



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the Summary Plan Description at www.myuhc.com or by calling 1-877-440-5983.

| Important Questions | Answers | Why This Matters: |
|---|--|--|
| What is the overall deductible? | Network: \$200 Individual / \$500 Family Non-Network: \$400 Individual / \$1,000 Family Per policy year. Copays, prescription drugs, and services listed below as "No Charge" do not apply to the deductible. | You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your Summary Plan Description to see when the deductible starts over (usually, but not always, January 1st). See the Common Medical Events chart for how much you pay for covered services after you meet the deductible . |
| Are there other deductibles for specific services? | A \$1,700 deductible applies to morbid obesity surgery. A \$1,000 deductible applies to skin excision. | You must pay all the costs for these services up to the specific deductible amount before this plan begins to pay for these services. |
| Is there an out-of-pocket limit on my expenses? | Network: \$600 Individual / \$1,500 Family Non-Network: \$1,200 Individual / \$3,000 Family | The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| What is not included in the out-of-pocket limit? | Premium, prescription drug copays, balance-billed charges, health care this plan doesn't cover, and penalties for failure to obtain pre-notification for services. | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| Is there an overall annual limit on what the plan pays? | No. This policy has no overall annual limit on the amount it will pay each year. | The Common Medical Events chart describes any limits on what the plan will pay for specific covered services, such as office visits. |
| Does this plan use a network of providers? | Yes, this plan uses network providers . If you use a non-network provider your cost may be more. For a list of network providers , see www.myuhc.com or call 1-877-440-5983 for a list of network providers . | If you use a network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your network doctor or hospital may use a non-network provider for some services. Plans use the term network, preferred , or participating for providers in their network . See the Common Medical Events chart for how this plan pays different kinds of providers . |
| Do I need a referral to see a specialist? | No. | You can see a specialist or a Primary Care Physician you choose without permission from this plan. |
| Are there services this plan doesn't cover? | Yes. | Some of the services this plan doesn't cover are listed under Services Your Plan Does NOT Cover. See your Summary Plan Description for additional information about excluded services . |



- **Co-payments (copays)** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance (co-ins)** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If a non-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if a non-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use network **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|--|--|--|---|--|
| | | Network Provider | Non-Network Provider | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$20 copay per visit | 20% co-ins after deductible | If you receive services in addition to office visit, additional copays, deductibles, or co-ins may apply. |
| | Specialist visit | \$20-40 copay per visit Depending on whether provider has UnitedHealth Premium tier designation | 20% co-ins after deductible | If you receive services in addition to office visit, additional copays, deductibles, or co-ins may apply. Please refer to www.myuhc.com for details regarding UnitedHealth Premium program. |
| | Chiropractic services | \$20 copay per visit | 20% co-ins after deductible | Limited to 25 visits per policy year. |
| | Preventive care / screening / immunization | No Charge | 20% co-ins after deductible | Includes preventive health services specified in the health care reform law. |
| If you have a test | Diagnostic test (x-ray, blood work) | No Charge | 20% co-ins after deductible | None |
| | Imaging (CT / PET scans, MRIs) | 0% co-ins after deductible | 20% co-ins after deductible | None |
| If you need drugs to treat your illness or condition | Tier 1 – Your Lowest-Cost Option Generic drugs | Retail: \$5 copay Mail-Order: \$12.50 copay | Retail: \$5 copay Mail-Order: Not Covered | Provider means pharmacy for purposes of this section. Retail: Up to a 30 day supply Mail-Order: Up to a 90 day supply |
| | Tier 2 – Your Midrange-Cost Option Preferred/Formulary brand name drugs | Retail: \$25 copay Mail-Order: \$62.50 copay | Retail: \$25 copay Mail-Order: Not Covered | No coverage for prescription drugs with UnitedHealthcare. |

