



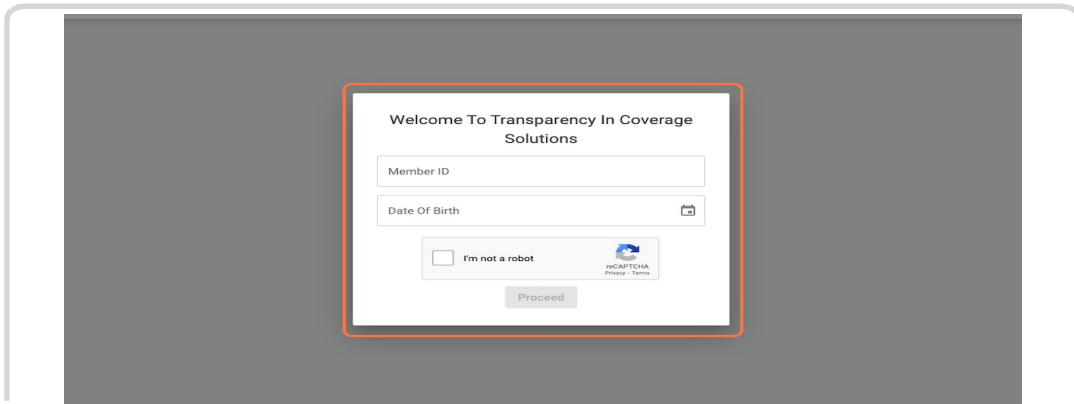
Transparency in coverage v3.1

Web User Guide

Transparency in coverage Web User Guide

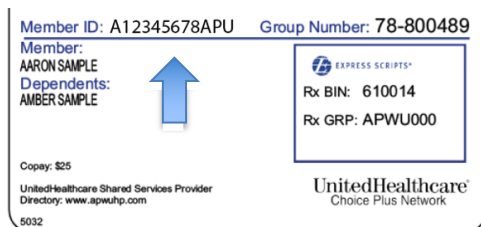
Open the Transparency in coverage Solution

- Open your web on your Computer or mobile phone.
- Type the address <https://transparency.vivekahealth.com/>
- The login screen will appear.



Login Details

1. On the login page enter your unique 'Member ID' (this is your ID that is on your insurance card. In this case “AXXXXXXXXAPU.” (The letter “A” + 8 digits + “APU”))



2. Enter your 'Date of Birth' in the format MM/DD/YYYY or you can enter your Dependent's Date of Birth to see their accumulators.

3. Click the 'I'm not a robot' checkbox. (you might be prompted for further verification) and then click on the 'Proceed' box

