



Welcome Guide

Welcome!

Calvo’s SelectCare, your health plan administrator, is pleased to provide you with access to one of the largest networks of quality doctors and health care facilities in the United States (U.S.) through UnitedHealthcare Options PPO Network.

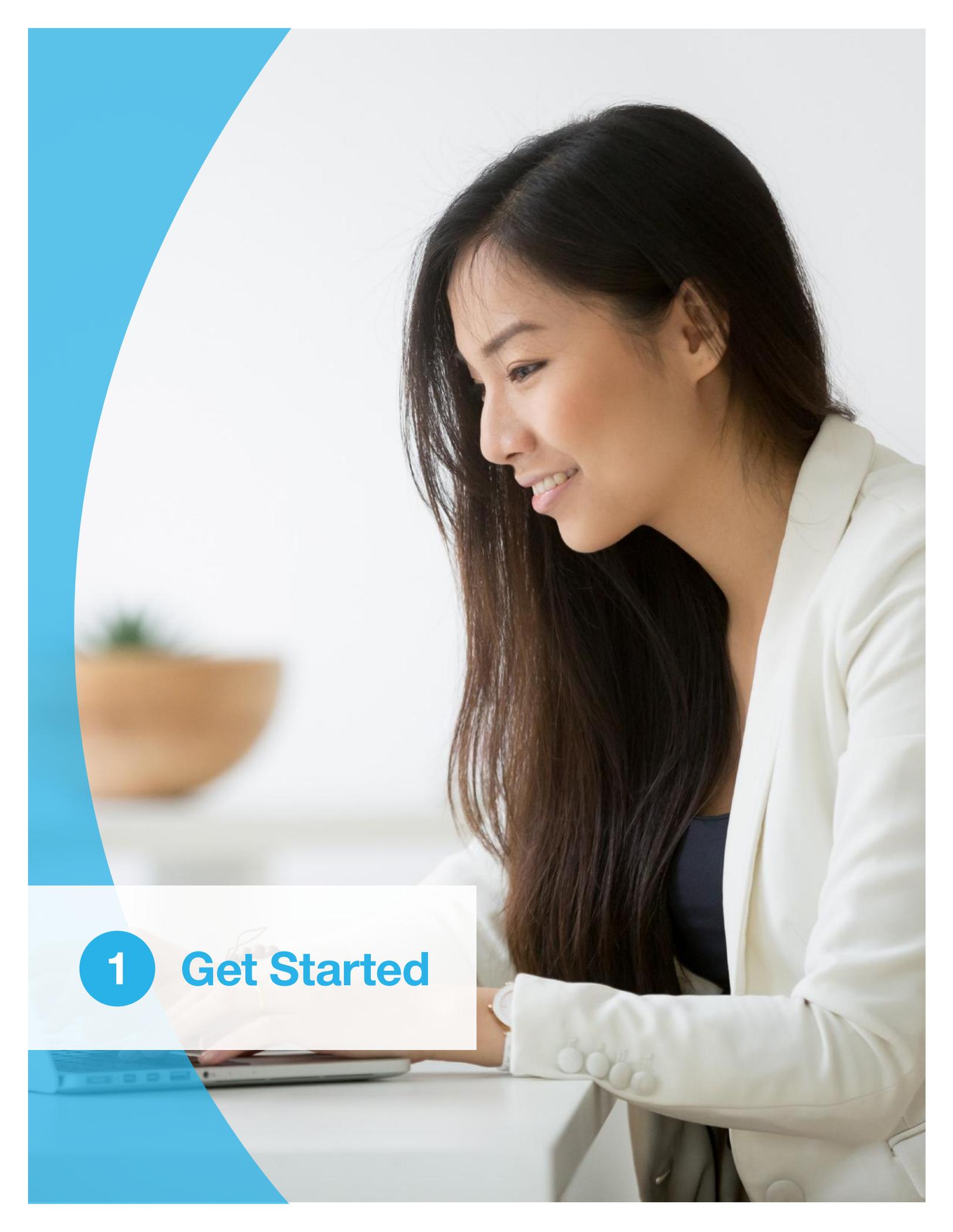
To help make each step of your health care experience easier, review this guide to help you better understand your benefits, find care options, manage costs and get more out of your health plan.

