



# **Health Discount Program**

Member Handbook



## Welcome to UnitedHealth Allies

Your partner for health care savings

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 Web site 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, log on, or refer to the Member Agreement in this handbook.

*\*Does not apply to hospitals or pharmacies, if included in your program.*

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**Disclosure:** UnitedHealth Allies<sup>®</sup> is administered by HealthAllies<sup>®</sup>, Inc., a discount medical plan organization located at 505 N. Brand Blvd., Suite 850, Glendale, CA, 91203, 1-800-860-8773. **UnitedHealth Allies is NOT insurance.** UnitedHealth Allies provides discounts at certain health care providers for medical services. OptumHealth Allies does not make payments directly to the providers of medical services. The program 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.

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## Pharmacy

Enjoy average savings of 20% on commonly prescribed generic and name brand drugs at approximately 60,000 leading drugstores and supermarkets. To find a drug store near you, log onto the Web site or call Customer Care.

Sometimes drug stores price popular drugs at below-discount rates. You are guaranteed always to receive the lowest price available at that store on that day. Simply show your member ID card at a participating pharmacy to get the discounted rate.

To save an average of 50% off retail prices, use the mail order pharmacy for recurring prescriptions. Download a mail order form from our Web site and mail or fax it to CVS Caremark, our discount pharmacy partner. Or, call CVS Caremark at 1-877-321-2652 and ask for FastStart. Please have your credit card, medicine, and doctors information available.

**Specialty Pharmacy:** If you use specialty injectable or oral medications for a chronic condition, call CaremarkConnect<sup>®</sup> at 1-800-237-2767.

**Note:** The Minimum Discount Guarantee does not apply to pharmacies.

**Disclosure:** This is not insurance. Discounts are only available at participating pharmacies. By using this card, you agree to pay the entire prescription cost less any applicable discount. Savings may vary by drug and by pharmacy. Savings are based on actual 2007 drug purchases for all drug discount card programs administered by Caremark. The program administrator may obtain fees or rebates from manufacturers and/or pharmacies based on your prescription drug purchases. These fees or rebates may be retained by the program administrator or shared with you and/or your pharmacy. Prescription claims through this program will not be eligible for reimbursement through Medicaid, Medicare or any other government program.

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Use your card at 60,000 drugstores nationwide, including:

- Albertson's
- Costco
- CVS
- Dominick's
- Duane Reade
- Eckerd Drugs
- HEB
- K-Mart
- Kroger
- Long's
- Marsh
- Meijer
- Osco
- Publix
- Raley's Drug Centers
- Rite-Aid
- Safeway
- Sam's Club
- Shoprite
- Target
- Walgreen's
- Wal-Mart
- Winn-Dixie

Call Customer Care for more locations.

**Customer Care Center**

**Toll Free: 1-800-860-8773**

**[www.UnitedHealthAllies.com](http://www.UnitedHealthAllies.com)**



## Dental

Save 10-35% percent on your dental care needs at more than 64,000 dental care locations nationwide. Save on these dental care services:

General Dentistry	Routine and preventive care, including cleanings, X-rays, and fillings
Pediatric Dentistry	Dental care just for children
Orthodontics	Treatment to correct the bite or improve the appearance of the teeth
Periodontics	Treatment of the gums and soft tissue
Endodontics	Root canal and other services to treat injuries, infections and diseases that affect the center of the tooth
Prosthodontics	Replacement of missing teeth and related mouth and jaw structures with bridges, implants and other artificial devices
Oral and Maxillofacial Surgery	Surgical treatment to repair injuries and deformations that affect the face, mouth, teeth and gums
Cosmetic Dentistry	Veneers, bonding and other procedures to give you the smile you always wanted

To get your discount:

- Locate a participating provider by logging onto the UnitedHealth Allies Web site or calling Customer Care.
- Get a discount confirmation, then call to make an appointment.
- Show your UnitedHealth Allies member ID card and discount confirmation for BIG SAVINGS!

