

 **This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.myuhc.com or by calling 1-866-799-1324.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$2,500 Individual / \$5,000 Family Doesn't apply to preventive services.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document 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?	No.	You don't have to meet deductibles for specific services, but see the Common Medical Events chart for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. \$2,500 Individual / \$5,000 Family Non-Network: \$4,000 Individual / \$8,000 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, balance-billed charges, health care this plan doesn't cover, and penalties for failure to obtain Pre-authorization 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.	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 1-866-799-1324 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 don't need a referral to see a specialist.	You can see the specialist 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 policy or plan document for additional information about excluded services .

Questions: Call 1-866-799-1324 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 www.dol.gov/ebsa/healthreform 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 plan documents. Please refer to your plan documents provided by your employer for complete terms of this plan.



- **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	Deductible then 0% co-insurance	Deductible then 20% co-insurance	
	Specialist visit	Deductible then 0% co-insurance	Deductible then 20% co-insurance	
	Other practitioner office visit	Deductible then 0% co-insurance	Deductible then 20% co-insurance	Manipulation (Chiropractic) services limited to 30 visits per year
	Preventive care / screening / immunization	\$0. Preventive is without cost share.	Not Covered	Colonoscopies, Mammograms and Pap Smears - Not limited to once per year / in network 100% regardless of diagnosis.
If you have a test	Diagnostic test (x-ray, blood work)	Deductible then 0% co-insurance	Deductible then 20% co-insurance	
	Imaging (CT / PET scans, MRIs)	Deductible then 0% co-insurance	Deductible then 20% co-insurance	
If you need drugs to treat your illness or condition	Generic drugs	100% until deductible is met followed by 0% co-insurance (retail and mail order) per 31 day supply.	100% until deductible is met followed by 0% co-insurance (retail and mail order) per 31 day supply.	First fill is a 31 day supply at retail and mail. A 93 day supply is allowed at retail and mail for all subsequent fills. Deductible: \$2,500 Single / \$5,000 Family

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 at www.myuhc.com	Preferred brand name drugs	Same as Generic	Same as Generic	Out of Pocket: \$2,500 Single / \$5,000 Family Contraceptives: Covered at 0% member coinsurance
	Non-preferred brand name drugs	Same as Generic	Same as Generic	Non-Preferred Contraceptives: covered subject to member deductible.
	Specialty drugs	Same as Generic	Not Covered	Specialty drugs – First fill allowed at retail. All subsequent fills must be filled through CVS Caremark Specialty (1-800-237-2767).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Deductible then 0% co-insurance	Deductible then 20% co-insurance	
	Physician / surgeon fees	Deductible then 0% co-insurance	Deductible then 20% co-insurance	
If you need immediate medical attention	Emergency room services	Deductible then 0% co-insurance	Deductible then 0% co-insurance	Must meet emergency criteria. Copay waived if admitted within 24 hours.
	Emergency medical transportation	Deductible then 0% co-insurance	Deductible then 0% co-insurance	Must meet emergency criteria.
	Urgent care	Deductible then 0% co-insurance	Deductible then 20% co-insurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible then 0% co-insurance	Deductible then 20% co-insurance	Pre-authorization is required.
	Physician / surgeon fees	Deductible then 0% co-insurance	Deductible then 20% co-insurance	Pre-authorization is required.
If you have mental health, behavioral health, or substance	Mental / Behavioral health outpatient services	Deductible then 0% co-insurance	Deductible then 20% co-insurance	

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Network Provider	Non-Network Provider	
abuse needs	Mental / Behavioral health inpatient services	Deductible then 0% co-insurance	Deductible then 20% co-insurance	Pre-authorization is required. For help call 1-866-799-1324 and they can assist you to with Optimum Behavioral Health.
	Substance use disorder outpatient services	Deductible then 0% co-insurance	Deductible then 20% co-insurance	
	Substance use disorder inpatient services	Deductible then 0% co-insurance	Deductible then 20% co-insurance	Pre-authorization is required. For help call 1-866-799-1324 and they can assist you to with Optimum Behavioral Health.
If you become pregnant	Prenatal and postnatal care	Deductible then 0% co-insurance	Deductible then 20% co-insurance	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	Deductible then 0% co-insurance	Deductible then 20% co-insurance	Your cost for inpatient services only. Delivery see above. Prior authorization required for stays longer than 48/96 hours.
If you need help recovering or have other special health needs	Home health care	Deductible then 0% co-insurance	Deductible then 20% co-insurance	Pre-authorization may be required.
	Rehabilitation services	Deductible then 0% co-insurance	Deductible then 20% co-insurance	Pre-authorization is required.
	Habilitative services	Not Covered	Not Covered	Unless under Autism Rider of the policy.
	Skilled nursing care	Deductible then 0% co-insurance	Deductible then 20% co-insurance	Pre-authorization is required.
	Durable medical equipment	Deductible then 0% co-insurance	Deductible then 20% co-insurance	Pre-authorization is required.
	Hospice service	Deductible then 0% co-insurance	Deductible then 20% co-insurance	Pre-authorization may be required. Inpatient Hospice care limited to 6 months.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Network Provider	Non-Network Provider	
If your child needs dental or eye care	Eye exam	\$0 for first annual visit, then deductible then 0% co-insurance.	Not Covered	
	Glasses	Not Covered	Not Covered	
	Dental check-up	Not Covered	Not Covered	

Excluded Services & Other Covered Services

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)			
• Acupuncture	• Cosmetic surgery	• Hearing aids	• Private-duty nursing
Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)			
• Nutritional Evaluation and Diabetes Management	• Bariatric Surgery (for qualified patients)	• Hearing Exam to determine hearing loss and newborn screening	

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.

Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at 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 número de teléfono en su tarjeta de identificación.

若需要中文协助，请拨打您会员卡上的电话号码

Dine k'ehji shich'i' hadoodzih ninizingo, bee neehozin biniye nanitinigii number bika'igii bich'i' hodiilnih

Para sa tulong sa Tagalog, tawagan ang numero sa iyong ID card.

----- *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 \$4,840
- Patient Pays \$2,700

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	\$2,500
Co-pays	\$0
Co-insurance	\$0
Limits or exclusions	\$200

Total \$2,700

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

- Amount owed to providers: \$5,400
- Plan Pays \$4,220
- Patient Pays \$1,180

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	\$1,100
Co-pays	\$0
Co-insurance	\$0
Limits or exclusions	\$80

Total \$1,180

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>	

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