

GREENSBORO SERVICE CENTER
PO BOX 30555
SALT LAKE CITY, UT 84130-0555
www.myuhc.com



UnitedHealthcare®

United HealthCare Services, Inc.

Address Change? Please contact your employer's benefit department.
322HSEEDS1001003-10049-01
GMVVR PHAN GUTTULA
15338 NE 9TH PL UNIT I206
BELLEVUE WA 98007-4875

Member ID 910757355
Statement Period 01/02/20 - 11/16/20

THIS IS NOT A BILL

Customer Care 1-800-638-8024

Visit Your Website

Have you visited your member website lately? If not, you've missed out on a lot of important information. Not only can you find your current account balance and track your claims activity but there are also a variety of tools to help you manage your health. So if you haven't logged in for a while, check out the site today. Don't worry if you forgot your password -- you can get a reminder on the website. The website address is on the back of your ID card.

Medical claims where payments may be needed from you:

Claims processed between 01/02/20 to 11/16/20	Pay your provider(s) when they bill you	Applied To Deductible
10/27/20 services for GMVVR PHAN provided by 'LABORATORY' Claim Number: OCH5111507102 Provider Billed: \$43.65 Payments and Discounts: -\$33.63	\$10.02	\$10.02
10/27/20 services for GMVVR PHAN provided by 'LABORATORY' Claim Number: OCH5111507104 Provider Billed: \$46.35 Payments and Discounts: -\$35.08	\$11.27	\$11.27
10/27/20 services for GMVVR PHAN provided by 'LABORATORY CORP OF' Claim Number: OCH6252129201 Provider Billed: \$200.00 Payments and Discounts: -\$182.38	\$17.62	\$17.62
Total:	\$38.91	\$38.91

For more information about these claims, please refer to the 'Medical Claim Details' section of this document, the Explanation of Benefits, or visit: www.myuhc.com.

This is not a bill. Your provider will bill you directly unless you have already paid them. Please check your records. These charges represent your responsibility as defined by your health benefit plan. They may include your deductible, coinsurance, or a product or service that is not an eligible expense. If you have coverage with another insurance carrier or Medicare, these charges may not include any product or service in which the other insurance carrier or Medicare was primary. In addition, the amount in the "Pay your provider(s) when they bill you" area above may include payments made to the subscriber. Please see your coverage documents for more information.

Please see the next page for more information

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Tracking Your Deductibles and Maximums

Your Deductibles as of 11/16/20 for Plan Year 01/01/20 - 12/31/20

In-Network (Medical/Rx Combined)

Out-of-Network

Annual	Applied	Remaining
GMVVR PHAN	\$38.91	\$1,761.09
\$1,800.00		

Annual	Applied	Remaining
GMVVR PHAN	\$38.91	\$3,711.09
\$3,750.00		

Deductible: The amount you could owe during a coverage period for services your health benefit plan covers before your plan begins to pay.

Your Out of Pocket Maximums as of 11/16/20 for Plan Year 01/01/20 - 12/31/20

In-Network (Medical/Rx Combined)

Out-of-Network

Annual	Applied	Remaining
GMVVR PHAN	\$38.91	\$3,461.09
\$3,500.00		

Annual	Applied	Remaining
GMVVR PHAN	\$38.91	\$7,461.09
\$7,500.00		

Out of Pocket Maximum: The most money you have to pay for covered expenses in a plan year or policy period.

Medical claims where payments are not needed from you:

Claims for **GMVVR PHAN** Processed between 01/02/20 to 11/16/20

Provider Billed	Plan Discount	Allowed Amount	Health Plan Paid	Applied to Deductible
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10/27/20 services provided by 'M MANDALA'

Claim Number: 0CH3593122701	\$499.50	-\$162.74	\$336.76	-\$336.76	...
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- THIS CLAIM WAS PROCESSED ON 10/29/20.
- THE PLAN DISCOUNT SHOWN IS YOUR SAVINGS FOR USING A NETWORK PROVIDER. THE AMOUNT YOU OWE MAY INCLUDE YOUR COPAY, COINSURANCE, DEDUCTIBLE, PLUS ANY AMOUNT DUE IF YOU'VE REACHED YOUR BENEFIT LIMIT ON A COVERED SERVICE.

10/27/20 services provided by 'LABORATORY'

Claim Number: 0CH5111507101	\$129.75	-\$103.53	\$26.22	-\$26.22	...
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- THIS CLAIM WAS PROCESSED ON 11/03/20.
- THE PLAN DISCOUNT SHOWN IS YOUR SAVINGS FOR USING A NETWORK PROVIDER. THE AMOUNT YOU OWE MAY INCLUDE YOUR COPAY, COINSURANCE, DEDUCTIBLE, PLUS ANY AMOUNT DUE IF YOU'VE REACHED YOUR BENEFIT LIMIT ON A COVERED SERVICE.