### Sample Savings\*

Product/Service	Retail Price	UnitedHealth Allies Price	Discount
Child Fluoride Treatment	\$26	\$19	\$7
Bitewing X-rays	\$51	\$30	\$21
Adult In-depth Cleaning	\$79	\$48	\$31

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

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**Customer Care Center**  
**Toll Free: 1-800-860-8773**  
**[www.UnitedHealthAllies.com](http://www.UnitedHealthAllies.com)**



## Vision

Our vision network offers savings on eye exams, glasses, contact lenses and even laser vision correction. You can save at more than 15,000 vision care locations and more than 550 laser vision correction locations.

Enjoy these vision care savings:

- Eye examinations: Pay no more than \$40 each for an annual eye exam for you, your spouse and your dependents (an average savings of \$22).
- Eyeglass lenses (single-vision, bifocal, trifocal, lenticular): 20% discount
- Frames: 20% discount
- Patient options (tints, scratch resistant coatings, UV protection): 20 - 40% discount
- Mail order contacts: 15% off
- Laser vision correction: 15% off standard pricing and 5% off promotional offers (available from all network providers). Or, choose fixed pricing ranging from \$695 to \$1,895 per eye (available only from LasikPlus centers).

To get your discount:

1. Locate a participating eye doctor by logging on to the UnitedHealth Allies Web site or calling Customer Care.
2. Get a discount confirmation, then call to make an appointment.
3. For LASIK, 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 a certificate to you. You must have a discount certificate to guarantee that you will receive at least the discounted rate.
4. Show your UnitedHealth Allies member ID card and discount confirmation or certificate for BIG SAVINGS!
5. To order contacts by mail: Log onto the Web site and follow the instructions. Or, call Vision Direct at 1-800-847-4663 and mention discount code HA2006.

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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%. Save on these long-term care services\*:

Home health care, homemaker services, respite care, hospice care, adult day care	5-30%
Skilled nursing homes	5-15%
Assisted living facilities	5%
Medical supplies and equipment	10 -25%

*\*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:

1. Locate a participating provider or facility by logging on to the OptumHealth Allies Web site or calling Customer Care.
2. Get a discount confirmation, then call to make an appointment.
3. Show your OptumHealth Allies member ID card and discount confirmation for BIG SAVINGS!

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**“I saved \$1,200 on RN home visits. What a huge help!”**

**-Member, Albany, NY**

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### 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 OptumHealth 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.
- CareGifters offers safety products, wheel chairs, diabetic supplies, Aids to Daily Living and more at a 15-25% discount. Call 1-800-897-8611 and use discount code HA20percent to get your discount.

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**Customer Care Center**  
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**[www.UnitedHealthAllies.com](http://www.UnitedHealthAllies.com)**



## Infertility Treatment

UnitedHealth Allies members trying to conceive can save 10-28% on reproductive care packages from physicians and treatment centers in the Advanced Reproductive Care (ARC) network. ARC providers have helped thousands of people build their families. By bundling professional services into fixed-fee plans, ARC offers patients these advantages:

- All-inclusive, individualized package pricing makes the total cost of care known before treatment starts
- Refund guarantee available with some packages
- Financing available for qualified applicants
- Simple and quick application process
- Experienced, friendly support team

### To get your discount:

- Locate a participating provider by logging on to the UnitedHealth Allies Web site or calling Customer Care.
- Get a discount confirmation, then call to make an appointment.
- Show your UnitedHealth Allies member ID card and discount confirmation for BIG SAVINGS!

### Sample Savings\*

Service	Typical Price	Member Price	You Save	Typical Discount
IVF Cycle <i>Includes: Facility Fee, FET, Hatching, Blastocyst, Cryo, Embryo Storage for one year, Anesthesia</i>	\$14,125	\$10,206	\$3,919	28%

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

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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 membership fees at more than 12,000 clubs in the GlobalFit network, including Curves and select Ladies Workout Express, Gold's Gym and World Gym locations.
- Save 50% on enrollment fees and 10% on monthly fees at Anytime Fitness clubs.
- 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, log onto the UnitedHealth Allies Web site or call Customer Care.