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|--|--|--|--|---|
| | | Network Provider | Non-Network Provider | |
| More information about prescription drug coverage is available by visiting your pharmacy provider's website or the telephone number on the back of your pharmacy ID card. | Tier 3 – Your Highest-Cost Option Non-preferred/Non-formulary brand name drugs | Retail: \$50 copay Mail-Order: \$125 copay | Retail: \$50 copay Mail-Order: Not Covered | You may be required to: <ul style="list-style-type: none"> • Use a lower-cost drug(s) prior to benefits being available for certain prescribed drugs. • Obtain a prior authorization for certain medications. • Obtain certain drugs, including specialty drugs, from a designated pharmacy. • Pay any amount over the allowed amount as well as the applicable copay when obtaining medications from a non-network Pharmacy. • \$1,000 per member out of pocket maximum for Tier 4 drugs. |
| | Tier 4 – Your Additional High-Cost Options Non-preferred/Non-formulary Brands with Generics available If a Non-Preferred Brand drug is available as a Generic drug, and the Non-Preferred Brand drug is chosen over its Generic, an additional <u>ancillary fee</u> equal to the cost difference between the non-preferred brand and generic is charged. | Retail: \$50 copay plus ancillary fee Mail-Order: \$125 copay plus <u>ancillary fee</u> | Retail: \$50 copay plus ancillary fee Mail-Order: Not covered | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 0% co-ins after deductible | 20% co-ins after deductible | Pre-notification is required for non-network facility. |
| | Physician / surgeon fees | 0% co-ins after deductible | 20% co-ins after deductible | None |
| If you need immediate medical attention | Emergency room services | \$150 copay per visit | \$150 copay per visit | Copay is waived if you are admitted for Inpatient stay directly from the Emergency Room. Notification is required if confined in a non-Network Facility. |
| | Emergency medical transportation | No Charge | No Charge | None |
| If you need immediate medical attention | Urgent care | \$25 copay per visit | 20% co-ins after deductible | If you receive services in addition to urgent care, additional copays, deductibles, or co-ins may apply. |
| | If you have a hospital stay | Facility fee (e.g., hospital room) | 0% co-ins after deductible | 20% co-ins after deductible |
| | Physician / surgeon fees | 0% co-ins after deductible | 20% co-ins after deductible | None |

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|---|--|--|-----------------------------|---|
| | | Network Provider | Non-Network Provider | |
| If you have mental health, behavioral health, or substance abuse needs More information about mental health and substance abuse disorder coverage is available at: www.liveandworkwell.com or by calling: 1-800-354-3950 | Mental / Behavioral health outpatient services | No copay for first 30 visits | 20% co-ins after deductible | \$20 copay per visit after first 30 visits. |
| | Mental / Behavioral health inpatient services | No Charge | 20% co-ins after deductible | Pre-notification is required for non-network facility or benefit reduces to 50% of eligible expenses. |
| | Substance abuse disorder outpatient services | No copay for first 30 visits | 20% co-ins after deductible | \$20 copay per visit after first 30 visits. |
| | Substance abuse disorder inpatient services | No Charge | 20% co-ins after deductible | Pre-notification is required for non-network facility or benefit reduces to 50% of eligible expenses. |
| If you become pregnant | Prenatal and postnatal care | \$20 copay, No copay after first visit. | 20% co-ins after deductible | Additional copays, deductibles, or co-ins may apply depending on services rendered. Your cost in this category includes Physician Delivery Charges. Network routine pre-natal care is covered at No Charge. |
| | Delivery and all inpatient services | 0% co-ins after deductible | 20% co-ins after deductible | Your cost for inpatient services only. Delivery see above. Inpatient Pre-notification may apply to non-network facility or benefit reduces to 50% of eligible expenses. |
| If you need help recovering or have other special health needs | Home health care | 0% co-ins after deductible | 20% co-ins after deductible | Limited to 120 visits per policy year. Pre-notification is required for non-network facility or benefit reduces to 50% of eligible expenses. |
| | Rehabilitation/Habilitative services Outpatient rehabilitation services including physical, occupational, speech, pulmonary, and cardiac therapies. | \$20 copay per outpatient visit | 20% co-ins after deductible | Limited to 25 visits per therapy, per policy year. |

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|--|---------------------------|---------------------------------|-----------------------------|--|
| | | Network Provider | Non-Network Provider | |
| | Skilled nursing care | 0% co-ins after deductible | 20% co-ins after deductible | Skilled nursing care benefits are limited to 100 days per policy year. Inpatient Rehabilitation services are limited to 45 days per policy year. Pre-notification is required for non-network facilities or benefit reduces to 50% of eligible expenses. |
| | Durable medical equipment | 0% co-ins after deductible | 20% co-ins after deductible | Pre-notification is required for non-network DME over \$1,000 or no coverage. Covers 1 per type of DME (including repair/replacement) every 3 years. |
| | Hospice services | No Charge | 20% co-ins after deductible | Pre-notification is required for non-network or benefit reduces to 50% of eligible expenses. |
| If your child needs dental or eye care | Eye exam | \$20 copay per outpatient visit | 20% co-ins after deductible | None |
| | Glasses | Not Covered | Not Covered | Full vision benefits available under vision plan. |
| | Dental check-up | Not Covered | Not Covered | Full dental benefits available under dental plan. |