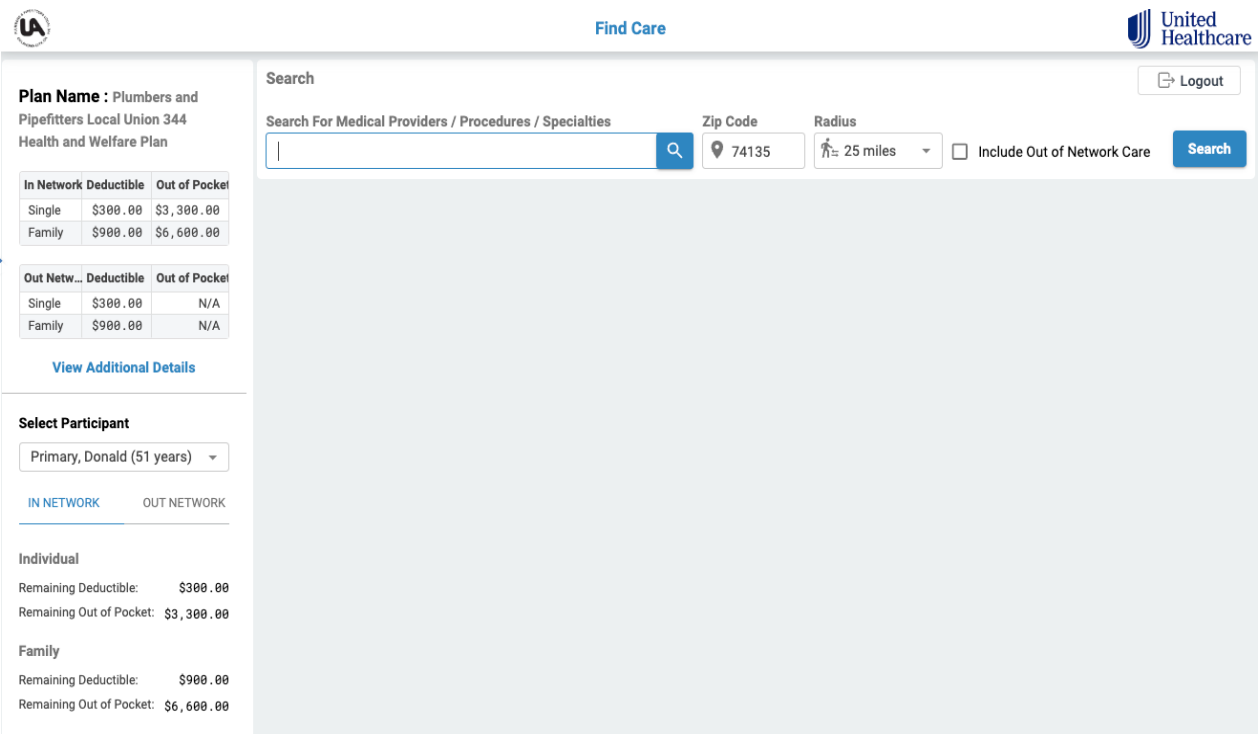
As an extra level of data safety and security please note that the login process does not use or exchange any personal health information to validate you.

Insurance Plan Information

View Insurance Information

The left side of the main page shows a panel with your insurance information, including your:

- 1) current plan name,
- 2) annual deductible and out-of-pocket maximums for in-network and out-of-network services.
- 3) Your remaining deductible and out of pocket for the year for both Single and Family plan.



The screenshot displays the United Healthcare website interface. On the left, a sidebar contains the following information:

- Plan Name:** Plumbers and Pipefitters Local Union 344 Health and Welfare Plan
- In Network Deductible and Out of Pocket:**

	In Network Deductible	Out of Pocket
Single	\$300.00	\$3,300.00
Family	\$900.00	\$6,600.00
- Out Network... Deductible and Out of Pocket:**

	Out Network... Deductible	Out of Pocket
Single	\$300.00	N/A
Family	\$900.00	N/A
- [View Additional Details](#)
- Select Participant:** Primary, Donald (51 years)
- IN NETWORK** | **OUT NETWORK**
- Individual:**
Remaining Deductible: \$300.00
Remaining Out of Pocket: \$3,300.00
- Family:**
Remaining Deductible: \$900.00
Remaining Out of Pocket: \$6,600.00

On the right, the main content area features a search bar with the following fields:

- Search For Medical Providers / Procedures / Specialties:** [Input field]
- Zip Code:** 74135
- Radius:** 25 miles
- Include Out of Network Care
- Search** button

At the top right of the page, there is a **Logout** button. A blue arrow points to the left sidebar area.

View Additional Plan Information

You can view additional plan information by clicking 'View Additional Details'

- The screen that has three tabs at the top. The tabs have Additional Information about the plans, Details about services that require prior-authorization and services that are not covered by the plan.
- The 'Additional Information' tab shows details such as copayment and coinsurance rates for various services.
- Within the tab you will also find information on how to reach your benefit providers, including addresses for websites and phone numbers to reach their customer support representatives.

