UnitedHealthcare[®]

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share **4** the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-888-332-8885.or visit welcometouhc.com. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-866-487-2365 to request a copy. Why This Matters: **Important Questions** Answers What is the overall Network: \$2,750 Individual / \$5,500 Family Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the deductible? Out-of-Network: \$5,000 Individual / \$10,000 Family policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay. Per calendar year. Yes. Preventive care is covered before you meet Are there services covered This plan covers some items and services even if you haven't yet met the before you meet your your deductible. deductible amount. But a copayment or coinsurance may apply. For example, deductible? this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/. Are there other No. You don't have to meet deductibles for specific services. deductibles for specific services? The out-of-pocket limit is the most you could pay in a year for covered services. What is the out-of-pocket Network: \$5,000 Individual / \$9,450 Family Out-of-Network: \$8,000 Individual / \$16,000 Family If you have other family members in this plan, the overall family out-of-pocket limit for this plan? Per calendar year. limit must be met What is not included in Premiums, balance-billing charges, health care this Even though you pay these expenses, they don't count toward the out-of-pocket the out-of-pocket limit? plan doesn't cover and penalties for failure to obtain limit. preauthorization for services. This plan uses a provider network. You will pay less if you use a provider in the Will you pay less if you use Yes. See myuhc.com or call 1-888-332-8885 for a plan's network. You will pay the most if you use an out-of-network provider, and a network provider? list of network providers. you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. You can see the specialist you choose without a referral. Do you need a referral to No. see a specialist?



All **<u>copayment</u>** and **<u>coinsurance</u>** costs shown in this chart are after your **<u>deductible</u>** has been met, if a **<u>deductible</u>** applies.

			ı Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health care <u>provider's</u>	Primary care visit to treat an injury or illness	30% coinsurance	50% coinsurance	Virtual visits - 30% <u>coinsurance</u> by a Designated Virtual <u>Network Provider</u> . No virtual coverage <u>out-of-network</u>	
office or clinic	<u>Specialist</u> visit	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None	
	<u>Preventive</u> <u>care/screening</u> / immunization	No Charge	50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount.	
	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.	
If you need drugs to treat your illness or condition	Tier 1 – Your Lowest Cost Option	Retail: \$10 <u>copay</u> Mail-Order: \$25 <u>copay</u>	Retail: \$10 <u>copay</u>	<u>Provider</u> means pharmacy for purposes of this section. Retail: Up to a 31 day supply. Mail-Order: Up to a 90 day supply. You may need to obtain certain drugs, including certain	
More information about <u>prescription</u> <u>drug coverage</u> is available at	Tier 2 – Your Mid-Range Cost Option	Retail: \$35 <u>copay</u> Mail-Order: \$87.50 <u>copay</u>	Retail: \$35 <u>copay</u>	<u>specialty drugs</u> , from a pharmacy designated by us. Certain drugs may have a <u>preauthorization</u> requirement or may result in a higher cost. If you use an out-of- <u>network</u> pharmacy (including a mail order pharmacy), you may be	
welcometouhc.com	Tier 3 – Your Mid-Range Cost Option	Retail: \$125 <u>copay</u> Mail-Order: \$312.50 <u>copay</u>	Retail: \$125 <u>copay</u>	responsible for any amount over the <u>allowed amount</u> . Certain preventive medications (including certain contraceptives) are covered at No Charge. See the website listed for information on drugs covered by	
	Tier 4 – Your Highest Cost Option	Retail: \$250 <u>copay</u> Mail-Order: \$625 <u>copay</u>	Retail: \$250 <u>copay</u>	your <u>plan</u> . Not all drugs are covered. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. If a dispensed drug has a chemically equivalent drug at a lower tier, the cost difference between drugs in addition to any applicable <u>copay</u> and/or <u>coinsurance</u> may be applied. Prescription drug costs are subject to the annual <u>deductible</u> . <u>Network deductible</u> will be applied to the out-of- <u>network</u> <u>provider</u> and applies to the <u>Network out-of-pocket limit</u>	

