

Access to world-class specialists and centers

Giving you direct access to top-ranked specialists and hospitals

United partners with top-rated hospitals and renowned experts across the country to make world-class care available to our employees and their families, regardless of where they live. Why? Because studies show that when certain surgeries are performed by leading experts in their fields, complications are fewer, recovery is faster, and the need for subsequent procedures is greatly reduced.

Qualifying surgeries

If you participate in a health plan that provides Centers of Excellence (COE) benefits and your physician recommends one of the following surgeries, you are eligible for a wide range of benefits through our COE program.

- Cardiac bypass graft
- Cardiac valve replacement/repair
- Knee or hip replacement
- Spinal fusion

What you can expect

Extraordinary medical care. The COE program connects you with doctors who are renowned experts in their field and with hospitals that are consistently ranked among the best in the nation.

No-cost second opinion. If your physician recommends one of the surgeries above, you can receive a no-cost record review from leading medical professionals at COE program hospitals.

No co-insurance. When you choose a COE facility to perform a medically necessary qualifying surgery, your co-insurance is waived. (Co-insurance is the amount you're required to pay beyond your deductible.) The amount of co-insurance you pay for a procedure varies from plan to plan, but it generally ranges from 20-30%. If you had a knee or hip replaced at a different facility—a surgery that typically costs around \$30,000—you'd be on the hook to pay thousands in co-insurance. Under COE, that cost is waived—you get the best care in the country and you pay less, too.

Covered travel costs. When excellent care means traveling to the best facilities in the nation, you shouldn't have to worry about the cost of getting there. We provide no-cost positive-space travel and cover the cost of lodging* for you or your loved one and a companion.

* The IRS limit is \$100/day; anything over that amount will be considered taxable income.

Personalized concierge services. From the moment you arrive at the hospital, you'll have a personal advocate at the hospital to guide you through the process and connect you with the doctors and nurses who are assigned to your surgery and recovery.

COE providers

For cardiac bypass graft and cardiac valve replacement and repair surgeries:

Cleveland Clinic in Cleveland, OH

For 21 consecutive years, Cleveland Clinic's heart program has been ranked #1 in the nation for cardiovascular care. And the hospital as a whole is ranked #5 in the country by *U.S. News & World Report*. A nurse practice manager (NPM) and a patient coordinator from Cleveland Clinic will manage your no-cost medical review and care, a Cleveland Clinic scheduler will communicate instructions and pertinent educational materials prior to surgery and travel agents will coordinate your travel and accommodations.

For more information, visit clevelandclinic.org/united or contact the HealthSCOPE Benefits at [1-800-671-3105](tel:1-800-671-3105).

For knee and hip replacement and spinal fusion surgeries:

Rush University Medical Center in Chicago, IL

With doctors who treat players from the White Sox, Bulls and other major U.S. teams, it's no surprise that the orthopedics and neurosurgery programs at Rush are ranked among the best in the nation by *U.S. News & World Report*. Rush's internationally respected orthopedic surgeons and neurosurgeons are renowned for making new discoveries and creating innovative treatment approaches that are helping patients around the world. A nurse care coordinator from Rush will guide you through scheduling a second opinion consult and your surgery. After surgery is scheduled, Rush's Patient Special Services will help with accommodations and transportation, and provide on-site assistance and support.

For more information, visit united.rush-health.com or contact the HealthSCOPE Benefits at [1-800-671-3105](tel:1-800-671-3105).

Connecting with the COE program

Contact HealthSCOPE Benefits at [1-800-671-3105](tel:1-800-671-3105) or by visiting healthscopebenefits.com to learn more about the Centers of Excellence program or to schedule services.

How to know if you're eligible for COE benefits

This benefit applies to eligible employees, their covered domestic partners/spouses, pre-65 retirees, and dependents enrolled in one of the following United medical plans:

- \$350 PPO
- \$750 PPO
- \$1250 PPO
- Traditional PPO
- Bronze EPO
- Core EPO
- Core PPO
- Core HDHP
- Healthy Rewards PPO
- Build Your Own EPO Options

Frequently asked questions

What are the requirements to qualify for COE benefits?

To receive benefits, your services must be coordinated through HealthSCOPE Benefits, and the surgery must be medically necessary and approved by the Center of Excellence.

How do I get a second opinion or schedule a surgery at a Center of Excellence?

Contact HealthSCOPE Benefits about no-cost second opinions and scheduling arrangements. HealthSCOPE Benefits will help coordinate these services on your behalf with the Centers of Excellence.

What are the limitations to the travel and lodging benefit?

Positive space air travel is provided for employees living more than 150 miles from the Center of Excellence. Hotel accommodations* will be paid for up to 12 days for the patient and a companion. If shuttle or car service is not available, taxi service from the airport to and from the hotel is also covered (with a limit of \$200 for pre-and post-surgical visits).

* The IRS limit is \$100/day; anything over that amount will be considered taxable income.