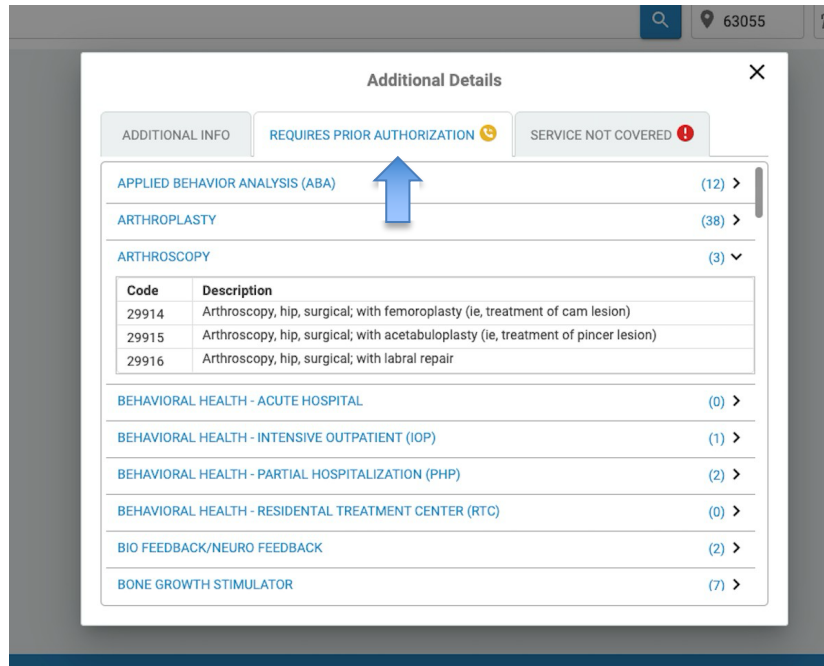
The screenshot displays a web application interface. On the left, a sidebar shows plan information for 'Plumbers and Pipefitters Local Union 344 Health and Welfare Plan'. It includes tables for 'In Network Deductible' and 'Out of Pocket' amounts for Single and Family plans, and another table for 'Out Netw... Deductible' and 'Out of Pocket' amounts. A blue arrow points to the 'View Additional Details' link. Below this is a 'Select Participant' dropdown menu and 'Individual' status information.

The main content area features a search bar for medical providers/procedures. On the right, a pop-up window titled 'Additional Details' is open, showing three tabs: 'Additional Info', 'Requires Prior Authorization', and 'Service Not Covered'. The 'Additional Info' tab is active, displaying the following information:

Coinsurance	20%
Coinsurance (Out Of Network)	50%
Co-payment	\$0
Plumbers and Pipefitters Local 344	www.pp344.com 866-236-3148
For Pharmacy	www.caremark.com 800-334-8134
United Healthcare	https://uhss.umr.com 866-596-8447
For Continuous Glucose Monitors	Contact CareMark at 800-334-8134
For Transplant and VAD (Ventricular Assist Devices)	Contact Optum TRS

Services Requiring Prior Authorization

The 'requires prior-authorization' tab shows services that require approval from your insurance company or health plan before the plan will pay for the services. It is important to note that receiving services without prior authorization may make you, the member, liable for the cost of the service provided.



The screenshot displays a web interface with a search bar at the top right showing the number 63055. Below the search bar is a modal window titled 'Additional Details' with a close button (X) in the top right corner. The modal contains three tabs: 'ADDITIONAL INFO', 'REQUIRES PRIOR AUTHORIZATION' (which is highlighted with a yellow smiley face icon), and 'SERVICE NOT COVERED' (which has a red exclamation mark icon). A blue arrow points to the 'REQUIRES PRIOR AUTHORIZATION' tab. Below the tabs, there is a list of services with their counts and expand/collapse icons:

- APPLIED BEHAVIOR ANALYSIS (ABA) (12) >
- ARTHROPLASTY (38) >
- ARTHROSCOPY (3) v

The 'ARTHROSCOPY' section is expanded to show a table with the following data:

Code	Description
29914	Arthroscopy, hip, surgical; with femoroplasty (ie, treatment of cam lesion)
29915	Arthroscopy, hip, surgical; with acetabuloplasty (ie, treatment of pincer lesion)
29916	Arthroscopy, hip, surgical; with labral repair