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Get Started

Lets get started.

Helping you navigate



Things to Know

- Contact Calvo's SelectCare if you have a medical, travel or security issues in the U.S. If you are experiencing a medical emergency, immediately visit the nearest hospital or doctor and then contact Calvo's SelectCare Customer Care team.
- If you need assistance, Calvo's SelectCare team is ready with support

Access quality care in the U.S.



Your Calvo's SelectCare Health Plans health care program is designed to give you the support you need to help you stay healthy. By using UnitedHealthcare Global's medical network, you will have access to quality health care resources to support all of your health-related needs during your stay in the U.S.

Whether you are feeling unwell or simply want to improve or maintain your health, it's easy to find the right provider for what you need. The UnitedHealthcare Global web portal provides you with access to tools and resources to help you find the support that's right for you.

Choose the right care from one of the largest provider networks in the U.S., including:

- Urgent Care
- Physicians and other health care providers
- Hospitals
- Convenience Care Centers

UnitedHealth Premium[®] Designation Program



Poor quality care can lead to higher complication and surgical repeat rates, unnecessary hospitalizations and longer hospital stays. One of the ways you can help get healthier and stay that way is by having access to physicians who have been recognized for providing quality and cost-efficient care.

When doctors practice evidence-based medicine and follow medical society and national industry standards, there are likely to be fewer complications and repeat procedures. The UnitedHealth Premium[®] Designation program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help Calvo's members locate quality and cost-efficient providers. The program is available to members at no additional cost, and is fully integrated into customer service, clinical and online member experiences.

It's easy to find a UnitedHealth Premium Care Physician when you visit [whyuhc.com/us1](https://www.whyuhc.com/us1) and click **Find a Doctor**. Choose smart. Look for the blue hearts.

Choose quality, cost-efficient health care.

The UnitedHealth Premium Designation program can help you review your options and make more informed decisions when choosing a doctor.

Here's how it looks on [whyuhc.com/us1](https://www.whyuhc.com/us1)



UnitedHealth Premium symbols look like this:



Premium Care Physician.

The physician meets the UnitedHealth Premium program quality and cost-efficient care criteria.



Quality Care Physician.

The physician meets the UnitedHealth 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 process.



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.

Preferred providers search capability.

The Premium Care Physician blue hearts symbol can help you find doctors who have been recognized for providing value. These physicians have met the UnitedHealth Premium Designation program criteria for providing quality and cost-efficient care.

Select type of preferred provider to view on whyuhc.com/us1



Benefit from rigorous quality and cost-efficiency measurements.

The UnitedHealthcare Premium Designation program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help locate quality and cost-efficient providers.

Clinical information from health care claims is used to measure how physicians comply with evidence-based guidelines for quality and local market benchmarks for cost efficiency.

Quality guidelines were developed using evidence-based standardized measures. Cost-efficiency is based on local market and specialty-specific benchmarks.

Transplant Centers of Excellence (COE)



When you are facing serious illnesses, you want to have access to quality care.¹ For conditions where protocols and technology are changing rapidly, UnitedHealthcare Global, through its affiliate Optum, Inc., has a process to identify appropriate and efficient available care. In fact, Optum has been identifying and evaluating the leading hospitals and treatment centers nationwide for over two decades. Optum also knows that from a clinical standpoint, there is a difference in quality and efficiency of care, both in terms of costs and outcomes.

What Centers of Excellence means to you:

- More accurate diagnoses and fewer readmissions and complications
- Higher survival rates
- Care coordinated and provided by a team of condition experts.
- Appropriate level of therapy

Optum qualifies transplant providers at the program level, including:

- Kidney
- Heart
- Bone marrow/stem cell

1. The Clinical Sciences Institute, developed by Optum, collaborates with the field's top clinicians and doctors to develop the criteria to evaluate centers for clinical excellence and is accredited by the National Committee for Quality Assurance (NCQA).

