

THE BASICS OF

Navigating the U.S. Health Care System



Navigating Health Care in the United States

The U.S. health care system is complex and can be confusing. Unlike many other countries, the United States does not have a national health insurance system sponsored or funded by the government. Most American employees and their families receive their health insurance through an employer-sponsored plan like Lubrizol's.

If you are new to the United States, you might have questions about how the U.S. health care system works and how to best use your health care benefits offered by Lubrizol. This guide is designed to help answer these questions. Keep it as a handy reference and share it with those who help you make health care decisions.

We greatly appreciate your contributions to Lubrizol's success and care about your experience when you use Lubrizol *Benefit Essentials*.



Money Saving Tips

If you see this icon, stop and pay attention. This tip can save you money.



TERMS TO KNOW

Throughout this guide, certain words are highlighted in **blue**. Learn what these important words mean on page 9.

NOTES

Horizontal lines for taking notes.

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How Lubrizol's Health Plans Work

Lubrizon health insurance provides:

- Medical and Prescription Drug Coverage (administered by UnitedHealthcare)
 - Lubrizol Core
 - Lubrizol Standard
 - Lubrizol Plus
 - Lubrizol Out-of-Area (OOA)
- Dental Coverage (administered by MetLife)
 - Lubrizol Comprehensive Dental Option
 - Lubrizol Network PPO Dental Option
- Vision Coverage (administered by EyeMed)

For an overview of each plan, as well as information about eligibility and enrollment, please refer to *The Essential Guide to Your 2019 Benefits* or visit Lubrizon.BenefitsNow.com.

Like many large companies, Lubrizol is self-insured (versus fully insured). That means instead of an insurance company paying our employees' medical, dental and vision claims, Lubrizol pays those costs. (UnitedHealthcare, MetLife and EyeMed are third-party administrators Lubrizol pays to process claims on our behalf.)



MEDICAL AND PRESCRIPTION DRUG COVERAGE

When you elect medical and prescription drug coverage, you and Lubrizol share the cost of your health care coverage, with Lubrizol covering the majority of these costs. Here is how it works:



Each biweekly pay period, you pay **contributions**, which are deducted *before* taxes are taken from your pay. This means you don't pay taxes on these contributions.



For covered services, you pay the annual **deductible** before the plan begins to pay a portion.



After you meet the annual deductible, you pay **coinsurance** for covered services. Depending on which medical plan you choose, you might have to pay a copay at the time of service. After you receive care, you will receive an electronic **Explanation of Benefits (EOB)**, and you might receive a bill at home. You are responsible for paying the amount shown on the final bill. The amount you owe may include some or all of the following:

- The cost of a covered service payable by you because your annual deductible has not yet been met
- Your coinsurance for a covered service
- The cost of a service not covered by the plan

If you need help to understand the amount you owe, contact Health Advocate at **1-866-799-2731** or healthadvocate.com/Lubrizon.



Once you reach the out-of-pocket maximum, the plan pays 100% of covered expenses for the rest of the year.



How to Find a Network Provider



Depending on your plan, you have the choice to go to a **network** or **non-network provider** when you need care. Lubrizol’s health plan administrators contract with health care facilities, doctors and suppliers. You generally pay less for covered services when you go to a provider within this contracted network. Always check to be sure the providers you see are in your plan’s network.

You can find network providers by calling Health Advocate at **1-866-799-2731**, or by contacting your plan administrator online or by phone.

- For medical providers in the UnitedHealthcare network, visit **myuhc.com** and click on the “Find Physician, Laboratory or Facility” link and then select “All UnitedHealthcare Plans.” You may also call **1-877-706-1735** for help with finding a provider.

If you are enrolled in a **Lubrizol CDHP**, choose “Choice Plus” network.

If you are enrolled in the **Lubrizol OOA**, choose “Options **PPO**” network.

CHOOSE QUALITY CARE

When it comes to your health, quality of care is important. The UnitedHealth Premium program helps you find network providers who meet quality and cost efficiency guidelines. Look for a doctor’s Premium designation at **myuhc.com**.

WHAT IS A PRIMARY CARE PHYSICIAN?

When you’re looking for a provider, it’s a good idea to find a **Primary Care Physician (PCP)**. Your PCP is the doctor you can visit for regular checkups, screenings and treatment for common medical conditions. Developing a relationship with your PCP can help lead to better health outcomes.

You can choose from several types of PCPs. Each member of your family can have a different doctor based on their specific needs.

