



**Earn rewards**  
when you save  
on health care

Welcome to **CareSearch Reward\$**, a free program that rewards you for choosing cost-effective, high-quality physicians and facilities for your health care procedures.

**The program is simple.** When you're ready to schedule an eligible procedure, visit **umr.com** and use the **Health cost estimator tool** to find a qualifying physician or facility. Then make your appointment. Once you've had the procedure, you will be rewarded with a UMR Prepaid Reward Card. Using the program will lower the cost of your claim, and we pass that savings on to you.



### **What is the Health cost estimator tool and how does it work?**

The Health cost estimator tool on **umr.com** is a next-generation health cost estimation tool. The tool helps you to quickly and easily find personalized information before seeing a provider. The tool not only provides cost information, but is also integrated with your benefit plan design and accumulator (spend to date for the year) status. It provides line of sight into how much is covered by your health plan and which expenses will affect deductibles and out-of-pocket costs.

### **The CareSearch Reward\$ program**

is available to employees and spouses enrolled in the Paragon Management Services, Inc. health care plan (*some exceptions apply, see page 4*).

### **The program is open:**

Jan. 1, 2022 – Dec. 31, 2022

### **Reward type:**

UMR Prepaid Reward Card

# How to find cost savings and be eligible for rewards

## Step 1:

Visit **umr.com**. Log in with the user name and password of the individual who will be receiving the service and treatment. If the individual is not a registered user, click on **Register**.

## Step 2:

Click on the **Health cost estimator** tile to access the tool.



## Step 3:

Click on the **Estimate your care** button.



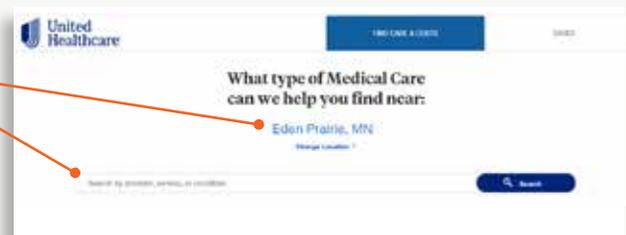
## Step 4:

Confirm your zip code then click in the search bar to type in your procedure.

- If you search for a procedure that requires a facility, your search will automatically populate a list of facilities.

- If your procedure requires an office visit, a physician list will populate.

Select the appropriate Services and Treatment from the drop down box.



## Step 5:

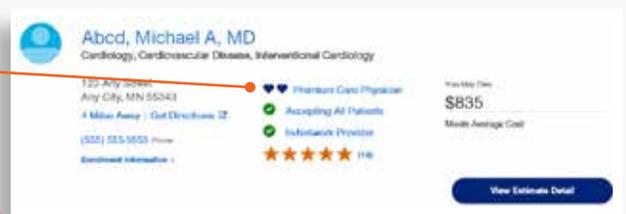
### If a physician list populates:

Select any "2 blue hearts" Premium Care Physician.

### If a facility list populates:

Select a "Green" below average cost facility, clinic or hospital.

If the search results do not show any "2 blue hearts" Premium Care Physicians or "Green" facilities, click on Refine Search to expand your location.



## Step 6:

Click **View Estimate Detail** to see the estimated cost of the procedure.

## Qualifying procedures

This list reflects how much you can earn for each qualifying procedure.\*

- Colonoscopy: \$125 (2 per year)
- CT Scan: \$50 (Unlimited)
- Echocardiogram: \$65 (Unlimited)
- Endoscopy: \$100 (Unlimited)
- Mammogram: \$40 (Unlimited)
- MRI: \$75 (Unlimited)
- Sleep Apnea: \$75 (Unlimited)
- Sleep Study: \$75 (Unlimited)
- Stress Test: \$125 (Unlimited)
- Ultrasound: \$25 (Unlimited)
- Ankle Arthroscopy Outpatient: \$300 (Limit 2 per year)
- Hip Replacement Inpatient: \$400 (Limit 2 per year)
- Hip Replacement Outpatient: \$400 (Limit 2 per year)
- Hip Replacement Revision Inpatient: \$400 (Limit 2 per year)
- Knee Arthroscopy with ACL Outpatient: \$300 (Limit 2 per year)
- Knee Arthroscopy with Medial & Lateral Meniscus Outpatient: \$300 (Limit 2 per year)
- Knee Arthroscopy with Meniscus Outpatient: \$300 (Limit 2 per year)
- Knee Replacement Inpatient: \$400 (Limit 2 per year)
- Knee Replacement Outpatient: \$300 (Limit 2 per year)
- Knee Replacement Revision: \$400 (Limit 2 per year)
- Shoulder Arthroscopy with Claviclectomy Outpatient: \$300 (Limit 2 per year)
- Shoulder Arthroscopy with Labrum Repair Outpatient: \$300 (Limit 2 per year)

\*Maximum reward amount: Unlimited



# Frequently Asked Questions and Terms

## **Am I eligible and how do I sign up?**

There is no need to sign up. Employees and their spouses enrolled in the health plan are automatically eligible for the program unless they reside or seek care in the following states: Alaska (AK); California (CA); Georgia (GA); Hawaii (HI); Kentucky (KY); Montana (MT); Utah (UT); Vermont (VT); Wisconsin (WI); Wyoming (WY)

If members residing in these states receive care in an eligible state, they still will not be considered for a reward.

