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## 3 Easy Steps to Finding Health Insurance That Fits Your Budget

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## About This Guide

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If you do not qualify for health insurance through an employer, one of your biggest challenges in life may be finding a personal health insurance plan that fits your budget and provides the coverage you need for yourself and your family.

With rising health care costs, this may seem like an impossible task—but this guide can help.

The companies of UnitedHealthOne have been providing health insurance plans for individuals and families for many years and have prepared this guide to help simplify your efforts to find the coverage that's right for you.

Review this guide now, and if you have any further questions, go to [www.unitedhealthone.com](http://www.unitedhealthone.com) or call us at **1-866-283-9460**.



## 3 Easy Steps

### Step 1:

Check your health insurance needs.

### Step 2:

Check your health insurance coverage preferences.

### Step 3:

Check the products, services, and support of insurance providers.

## 6 Easy Terms

### Copay:

A fixed amount required by a health insurer to be paid by the insured for each outpatient visit or drug prescription.

### Deductible:

The flat amount that the insured pays before the company makes any benefit payments.

### Premium:

Agreed-upon fees paid for coverage of medical benefits for a defined benefit period.

### HSAs:

Health Savings Account (HSA) plans allow individuals to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis.

### Family deductible:

Some plans (like HSAs) apply only one deductible per family, regardless of the number of family members.

### Medical rider:

Eliminates coverage for certain conditions or body parts for a specified length of time.

These definitions are provided only to give you a general understanding of how these words are sometimes used by health insurance companies. Please refer to your coverage documents for a complete list of defined terms that apply to your specific coverage.



## Step 1: Check Your Health Insurance Needs

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Here is a list of elements that typically affect an individual's health insurance needs. Check all those that apply to you. Having this list handy when you review the insurance options available today will help you save time choosing the plan that is right for you.

- Recently graduated and need coverage for me only
- Need coverage for me only—single, married, widowed, or divorced
- Need coverage for my spouse (or domestic partner in California) and me
- Need coverage for my children and myself—single, married, widowed, or divorced
- Need coverage for my dependents only
- Over 65 so I am covered by Medicare, but I am interested in a Medicare supplement plan
- Planning to have more children
- Travel a great deal and will often be away from my home state
- Self-employed
- Have an infant and/or young children
- Practice preventive health care
- Temporarily between jobs
- Interested in dental or vision benefits



## Step 2: Check Your Health Insurance Coverage Preferences

Your budget, your family, and your past experiences with health insurance can affect what you want your policy to do for you in terms of coverage and payments. The following list is based on the choices that most individuals make when selecting a health insurance plan. Review this list and check the choices that apply to you. Then keep your choices handy when you review the different types of plans offered by insurance providers.

- Prefer the convenience of a copay for routine physician office visits or other health care expenses
- Need a low deductible and am willing to pay more for this benefit
- Comfortable with a higher deductible in exchange for a lower premium
- Interested in reduced benefits to achieve the lowest-cost insurance but want coverage in case of major illness or accident
- Want to investigate a tax-advantaged Health Savings Account (HSA)
- Have a Health Savings Account (HSA) and would like plan designed to work with it
- Want to be able to choose my own doctors
- Want brand and generic Rx coverage
- Want coverage for preventive care—wellness visits, immunizations, etc.
- Do not want to fill out claim forms
- Want coverage to help with doctor, hospital, and medical test costs
- Want accident coverage
- Want to see a specialist when needed without a referral
- Want a local insurance agent who I can consult with to find a plan
- Want to be able to evaluate plan choices and purchase on the Internet



## Step 3: Check the Products, Services, and Support of Insurance Providers

The company you choose for your personal health insurance coverage will, of course, have to offer plans that fit your personal health care profile and your insurance coverage preferences. But before you make a choice, find out how many of the following questions your prospective provider can answer with a “YES.” This checklist will help you be sure that the insurance provider you choose will be right for you.

QUESTION	YES	NO
1. Can I get a quote for the cost of my health insurance on the Internet without having to speak with someone or give my name?		
2. Does the plan have a large enough network of participating physicians so that I am likely to be able to keep my existing doctors?		
3. Does the company have people I can talk to after hours or on weekends, whenever I need to speak with someone about my coverage?		
4. Does the company have multiple plans that fit a wide range of budgets (e.g. multiple deductibles)?		
5. Does the company have plans that work with the tax-advantaged Health Savings Accounts (HSAs)?		
6. Can the company help me set up a tax-advantaged Health Savings Account (HSA) if I decide to choose that option?		
7. Will I still be covered if I travel out of state and need medical care?		
8. Does the company pay claims quickly?		
9. Can I take my plan with me if I move to another state?		
10. If my life changes, can I change to a different plan?		



# About UnitedHealthOne

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UnitedHealthOne is the brand name used for products underwritten and administered by the UnitedHealthcare family of companies offering personal health insurance from either Golden Rule Insurance Company or United Healthcare Insurance Company.

Serving individuals and families is our primary focus. Because we are dedicated to this market, we have developed a unique understanding of the health insurance needs of individuals and families. This knowledge will be reflected throughout your experience with the UnitedHealthOne companies—in our high-quality products, our handling of claims, and our customer service.

As a customer, you have many health insurance choices:

- **Copay Plans** are designed for individuals and families who prefer the convenience of copay benefits for routine health care expenses.
- **Health Savings Account (HSA) Plans** may be an excellent choice for individuals and families who want to control their health insurance costs by combining a lower-cost, high deductible health insurance plan with a tax-advantaged savings account and network discounts.
- **High Deductible Plans** may be ideal for those willing to take additional responsibility for routine health care expenses in exchange for lower premiums.



## Choose a UnitedHealthOne plan with confidence:

- Many years of experience and companies you can count on

- Broad selection of plans to help meet your budget

- Innovators of unique, high-quality health insurance products

- Large national physician network



## How to Get a Free Quote Now

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We hope this guide has provided you with the tools and information you need to make faster, easier, and better decisions about choosing the health insurance plan that is right for you.

**You can get a free quote from us now at:**

**[www.unitedhealthone.com](http://www.unitedhealthone.com)**

To speak with one of our highly trained licensed representatives, call us now at:

**1-866-283-9460**

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Advisors are available:

Monday–Thursday, 8:00 a.m. to 9:00 p.m. EST

Friday, 8:00 a.m. to 7:00 p.m. EST

Saturday, 10:00 a.m. to 3:00 p.m. ES

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