Common		What You Will Pay			
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount.	
	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None	
If you need	Emergency room care	30% <u>coinsurance</u>	*30% <u>coinsurance</u>	*Network deductible applies	
immediate medical attention	Emergency medical transportation	30% coinsurance	*30% <u>coinsurance</u>	* <u>Network</u> <u>deductible</u> applies	
	<u>Urgent care</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None	
lf you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% <u>coinsurance</u>	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.	
	Physician/surgeon fees	30% coinsurance	50% <u>coinsurance</u>	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Network</u> Partial hospitalization/intensive outpatient treatment: 30% <u>coinsurance</u> <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or benefit reduces to 50% of <u>allowed amount</u> . See your policy or <u>plan</u> document for additional information about EAP benefits.	
	Inpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization is required <u>out-of-network</u> or benefit reduces to 50% of <u>allowed amount</u> . See your policy or <u>plan</u> document for additional information about EAP benefits.	
If you are pregnant	Office visits	No Charge	50% <u>coinsurance</u>	Cost sharing does not apply for preventive services.	
	Childbirth/delivery professional services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Depending on the type of service a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)	
	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Inpatient preauthorization applies <u>out-of-network</u> if stay exceeds 48 hours (C-Section: 96 hours) or benefit reduces to 50% of <u>allowed amount</u> .	
If you need help recovering or have	Home health care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 90 visits per calendar year. <u>Preauthorization</u> is required <u>out-of-network</u> or benefit reduces to 50% of <u>allowed amount</u> .	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

Common	Services You May Need	What You Will Pay			
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
other special health needs	Rehabilitation services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Limits per calendar year: Physical, Speech, Occupational, Pulmonary: 20 visits each; Cardiac: 36 visits <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or benefit reduces to 50% of <u>allowed amount</u> .	
	<u>Habilitative services</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Services are provided under and limits are combined with <u>Rehabilitation Services</u> above. <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or benefit reduces to 50% of <u>allowed amount</u> .	
	Skilled nursing care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 90 days per calendar year (combined with inpatient rehabilitation). <u>Preauthorization</u> is required <u>out-of-network</u> or benefit reduces to 50% of <u>allowed amount</u> .	
	<u>Durable medical</u> equipment	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Covers 1 per type of DME (including repair/replacement) every 3 years. <u>Preauthorization</u> is required <u>out-of-network</u> for DME over \$1,000 or no coverage.	
	Hospice services	30% coinsurance	50% <u>coinsurance</u>	Preauthorization is required out-of-network before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of allowed amount.	
If your child needs	Children's eye exam	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 1 exam every 2 years.	
dental or eye care	Children's glasses	Not Covered	Not Covered	No coverage for Children's glasses.	
	Children's dental check- up	Not Covered	Not Covered	No coverage for Children's Dental check-up.	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check	your policy or plan document for more information	and a list of any other <u>excluded services</u> .)
 Acupuncture Bariatric surgery Cosmetic surgery Dental care Glasses 	 Infertility treatment Long-term care Non-emergency care when travelling outside - the U.S. 	 Private duty nursing Routine foot care – Except as covered for Diabetes Weight loss programs
Other Covered Services (Limitations may apply to the	se services. This isn't a complete list. Please see yo	ur <u>plan</u> document.)
 Chiropractic (Manipulative care) – 20 visits per calendar year 	Hearing aids	• Routine eye care (adult) - 1 exam per year

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa</u>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: the Member Service number listed on the back of your ID card or <u>myuhc.com</u> or the Employee Benefits Security Administration at 1-866-444-3272 or <u>dol.gov/ebsa/healthreform</u>.

Additionally, a consumer assistance program may help you file your appeal. Contact dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-332-8885. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-332-8885. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-332-8885. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-332-8885.