Excluded Services & Other Covered Services
Services Your Plan Does NOT Cover (This isn't a complete list. Check your Summary Plan Description for other excluded services.)

| | | | |
|--|---|--|---|
| <ul style="list-style-type: none"> Acupuncture Cosmetic surgery Glasses | <ul style="list-style-type: none"> Infertility treatment Long-term care | <ul style="list-style-type: none"> Non-emergency care when traveling outside the U.S. Private-duty nursing | <ul style="list-style-type: none"> Routine foot care – exception may apply Weight loss Programs |
|--|---|--|---|

Other Covered Services (This isn't a complete list. Check your Summary Plan Description for other covered services and your costs for these services.)

| | | | |
|---|--|--|--|
| <ul style="list-style-type: none"> Morbid obesity – may be covered with limitations Chiropractic care – limitations may apply | <ul style="list-style-type: none"> Dental care (Adult/Child) – exception may apply in case of accidental injury | <ul style="list-style-type: none"> Rehabilitation/Habilitative services – limitations may apply Hearing aids – limitations may apply | <ul style="list-style-type: none"> Routine eye care (Adult/Child) – may be covered with limitations |
|---|--|--|--|

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-866-747-1019. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or visit <http://www.dol.gov/ebsa>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or visit <http://www.cciio.cms.gov>.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the Member Service number listed on the back of your ID card or visit www.myuhc.com or the Employee Benefits Security Administration at 1-866-444-3272 or visit www.dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at <http://www.dol.gov/ebsa/healthreform> and <http://cciio.cms.gov/programs/consumer/capgrants/index.html>.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” This plan or policy does provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:

Para obtener asistencia en Español, llame al 1 -877-440-5983.

如果需要中文的帮助, 请拨打这个号码1-877-440-5983.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-440-5983.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-440-5983.

----- *To see examples of how this plan might cover costs for a sample medical situation, see the next page.* -----

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan Pays \$7,110
- Patient Pays \$430

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|--------------|
| Deductibles | \$200 |
| Co-pays | \$30 |
| Co-insurance | \$0 |
| Limits or exclusions | \$200 |
| Total | \$430 |

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan Pays \$4,720
- Patient Pays \$680

Sample care costs:

| | |
|--------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment and Supplies | \$1,300 |
| Office Visits and Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|--------------|
| Deductibles | \$200 |
| Co-pays | \$400 |
| Co-insurance | \$0 |
| Limits or exclusions | \$80 |
| Total | \$680 |

Questions and answers about Coverage Examples:

| | | |
|---|---|---|
| <p>What are some of the assumptions behind the Coverage Examples?</p> <ul style="list-style-type: none"> • Costs don't include premiums. • Sample care costs are based on national averages supplied to the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan. • The patient's condition was not an excluded or preexisting condition. • All services and treatments started and ended in the same coverage period. • There are no other medical expenses for any member covered under this plan. • Out-of-pocket expenses are based only on treating the condition in the example. • The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher. • If other than individual coverage, the Patient Pays amount may be more. | <p>What does a Coverage Example show?</p> <p>For each treatment situation, the Coverage Example helps you see how deductibles, co-payments, and co-insurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.</p> | <p>Can I use Coverage Examples to compare plans?</p> <p>✓ Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.</p> |
| | <p>Does the Coverage Example predict my own care needs?</p> <p>✗ No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.</p> | <p>Are there other costs I should consider when comparing plans?</p> <p>✓ Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as co-payments, deductibles, and co-insurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.</p> |
| | <p>Does the Coverage Example predict my future expenses?</p> <p>✗ No. Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.</p> | |

Questions: Call 1-877-440-5983 or visit us at www.myuhc.com. If you aren't clear about any of the terms used in this form, see the Glossary. You can view the Glossary at cms.gov/CCIIO/Resources/Files/Downloads/uniform-glossary-final.pdf or call the phone number above to request a copy. **This is only a summary.** It in no way modifies your benefits as described in your summary plan description. Please refer to your summary plan description provided by your employer for complete terms of this plan.