Below the table, there are several other service categories with their respective counts and expand/collapse icons:

- BEHAVIORAL HEALTH - ACUTE HOSPITAL (0) >
- BEHAVIORAL HEALTH - INTENSIVE OUTPATIENT (IOP) (1) >
- BEHAVIORAL HEALTH - PARTIAL HOSPITALIZATION (PHP) (2) >
- BEHAVIORAL HEALTH - RESIDENTIAL TREATMENT CENTER (RTC) (0) >
- BIO FEEDBACK/NEURO FEEDBACK (2) >
- BONE GROWTH STIMULATOR (7) >

Services Not Covered

This is a list of all services that are not covered by your plan.

Additional Details ✕

ADDITIONAL INFO REQUIRES PRIOR AUTHORIZATION 📞 **SERVICE NOT COVERED !**

BARIATRIC SURGERY (20) >

GENDER DYSPHORIA TREATMENT (35) >

INJECTABLE MEDICATIONS - GENE THERAPY (3) ▾

Code	Description
J1411	Inj, hemgenix, per tx dose
J3398	Inj luxturna 1 billion vec g
J3399	Inj onase abepar-xioi treat

OOO AMBULATORY SURGERY CENTERS (0) >

PREGNANT DEPENDENTS (0) >

STIMULATORS: BARIATRIC (4) >

Search Doctors, Procedures, Specialties

Searching for Doctors, Procedures or Specialties

1. **Search Doctors / Procedures / Specialties:** On the main page, you can type the name of a doctor, search for procedures or look up doctor's specialties.

2. Specify Location:

- **ZIP Code:** You can restrict your search by entering a zip code where you are looking for care.
- **Radius:** You can also enter a search radius to increase or decrease the range of your search.

3. **Include Out of Network Care:** To save you the money possible the search looks for your in-network doctors by default. You can select this box if you wish to find out-of-network doctors.

Once you have entered your search criteria and specified the location, press the search button to submit the query and view the results.


[Find Care](#)

Search

Search For Doctors / Procedures / Specialties

mri

Zip Code Radius Include Out of Network Care



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Search Results

Procedures

The search you initiate will look up Doctors, Procedures and Specialties all at once and take you to the page which has the most results.

- Typically, the 'Procedures' tab will open first. This is because it has the most results. In it you will see all procedures that matched your search as well as the range of prices for the procedure in your chosen zip code and radius
- Procedures that require 'Prior Authorization' or are 'Services Not Covered' by the health plan are denoted with yellow and red icons respectively.

[Find Care](#)

Search

Search For Doctors / Procedures / Specialties

Search: Zip Code: Radius: Include Out of Network Care

Search Results

DOCTORS (0) **PROCEDURE (88)** SPECIALTIES (1)

⚠ Requires Prior Authorization ⚠ Service Not Covered

[Click on procedure to see doctors who performs the procedure](#)

Mri Jnt Of Lwr Extre
Procedure : 73721
Price : \$42.00 - \$1,771.00
Magnetic resonance (eg, proton) imaging, any joint of lower extremity, without contrast material

Mri Lumbar Spine W/o Dye
Procedure : 72148
Price : \$46.00 - \$1,899.00
Magnetic resonance (eg, proton) imaging, spinal canal and contents, lumbar; without contrast material

Mri Brain Stem W/o & W/dye
Procedure : 70553
Price : \$70.00 - \$3,496.00
Magnetic resonance (eg, proton) imaging, brain (including brain stem); without contrast material, followed by contrast material(s) and further sequenc... [Show More](#)

Mri Brain Stem W/o Dye
Procedure : 70551
Price : \$46.00 - \$1,833.00

Search Results

Doctors

- When you click on the 'Doctors' tab you will see a list of Doctors matching the text you entered. Here you can enter the Doctor's Name, or Specialty.
- Clicking a Doctors will take you to a page that provides more information on the Doctor as well as the procedures and prices for the services they offer.

