





Liberty Mutual **Health Support**

When you receive a difficult diagnosis such as cancer, it's hard to know what to do next. Living with a chronic condition like diabetes can be stressful. Even starting or growing a family can have its challenges.

Liberty Mutual Health Support can help. This team of skilled UnitedHealthcare nurses understands these conditions and challenges, knows the Liberty Mutual Health Plan and can navigate the health care system with you.

When you should call Liberty Mutual Health Support:

Maternity

Get help with fertility treatment, pregnancy and newborn care.

Cancer

Get help navigating your cancer diagnosis, treatment and recovery.

Back and Joint Issues

Get help making decisions about managing chronic pain in your back, knee or hip, and if you need to move ahead with surgery, choosing a high-quality doctor.

Chronic Condition

Get help managing asthma, diabetes, coronary artery disease and chronic obstructive pulmonary disease.

Specialty Care Support

Get specialized health support for bariatric and transplant surgery and congenital heart disease.

More support when you need it

Dealing with a challenging health condition can feel overwhelming. If your health situation is causing you stress, sapping your energy, interrupting your sleep or just getting you down, Liberty offers you several confidential resources to help.

Castlight

Use Castlight to choose high-quality doctors, understand your health care costs and connect to personalized digital coaching programs like **meQuilibrium**, to boost your resiliency and manage stress, and **Sleepio™**, to improve your sleep. Log in or register at **mycastlight.com/libertymutual**, then go to the Benefits tab to learn more.

Spring Health

Liberty's Employee Assistance Program (EAP) gives you access to therapy visits, coaching, support from a Care Navigator, work-life services and more. At no cost, you and your eligible dependents age six and older can receive up to twelve sessions per year. Visit **libertymutual.springhealth.com**or call **1-855-629-0554**, any day, any time.

We're **here** for you.



Maternity

Fertility, maternity and neonatal resources

Whether you're planning a family, expecting a child or in need of extra care once your child is born, Liberty Mutual Health Support can connect you with a nurse specialist.

Fertility Support Program

A nurse who is specially trained in reproductive health is available to help answer your questions, guide you through treatment options and find care that's right for you. The nurse can also help you identify a quality provider at a **Center of Excellence** in your area. You must enroll in the Fertility Support program and use a Center of Excellence in order to receive Liberty's fertility benefits.

Centers of Excellence (COE)

Fertility issues can be challenging, complicated and expensive. Fertility Centers of Excellence include fertility specialists and treatment facilities that meet or exceed best-practice criteria.

Neonatal Support Program

If your baby needs extra care after he or she is born, a nurse can help you work with your doctor to put together a care plan.

Maternity Support Program

Experienced maternity nurses are here to help you prepare for a smooth pregnancy and delivery. You can turn to them anytime you have questions or concerns during your pregnancy, delivery and after your baby is born. You'll work with the same nurse throughout your entire pregnancy (and up to six weeks after delivery). When you enroll, you'll receive a welcome kit that contains helpful things for you and your baby, including a massager, onesie and milestone stickers, to name a few.

Help may come calling.

The Liberty Mutual Health Support nursing staff receives referrals for patients who have certain medical conditions or receive certain treatments. Based on this information, you may get a call from a nurse inviting you to join a Liberty Mutual Health Support program. Remember, these programs are available at no additional cost as part of your benefits. They can help in more ways than you think — all you need to do is answer the call.

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Cancer

Navigating diagnosis, treatment and recovery

There are few things more daunting than a cancer diagnosis. Should this happen to you or a family member, you are not alone. **Liberty Mutual Health Support** is here to help.

Cancer Support Program

If you or a loved one is diagnosed with cancer, Liberty Mutual Health Support nurses can provide information, answer questions, have records sent to your doctor and more.

To help you get the best possible outcomes from your cancer treatment, UnitedHealthcare has identified **Centers of Excellence** for cancer. A Health Support nurse can help you identify a quality provider at a **Center of Excellence** in your area.

Centers of Excellence (COE)

COEs are medical facilities that specialize in treating cancer conditions. Benefits may include:

- Higher rates of accurate cancer diagnoses
- Appropriate therapy and fewer complications
- Coordinated care provided by a team of experts who specialize in the health condition
- Higher survival rates and decreased costs

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Second Opinion

Get a second opinion with Included Health for peace of mind, at no additional cost, from the convenience of your home. Included Health can also provide information about a new diagnosis or treatment, treatment decision support, and office visit concierge support for employees and their whole extended family.

