The program provides priority access for initial appointments with Washington University’s network of over 1300 physicians. In addition to receiving world-class medical care, seeing a WUDirect© physician lowers your out-of-pocket costs through reduced co-pays and co-insurance. As noted earlier, when you visit a doctor who is not a member of WUDirect®, your copays and coinsurance for 2017 will be higher than what you paid in 2016.

New WUDirect© Coverage Enhancements effective January 1, 2017:

- Increased incentives through WUDirect© for Bariatric Surgery, Kidney Dialysis and Hip & Knee Replacement
- New coverage for 3D Mammography
- Coverage for infertility treatment, exclusively through WUDirect© provider — the Washington University Fertility and Reproductive Medicine Center

Visit https://wudirect.wustl.edu to locate WUDirect© physicians and locations, and for appointment scheduling assistance. To access this website, enter #702111 as your health plan group number.

The table below shows your costs for services in WUDirect© versus costs for doctors outside the program. The bottom line — you’ll pay less to access the best doctors when you use WUDirect©.

<table>
<thead>
<tr>
<th>Plan Provision</th>
<th>EXCEL/BASIC PPO</th>
<th>HMO/POS</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>WUDirect©</td>
<td>Other UHC</td>
<td>Out-of-network</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>10% PCP/10% Specialist</td>
<td>20% PCP/25% Specialist</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Bariatric Surgery</td>
<td>10% after deductible</td>
<td>40% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Kidney Dialysis</td>
<td>no cost to member</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Infertility</td>
<td>20% up to a $10,000 lifetime benefit</td>
<td>not covered</td>
<td>not covered</td>
</tr>
<tr>
<td>Hip &amp; Knee Replacement</td>
<td>10% after deductible</td>
<td>25% after deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>

* Inpatient facility charges still apply.

WUDirect© — new coverage enhancements for 2017

We are pleased to continue the use of The WUDirect© program for health plan participants in 2017.
The services are offered through the Washington University Fertility and Reproductive Medicine Center, which has provided advanced fertility care for more than 30 years. The center is the region’s trusted source in developing precise fertility treatment options that consistently lead to high success rates.

More than 2,000 couples are evaluated and treated at the center each year.

All physicians at the center are board-certified in both Obstetrics/Gynecology and Reproductive Endocrinology and Infertility. Being a part of the Washington University School of Medicine enables the center to offer the most effective procedures and technologies in fertility treatment today.

As a member of the Society for Assisted Reproductive Technology (SART), the center is required to meet the highest standards of quality, safety and patient care. And, the center is the only clinic in the St. Louis area to hold the prestigious SART membership. In vitro fertilization success rates at the center are higher than the national average, according to SART.

The benefit will cover up to $10,000 in a lifetime towards infertility services such as in vitro fertilization and artificial insemination. For eligibility and coverage questions you may contact the center at 314-286-2413 or after January 1, 2017 you may contact UHC member services at 1-800-382-2599.

Read more about coverage details at openenrollment.wustl.edu.

New coverage for infertility treatment

In 2017 Washington University will provide coverage for infertility treatment.

| WUDirect® Rates |
|-----------------|-----------------|-----------------|
| **Physician Office Services (non-preventive)** | **HMO/POS Plans Co-Pays** | **PPO Plans (except HDHP) Co-Insurance After Deductible** |
| *Primary Care Physician* | WUDirect® provider — $15 Other network provider — $25 | WUDirect® provider — 10% Other network provider — 20% |
| *Specialist* | WUDirect® provider — $25 Other network provider — $50 | WUDirect® provider — 10% Other network provider — 25% |
More resources and tools

Use HealthCompare

Washington University provides a free educational service through HealthCompare to assist COBRA participants in exploring and comparing other health insurance options available through the individual marketplace. The individual marketplace offers many health insurance plan options, some of which may be more cost effective than COBRA coverage. A licensed HealthCompare benefit advisor will work with you to find the right plan for the right price. You will not be obligated to enroll in an individual plan through HealthCompare. This is simply an educational resource for you to learn about other available health insurance plan options. You can contact HealthCompare either on-line at www.HealthCompare.com/WashU or toll-free at 1-844-233-2176. For additional details on this new resource, see the HealthCompare insert that accompanies this guide.

myUHC and United Healthcare online resources

There are some great tools to access through our medical carrier, United Healthcare. First you will want to register on www.myuhc.com with your UHC member number (or SSN) and WUSTL’s group number (#702111) for on-line access to your health plan benefits.

Through myUHC.com, you can:

- Locate network providers anywhere in the United States.
- Order additional ID cards and/or print a temporary ID card.
- Review and manage your claims.
- Learn about programs and discounts that are available to UHC participants.
- Use the treatment cost estimator to estimate or compare provider fees for medical services in your area.
- Set up and manage a personal health record for you and your family members.

In addition to this site, other United Healthcare resources include Health4Me Mobile App, Health Pregnancy Program, the Healthy Mind Healthy Body newsletter and access to virtual physician visits. To learn more, go to UHC www.myuhc.com.