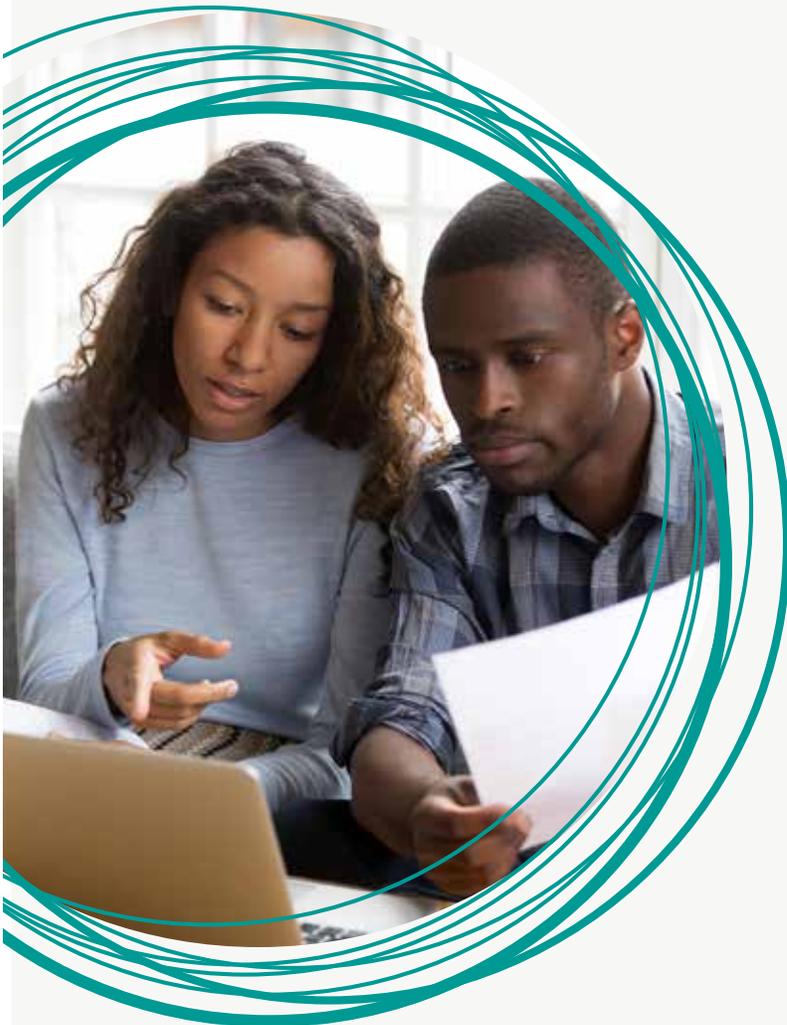
## **How do I qualify for a reward?**

You will need to visit the provider within 2 months of your search, and the claim needs to be received for processing within 4 months. For instance, if you used the tool on January 1, 2022, you would need to visit the provider(s) by March 1, 2022, and we would track your claims data until July 1, 2022. The program is able to automatically qualify you for rewards.

## **How do I receive my reward?**

You will be mailed your UMR Prepaid Reward Card at your mailing address within 60-90 days of receiving your claim. The reward card is easy to use at any Mastercard-approved retailer (except for gaming, tobacco and alcohol). There is a dedicated customer service number and a full-service web portal, allowing you to activate your card, check your current balances and see your transaction history.

**For questions about activation or to report your card lost/stolen, please call the dedicated customer service phone number at 866-655-3692 or visit the full-service web portal at [www.myincentivecard.com](http://www.myincentivecard.com).**



## What are Care Paths and why does the Health cost estimator use them?

“Care Path” is a term used to describe all of the associated services provided before, during and after a procedure, from the initial office visit to every service performed during the procedure to follow-up care. The Health cost estimator tool determines costs as a Care Path to help you understand the full cost of a procedure, from start to finish (estimated totals include medical professional and facility costs). The tool displays the total estimated costs for the services in the Care Path, as well as a more detailed breakdown of category of service in the treatment (i.e., facility and professional).