Where to go for care



Quality treatment in the U.S. is achieved by going to the appropriate provider based on the condition you're experiencing.

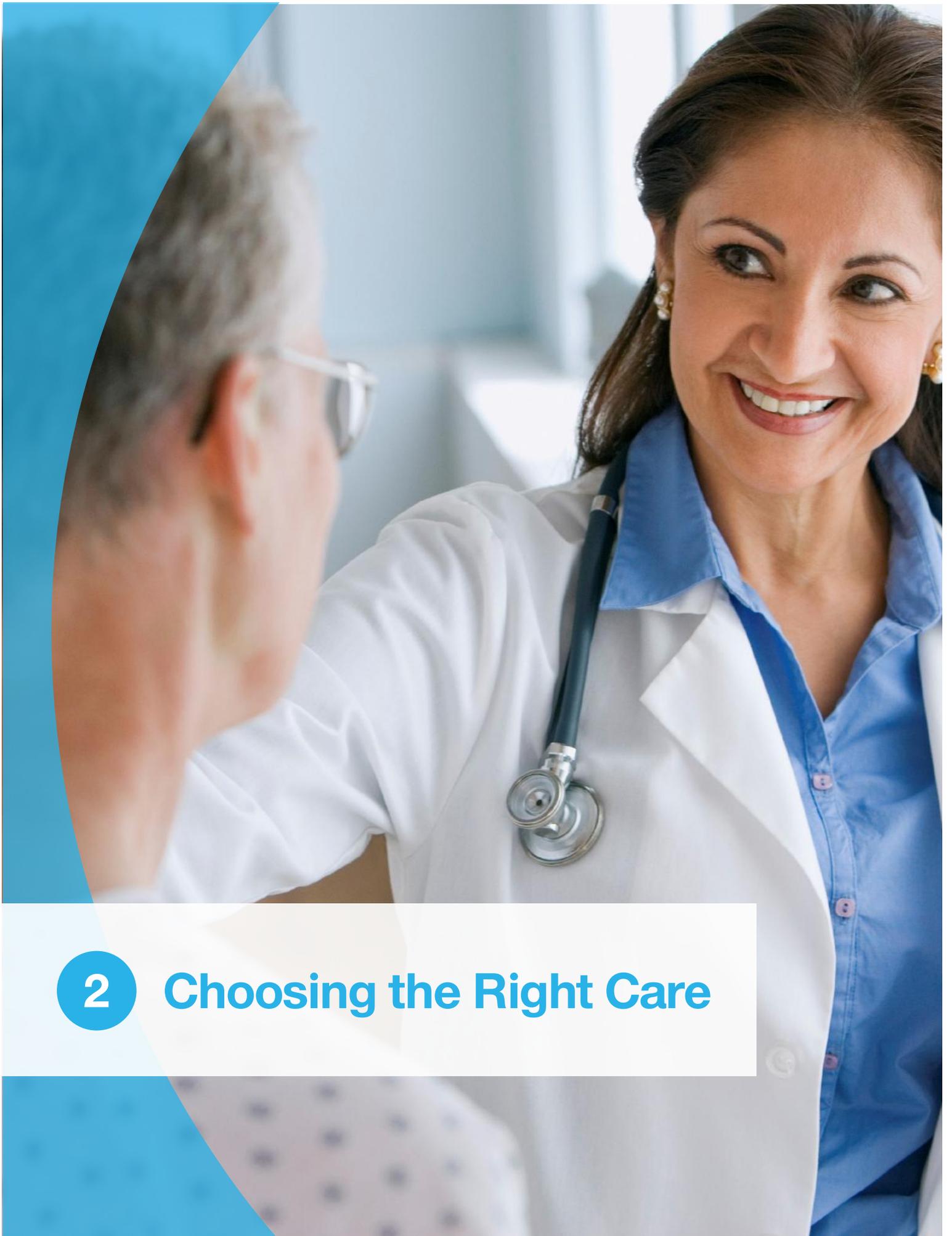
Visit whyuhc.com/us1 to find a doctor or facility near your area that meets your needs.



