

# YOUR PROVIDER NETWORK



A UnitedHealthcare Company

# Your POS Plan

## The POS Plan gives you access to:

a Point of Service (POS) network. Your POS network is a group of doctors and hospitals that have agreed to reduce what they charge for services.

Sometimes POS and non-POS providers may also be referred to as **in-network** and **out-of-network** providers. This plan also allows you to go to out-of-network providers.

## Why use your POS?

When you use an in-network provider, you:

- Pay less for services
- Don't have to submit claim forms

What's a POS network and why does it matter?



# Your EPO and HSA Plans

## The EPO and HSA Plans give you access to:

an Exclusive Provider Organization (EPO) network. With an EPO network, you must use providers - doctors, hospitals and other health care providers - who participate **in the network**. The only exception is for emergency care.

Because of this requirement, it is especially important to check with UMR by phone or at [www.UMR.com](http://www.UMR.com) to be sure the provider is in the network.

What's an EPO network and why does it matter?



# Your UnitedHealthcare network

**Whether you elect the POS Plan, the EPO Plan or the HSA Plan, you'll access the United Healthcare ChoicePlus network of providers.**

**ChoicePlus is a national network so you have direct access to more than:**

- 700,000 physicians
- 5,600 hospitals
- 1,000 convenience care clinics





# Find a doctor easily online 24/7

1

Go to  
[www.umar.com](http://www.umar.com)  
and click **Find  
a provider**



# Find a doctor easily online 24/7



2

Select **Medical** to look up health providers,

# Find a doctor easily online 24/7

**UMR**

› Home › About UMR › Solutions › Contact Us › Login/Register › en Español

- › Get product information
- › Watch myUMRhealth
- › Go to online services
- › Find a provider

The UMR Advantage...  
Experience it for yourselves!

### Medical Provider Search/Network Links

The network in which you participate is shown on your ID card.

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#)  
[N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

Please note: We make every effort to ensure each of the network links contain accurate and up-to-date information. However, because changes occur so often, the online directory may not reflect the most recent changes. Before you visit your providers, please verify with them that they are still included in the network before you receive any services.

**3**  
Check your benefits ID card and select the network in the list that matches the network on your card



# Transition of care



**If your current doctor isn't in-network, for certain types of treatment including:**

- Late-term or risky pregnancy
- Organ transplants
- Inpatient care during transition
- Behavioral health
- Post-surgical care

***You may continue at the preferred benefit level for 90 days after your effective date, until Sept. 28, 2014.***