- **Family or general practitioners** provide care for children and adults for a wide range of health concerns.
- **Internists** treat adults of all ages for many different medical issues.
- **Pediatricians** provide care for newborns, infants, children and adolescents.
- **Obstetricians/gynecologists** focus on providing care for women’s health issues, including pregnancy and childbirth.
- **Geriatricians** serve older adults with medical issues related to aging.



To find a medical provider who speaks your language,

visit **myuhc.com** and follow the prompts to find a list of providers near you. Then select the “Language” menu on the left side of the page and choose your desired language.

Health Advocate can help you and your eligible family members navigate health care and insurance-related issues. Call **1-866-799-2731** or visit **healthadvocate.com/Lubrizol**. This service is sponsored by Lubrizol and is provided at no cost to you.



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Where to Go When You Need Care

There are many places you can go when you need medical care. Your cost for medical services often depends on where you go. Here are your most common options:

Not Sure Where to Go for Care?

Call the Nurseline at **1-877-201-1641** (Health Information PIN: 524). Nurses backed by medical professionals are available 24 hours a day, seven days a week to help you decide if you should see your doctor, seek urgent care or go to the ER.



Type of Provider	Reasons to Go	How to Contact
Primary Care Physician (PCP)	Routine care, preventive care and help managing chronic conditions.	Don't wait until you get sick to choose a PCP. Call ahead to schedule an appointment. Contact Health Advocate at 1-866-799-2731 or healthadvocate.com/Lubrizon to find a PCP in your plan's network.
Convenient Care Clinic	Treatment for minor illnesses, as well as preventive or routine care such as health screenings, immunizations and physical exams.	Walk-in clinics are located in retail stores, supermarkets and pharmacies. Examples include CVS Pharmacy®, Walgreens® and Target®. Contact Health Advocate at 1-866-799-2731 or healthadvocate.com/Lubrizon to find a network location near you.
 UnitedHealthcare Virtual Visits	Diagnosis and treatment of non-emergency medical conditions.	See a doctor using your mobile device or computer 24/7 at myuhc.com .
 Nurseline	Information and advice about non-emergency medical issues.	Call 1-877-201-1641 to speak with a nurse anytime — 24/7.
Urgent Care	Care for an illness, injury or condition serious enough to seek care right away but not so severe it requires ER care.	Walk-in appointments are available during business hours. Contact Health Advocate at 1-866-799-2731 or healthadvocate.com/Lubrizon to find a network location near you.
Emergency Room (ER)	True medical emergencies that are life threatening.	No appointment required, but wait times may vary depending on the severity of your emergency. Dial 911 from any phone in an emergency.



How to Prepare for Your Visit

When you see your doctor, dentist or eye care provider, use this checklist to prepare for your appointment. Make copies of this page to use for future visits.



BEFORE YOUR APPOINTMENT

- Prepare a list of questions and concerns you want to discuss with your provider.** (Visit ahrq.gov/questions for a list of questions to ask your doctor, as well as tips for talking to your doctor.)
- Know your family health history.** (Use the online tool at familyhistory.hhs.gov to organize your family's health history.)
- Prepare a list** of any medications and supplements you are taking.
- Make a copy of your medical records** or have your records transferred to the provider. (See page 7 for details on how to have your records transferred.)
- If you need an interpreter** to help you communicate with your provider, let the provider know when you schedule your appointment.

WHAT TO TAKE TO YOUR APPOINTMENT

- Your health plan ID card. (Note: There is no dental plan ID card; your Social Security number is your identification.)
- Personal identification, such as a driver's license or passport.
- Your health profile/history and medical records.
- The list of medications and supplements you take.
- The list of questions and concerns you want to discuss with your provider.

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DURING YOUR APPOINTMENT

- Arrive early** to fill out any forms or paperwork, even on subsequent visits.
- Read the information your provider gives you** about the Health Information Portability and Accountability Act of 1996 (HIPAA). This is a federal law that gives you rights over how your health information can be used or shared. Learn more at hhs.gov/ocr/privacy/.
- Explain your health history** and any symptoms or concerns.
- Ask questions** to ensure you understand what your doctor is telling you.
- Write down answers** to your questions and any instructions your doctor gives you.
- If you need tests**, ask how they are done, what you need to do to prepare, and how you will get the results.
- If your doctor recommends treatment**, ask about options and risks.
- If your doctor prescribes medication**, ask questions to understand how to take it, possible side effects and what to expect. To save money, ask if a generic alternative is available.



AFTER YOUR APPOINTMENT

- Follow your doctor's instructions.** Call your doctor if you have any questions.
- Call your doctor** if your symptoms get worse or you have problems with your medication.
- Make follow-up appointments** for tests, lab work or additional doctor's visits if needed.

