




UHC CO Doctors 1000

Coverage For: Family | Plan Type: EPO

 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 1-844-376-0313 or visit [welcometouhc.com](http://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/](http://www.healthcare.gov/sbc-glossary/) or call 1-866-487-2365 to request a copy.

| Important Questions   | Answers  | Why This Matters:   |
|---|--|---|
| <b>What is the overall <u>deductible</u>?</b>                             | <u>Network: \$1,000 Individual / \$3,000 Family</u><br>Per policy 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 <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .   |
| <b>Are there services covered before you meet your <u>deductible</u>?</b> | Yes. <u>Preventive Care Services</u> and categories with a <u>copay</u> are 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 <u>preventive services</u> at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .  |
| <b>Are there other <u>deductibles</u> for specific services?</b>          | No.  | You don't have to meet <u>deductibles</u> for specific services.  |
| <b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>       | <u>Network: \$3,000 Individual / \$9,000 Family</u><br>Per policy 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> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.   |
| <b>What is not included in the <u>out-of-pocket limit</u>?</b>            | <u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover.                                | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .  |
| <b>Will you pay less if you use a <u>network provider</u>?</b>            | Yes. See <a href="http://www.myuhc.com">www.myuhc.com</a> or call 1-844-376-0313 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 <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> 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) |   |
| <b>If you visit a health care provider's office or clinic</b> | Primary care visit to treat an injury or illness | \$40 <u>copay</u> per visit, <u>deductible</u> does not apply | Not Covered                                     | If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.                        |
|   | <u>Specialist visit</u>                          | \$60 <u>copay</u> per visit, <u>deductible</u> does not apply | Not Covered                                     | If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.                        |
|   | <u>Preventive care/ screening/ immunization</u>  | No Charge   | Not Covered                                     | 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. |
| <b>If you have a test</b>                                     | <u>Diagnostic test</u> (x-ray, blood work)       | 30% <u>coinsurance</u>  | Not Covered                                     | None  |
|   | Imaging (CT/PET scans, MRIs)                     | 30% <u>coinsurance</u>  | Not Covered                                     | None  |

\* For more information about limitations and exceptions, see the plan or policy document at [welcometouhc.com](http://welcometouhc.com).

| 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) |  |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://welcometouhc.com">welcometouhc.com</a> | Tier 1 - Your Lowest Cost Option               | Retail: \$20 <u>copay</u> , <u>deductible</u> does not apply<br>Mail-Order: \$40 <u>copay</u> , <u>deductible</u> does not apply<br>Specialty Retail: 20% <u>coinsurance</u> with a \$250 <u>copay</u> maximum, <u>deductible</u> does not apply  | Not Covered                                     | <u>Provider</u> means pharmacy for purposes of this section.<br>Retail: Up to a 31 day supply.<br>Mail-Order: Up to a 90 day supply or Preferred 90 Day Retail <u>Network</u> Pharmacy. Specialty drugs are not covered through mail order.<br>You may need to obtain certain drugs, including certain <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 <u>out-of-network</u> pharmacy (including a mail order pharmacy), you may be responsible for any amount over the <u>allowed amount</u> .<br>Certain preventive medications (including certain contraceptives) are covered at No Charge.<br>See the website listed for information on drugs covered by 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.<br>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. |
|   | Tier2 - Your Mid-Range Cost Option             | Retail: \$40 <u>copay</u> , <u>deductible</u> does not apply<br>Mail-Order: \$80 <u>copay</u> , <u>deductible</u> does not apply<br>Specialty Retail: 20% <u>coinsurance</u> with a \$250 <u>copay</u> maximum, <u>deductible</u> does not apply  | Not Covered                                     |  |
|   | Tier3 - Your Mid-Range Cost Option             | Retail: \$60 <u>copay</u> , <u>deductible</u> does not apply<br>Mail-Order: \$120 <u>copay</u> , <u>deductible</u> does not apply<br>Specialty Retail: 20% <u>coinsurance</u> with a \$250 <u>copay</u> maximum, <u>deductible</u> does not apply | Not Covered                                     |  |
|   | Tier 4 - Your Highest Cost Option              | Retail: \$60 <u>copay</u> , <u>deductible</u> does not apply<br>Mail-Order: \$120 <u>copay</u> , <u>deductible</u> does not apply<br>Specialty Retail: 20% <u>coinsurance</u> with a \$250 <u>copay</u> maximum, <u>deductible</u> does not apply | Not Applicable                                  |  |
| <b>If you have outpatient surgery</b>   | Facility fee (e.g., ambulatory surgery center) | 30% <u>coinsurance</u>  | Not Covered                                     | None   |

\* For more information about limitations and exceptions, see the plan or policy document at [welcometouhc.com](http://welcometouhc.com).

| 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) |  |
|   | Physician/surgeon fees                    | 30% <u>coinsurance</u>  | Not Covered                                     | None   |
| If you need immediate medical attention                                   | <u>Emergency room care</u>                | 30% <u>coinsurance</u>  | 30% <u>coinsurance</u>                          | None   |
|   | <u>Emergency medical transportation</u>   | 30% <u>coinsurance</u>  | 30% <u>coinsurance</u>                          | None   |
|   | <u>Urgent Care</u>                        | \$60 <u>copay</u> per visit, <u>deductible</u> does not apply | Not Covered                                     | None   |
| If you have a hospital stay   | Facility fee (e.g., hospital room)        | 30% <u>coinsurance</u>  | Not Covered                                     | None   |
|   | Physician/surgeon fees                    | 30% <u>coinsurance</u>  | Not Covered                                     | None   |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | \$40 <u>copay</u> per visit, <u>deductible</u> does not apply | Not Covered                                     | <u>Network</u> Partial <u>hospitalization/intensive</u> outpatient treatment: 30% <u>coinsurance</u><br>See your policy or <u>plan</u> document for additional information about Employee Assistance Program (EAP) benefits. |
|   | Inpatient services                        | 30% <u>coinsurance</u>  | Not Covered                                     | See your policy or <u>plan</u> document for additional information about EAP benefits.   |
| If you are pregnant   | Office Visits                             | No Charge   | Not Covered                                     | <u>Cost sharing</u> does not apply for <u>preventive services</u> .  |
|   | Childbirth/delivery professional services | 30% <u>coinsurance</u>  | Not Covered                                     | 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.)                     |

