UnitedHealthcare

Gold Plan

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, visit www.myuhc.com or call 803-957-7367. 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 855-819-0925 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: $1,500 Individual / $3,000 Family Non-Network: $2,000 Individual / $4,000 Family per calendar year.	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 plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive Care and primary care services with copay are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No, there are no other deductibles.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
What is the out-of-pocket limit for this plan?	For network provider: $4,000 Individual / $8,000 Family For out-of-network providers: $10,000 Individual / $20,000 Family per calendar year	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover, penalties for failure to obtain prior authorization for services.	Even though you pay these expenses, they don't count toward the out-of-pocket.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	Yes. See www.myuhc.com or call 855-819-0925 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and 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.
Do you need a referral to see a specialist?	No	You can see the specialist you choose without a referral.

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 copay/visit	40% coinsurance	Virtual visit -in-network $0 member cost share by a Designated Virtual Network Provider. If you receive services in addition to office visit, additional copays, deductibles, or coinsurance may apply. No virtual visit coverage out of network.
	Specialist visit	$30 copay/visit	40% coinsurance	If you receive services in addition to office visit, additional copays, deductibles, or co-insurance may apply.
	Preventive care/screening/ immunization	No charge	40% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	40% coinsurance	Prior Authorization required out-of-network for certain services or benefit reduces to 50% of allowed.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Prior Authorization is required out-of-network or benefit reduces to 50% of allowed.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.welcometouhc.com	Generic Drugs (Tier 1)	Retail: $15 copay Mail Order: $37.50 copay	Retail: Not covered	$15/$30/$37.50 for 1-31; 32-60; 61–90-day supply, respectively Certain drugs may require a Pre-Authorization. Network: Certain preventive medications (including certain contraceptives) are covered at No charge. $10,000 individual annual infertility maximum.
	Preferred brand drugs (Tier 2)	Retail: $30 copay Mail Order: $75 copay	Retail: Not covered	$30/$60/$75 for 1-31; 32-60; 61–90-day supply, respectively Certain drugs may require a Pre-Authorization. Network: Certain preventive medications (including certain contraceptives) are covered at No charge. $10,000 individual annual infertility maximum.
	Non-preferred brand drugs (Tier 3)	Retail: $50 copay Mail Order: $125 copay	Retail: Not covered	$50/$100/$125 for 1-31; 32-60; 61–90-day supply, respectively Certain drugs may require a Pre-Authorization. Network: Certain preventive medications (including certain contraceptives) are covered at No charge. $10,000 individual annual infertility maximum.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Specialty drugs (Tier 4)	Retail: N/A Mail Order: $15 copay	Retail: Not covered	Generic $15 copay; Preferred Brand $ 30 and Non-Preferred Brand $50 Drugs must be obtained from Optum Specialty drug. There is a 30-day supply limit on all specialty drugs. $10,000 individual annual infertility maximum.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Prior Authorization required out-of-network or benefit reduces to 50% of allowed.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
If you need immediate medical attention	Emergency room care	$150 copay/visit	$150 copay/visit	None
	Emergency medical transportation	20% coinsurance	20% coinsurance	None
	Urgent care	$50 copay/visit	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Prior Authorization is required out-of-network or benefit reduces to 50% of allowed.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$30 copay/visit	40% coinsurance	Prior Authorization required for certain services out-of-network or benefit reduces to 50% of allowed. Partial Hospitalization/Intensive Outpatient Treatment in-network 20% after deductible and out-of-network 40% after plan deductible. Intensive Behavioral Therapy (ABA) in-network 20% no deductible and out-of-network 40% after deductible. EAP managed by TELUS Health. EAP benefit is 6 sessions per EAP Service/category per calendar year.
	Inpatient services	20% coinsurance	40% coinsurance	Prior Authorization required out-of-network for inpatient facility or benefit reduces to 50% of allowed.
If you are pregnant	Office visits	$30 copay/initial visit only	40% coinsurance	Prior Authorization required out-of-network for inpatient stays that exceed 48 hours for natural delivery or 96 hours for cesarean or benefit reduces to 50% of allowed. Cost sharing does not apply for preventive services. Depending on the type of service, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Prior Authorization required out-of-network for Home Health Care for certain services (skilled nursing by RN or LPN), or benefits reduces to 50% of allowed.
	Rehabilitation services	$30 copay/visit	40% coinsurance	Occupational, Cognitive, Physical, and Pulmonary Therapies are 20 visits each. Speech Therapy and Cardiac rehab is unlimited per calendar year; All visits are combined In-Network and Out -of-Network..
	Habilitation services	$30 copay/visit	40% coinsurance	Habilitation Services are provided, and limits are combined with Rehabilitation Services above.
	Skilled nursing care	20% coinsurance	$0 Confinement Deductible 40% coinsurance	Limited to 60 days per calendar year. Prior Authorization required out-of-network or benefit reduces to 50% of allowed.
	Durable medical equipment	20% coinsurance	40% coinsurance	Prior Authorization required out-of-network for DME over $1,000 or benefit reduces to 50% of allowed.
	Hospice services	20% coinsurance	40% coinsurance	Prior Authorization required out-of-network before admission for an inpatient stay in a hospice facility or benefits reduces to 50% of allowed.
If your child needs dental or eye care	Children's eye exam	$30 copay/visit	Not covered	1 visit every 2 calendar years - Network only
	Children's glasses	Not covered	Not covered	Child glasses not covered.
	Children's dental check-up	Not covered	Not covered	Child dental check-up is not covered.

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.)		
• Bariatric Surgery • Cosmetic Surgery • Dental Care (Adult)	• Long-term care • Non-emergency care when traveling outside the U.S.	• Private-duty nursing • Routine foot care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture – 25 visits per calendar year • Adult routine vision exam (i.e. refraction) - limited to 1 every 2 calendar years	• Chiropractic care – 20 visits per calendar year • Hearing aids - limited to $2,000 and 1 every 36 months	• Infertility treatment • Weight loss programs

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov/ or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: 855-819-0925 or visit www.welcometouhc.com or the Employee Benefits Security Administration at 1-866-444-3272 or www.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 855-819-0925 .

Traditional Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 855-819-0925 .

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 855-819-0925 .

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 855-819-0925 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 855-819-0925 .

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 855-819-0925 .

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 855-819-0925 .
Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang 855-819-0925 .

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

About these Coverage Examples:

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
(9 months of in-network pre-natal care and a hospital delivery)

■ **The plan's overall deductible**	**$1,500**
■ **Specialist copayment**	**$30**
■ **Hospital (facility) coinsurance**	**20%**
■ **Other coinsurance**	**20%**

This EXAMPLE event includes services like:
Specialist office visits (*pre-natal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,500
Copayments	$10
Coinsurance	$2,000
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,570**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

■ **The plan's overall deductible**	**$1,500**
■ **Specialist copayment**	**$30**
■ **Hospital (facility) coinsurance**	**20%**
■ **Other coinsurance**	**20%**

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$100
Copayments	$1,200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,320**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

■ **The plan's overall deductible**	**$1,500**
■ **Specialist copayment**	**$30**
■ **Hospital (facility) coinsurance**	**20%**
■ **Other coinsurance**	**20%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,300
Copayments	$400
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,700**