10/27/20 services provided by 'LABORATORY'

Claim Number: 0CH5111507103	\$87.60	-\$65.44	\$22.16	-\$22.16	...
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- THIS CLAIM WAS PROCESSED ON 11/03/20.
- THE PLAN DISCOUNT SHOWN IS YOUR SAVINGS FOR USING A NETWORK PROVIDER. THE AMOUNT YOU OWE MAY INCLUDE YOUR COPAY, COINSURANCE, DEDUCTIBLE, PLUS ANY AMOUNT DUE IF YOU'VE REACHED YOUR BENEFIT LIMIT ON A COVERED SERVICE.

Please see the next page for more information

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Medical claims where payments are not needed from you: continued

Claims for **GMVVR PHAN** Processed between **01/02/20** to **11/16/20**

Provider Billed	Plan Discount	Allowed Amount	Health Plan Paid	Applied to Deductible
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10/27/20 services provided by 'LABORATORY'

Claim Number: **0CH5111507105**

\$20.00	-\$19.99	\$0.01	-\$0.01	...
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- THIS CLAIM WAS PROCESSED ON 11/03/20.
- THE PLAN DISCOUNT SHOWN IS YOUR SAVINGS FOR USING A NETWORK PROVIDER. THE AMOUNT YOU OWE MAY INCLUDE YOUR COPAY, COINSURANCE, DEDUCTIBLE, PLUS ANY AMOUNT DUE IF YOU'VE REACHED YOUR BENEFIT LIMIT ON A COVERED SERVICE.

For more information about your claims, please visit: www.myuhc.com.

Total Applied to Deductible in this section: **\$0.00**

Total Applied to Deductible in this statement: **\$38.91**

Please see the next page for more information

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Medical Claim Details

THIS IS NOT A BILL - Please compare this information to the bill you receive from your provider, then pay the provider directly when they bill you.

Claims for GMVVR PHAN

Member ID: **910757355**

Date of Service: 10/27/20	Claim #: OCH5111507102	Group Name: WIPRO LTD
Provider: 'LABORATORY'	Process Date: 11/03/20	Group #: 0713276

Service Type	Provider Billed	Plan Discount	Allowed Amount	Health Plan Paid	Total You Owe
A	\$43.65	-\$33.63	\$10.02	...	\$10.02
Total	\$43.65	-\$33.63	\$10.02	\$0.00	\$10.02

A=LABORATORY SERVICES

\$10.02 was applied to the Deductible

Total You Owe Provider: \$10.02

- THE PLAN DISCOUNT SHOWN IS YOUR SAVINGS FOR USING A NETWORK PROVIDER. YOU HAVE NOT MET YOUR DEDUCTIBLE AND OWE THE AMOUNT SHOWN.

Date of Service: 10/27/20	Claim #: OCH5111507104	Group Name: WIPRO LTD
Provider: 'LABORATORY'	Process Date: 11/03/20	Group #: 0713276

Service Type	Provider Billed	Plan Discount	Allowed Amount	Health Plan Paid	Total You Owe
A	\$46.35	-\$35.08	\$11.27	...	\$11.27
Total	\$46.35	-\$35.08	\$11.27	\$0.00	\$11.27

A=LABORATORY SERVICES

\$11.27 was applied to the Deductible

Total You Owe Provider: \$11.27

- THE PLAN DISCOUNT SHOWN IS YOUR SAVINGS FOR USING A NETWORK PROVIDER. YOU HAVE NOT MET YOUR DEDUCTIBLE AND OWE THE AMOUNT SHOWN.

Please see the next page for more information

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Medical Claim Details continued

THIS IS NOT A BILL - Please compare this information to the bill you receive from your provider, then pay the provider directly when they bill you.

Claims for GMVVR PHAN

Member ID: **910757355**

Date of Service: 10/27/20	Claim #: OCH6252129201	Group Name: WIPRO LTD
Provider: 'LABORATORY CORP OF'	Process Date: 11/07/20	Group #: 0713276

Service Type	Provider Billed	Plan Discount	Allowed Amount	Health Plan Paid	Total You Owe
A	\$153.24	-\$139.74	\$13.50	...	\$13.50
A	\$46.76	-\$42.64	\$4.12	...	\$4.12
Total	\$200.00	-\$182.38	\$17.62	\$0.00	\$17.62

A=LABORATORY SERVICES

\$17.62 was applied to the Deductible

Total You Owe Provider: \$17.62

- THE PLAN DISCOUNT SHOWN IS YOUR SAVINGS FOR USING A NETWORK PROVIDER. YOU HAVE NOT MET YOUR DEDUCTIBLE AND OWE THE AMOUNT SHOWN.