If you need immediate treatment for a serious injury or critical condition while in the U.S., dial 911, and contact Calvo's SelectCare team as soon as possible.

Care Center	Why would I use this care center?	What type of care do they provide?*	What are the time considerations?
Doctor's Office	You need routine care or treatment for a current health issue. Your primary doctor knows you and your health history, can access your medical records, provide preventive and routine care, manage your medications and refer you to a specialist, if necessary.	<ul style="list-style-type: none"> • Routine checkups • Immunizations • Preventive services • General Health Management 	<ul style="list-style-type: none"> • Normally requires an appointment • Little wait time with scheduled appointment
Convenience Care Clinic	You can't get to your doctor's office, but your condition is not urgent or an emergency. Convenience care clinics are often located in malls or retail stores offering services for minor health conditions. Staffed by nurse practitioners and physician assistants.	<ul style="list-style-type: none"> • Common infections (e.g. strep throat) • Minor skin conditions (e.g. poison ivy) • Flu shots • Pregnancy tests • Minor cuts • Ear aches 	<ul style="list-style-type: none"> • Walk-in patients welcome with no appointments necessary, but wait time can vary
Urgent Care Center	You may need care quickly, but it is not an emergency, and your primary physician may not be available. Urgent care centers offer treatment for non-life threatening injuries or illnesses. Staffed by physicians.	<ul style="list-style-type: none"> • Sprains • Strains • Minor broken bones (e.g. finger) • Minor infections • Minor burns 	<ul style="list-style-type: none"> • Walk-in patients welcome, but waiting periods may be longer as patients with more urgent needs will be treated first
Emergency Room	You need immediate treatment of a very serious or critical condition. The ER is for treatment of life-threatening or very serious conditions that require immediate medical attention. Do not ignore the emergency. If a situation seems life-threatening, take action. Call 911 or your local emergency number right away.	<ul style="list-style-type: none"> • Heavy bleeding • Large open wounds • Sudden change in vision • Chest pain • Sudden weakness or trouble talking • Major burns • Spinal injuries • Severe head injury • Difficulty breathing • Major fractures 	<ul style="list-style-type: none"> • Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first

* This is a sample list of services and may not be all-inclusive.



