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 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 1-800-440-6153.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.				
Important Questions	Answers	Why This Matters:		
What is the overall <u>deductible</u> ?	<u>Network</u> : \$3,000 Individual / \$6,000 Family Non- <u>Network</u> : \$ 5,000 Individual / \$ 10,000 Family Per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.		
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive care</u> is covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the annual <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered services at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .		
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.		
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	<u>Network</u> : \$3,500 Individual / \$7,000 Family Non- <u>Network</u> : \$ 5,500 Individual / \$ 11,000 Family Per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be met.		
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges, health care this plan doesn't cover and penalties for failure to obtain preauthorization for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.		
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>myuhc.com</u> or call 1-800-440-6153 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an out-of- <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.		
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.		



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.

	Services You May Need	What You Will Pay			
Common Medical Event		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	10% coinsurance	30% <u>coinsurance</u>	Virtual visits (Telehealth) - 10% <u>coinsurance</u> by a Designated Virtual <u>Network Provider</u> . No virtual coverage non- <u>network</u>	
If you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	10% <u>coinsurance</u>	30% coinsurance	None	
or clinic	Preventive care/screening/ immunization	No Charge	30% <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)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Preauthorization is required non-network for certain services or a \$250 penalty applies.	
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at joinrightway.com	Tier 1 – Your Lowest Cost Option	Retail: \$0 (30- and 90- day supply) Mail-Order: \$0	Not Covered	<u>Copays</u> apply after <u>deductible</u> is met. Covers up to 90-day supply for retail prescriptions and up to 90-day supply for mail order prescriptions.	
	Tier 2 – Your Mid-Range Cost Option	Retail: \$15 (30-day supply) \$30 (90-day supply) Mail-Order: \$30	Not Covered	<u>Copays</u> apply after <u>deductible</u> is met. Covers up to 90-day supply for retail prescriptions and up to 90-day supply for mail order prescriptions.	
	Tier 3 – Your Mid-Range Cost Option	Retail: \$25 (30-day supply) \$50 (90-day supply) Mail-Order: \$50	Not Covered	<u>Copays</u> apply after <u>deductible</u> is met. Covers up to 90-day supply for retail prescriptions and up to 90-day supply for mail order prescriptions.	
	Tier 4 – Your Highest Cost Option	\$75	Not Covered	<u>Copays</u> apply after <u>deductible</u> is met. Covers up to 30-day supply for mail order prescriptions.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	301% coinsurance	Preauthorization is required non-network for certain services or a \$250 penalty applies.	
	Physician/surgeon fees	10% coinsurance	30% <u>coinsurance</u>	None	

	What You Will Pay				
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
lf you need	Emergency room care	\$150 <u>copay</u> per visit, then 10% <u>coinsurance</u>	\$150 <u>copay</u> per visit, then *10% <u>coinsurance</u>	* <u>Network deductible</u> applies	
immediate medical attention	Emergency medical transportation	10% <u>coinsurance</u>	*10% coinsurance	* <u>Network deductible</u> applies	
	Urgent care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None	
If you have a hospital	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Preauthorization is required non-network or a \$250 penalty applies.	
stay	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None	
lf you need mental health, behavioral health, or substance	Outpatient services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Network</u> Partial hospitalization/intensive outpatient treatment: 10% <u>coinsurance</u> <u>Preauthorization</u> is required non- <u>network</u> for certain services or a \$250 penalty applies.	
abuse services	Inpatient services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Preauthorization is required non-network or a \$250 penalty applies.	
	Office visits	No Charge	30% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</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.)	
If you are pregnant	Childbirth/delivery professional services	10% <u>coinsurance</u>	30% coinsurance		
	Childbirth/delivery facility services	10% <u>coinsurance</u>	30% coinsurance	Inpatient preauthorization applies non- <u>network</u> if stay exceeds 48 hours (C-Section: 96 hours) or a \$250 penalty applies.	
If you need help recovering or have other special health needs	Home health care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Preauthorization is required non- <u>network</u> or a \$250 penalty applies.	
	Rehabilitation services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Limits per calendar year: Physical: 20 visits, Speech, Occupational, Cardiac, Pulmonary: Unlimited.	
	Habilitative services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Services are provided under and limits are combined with <u>Rehabilitation Services</u> above.	
	Skilled nursing care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Limited to 60 days per calendar year (combined with inpatient rehabilitation). <u>Preauthorization</u> is required non- <u>network</u> or a \$250 penalty applies.	

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

	Services You May Need	What You Will Pay			
Common Medical Event		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Durable medical equipment	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Preauthorization is required non-network for DME over \$1,000 or a \$250 penalty applies.	
	Hospice services	10% coinsurance	30% <u>coinsurance</u>	<u>Preauthorization</u> is required non- <u>network</u> before admission for an Inpatient Stay in a hospice facility or a \$250 penalty applies.	
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	No coverage for Children's eye exams.	
	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 excluded services.)						
Acupuncture	Infertility treatment	Private duty nursing				
Bariatric surgery	Long-term care	Routine eye care				
Cosmetic surgery	 Non-emergency care when travelling outside - 	 Routine foot care – Except as covered for 				
Dental care	the U.S.	Diabetes				
Glasses	Prescription drugs	Weight loss programs				
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)						
Chiropractic (Manipulative care)	Hearing aids					

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 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>.

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

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

Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 1-800-440-6153. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-440-6153. Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-440-6153. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-440-6153.



Limits or exclusions

The total Peg would pay is

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

\$6,000

\$7,000

Limits or exclusions

The total Mia would pay is

Peg is Having a Baby (9 months of in- <u>network</u> pre-natal care and a hospital delivery)		Managing Joe's type 2 Diab (a year of routine in- <u>network</u> care of controlled condition)		Mia's Simple Fracture (in- <u>network</u> emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$3,000 10% 10% 10%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$3,000 10% 10% 10%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$3,000 10% 10% 10%
This EXAMPLE event includes services Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood w</i> Specialist visit (<i>anesthesia</i>)	-	This EXAMPLE event includes services Primary care physician office visits (include education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose met	ling disease	This EXAMPLE event includes services like: Emergency room care <i>(including medical supplies)</i> Diagnostic test <i>(x-ray)</i> Durable medical equipment <i>(crutches)</i> Rehabilitation services <i>(physical therapy)</i>	
Total Example Cost	\$12,800	Total Example Cost	\$7,400	Total Example Cost	\$1,900
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$3,000	Deductibles	\$1,000	<u>Deductibles</u>	\$1,900
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$500	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0
What isn't covered		What isn't covered		What isn't covered	

Limits or exclusions

The total Joe would pay is

\$100

\$3,600

\$0

\$1,900

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).