### Weight Management:

- Jenny Craig®: Get a free one-month trial and discounts of 20-50% on ongoing programs. Log onto the UnitedHealth Allies Web site to print a discount coupon and find participating locations. Or, call 1-800-Jenny20.
- NutriSystem®: Get \$30 off on a 28-day supply of food (an average savings of 10%). Go to [www.nutrisystem.com/health](http://www.nutrisystem.com/health), or call 1-800-318-3905.

Other programs are also available. Log onto the UnitedHealth Allies Web site or call Customer Care for information.

### Nutrition:

Learn to eat right – and save 20% – with personal nutrition counseling. To find practitioners near you, log onto the UnitedHealth Allies Web site or call Customer Care.

## Additional Savings

Discounts are available on many types of wellness-related products, programs and services, including:

- Active Apparel
- Books and Other Media
- Fitness Clubs and Activities
- Fitness Equipment
- Natural Products
- Nutrition and Food
- Personal Development
- Relaxation Resources
- Smoking Cessation
- Vitamins and Supplements
- Weight Management

For more information, log onto the OptumHealth Allies Web site or call Customer Care.

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**Customer Care Center**  
**Toll Free: 1-800-860-8773**  
**[www.UnitedHealthAllies.com](http://www.UnitedHealthAllies.com)**





## Hearing Care

UnitedHealth Allies members can save on hearing aids and ancillary products from more than 3,000 hearing centers nationwide, including independent audiologists, hearing aid dispensers, universities and hospitals.

Members receive 30% off the MSRP or \$300 off the usual and customary charges\* for the total purchase, whichever is the greater discount. Each hearing aid purchase includes at no additional cost:

- Free quarterly cleanings and adjustments
- Yearly audiometric screenings
- First-year loss and damage insurance and repair warranty
- Batteries for the life of the hearing aid (up to two packages/quarter)

*\*Generally lower than MSRP so your cost will be even lower!*

A wide selection of products from 26 different manufacturers is available. Here are just a few examples:

### Sample Savings\*

Manufacturer/Product	MSRP	Member Price	You Save	Typical Discount
Oticon Delta	\$4,700	\$3,290	\$1,410	30%
Widex DIVA	\$5,200	\$3,640	\$1,560	30%
Phonak eXtra other	\$2,335	\$1,635	\$ 700	30%

*\*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 Web site or calling Customer Care.
- Get a discount confirmation, then call to make an appointment.
- Show your UnitedHealth Allies member ID card and discount confirmation for BIG SAVINGS!

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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 Champion Apparel, Danskin, 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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## Alternative Care

Alternative and complementary treatments have become popular with millions of individuals suffering from pain and stress. Enjoy 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 Web site or calling Customer Care.
- Get a discount confirmation, then call to make an appointment.
- Show your UnitedHealth Allies member ID card and discount confirmation for BIG SAVINGS!

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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

Group: Railroad-Health and Welfare  
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.

UnitedHealth Allies is administered by HealthAllies<sup>®</sup>, Inc., a discount medical plan organization located at 505 N. Brand Blvd., Suite 850, Glendale, CA, 91203, 1-877-426-2559. **United-Health Allies is NOT insurance.** United-Health Allies provides discounts at certain health care providers for medical services. UnitedHealth Allies does not make payments directly to the providers of medical services. The program 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.

## Membership Benefits

You, your spouse and your dependent children are entitled to use the discount program to access discounts on specified services from participating providers and facilities. The Handbook describes the discount services available to you. For more detail, 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 hospital or pharmacy discounts, 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 agree that 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

# Health Discount Program Member Agreement

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. Oral or written complaints should be directed as follows:

UnitedHealth Allies  
505 N. Brand Blvd., Suite 850  
Glendale, CA 91203  
Phone: 1-877-426-2559  
OHACustomerCare@optumhealth.com

UnitedHealth Allies  
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