is a different telephone number listed on the bill.
3. **Clarify the information** you think is wrong on the claim. Don't be afraid to ask questions about the services on the claim and what they mean.
4. If, for example, a service is missing or incorrect, ask Dr. Frank Auletta to **resubmit the correct charges** to UnitedHealthcare.
5. Let Dr. Frank Auletta know that you plan to wait for a corrected insurance claim prior to paying your bill for the services in question. If part of the bill is correct, you may want to pay that portion.
6. Flag the claim as "For Follow Up" for your own records, until the issue is resolved.

Example of an incorrect service: You were billed for a 60-minute office visit, but saw the doctor for 15 minutes.

Is there something else you want help with? Yes No

UnitedHealthcare Health Tracker interface showing a claim summary for Claim #1234567890. The patient is Alexander, and the provider is Dr. Scott Murray. The claim details are as follows:

Service	Amt. Billed	Amt. Allowed	Insurance Paid	My Responsibility
Place ear tubes for infection	900.00	413.51	271.51	142.00
Total	\$900.00	\$413.51	\$271.51	\$142.00

The summary shows: My Responsibility: \$49.56, I Paid: \$0.00, I owe Dr. Scott Murray at: \$49.56. A 'Pay Now' button is highlighted in a red box.

If members have questions, the automated Claim Assistant will:

- Walk them through each claim to check its accuracy
- Provide step-by-step guidance for issue resolution
- Suggest who to call and what to say

Have a Consumer Driven Health Account? You can:

- Check your balance
- If needed, pay the difference with a few clicks

3 Employees can plan for today and the future

Employees can see how much they are spending today – and can plan for future spending.

Expense history helps plan for the future
18+ months of historical expenses to help estimate how much members will spend in the future

Track expenses function helps members manage the current year
Instant status on individual and family deductibles and out-of-pocket

CDH account balances will also be displayed in these screens

Did you know?

- More than 60% of people surveyed either don't read or don't understand their *Explanation of Benefits*.¹
- Over half of all health plan support calls are individuals calling with questions about their coverage – calls often made during business hours.²
- The top unmet health care need is bill settlement. 83% surveyed said they spend a significant amount of time just trying to organize, file, and reconcile their health care financial information.³

- 1 Source: Intuit Literacy Survey, February 2008, n= 611 consumers with employer sponsored or self-insured plans
- 2 Intuit Literacy Survey, February 2008, n= 611 consumers with employer sponsored or self-insured plans
- 3 Intuit/Ingenix Quantitative Research, Winter 2006, n= 646 Consumers with Employer Sponsored PPO/POS Plans

Quicken Health Expense Tracker provides a safe, secure, and convenient way to store your family's health care expenses.

Uses the same award-winning encryption and privacy safeguards trusted by millions of Quicken®, TurboTax® and QuickBooks® customers.

Quicken Health Expense Tracker is available on myuhc.com® today.

For a product demonstration and the latest news on when Quicken Health Expense Tracker will be available to you, visit quickenhealth.com/uhc today.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.