You or your spouse/domestic partner on the Liberty Mutual Health Plan can receive a \$500 Health Savings Account reward from Liberty when you use Included Health to request a second opinion for a cancer diagnosis or treatment plan. Learn more about Included Health at BenefitsatLiberty.com > Health & Well-Being > Medical Second Opinion.

We're **here** for you.



Back and Joint Issues

Get help managing chronic pain.

Chronic back or joint pain is not something you can ignore until it goes away. You can get help managing your pain and exploring treatment options with resources available at no additional cost to you through Liberty Mutual Health Support.

Orthopedic Health Support Program

Living with pain can be frustrating — from determining the cause of pain to taking the right steps to manage it. If you suffer from pain in your back, neck, shoulder, hip or knee, a Liberty Mutual Health Support nurse is available to:

- Help you understand treatment options
- Offer coaching to support behavior change
- Provide estimated treatment costs and see how you could save money
- Help you learn to manage your pain or understand medications prescribed to you
- Assist you in learning more about a certain diagnosis and your treatment options
- Refer you to top providers, including Centers of Excellence, and help you prepare for surgery and recovery, if you and your doctor decide surgery is needed

Whether you just started experiencing pain or have had it for a long time, an Orthopedic Health Support nurse is here to help.

Centers of Excellence (COE)

Orthopedic Centers of Excellence include surgeons and facilities that specialize in specific orthopedic procedures.

Patients receiving joint replacement procedures at a COE had a 31% lower readmission rate, compared to non-COE facilities.*

*Optum® Analysis, Book of Business, July 2019.

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You or your spouse/domestic partner on the Liberty Mutual Health Plan receive a \$500 Health Savings Account incentive reward from Liberty when you use Included Health to request a second opinion for a hip or knee replacement or spinal surgery prior to proceeding with surgery. Learn more about Included Health at BenefitsatLiberty.com > Health & Well-Being > Medical Second Opinion.

We're **here** for you.



Chronic Condition

Get help managing your chronic health condition.

Whether you're newly diagnosed or you've lived with a health condition for years, a Liberty Mutual Health Support nurse can help you manage your symptoms, reduce your risks and live as healthy as possible.

Condition Management Program

If you or a loved one is living with a chronic condition, a nurse can help you manage your symptoms and keep your health condition in check.

When you enroll in the Condition Management Program, you'll be connected with specially trained nurses and experts who can provide support to help you or a loved one keep the following chronic conditions in check:

- Asthma
- Diabetes
- Coronary artery disease
- Congestive heart failure
- Chronic obstructive pulmonary disease

Help may come calling.

The Liberty Mutual Health Support nursing staff receives referrals for patients who have certain medical conditions such as diabetes or coronary artery disease. Based on this information, you may get a call from a nurse inviting you to join a Liberty Mutual Health Support program. Remember, these programs are available at no additional cost as part of your benefits. They can help in more ways than you think — all you need to do is answer the call.

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Specialty Care Support

Help for bariatric, transplant or congenital heart disease

Liberty Mutual Health Support includes special services you may need — available at no additional cost to you as part of your Liberty Mutual Health Plan benefits.

Bariatric Resource Services

The Bariatric Resource Services program can provide the education and personal support you need before and after bariatric surgery. Nurses, coaches and nutritional experts will be there to help you along the way and connect you to a bariatric surgery **Centers of Excellence.**

Centers of Excellence (COE)

The bariatric COEs include some of the top bariatric facilities and experts in the country to help ensure you receive the best possible care. Centers that qualify to be part of the Centers of Excellence network typically have fewer complications and readmissions. Bariatric surgery must be conducted at a COE in order to receive coverage under the Liberty Mutual Health Plan.

Transplant Resource Services

If you need a transplant, this program can connect you to a transplant Center of Excellence. Experienced nurses will work with you and your doctors throughout your care.

Congenital Heart Disease Program

This program provides access to the Centers of Excellence network, including recommendations for treatment and physicians with proven clinical experience.

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Disclaimers

These programs should not be used for emergency or urgent care needs.

In an emergency, call 911 or go to the nearest emergency room. The information provided through the nurse support programs/services is for informational purposes only and provided as part of your health plan. The nurse cannot diagnose problems or recommend treatment and is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. This nurse support service is not an insurance program and may be discontinued at any time.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

Liberty Mutual Health Support is only available to Liberty Mutual Health Plan members. No one at Liberty Mutual has access to any of your personal health information. Any information you provide through these programs is confidential and protected by law. UnitedHealthcare complies with the Health Insurance Portability and Accountability Act (HIPAA).