How to Transfer Your Medical Records

To have a copy of your medical records sent to you or another provider:

- Contact the provider who has your records.
- Ask the provider about the process, your responsibilities and any fees they charge to send your records.
- Complete an authorization form allowing your previous provider to share your records with your new provider, if necessary.



How to Fill a Prescription

If you are prescribed medication, your provider will send the prescription to the pharmacy electronically or give you a written prescription.



UNDER LUBRIZOL'S MEDICAL AND PRESCRIPTION DRUG PLAN, YOU HAVE THREE WAYS TO FILL YOUR PRESCRIPTION:

- 1 Retail Pharmacy:** You can fill a prescription for 30 days or less (with one refill) at any CVS retail network pharmacy. Take your insurance card with you when you pick up your prescription from the pharmacy.
- 2 Mail Order Program:** You can receive up to a 90-day supply of **maintenance medications** through the Mail Order Program.
- 3 Maintenance Choice Program:** You can purchase a 90-day maintenance prescription at a CVS retail network pharmacy at the Mail Order Program price. Call CVS/caremark to see if your prescription is on the maintenance drug list.

Go Generic

In the United States, there are **brand name drugs**, **generic drugs** and **specialty drugs**. Generic drugs are just as safe and effective as brand name drugs, and they undergo the same strict FDA-approval process. But generic drugs can cost significantly less than brand name drugs. If your doctor prescribes medication, ask if a generic option is available.



Until you meet your health plan deductible, you will pay for your prescription medications out of your pocket. After you meet your deductible, you will pay coinsurance for covered medications. You can save money by choosing **generic drugs** and using the Mail Order Program and Maintenance Choice Program.

You must use the Mail Order Program or the Maintenance Choice Program for maintenance medications after the first two fills at a retail network pharmacy.



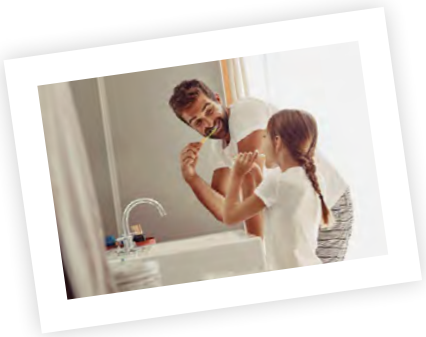
If you're enrolled in Lubrizon Core, Standard or Plus medical plan, Lubrizon pays the full cost of your generic preventive maintenance medications.



How Dental and Vision Coverage Works

DENTAL COVERAGE

If you elect a dental plan option, you and Lubrizol share in the cost of your dental coverage.



You pay a contribution for coverage, which is deducted before taxes are taken from your pay each biweekly pay period. Your contribution covers a portion of the cost of your coverage, and Lubrizol pays the rest.



You pay the annual deductible before the plan begins to pay for covered services. The exception is preventive dental care, which is 100% covered by the plan with no deductible. After you meet the annual deductible, you pay coinsurance for covered services. The plan will pay a share of the cost for covered services, up to the **annual maximum benefit**.

Note: There is no dental plan ID card. Your Social Security number is your identification.

VISION COVERAGE

If you elect the vision plan option, you and Lubrizol share in the cost of coverage.



You pay a contribution for coverage, which is deducted before taxes are taken from your pay each biweekly pay period. Your contribution covers a portion of the cost of your coverage, and Lubrizol pays the rest.



Depending on the covered service and where you receive services, you might pay a copay and/or coinsurance. For some covered services, the plan has an **allowed amount**, and you pay any costs above that amount.

All of Lubrizol's plans cover **preventive care** at 100% with no deductible when you see a network provider. Examples of preventive care include your annual checkup at the doctor, certain immunizations and screenings, twice-a-year dental exams, and annual vision exams.



Find a Network Dental or Vision Provider

- For a dental provider in the MetLife network, visit [metlife.com/dental](https://www.metlife.com/dental) or call **1-800-942-0854**. Ask to find providers in the "PDP" network.
- For a vision provider in the EyeMed network, visit [eyemedvisioncare.com](https://www.eyemedvisioncare.com) or call **1-866-9EyeMed (1-866-939-3633)**. Ask to find providers in the "Access" network.



Terms to Know

Allowed Amount: The maximum dollar amount a plan will pay for a covered health care service. If your provider charges more than the plan's allowed amount, you might have to pay the difference.

