

Ideally, better health coverage should cost less. In reality, now it can.

A plan designed with both quality and affordability in mind. Consistent, quality care is vitally important.

When you need a physician, you want to make informed choices. Welcome to the Premium Designation program available through UMR.

- Enjoy one of the nation's largest networks of physicians. Almost anywhere in the United States you'll find participating doctors, hospitals or pharmacies for the same coverage levels you get at home.
- Make the most of preventive care coverage, so little concerns don't become big problems later (see your specific plan for details).
- Access Premium Designation information at your fingertips on umr.com



Physician Designations



PREMIUM CARE PHYSICIAN

The physician meets the UnitedHealth Premium® Program criteria for providing quality and cost-efficient care.



QUALITY CARE PHYSICIAN

The physician meets the Premium program quality care criteria, but does not meet the program's cost-efficient care criteria or is not evaluated for cost-efficient care.



NOT EVALUATED FOR PREMIUM CARE

The physician's specialty is not evaluated in the UnitedHealth Premium Program. The physician does not have enough claims data for program evaluation or the physician's program evaluation is in progress.



DOES NOT MEET PREMIUM QUALITY CRITERIA

The physician does not meet the UnitedHealth Premium Program quality criteria, so the physician is not eligible for a Premium designation.

How the UnitedHealth Premium Program works

UnitedHealth Premium is an innovative program that evaluates eligible physicians against scientifically defined medical guidelines for quality and cost efficiency.

Physicians must first meet quality of care guidelines – and only then are they evaluated for their cost efficiency. Once physicians have been evaluated, they will be given a heart designation based on the results.

UnitedHealth Premium Quality of Care designation

When evaluating quality of care, we review a physician's performance against nationally accepted standards from medical organizations and governmental agencies such as the Ambulatory Care Quality Alliance, the National Committee for Quality Assurance (NCQA), and the American College of Cardiology, as well as scientific advisory boards. This is important to you because following evidence-based care guidelines has been shown to have a positive impact on the quality of care and safety of patient care¹.

UnitedHealth Premium cost efficiency designation

Only those physicians who meet quality standards are then reviewed for cost efficiency. Efficiency evaluates the utilization and cost of medical and diagnostic resources.

Cost efficiency criteria are based on patient care provided over a two-year period, including the appropriate use of diagnostic testing, prescribed medications, the procedure itself, follow-up care and the associated costs.

Measurement also factors in the amount of re-do procedures and complication-related expenses.

We measure cost efficiency at the local level, because we recognize that there are differences in what it takes to deliver a service in one market versus another.

For more information on the UnitedHealth Premium Designation program, visit **umr.com**

Maximize your health benefits

When you need a physician, maximize your health plan benefits by making sure the physician you choose has the UnitedHealth Premium Care Physician designation for quality of care and cost efficiency.

Finding the right physician is the most important thing you can do for your health care...

But it isn't always easy. We provide the information you need to help you make a more informed decision on where to seek care.

... and now, for your pocket book.

When you visit a physician who has UnitedHealth Premium designations for quality and/or cost efficiency, you may pay lower co-payments for office visits, and get higher plan co-insurance coverage.

TIER 1

Look for the blue Tier 1 dot.

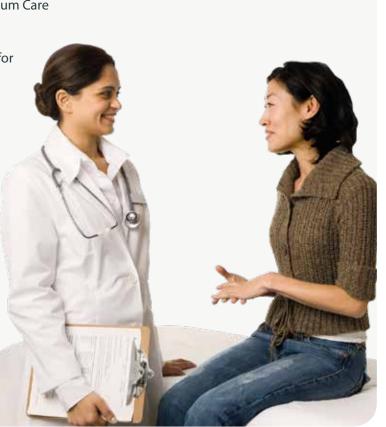
It's important to choose carefully.

To get the most from your plan, find a quality and cost efficiency designated physician by visiting umr.com and click on Find a Physician or Facility. Look for a physician with the Premium Care Physician designation.

Your ID card includes a Customer Care phone number for easy access to designation information.



To find a UnitedHealth
Premium-designated
doctor, just look for
the Tier 1 physician
designation.



Physician care

The UnitedHealth Premium Designation Program includes 17 specialties and 47 sub-specialties

Allergy

Allergy

Allergy & Immunology

Cardiology

Cardiology

Cardiovascular Disease

Cardiac Diagnostic

Cardiology-Interventional

Electrophysiology

Clinical Cardiac Electrophysiology

ENT

Otolaryngology

Otology

Pediatric Otalaryngology

Head and Neck Surgery

Laryngology

Rhinology

Endocrinology

Endocrinology, Diabetes

and Metabolism

Family Medicine

Preventive Medicine

Family Practice

General Practice

Gastroenterology

Digestive Diseases

Hepatology-Liver Disease

Gastroenterology

General Surgery

Abdominal Surgery

Proctology

Colon & Rectal Surgery

Surgery

Internal Medicine

Internal Medicine

Internal Medicine Pediatrics

Geriatrics

Nephrology

Nephrology

Neurology

Neuromuscular Disease

Neurology

Neurology & Psychiatry

Neurosurgery, Orthopaedics & Spine

Orthopedic Surgery

Neurology Surgery

Shoulder Surgery

Knee Surgery

Back & Spine Surgery

Sports Medicine

Hand Surgery

Obstetrics & Gynecology

Gynecology

Obstetrics

Obstetrics & Gynecology

Pediatrics

Pediatrics

Pediatric Adolescent

Adolescent Medicine

Pulmonology

Pulmonary Medicine

Rheumatology

Rheumatology

Urology

Urology

You can find more information on the UnitedHealth Premium Designation program using the provider search tools on umr.com