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Choosing the Right Care

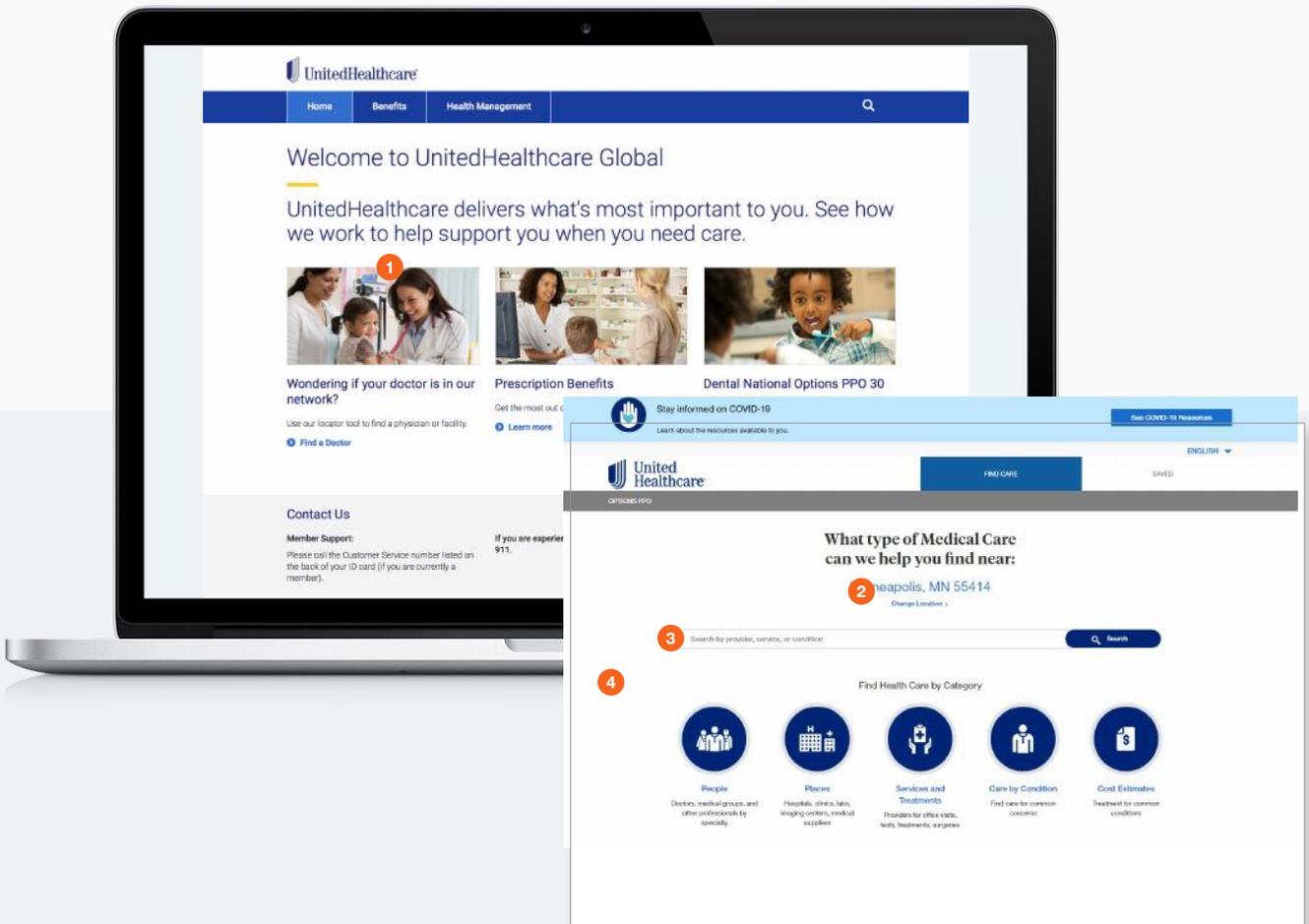
Find a doctor



One of the most important things to do when you arrive in the U.S. is to choose the doctor(s) that you will be visiting during your stay here.

To find a doctor near you, visit [whyuhc.com/us1](https://www.whyuhc.com/us1).

1. Select “Find a Doctor”
2. Search for health care providers near your location
3. Search for specific doctors, specialties or facilities by typing them in the search engine
4. Find health care by category by clicking on People, Places, Tests and Imaging, Services and Treatments or Care by Condition
5. Contact Calvo's SelectCare team to coordinate appointments, benefits, and payment



Make the most of doctor visits



Before you visit the doctor, know the following information:

- Office contact information
- Procedure for making appointments
- What necessary documents are required
- Is pre-authorization required by your Calvo’s SelectCare Health Plans plan?
- Special needs
- Prescriptions

When you visit a doctor’s office for routine care or treatment for a health issue, the doctor will:

- Assess your health history
- Review your medical records
- Provide preventive and routine care
- Manage your medications
- Refer you to a specialist, if necessary.

Health care providers who are in the UnitedHealthcare network have agreed to charge lower prices, which helps lower your health care costs.

Office Visit Procedure

- 1 Visit whyuhc.com/us1 to find a participating provider
- 2 When you make the appointment, indicate that you have access to the UnitedHealthcare Options PPO network
- 3 At the appointment, the provider may confirm your eligibility and benefits by calling UnitedHealthcare Global at **1-844-251-3245**



Minimize upfront payments

In-network providers: When you select a provider who is part of the UnitedHealthcare network, your health care bills will go directly to UnitedHealthcare Global, and not straight to you.