Annual Maximum Benefit: The most the plan will pay for covered services during the plan year.

Brand Name Drug: A drug sold under a specific name or trademark and that is protected by a patent.

Consumer-Driven Health Plan (CDHP): A health plan (like the Lubrizol CDHP) that combines a high-deductible medical plan with a tax-free health savings account (HSA) that can be used to pay for eligible health care expenses.

Contributions: The amount you pay biweekly for your Lubrizol health plan coverage.

Coinsurance: The percentage of costs you pay for covered health care services after you have paid your deductible.

Copayment or Copay: A flat-dollar amount you pay for covered health care services. Once you reach your plan's out-of-pocket maximum, your copays will cease.

Deductible: The amount you pay for covered health care services before your plan begins to pay benefits.

Diagnosis: The identification of a condition, illness or disease based on its signs and symptoms.

Exclusive Provider Organization (EPO): A health plan (like the Lubrizol EPO) where services are covered only if you see doctors, specialists or hospitals in the plan's network (except in an emergency).

Explanation of Benefits (EOB): A summary of charges your plan sends to you electronically after you receive health care services. It shows how much the health care provider is charging your health plan. An EOB is not a bill. You will receive a separate bill directly from your provider. Your dental EOB will be mailed to your home.

Generic Drug: A prescription drug that has the same active-ingredient formula as a brand name drug. Generic drugs usually cost less than brand name drugs. The Food and Drug Administration (FDA) rates these drugs to be as safe and effective as brand-name drugs.

Mail Order Program:

A prescription drug program that lets you purchase up to a 90-day supply of maintenance medications for a low, fixed price. Your prescriptions are delivered to your home through the mail. Lubrizol's mail order program is provided through CVS/caremark.

Maintenance Medications: Maintenance medications are prescription drugs commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of medicines. Examples of maintenance medications are those used to treat high blood pressure, heart disease, asthma and diabetes.

Network: The facilities, providers and suppliers your plan administrator has contracted with to provide health care services. If you see a **non-network provider**, you might pay more for services.

Out-of-pocket Maximum: The most you will pay during the plan year before your plan starts to pay 100% of the cost for covered health care services.

Preferred Provider Organization (PPO):

A health plan (like the Lubrizol OOA) that contracts with medical providers, such as hospitals and doctors, to create a network of providers. You pay less if you use providers in the plan's network. You may use doctors, hospitals and providers outside of the network but generally you will pay a higher cost.

Preventive Care: Services that help maintain a healthy lifestyle and prevent future health issues. Examples include annual checkups, immunizations, pediatric screenings and cancer screenings.

Primary Care Physician (PCP): A doctor who provides, coordinates or helps a patient access a range of health care services.

Specialist: A health care provider who provides specific services or treats specific conditions. Examples include cardiologists, oncologists and dermatologists.

Specialty Drug: Typically, a high-cost prescription medication used to treat complex, chronic conditions like cancer.

Important Resources

These resources can help you navigate the health care system and use your Lubrizol benefits wisely.



Resource	Phone	Online
Health Advocate For help navigating health care and insurance-related issues	1-866-799-2731	healthadvocate.com/Lubrizol
Lubrizol Benefits Center For information about your Lubrizol benefits and answers to your benefits-related questions	1-844-747-1641 10 a.m. – 7 p.m. ET	Lubrizol.BenefitsNow.com
Medical UnitedHealthcare	1-877-706-1735	myuhc.com
Prescription Drug CVS/caremark	1-844-742-5087	caremark.com
Dental MetLife	1-800-942-0854	metlife.com/dental
Vision EyeMed	1-866-9EyeMed 1-866-939-3633	eyemedvisioncare.com
24-Hour Nurse For help understanding your symptoms, deciding if you should see a doctor or go to the ER, understanding your medications and more	1-877-201-1641 24 hours a day, seven days a week	

Disclaimer: This guide is not intended to be a comprehensive description of the terms of the applicable legal plans. If there are any conflicts between the information provided in this guide and legal plan documents, the legal plan documents will govern. Participation in the benefits program and eligibility for the benefits described in this guide are determined under the legal plan documents, as they may be amended from time to time, and applicable law. Participation in the benefits program does not constitute a right to continued employment with Lubrizol. While it is Lubrizol's intent to continue these programs, we reserve the right to amend or terminate them at any time for any reason. If you have any questions about your benefits, please contact Health Advocate at **1-866-799-2731**.

Lubrizol BENEFIT
Essentials

The Lubrizol Corporation
29400 Lakeland Boulevard
Wickliffe, Ohio 44092