The screenshot shows the 'Find Care' search interface. The search term is 'radiology', the zip code is 63055, and the radius is 50 miles. The 'SEARCH' button is visible. Below the search bar, the 'Search Results' section is highlighted with an orange border. It contains three tabs: 'DOCTORS (179)', 'PROCEDURE (200)', and 'SPECIALTIES (11)'. The 'DOCTORS' tab is selected, and a blue arrow points to the first doctor's name, 'Knight, David F.'. The doctor's details include their NPI (1942421391), specialty (Radiology - Diagnostic Radiology), other specialties (Radiology - Diagnostic Radiology), distance (9.24 miles), network status (In Network), address (901 Patients First Dr, Washington, MO, 63090), and phone number ((636) 239-8250). Below this, two other doctors are listed: 'Raney, Michael J.' and 'Moore, Sathavy', both with similar details.

Search Results

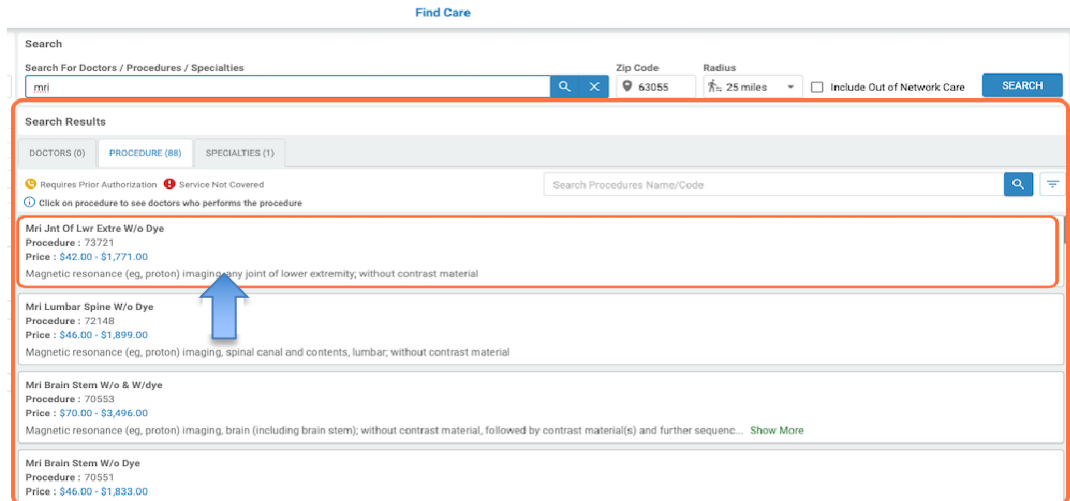
Specialties

- You will see a list of specialties that match your search parameters. You can click on any one of the desired specialties to view the list of doctors of this specialty.

The screenshot shows the 'Find Care' search interface. The search term is 'radiology', the zip code is 63055, and the radius is 50 miles. The 'SEARCH' button is visible. Below the search bar, the 'Search Results' section is highlighted with an orange border. It contains three tabs: 'DOCTORS (179)', 'PROCEDURE (200)', and 'SPECIALTIES (11)'. The 'SPECIALTIES' tab is selected, and a blue arrow points to the first specialty, 'Diagnostic Radiology >'. Below this, a list of other specialties is shown: 'Neuroradiology >', 'Nuclear Radiology >', 'Oral and Maxillofacial Radiology >', 'Pediatric Radiology >', 'Radiology >', 'Radiology, Mammography >', 'Radiology, Mobile >', and 'Radiology, Mobile Mammography >'.

Finding Doctors who Perform a particular procedure.

Start by typing in the procedure you are looking for in the search bar and click 'Search'. This will return a list of procedures that match your search criteria. Select the procedure you are looking for by clicking the procedure.