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

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby		Managing Joe's type 2 Diat		Mia's Simple Fracture		
(9 months of in- <u>network</u> pre-natal car	re and a	(a year of routine in- <u>network</u> care of	a well-	(in- <u>network</u> emergency room visit and		
hospital delivery)		controlled condition)		follow up care)		
The <u>plan's</u> overall <u>deductible</u> \$2,750		The <u>plan's</u> overall <u>deductible</u> \$2,750		The <u>plan's</u> overall <u>deductible</u>	\$2,750	
Specialist coinsurance	30%	Specialist coinsurance 30%		Specialist coinsurance	30%	
Hospital (facility) <u>coinsurance</u>	30%	Hospital (facility) <u>coinsurance</u>	30%	Hospital (facility) <u>coinsurance</u>	30%	
Other <u>coinsurance</u>	30%	Other <u>coinsurance</u>	30%	Other <u>coinsurance</u>	30%	
This EXAMPLE event includes services	This EXAMPLE event includes service	s like:	This EXAMPLE event includes serv	ices like:		
Specialist office visits (pre-natal care)		Primary care physician office visits (includ	ling disease	Emergency room care (including medical supplies)		
Childbirth/Delivery Professional Services		education)	-	Diagnostic test (x-ray)		
Childbirth/Delivery Facility Services		Diagnostic tests (blood work)		Durable medical equipment (crutches)		
Diagnostic tests (ultrasounds and blood work)		Prescription drugs	o rl	Rehabilitation services (physical therapy)		
<u>Specialist</u> visit <i>(anesthesia)</i>		Durable medical equipment (glucose met	er)			
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800	
In this eventual. Desiry would neve				In this eventual. Mis would now		
In this example, Peg would pay:		In this example, Joe would pay: Cost Sharing		In this example, Mia would pay: Cost Sharing		
Cost Sharing Deductibles \$2,750		Deductibles \$2,750		Deductibles \$2,750		
Copayments	\$0	Copayments	\$500	Copayments	\$0	
	\$2,300		\$100		\$20	
<u>Coinsurance</u> \$2,300 What isn't covered		Coinsurance \$100 What isn't covered		Coinsurance \$20 What isn't covered		
Limits or exclusions \$60		Limits or exclusions	\$0	Limits or exclusions	\$0	
			· · · · · · · · · · · · · · · · · · ·			
The total Peg would pay is	\$5,110	The total Joe would pay is	\$3,350	The total Mia would pay is	\$2,770	

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC Civil Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free number listed within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services. **Online:** <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u> Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u>. **Phone:** Toll-free 1-800-368-1019, 800-537-7697 (TDD) **Mail:** U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número gratuito que aparece en este Resumen de Beneficios y Cobertura (Summary of Benefits and Coverage, SBC).

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請撥打本福利和承保摘要(Summary of Benefits and Coverage, SBC)內所列的免付費電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ghi trong bản Tóm lược về quyền lợi và đài thọ bảo hiểm (Summary of Benefits and Coverage, SBC) này.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 본 혜택 및 보장 요약서(Summary of Benefits and Coverage, SBC)에 기재된 무료전화번호로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numerong nakalista sa Buod na ito ng Mga Benepisyo at Saklaw (Summary of Benefits and Coverage o SBC).

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по бесплатному номеру телефона, указанному в данном «Обзоре льгот и покрытия» (Summary of Benefits and Coverage, SBC).

تنبيه: إذا كنت تتحدت العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية (Summary of Benefits and Coverage، SBC) هذا.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki nan Rezime avantaj ak pwoteksyon sa a (Summary of Benefits and Coverage, SBC).

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer podany w niniejszym Zestawieniu świadczeń i refundacji (Summary of Benefits and Coverage, SBC).

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para o número gratuito listado neste Resumo de Benefícios e Cobertura (Summary of Benefíts and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all'interno di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer an.

注意事項:日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。 本「保障および給付の概要」(Summary of Benefits and Coverage, SBC)に記載されているフリー ダイヤルにてお電話ください。 توجه: اگر زیان شما فارسی (Farsi) است، خدمات امداد زیانی به طور رایگان در اختیار شما می باشد. لطفاً با شمار ه تلفن رایگان ذکر شده در این خلاصه مزایا و یوشش (Summary of Benefits and Coverage، SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। लाभ और कवरेज (Summary of Benefits and Coverage, SBC) के इस सारांश के भीतर सूचीबद्ध टोल फ्री नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu dawb teev muaj nyob ntawm Tsab Ntawv Nthuav Qhia Cov Txiaj Ntsim Zoo thiab Kev Kam Them Nqi (Summary of Benefits and Coverage, SBC) no.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយកាសាខ្មែរ (Khmer) សេវាជំនួយកាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការរ៉ាបង់រង (Summary of Benefits and Coverage, SBC) នេះ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan ti awan bayad na nu tawagan nga numero nga nakalista iti uneg na daytoy nga Dagup dagiti Benipisyo ken Pannakasakup (Summary of Benefits and Coverage, SBC).

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yániłti'go, saad bee áka'anída'awo'ígií, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shọọdí Naaltsoos Bee 'Aa'áhayání dóó Bee 'Ak'é'asti' Bee Baa Hane'í (Summary of Benefits and Coverage, SBC) biyi' t'áá jíík'ehgo béésh bee hane'í biká'ígií bee hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka bilaashka ah ee ku yaalla Soo-koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC).