



## AFTER YOU RECEIVE CARE

Once you use your benefits, you might have questions about a claim or how a service was billed. This section helps you understand this process and how to stay on top of it. Remember, you have myuhc.com, but if you need more help, give us a call.

# Learn how claims are paid

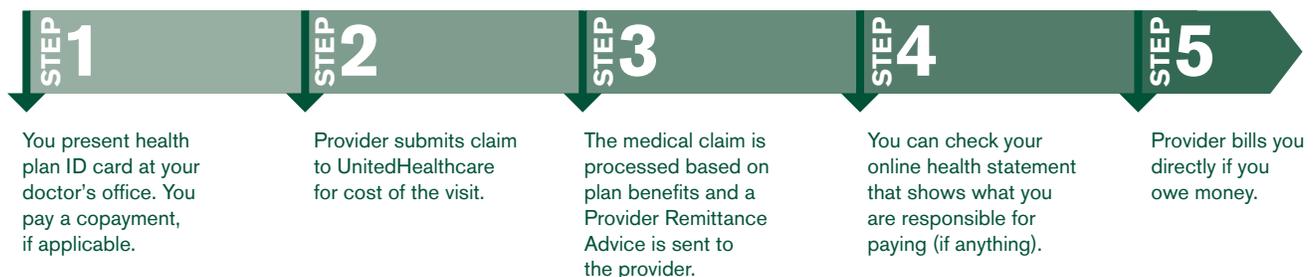
## How your claim is paid

UnitedHealthcare has negotiated rates with our network providers. So your out-of-pocket expenses for covered health services will typically be lower when you use a network provider. Your doctor's office will "bill" UnitedHealthcare. Then we will pay your doctor directly when medical services are covered under your medical plan.

If you have gone to a non-network provider, they may require partial or full payment at the time of service. Also, some non-network providers may not bill UnitedHealthcare directly, leaving you responsible to submit a medical claim form to UnitedHealthcare.\*

Some providers are able to immediately bill UnitedHealthcare electronically. Once your claims are processed through your medical plan, your doctor will bill you for any amount you owe. You can check the amount paid by the medical plan at myuhc.com.

### Standard claim process



For illustration purposes only. Diagram illustrates network benefits.



### Medical claim form

If you receive care from a doctor who is a non-network provider\*, you may need to fill out a medical claim form. Our network doctors normally take care of claim forms for you.



### Issue resolution

Information about the appeals and grievances process can be found in the *Claims & Accounts* tab on myuhc.com.

\* Check your benefit plan documents to see whether non-network benefits are available to you.