Out-of-network providers: In the event that you find yourself in need of care from an out-of-network provider, please contact Calvo's SelectCare team at **671-477-9808** or UnitedHealthcare Global at **1-844-851-3245**. In most cases Calvo's SelectCare can arrange a direct payment for you.

What to expect if you are admitted to a hospital



There may come a time when you need to be admitted to a hospital. Hospitals can be confusing and somewhat frightening for someone who's not familiar with how they work.

Items to bring:

- Identification and emergency contacts
- List of all allergies to medicine, including a description of the reaction
- List of all current medications (name, strength, frequency) and treatments you're taking (including over-the-counter medications such as Tylenol[®]*, vitamins, herbal remedies, and any other items such as energy enhancers). If you do not have a list, place all of the medication bottles in a bag and bring them with you.
- List of all medical conditions (such as diabetes, hypertension, peripheral vascular disease, etc.)
- List of all surgeries (including minor or elective plastic surgery)
- Name(s) and contact information of your primary care physician and the specialists that treat you in the U.S.

Questions to ask when you are discharged

Make sure the case manager addresses the following issues when discharged:

- Will you need home nursing care or other arrangements?
- Where will you go to receive your rehabilitation plan?
- What new medication will you need to take, and for how long?
- Does your plan cover medications, **require** a pre-authorization and, if not, what will the cost be?
- Are there alternative medications if the cost is beyond your ability to pay?
- Do the medications have side effects?
- Will they interact with any medications you currently are on?
- When can you return to work or resume your regular activities?
- Are there limitations to what you can do at work or at home?
- Your doctor should provide a note for your employer/plan sponsor regarding any restrictions, other instructions from your doctor or the hospital physician

(cont.)

Questions to ask when you are discharged



(cont.)

- Which health care provider do you follow up with and when?
- On what date is your follow-up visit scheduled?
- If you are responsible of scheduling your own follow-up, who do you call?
- What are the phone numbers?
- Where do you go for follow-up?

What is a case manager?

A case manager works with your physician, nurse, and you to determine how long you will stay in the hospital.

Elective or emergent hospital care

In general, there are two major types of hospital admissions:

Elective – occurs when a doctor requests a bed be reserved for a patient on a specific day. The patient then checks in at the admissions office and does not go to the emergency department. Instead, the patient is taken to an assigned room where he/she will stay throughout their time at the hospital.

Emergent – usually happens when a patient seen in the emergency department is subsequently admitted to the hospital.

What to expect when using an in-network provider:

Typically there is no up-front payment*. Direct Settlement is typically available when you show your Verification of Benefits.

What to expect when using an out-of-network provider: You may have to pay up-front for medical services prior to treatment.

*If benefit limits apply, you will have to pay the difference between the invoice amount and the amount covered by your Calvo's SelectCare Health Plans plan contract directly to the provider.

Procedures for hospital care



Pre-planned Treatment (Elective Hospitalization)

You have chosen the hospital.

- 1 Contact Calvo's SelectCare Customer Service or ask the provider to call Calvo's SelectCare at **671-477-9808**
- 2 Calvo's SelectCare will gather all information pertaining to your hospitalization to obtain pre-authorization.
- 3 Calvo's SelectCare and UnitedHealthcare Global will confirm your eligibility and benefits with the provider