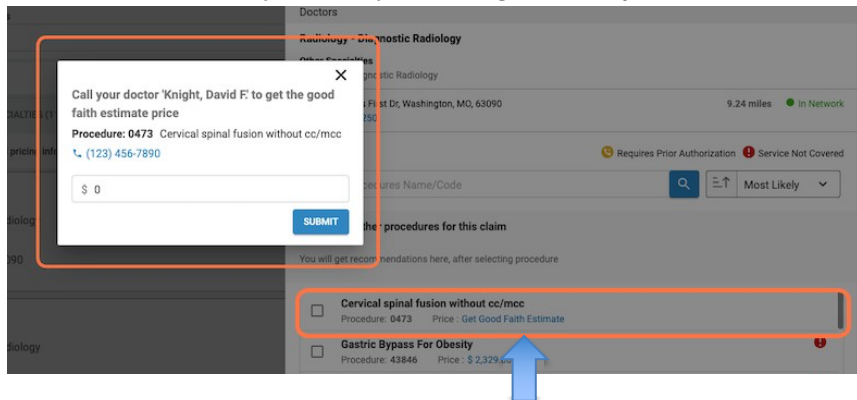
After you have clicked on the desired procedure a list of Doctors who perform the procedure will appear as well as the price the Doctor will charge the health plan for the procedure.

- You can scroll up and down and filter this list to find the doctor you are interested in engaging.

*Note sometimes you will see the same Doctor's name listed twice. The price may be different for the same procedure! This is because the doctor may work for multiple clinics or hospitals. You can see this by looking to the right of the Doctor's name. The EIN for the doctor will be different.

Get Good Faith Estimate

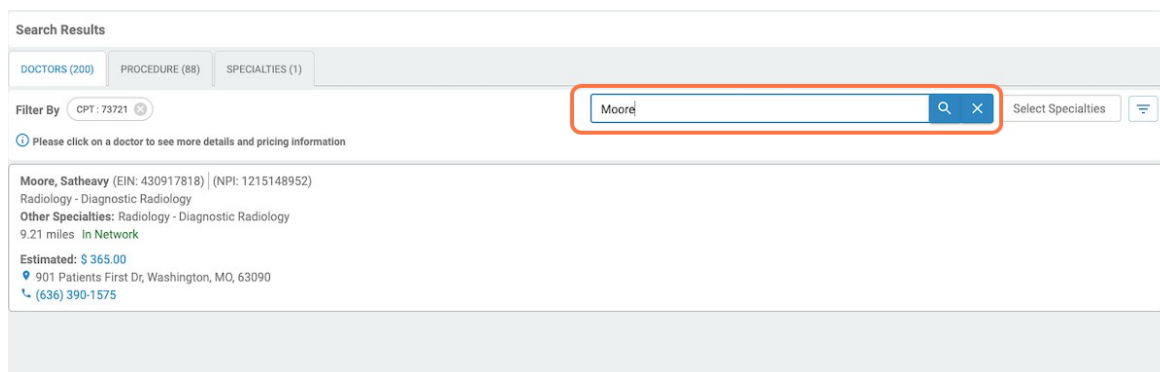
Sometimes instead of a price for the procedure you will see the text “Get Good Faith Estimate.” This means that the doctor has not provided your health plan with a price for the service. In this case you will need to call the doctor and ask them for the price and enter it into the system by clicking on the procedure



Filter Doctors list by name

The list of doctors who perform a procedure can be long.

- You can type a doctor's name and click the magnifying glass icon to narrow your search.



Filter Doctors list by specialties

- You can also narrow your search by specifying a specialty.

The screenshot shows a search interface for doctors. The search criteria are 'mri', Zip Code '63055', and Radius '25 miles'. The search results show three doctors: Moore, Satheavy; Knight, David F.; and Raney, Michael J. A filter for 'CPT: 73721' is applied. A 'Select Specialties' dropdown menu is open, showing a list of specialties with checkboxes. The 'DOCTORS' checkbox is checked, and several other specialties are also checked: Allergy and Immunology, Anesthesiology, Clinical Pharmacology, Colon and Rectal Surgery, Dermatology, and Electrodiagnostic Medicine. A blue arrow points to the 'Select Specialties' button.