At almost any time day or night, you can review claims, check eligibility, locate a network provider, request an ID card and more - for secure self-service visit: www.myuhc.com.

Please see the next page for more information

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Get the most out of your plan

Wondering about your deductible?

Avoiding financial surprises is easier with www.myuhc.com. View claims status, balances, progress against deductibles and more - 24/7. Sign up today in minutes.

Hang Up the Phone When Driving

The National Highway Traffic Safety Administration estimates that driver distraction causes 25 percent of all traffic accidents. One major distraction can be talking or texting on a cell phone. To be safe, hang up your cell phone when driving. Be sure to know the laws in the state you're driving in. Some states do not allow talking on a cell phone while driving or only allow cell phone conversations when using a hands-free device.

Stay Sharp

A study published in the Journal of the American Medical Association reported that people who frequently participate in activities like crossword puzzles, word finds, card games and checkers are 47 percent less likely to develop Alzheimer's Disease. Activities that challenge you mentally keep your brain functioning. Try doing a daily puzzle, reading news magazines or visiting museums. All of these activities will enhance your brain power and keep your mind sharp!

About Your Rights

Please note that appeal deadlines have been extended until further notice due to COVID-19. You should consult with your employer and visit the US Department of Labor website at dol.gov for more information and additional notices about the deadline extensions and how they may apply to you.

Medical or Pharmacy Claims Only

A review of this benefit determination may be requested by submitting your appeal to us in writing at the following address: UnitedHealthcare Appeals, P.O. Box 30432, Salt Lake City, UT 84130-0432. The request for your review must be made within 180 days from the date you receive this statement. If you request a review of your claim denial, we will complete our review no later than 30 days after we receive your request for review.

If your plan is governed by ERISA, you may have the right to file a civil action under ERISA if all required reviews of your claim have been completed.

You or your authorized representative, such as a family member or physician, may appeal the decision by submitting comments, documents or other relevant information to the appeal address referenced above.

You may request copies (free of charge) of information relevant to your claim by contacting us at the above address.

Availability of Consumer Assistance/Ombudsman Services

There may be other resources available to help you understand the appeals process. If your plan is governed by ERISA, you can contact the Employee Benefits Security Administration at 1-866-444-EBSA (3272). If your plan is not governed by ERISA, you can contact the Department of Health and Human Services Health Insurance Assistance Team at 1-888-393-2789. Your state consumer assistance program may also be able to assist you at:

Washington State Office of the Insurance Commissioner

P.O. Box 40256

Olympia, WA 98504-0256

Phone: 1-800-562-6900 or (360) 725-7080

Fax: (360) 586-2018

TDD: (360) 586-0241

Website: www.insurance.wa.gov

Email: cap@oic.wa.gov

You can also contact the Washington State Office of the Insurance Commissioner with questions or to file a complaint.

If we continue to deny the payment, coverage, or service requested or you do not receive a timely decision, you may be

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able to request an external review of your claim by an independent third party, who will review the denial and issue a final decision.

Insurance fraud adds millions to the cost of health care. If services are listed which you did not receive or service you were told would be free, call 1-800-638-8024.

Please call the number included in this document or on the back of your ID card if you need diagnosis and/or treatment code information regarding the services referenced in this communication.

We do not treat members differently because of sex, age, race, color, disability or national origin. If you think you weren't treated fairly you can send a complaint to: Civil Rights Coordinator, United HealthCare Civil Rights Grievance, P.O. Box 30608, Salt Lake City, UTAH 84130, UHC_Civil_Rights@uhc.com. You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member number listed on your health plan ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

PAALALA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nítł'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

Maintaining the privacy and security of individuals' personal information is very important to us at UnitedHealthcare. To protect your privacy, we implemented strict confidentiality practices. These practices include the ability to use a unique individual identifier. You may see the unique individual identifier on UnitedHealthcare correspondence, including medical ID cards (if applicable), letters, explanation of benefits (EOBs), and provider remittance advices (PRAs). If you have any questions about the unique individual identifier or its use, please contact your customer care professional at the number shown at the bottom of this Statement.

Get the answers you need

Sign up or log in to your personalized website at www.myuhc.com, or call Customer Care at 1-800-638-8024, Monday through Friday.