| 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) |  |
|   | Childbirth/delivery facility services | 30% <u>coinsurance</u>  | Not Covered                                     | None   |
| <b>If you need help recovering or have other special health needs</b> | <u>Home health care</u>               | 30% <u>coinsurance</u>  | Not Covered                                     | None   |
|   | <u>Rehabilitation services</u>        | \$40 <u>copay</u> per visit, <u>deductible</u> does not apply | Not Covered                                     | Limits per policy year: Cardiac, Pulmonary: unlimited visits each; Occupational/Physical/Speech: combined limit 60 visits. |
|   | <u>Habilitative services</u>          | \$40 <u>copay</u> per visit, <u>deductible</u> does not apply | Not Covered                                     | Services are provided under and limits are combined with <u>Rehabilitation Services</u> above.                             |
|   | <u>Skilled nursing care</u>           | 30% <u>coinsurance</u>  | Not Covered                                     | None   |
|   | <u>Durable medical equipment</u>      | 30% <u>coinsurance</u>  | Not Covered                                     | Covers 1 per type of DME (including repair/replacement) every 3 years.   |
|   | <u>Hospice services</u>               | 30% <u>coinsurance</u>  | Not Covered                                     | None   |
| <b>If your child needs dental or eye care</b>                         | Children's eye exam                   | No Charge   | Not Covered                                     | Limited to 1 exam every 24 months.   |
|   | 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.)

- Bariatric surgery
- Cosmetic Surgery
- Dental Care
- Glasses
- Infertility Treatment
- Long Term Care
- Non-emergency care when traveling outside - the US
- Private duty nursing
- Routine foot care - Except as covered for Diabetes
- Weight loss programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture -unlimited visits per policy year
- Chiropractic (manipulative) care - 25 visits per policy year
- Hearing aids
- Routine eye care (Adult) - 1 exam per 24 months

**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 [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). 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](http://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: [the Member Service number listed on the back of your ID card or myuhc.com](#).

Additionally, a consumer assistance program may help you file your appeal. Contact [dol.gov/ebsa/healthreform](http://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? No**

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 1-844-376-0313.

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-844-376-0313.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-844-376-0313.

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-844-376-0313uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-376-0313.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-844-376-0313.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-844-376-0313.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-844-376-0313.

*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 <u>plan's</u> overall <u>deductible</u> | \$1,000 |
| ■ <u>Specialist copay</u>                     | \$60    |
| ■ Hospital (facility) <u>coinsurance</u>      | 30%     |
| ■ Other <u>coinsurance</u>                    | 30%     |

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)

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|   |         |
|---|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$1,000 |
| ■ <u>Specialist copay</u>                     | \$60    |
| ■ Hospital (facility) <u>coinsurance</u>      | 30%     |
| ■ Other <u>coinsurance</u>                    | 30%     |

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)

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

|   |         |
|---|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$1,000 |
| ■ <u>Specialist copay</u>                     | \$60    |
| ■ Hospital (facility) <u>coinsurance</u>      | 30%     |
| ■ Other <u>coinsurance</u>                    | 30%     |

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

|                                   |                 |
|-----------------------------------|-----------------|
| <b>Total Example Cost</b>         | <b>\$12,700</b> |
| In this example, Peg would pay:   |                 |
| <u>Cost Sharing</u>               |                 |
| <u>Deductibles</u>                | <b>\$1,000</b>  |
| <u>Copayments</u>                 | <b>\$0</b>      |
| <u>Coinsurance</u>                | <b>\$2,000</b>  |
| <i>What isn't covered</i>         |                 |
| Limits or exclusions              | <b>\$60</b>     |
| <b>The total Peg would pay is</b> | <b>\$3,060</b>  |

|                                   |                |
|-----------------------------------|----------------|
| <b>Total Example Cost</b>         | <b>\$5,600</b> |
| In this example, Joe would pay:   |                |
| <u>Cost Sharing</u>               |                |
| <u>Deductibles</u>                | <b>\$300</b>   |
| <u>Copayments</u>                 | <b>\$1,400</b> |
| <u>Coinsurance</u>                | <b>\$0</b>     |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | <b>\$0</b>     |
| <b>The total Joe would pay is</b> | <b>\$1,700</b> |

|                                   |                |
|-----------------------------------|----------------|
| <b>Total Example Cost</b>         | <b>\$2,800</b> |
| In this example, Mia would pay:   |                |
| <u>Cost Sharing</u>               |                |
| <u>Deductibles</u>                | <b>\$1,000</b> |
| <u>Copayments</u>                 | <b>\$300</b>   |
| <u>Coinsurance</u>                | <b>\$400</b>   |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | <b>\$0</b>     |
| <b>The total Mia would pay is</b> | <b>\$1,700</b> |

The plan would be responsible for the other costs of these EXAMPLE covered services.