- You can also sort the list by clicking the filter button to the right of the specialties filter.
- This filter allows you to sort by Relevance, Distance, Name, and Price.

The screenshot shows the same search interface as above. The search criteria are 'mri', Zip Code '63055', and Radius '25 miles'. The search results show three doctors: Moore, Satheavy; Knight, David F.; and Raney, Michael J. A filter for 'CPT: 73721' is applied. A 'Select Specialties' dropdown menu is open, showing a list of specialties with checkboxes. The 'DOCTORS' checkbox is checked, and several other specialties are also checked: Allergy and Immunology, Anesthesiology, Clinical Pharmacology, Colon and Rectal Surgery, Dermatology, and Electrodiagnostic Medicine. A blue arrow points to the 'Select Specialties' button. Below the specialties filter, a sorting dropdown menu is open, showing options: Relevance, Distance, Name, Price, and Reset. A blue arrow points to the 'Relevance' option.

Doctor Details and Price Estimates

Doctor Details and pricing information

- Once you have settled on a Doctor and a Procedure you will select the Doctor by clicking on their name in the list.
- The details for the doctor will appear along with a list of all the procedures the Doctor is authorized to perform.
- The procedure you selected earlier will appear in the list with a blue check mark next to the name of the procedure.

The screenshot displays a user interface for selecting a doctor and procedure. The main window is titled "Greeson, Charles Stewart" (EIN: 721080383) (NPI: 1295788040). It lists the doctor's specialty as "Radiology - Diagnostic Radiology" and "Other Specialties: Specialist". The doctor's location is "6300 Main St, Zachary, LA, 70791" (13.98 miles away, In Network). The phone number is "(225) 658-4000".

The "Procedures" section shows a search bar for "Search Procedures Name/Code" and a dropdown menu set to "Most Likely". Below this, a list of "Most likely other procedures for this claim" is shown. The first procedure, "Mri Jnt Of Lwr Extre W/o Dye" (Procedure: 73721, Price: \$ 232.00), is selected with a blue checkmark. Other procedures include "Office O/p Est Low 20-29 Min" (Procedure: 99213, Price: \$ 76.00), "Office O/p Est Mod 30-39 Min" (Procedure: 99214, Price: \$ 110.00), and "Routine Venipuncture" (Procedure: 86418, Price: \$ 9.00).

A sidebar on the left shows search results for "mri". It lists "Greeson, Charles Stewart (EIN: 721080383)" and "Jones-braswell, Deana Alane (EIN: 721080383)". The estimated price for the selected procedure is \$ 232.00. A "Bill Estimate" button is visible at the bottom right.

Other procedures you are likely to receive.

- After you have selected a procedure the system will tell you about other procedures you are likely to receive from this Doctor.
- As an example you may look up the cost of an “office visit” to your selected Doctor. The system will return a list “Most likely other procedures for this claim.”
- You should select all procedures that are “Most Likely” to give you full visibility of all the charges you can expect from this doctor.
- You can select these procedures by clicking on the cards underneath the text “Most Likely other Procedures for this claim”
- You will then be prompted to add the selected procedures.

The screenshot shows a web interface for finding care. On the left, a search bar contains 'MRI'. Below it, search results for 'Moore, Satheavy' are displayed, including his specialty (Radiology - Diagnostic Radiology), location (901 Patients First Dr, Washington, MO, 63090), and estimated cost (\$365.00). The main panel on the right shows a list of procedures. A section titled 'Most likely other procedures for this claim (10)' is highlighted with an orange box. This section contains five procedure cards: 'Routine Venipuncture' (16.88%, \$2.00), 'Body Mass Index Do...' (8.13%, Get Good Fal...), 'Electrocardiogram C...' (7.44%, \$24.00), 'Office O/p Est Mod ...' (6.71%, \$145.00), and 'Syst Bp Lt 130 Mm ...' (6.67%, Get Good Fal...). Below this, there are three more procedure cards: 'Mri Jnt Of Lwr Extre W/o Dye' (Procedure: 73721, Price: \$365.00), 'Office O/p Est Low 20-29 Min' (Procedure: 99213, Price: \$98.00, which is selected with a blue checkmark), and 'Office O/p Est Mod 30-39 Min' (Procedure: 99214, Price: \$145.00). At the bottom, a 'Selected Procedures' counter shows '1' and a 'Total Estimate' of '\$98.00' is displayed, along with a 'Bill Estimate' button.