OR

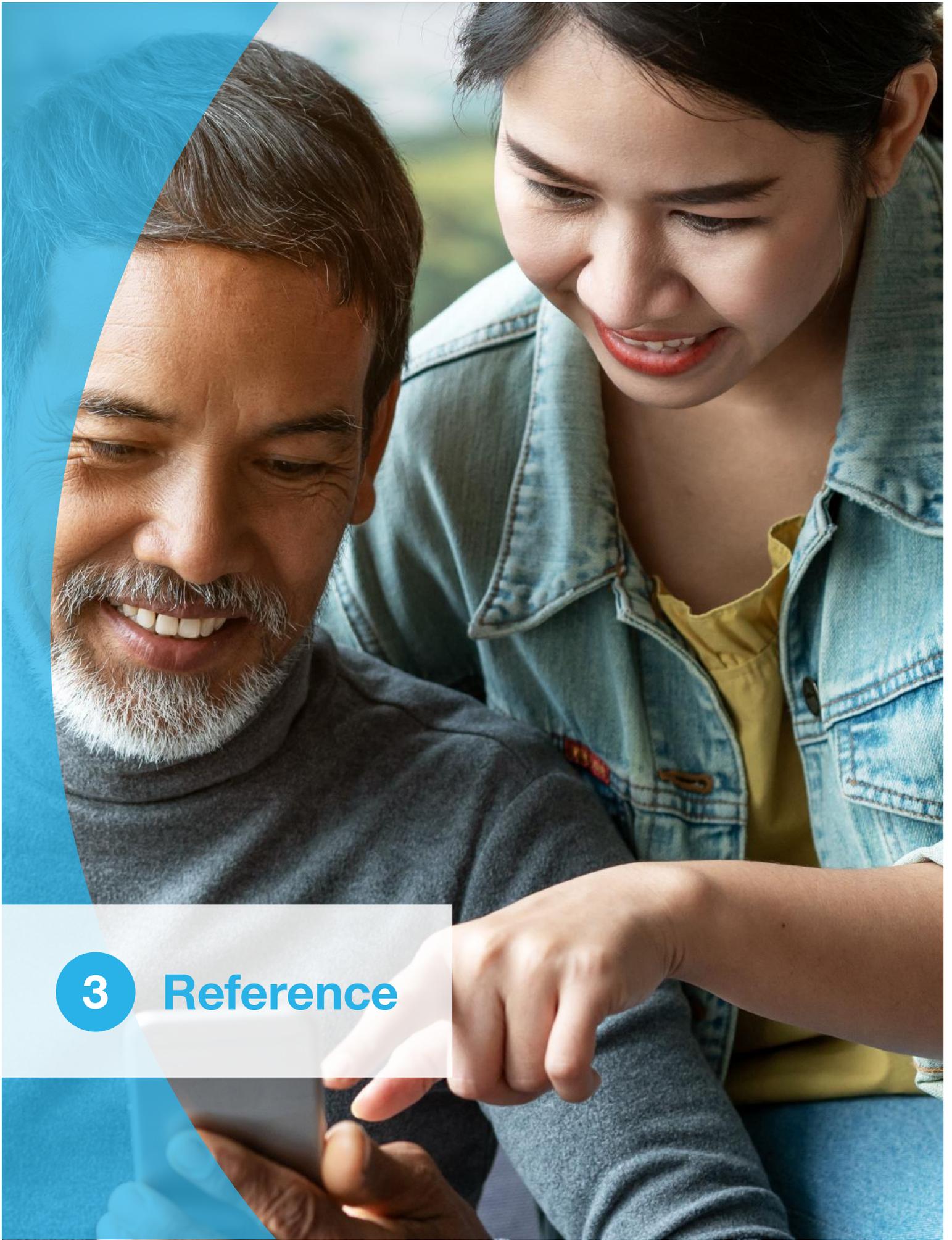
You have NOT chosen the hospital.

- 1 Visit **whyuhc.com/us1** to find a participating provider
- 2 Contact Calvo's SelectCare Customer Service or ask the provider to call Calvo's SelectCare at **671-477-9808**
- 3 Calvo's SelectCare will gather all information pertaining to your hospitalization to obtain pre-authorization.
- 4 Calvo's SelectCare and UnitedHealthcare Global will confirm your eligibility and benefits with the provider

In an Emergency (Emergency Hospitalization)

You have arrived at the hospital.