## How does a doctor become a Premium Care Physician?

Physicians must first meet quality criteria before they are reviewed for cost efficiency. The 2 blue hearts symbol identifies health care physicians who have been recognized for providing high-quality and cost-efficient care.

## Does a lower cost facility mean poor quality?

Many times facilities that have a lower cost actually have higher quality ratings due to specializing in certain types of procedures. The tool does indicate cost efficiency. Choose a “Green” below average cost facility.

## What do the different colored providers mean?

Color-coded cost, in the Health cost estimator tool, signifies cost rankings for providers to help easily identify where a provider falls within the area searched. You must choose a “Green” facility.

<b>BELOW AVERAGE COST</b> 	<b>MEETS AVERAGE COST</b> 	<b>ABOVE AVERAGE COST</b> 
The provider's estimate is in the lowest 25 percent within the area searched.	The provider's estimate is in the middle 50 percent within the area searched.	The provider's estimate is in the highest 25 percent within the area searched.

## QUESTIONS?

If you have questions or are not able to find a “2 blue hearts” Premium Care Physician or “Green” below average cost facility for your qualifying procedure, please call the toll-free member services number listed on the back of your UMR ID card.

## How many rewards can I earn?

You can earn rewards for multiple procedures throughout the year. You may also receive multiple rewards for procedures that occur on the same day. You would need to search for and visit a “Green” facility or a “2 blue hearts” Premium Care Physician for all qualifying procedures.

**Example 1:** If you have two different MRIs of the knee (left and right) done on the same day, you would receive 2 rewards.

**Example 2:** If you have a CT Scan of the Thorax and CT Scan of the Abdomen done on the same day, you would receive 2 rewards.

**Example 3:** If you have an Endoscopy and Colonoscopy done on the same day, you would receive 2 rewards.

Please see page 3 for the list of eligible procedures and limits per year.

## What information does the Health cost estimator display?

To produce an estimate for a given physician or facility performing a particular service, we look at provider fee schedules/contracted rates for that provider. We also take into account your benefit plan details: deductible, out-of-pocket max, copay, coinsurance and spend to date. The final out-of-pocket estimate is the result of all these factors. The market average cost for your geographic location is also displayed for your reference. The only time the tool doesn't display fee schedule pricing for the provider is when we don't have that information from the provider, or if we don't have sufficient claims information.

## Why do some searches not include any “2 blue hearts” Premium Care Physicians and/or “Green” facilities in my area?

In smaller or remote areas, there may not be a “2 blue hearts” Premium Care Physician and/or “Green” facility. This could be due to the fact that there are very few in that region. In this case, you may need to expand your search and travel farther to find these providers. Click on Refine Search to expand your selection.

## What if my doctor schedules me with a facility that is “Green”?

You still have to perform a search and create a full cost estimate. Log into [umr.com](https://umr.com) and search the Health cost estimator tool to verify that the facility you've been scheduled with is “Green,” then create a full cost estimate and you'll be eligible for the program. Refer to page 2 for step-by-step instructions.

## What if my doctor schedules me with a facility that is not “Green”?

Log into [umr.com](https://umr.com) and search the Health cost estimator tool to verify that the facility you've been scheduled with is not “Green.” If you want to qualify to earn a reward you must schedule with a “Green” facility. We recommend discussing facility options with your doctor. If you choose to schedule with a “Green” facility, follow the step-by-step instructions on page 2.

### **Is this a change in my Group Health benefits?**

No. The program does not affect your Group Health benefits in any way. All benefit, pre-authorization and pre-certification guidelines still apply, and this program does not affect your claim payment.

### **Does the program offer medical advice?**

No. The program does not offer medical advice. Please see your doctor or health care professional for medical advice.

### **Is the program confidential?**

Absolutely. No claims information will be shared. It is completely confidential.

### **What is my UMR Prepaid Reward Card validity?**

Your UMR Prepaid Reward Card is valid for 12 months from the date of issuance.

### **What if I lose my UMR Prepaid Reward Card?**

There will be no charge if your UMR Prepaid Reward Card is lost or stolen. Simply contact the dedicated service phone number at 866-655-3692 or visit the full-service UMR Prepaid Reward Card Program web portal ([www.myincentivecard.com](http://www.myincentivecard.com)) to report your card lost or stolen.

### **Are rewards taxable?**

Yes. Rewards are taxable. You should receive the appropriate tax information from your employer at the end of the year.

### **Who is responsible for filing the W-9 for this income?**

It is the employer's responsibility to include any value provided on the reward card as taxable income to the member. UMR can provide reporting back to the employer, which details the member name and card value provided in the past year. The employer can include this in the employee's W-2. Members will also see a good-faith reminder on the card carrier that the value of the card could be considered taxable income and to consult with a tax advisor with questions.



A UnitedHealthcare Company