



Financial Well-Being



April's Health Observance is Financial Well-Being. Looking for educational information related to this topic? If so, check out the following UnitedHealthcare educational resources:

- [Save Time and Money](#)
- [Sweat Equity: Can Workouts Save You Money?](#)
- [Quick Care Options Portal](#)
- [Flyer: Check.Choose.Go](#)
- [Infographic: How a Health Savings Account Works](#)

United at Work Podcast of the Month

The Five Fundamentals of Financial Well-Being



The goal of [The Five Fundamentals of Financial Well-Being podcast](#) is to help individuals better understand “financial well-being,” learn the signs of financial distress, understand the negative impact financial stress has on overall health, and learn the five fundamentals of financial wellbeing.

Test Your Knowledge...



Quizzes & Calculators

Test your smarts on a wide variety of topics with these simple quizzes and calculators that may help you take charge of your health and wellness choices.

BMI calculator only available to open through browsers: Firefox or Chrome.

Click to get started! <https://www.uhc.com/health-and-wellness/quizzes>





Healthy Mind Healthy Body

- ER Diversion
- Opioids/Alcohol Screening
- Wellness Exams



Know where to go.

See your primary care provider whenever possible.

Your primary care provider usually has easy access to your records, knows the bigger picture of your health, and many offer same-day appointments to meet your needs. When seeing your provider is not possible, it's important to know your quick care options to find the place that's right for you and help avoid financial surprises.

Quick Care Options	Needs or Symptoms	Average Cost ¹
Virtual Visits Anywhere, anytime online doctor visits. To learn more, visit uhc.com/VirtualVisits .	<ul style="list-style-type: none"> • Cold • Flu • Fever • Pinkeye • Sinus problems 	\$50 ²
Convenience Care Clinic Treatment that's nearby.	<ul style="list-style-type: none"> • Skin rash • Flu shot • Minor injuries • Earache 	\$90
Urgent Care Center Quick after-hours care.	<ul style="list-style-type: none"> • Low back pain • Respiratory illness (cough, pneumonia, asthma) • Stomach illness (pain, vomiting, diarrhea) • Infections (skin, eye, ear/nose/throat, genital-urinary) • Minor injuries (burns, stitches, sprains, small fractures) 	\$170
Emergency Room (ER)³ Care for serious needs.	<ul style="list-style-type: none"> • Chest pain • Shortness of breath • Severe asthma attack • Major burns • Severe injuries • Kidney stones 	\$2,000

Freestanding ERs

Many people have been surprised by their bill after visiting a freestanding emergency room (FSER). FSERs, sometimes referred to as urgency centers, can be 2x the cost of an ER and 20x the cost of an Urgent Care Center. Neither located in nor attached to a hospital, FSERs are able to treat similar conditions as an ER but do not have an ER's ability to admit patients.

Ask before you enter:

1. Is this an Urgent Care Center or ER?
2. Is this facility a network provider?

¹ Source: 2017 average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$1,800 difference between the average emergency room visit and the average urgent care visit.) The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you.

² The designated Virtual Visit provider's reduced rate for a Virtual Visit is subject to change at any time.

³ You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, including a behavioral health crisis, call 911 or go to the nearest emergency room.

May Preview

- May is Understanding Blood Pressure Month
- United at Work Podcast: Understanding Blood Pressure

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