# 2018 unitedhealthcare summary of benefits and coverage

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How to Access Information about Your UnitedHealthcare Benefits\*\*

#### **Summary of Benefits**

- How to get a summary of benefits from UnitedHealthcare: Call UnitedHealthcare's customer service at 1-800-633-9944 or visit their website.
- How to get a summary of benefits and coverage: Obtain it from your employer or insurance agent, or request it from UnitedHealthcare.
- What is the summary of coverage and benefits: A document that provides an overview of your health insurance coverage, including benefits, deductibles, copayments, and exclusions.
- Summary of benefits coverage requirements: Employers and insurers are required by law to provide a summary plan document (SPD) and a summary of benefits and coverage (SBC).

**Explanation of Benefits (EOB)** 

- How to find your explanation of benefits in UnitedHealthcare: Log in to your UnitedHealthcare online account or call customer service.
- What is an explanation of benefits: A document that details the services you received, the charges for those services, and the amount covered by your insurance.
- How to read an EOB for dummies: Examine the EOB's details, such as the date of service, procedure code, amount billed, amount covered, and any applicable deductibles or copayments.

### **Medicare Summary of Benefits**

- How to get Medicare summary of benefits: Sign in to your "My Social Security" account or call the Social Security Administration at 1-800-772-1213.
- Where do I find my Medicare explanation of benefits: Access it online through your Medicare account or receive it in the mail.
- What is a medicare summary of benefits: A notice that provides information about your Medicare coverage, including upcoming appointments, benefits used, and any out-of-pocket costs.

#### About UnitedHealthcare

 Company description of UnitedHealthcare: UnitedHealthcare is a leading health insurance provider in the United States, offering a wide range of health care products and services.

- What UnitedHealthcare used to be called: UnitedHealthcare was originally known as United HealthCare Corporation before changing its name in 2008.
- Is the USHealth Group the same as UnitedHealthcare: No, USHealth Group is a separate health insurance company.
- Does UnitedHealthcare deny a lot of claims: UnitedHealthcare's claims
  denial rate is comparable to other health insurance companies. However,
  denial rates can vary depending on factors such as the type of claim and the
  patient's specific circumstances.

#### **Additional Information**

- How to check my UHC benefits online: Create an online account on UnitedHealthcare's website.
- How to get an explanation of benefits: Request an EOB from your insurance company or access it online.
- Does UnitedHealthcare send out EOB: Yes, UnitedHealthcare provides EOBs to its members.
- What is a health benefit plan statement: A document that summarizes your health insurance benefits, including coverage details, premiums, and deductibles.
- Does UnitedHealthcare send a 1095-C: Yes, UnitedHealthcare sends
   Form 1095-C to members who have health insurance through the Marketplace.

 What is a patient summary report: A document that provides a detailed summary of a patient's medical history, including diagnoses, treatments, and medications.

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