- 1 Inform the hospital that Calvo's SelectCare plan provides access to UnitedHealthcare Options PPO Network
- 2 Present your photo identification
- 3 Ask the hospital to contact Calvo's SelectCare Customer Service at **671-477-9808** to confirm your eligibility



3

Reference

Common terms used in the U.S. health care system



There are many words and phrases associated with health care in the U.S. Below are definitions for some of the most commonly used phrases.

Claim: Information submitted by a provider or covered individual that establishes the specific health services provided to a patient and requests reimbursement to the requestor.

Coinsurance: The portion of covered health care costs that the covered individual is typically responsible; usually based on a fixed percentage.

Copayment: A cost-sharing arrangement in which a covered individual pays a specified charge for a specific service. The covered individual is usually responsible for payment at the time the health care service is rendered.

Date of Service: The date health care services were provided to the covered individual.

Deductible: The amount of eligible expenses a covered individual must pay each year out-of-pocket before the plan will make payment for eligible benefits.

Dependent: An individual who relies on an enrollee for financial support and/or obtains health coverage through a spouse or parent who is the enrollee.

Eligibility Date: The defined date a covered individual becomes eligible for benefits under an existing contract.

Enrollee: An individual who is enrolled for coverage under a health plan contract and who is eligible on his/her own behalf (not by virtue of being an eligible dependent) to receive health services provided under the contract. Also known as a subscriber.

Exclusions: Specific conditions or circumstances listed in the contract or benefit plan for which the policy or plan will not provide coverage reimbursement.

Explanation of Benefits (EOB): The coverage statement sent to covered individuals listing services rendered, amount billed and payment made.

Facility: The physical location where health care/services are provided, such as a hospital, clinic, emergency room or ambulatory care center.

Member: A person who has been enrolled in a health care delivery system during the reporting period. Members include all people directly enrolled (enrollees/subscribers) and their eligible dependents. Also known as covered person and plan participant.

Network: A system of contracted physicians, hospitals and ancillary providers that provides health care to members. In-network care only applies to providers in the U.S.

- **In-network care:** Seeking care from providers who participate in the network typically results in reduced cost sharing and reduced out-of-pocket expenses. Emergency Health Services are always paid as Network Benefits.
- **Out-of-network or non-network care:** Seeking care from providers who do not participate in the network typically results in greater cost sharing and increased out-of-pocket expenses.
- A search feature is available to help you find local network providers at whyuhc.com/us1.

Provider: A physician, hospital, group practice, nursing home, pharmacy or any individual or group of individuals that provides a health care service.

Network providers near you



Take the time to fill in the contact details of the health care providers near you. This information is for your reference only and may be helpful during a doctor's visit or hospital check-in. You do not need to submit this with a claim or for other plan administration tasks.

When calling new physicians, always check if they participate in the UnitedHealthcare Options PPO network and ask if they are accepting new patients.

Closest in-network provider	Name	Address	Phone Number
Family Medicine/ General Practitioner			
Obstetrics/ Gynecology			
Pediatrician			
Dentist			
Other Specialist			
Hospital			
Urgent Care			

Getting answers beyond this guide



Contact us:

For assistance with Calvo's SelectCare Health Plans and provider inquiries in the U.S., please contact Calvo's SelectCare Customer Service at 671-477-9808. Call for prior approval or verification of benefits.



PHONE:

In the U.S. or Canada: 671-477-9808

FOR MORE INFORMATION ONLINE:

Visit whyuhc.com/us1 to find valuable information and to help you manage your health care needs while in the U.S. such as how to:



- Find an in-network doctor
- Find an in-network pharmacy
- Identify quality and efficiency ratings for specific conditions

Wallet Card: The wallet card below is a great way to remember what to bring to your doctor's appointment. Cut it out, fold it in half and keep it with you at all times.

Tips to Help You During Your Medical Visit

- Make sure both you and your dependents have reviewed the benefit materials provided by Calvo's SelectCare.
- Present your proper identification to provider staff upon arrival at your appointment.
- For eligibility, benefit verification and provider inquiries in the U.S., please call Calvo's SelectCare Customer Service 671-477-9808.

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