Generate Bill Estimate

- Once all the procedures have been selected you will want to get an estimate.
- To generate the estimate, click 'Bill Estimate' button on bottom right of the page

The screenshot displays a medical billing software interface. On the left, a search panel shows results for 'Moore, Satheavy' (EIN: 430917818, NPI: 1215148952) in Radiology - Diagnostic Radiology, located at 901 Patients First Dr, Washington, MO, 63090, 9.21 miles away, with an estimated cost of \$365.00. Below this, other doctors like Knight, David F. and Raney, Michael J. are listed. The main panel shows a search for 'MRI' with 200 doctors, 88 procedures, and 1 specialty. A filter for CPT: 73721 is applied. The 'Procedures' section lists 'Most likely other procedures for this claim' with a search bar and a 'Most Likely' dropdown. The list includes: 'Mri Jnt Of Lwr Extre W/o Dye' (73721, \$365.00), 'Office O/p Est Low 20-29 Min' (99213, \$98.00), 'Office O/p Est Mod 30-39 Min' (99214, \$145.00), and 'Routine Venipuncture' (96418, \$15.00). Two procedures are selected, resulting in a 'Total Estimate: \$463.00' and a 'Bill Estimate' button.

Find Care

Search

Search For Doctors / Procedures / Specialties

MRI

Search Results

DOCTORS (200) PROCEDURE (88) SPECIALTIES (1)

Filter By CPT: 73721

Please click on a doctor to see more details and pricing information

Moore, Satheavy (EIN: 430917818) | (NPI: 1215148952)
Radiology - Diagnostic Radiology
Other Specialties: Radiology - Diagnostic Radiology
9.21 miles In Network
Estimated: \$ 365.00
901 Patients First Dr, Washington, MO, 63090
(636) 390-1575

Knight, David F. (EIN: 430917818) | (NPI: 1942421391)
Radiology - Diagnostic Radiology
10.38 miles In Network
Estimated: \$ 365.00
901 E 5th St, Washington, MO, 63090
(636) 239-8250

Raney, Michael J (EIN: 430917818) | (NPI: 1669436226)
Radiology - Diagnostic Radiology
Other Specialties: Radiology - Diagnostic Radiology

Moore, Satheavy
(EIN: 430917818) (NPI: 1215148952)

Doctors

Radiology - Diagnostic Radiology

Other Specialties
Radiology - Diagnostic Radiology

901 Patients First Dr, Washington, MO, 63090 9.21 miles In Network
(636) 390-1575

Procedures Requires Prior Authorization Service Not Covered

Search Procedures Name/Code

Most Likely

Most likely other procedures for this claim

No suggestions for selected procedure

Mri Jnt Of Lwr Extre W/o Dye
Procedure: 73721 Price: \$ 365.00

Office O/p Est Low 20-29 Min
Procedure: 99213 Price: \$ 98.00

Office O/p Est Mod 30-39 Min
Procedure: 99214 Price: \$ 145.00

Routine Venipuncture
Procedure: 96418 Price: \$ 15.00

Selected Procedures 2

Total Estimate: **\$463.00**

Bill Estimate

Bill estimate preview

- Clicking on the 'Bill Estimate' button will yield a Bill Estimate.
- The bill estimate will tell you how much money you must pay for the services selected.
- The estimate will also tell you how much the health plan will pay the doctor.
- The estimate will consider how much money is left for you to pay in your deductible. It will also consider other limitations, maximums, and exclusions.

