Choice Plus plan details, all in one place.

Use this benefit summary to learn more about this plan's benefits, ways you can get help managing costs and how you may get more out of this health plan.

	Check out what's included in the plan	Choice Plus
Ţ	Network coverage only You can usually save money when you receive care for covered health care services from network providers.	
Ļ	Network and out-of-network benefits You may receive care and services from network and out-of-network providers and facilities — but staying in the network can help lower your costs.	
<u></u>	Primary care physician (PCP) required With this plan, you need to select a PCP – the doctor who plays a key role in helping manage your care. Each enrolled person on your plan will need to choose a PCP.	
Ro	Referrals required You'll need referrals from your PCP before seeing a specialist or getting certain health care services.	
Ð	Preventive care covered at 100% There is no additional cost to you for seeing a network provider for preventive care.	✓
: Rx	Pharmacy benefits With this plan, you have coverage that helps pay for prescription drugs and medications.	
Q	Tier 1 providers Using Tier 1 providers may bring you the greatest value from your health care benefits. These PCPs and medical specialists meet national standard benchmarks for quality care and cost savings.	
Ċ	Freestanding centers You may pay less when you use certain freestanding centers — health care facilities that do not bill for services as part of a hospital, such as MRI or surgery centers.	
\$	Health savings account (HSA) With an HSA, you've got a personal bank account that lets you put money aside, tax-free. Use it to save and pay for qualified medical expenses.	

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage. If this Benefit Summary conflicts with the Summary Plan Description (SPD), Riders, and/or Amendments, those documents govern. Review your SPD for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

Here's a more in-depth look at how Choice Plus works. Medical Benefits

	In Network	Out-of-Network
Annual Medical Deductible		
Individual	\$2,000	\$5,000
Family	\$4,000	\$15,000

All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.

You're responsible for paying 100% of your medical expenses until you reach your deductible. For certain covered services, you may be required to pay a fixed dollar amount - your copay.

Annual Out-of-Pocket Limit		
Individual	\$7,350	\$11,000
Family	\$14,700	\$33,000

All individual out-of-pocket maximum amounts will count toward the family out-of-pocket maximum, but an individual will not have to pay more than the individual out-of-pocket maximum amount.

Once you've met your deductible, you start sharing costs with your plan - coinsurance. You continue paying a portion of the expense until you reach your out-ofpocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year.

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Preventive Care Services			
Preventive Care Services		No copay	40%
Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, co-insurance or deductible.			
Office Services - Sickness & Injury			
Primary Care Physician			
All other Covered Persons:	\$30 copay	\$30 copay	40%*
Covered persons less than age 19:	No copay	No copay	40%*
Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.			
Telehealth is covered at the same cost share as in the office.			
Specialist			
Specialist Physician Office Visit:	\$30 copay	\$45 copay	40%*
Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.			
Telehealth is covered at the same cost share as in the office.			

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Urgent Care Center Services		\$45 copay	40%*
Virtual Care Services		\$25 copay	Not covered
Network Benefits are available only when services are delivered through a Designated Virtual Network Provider. You can find a Designated Virtual Visit Network Provider by contacting us at myuhc.com® or the telephone number on your ID card. Access to Virtual Visits and prescription services may not be available in all states or for all groups.			
Emergency Care			
Ambulance Services - Emergency Ambulance			
Air Ambulance		20%*	20%*
Ground Ambulance		20%*	20%*
Network Deductible applies to Out-of-Network benefits.			
Ambulance Services - Non-Emergency Ambulance ¹			
Air Ambulance		20%*	20%*
Ground Ambulance		20%*	40%*
Dental Services - Accident Only		20%*	20%*
imited to \$5,000 per year.			
Network Deductible applies to Out-of-Network benefits.			
Emergency Health Care Services - Outpatient ¹		\$200 copay, then 20%	\$200 copay, then 20%
Network Deductible applies to Out-of-Network benefits.			
npatient Care			
Congenital Heart Disease (CHD) Surgeries ¹		The amount you pay is based care service is provided.	on where the covered health
Habilitative Services - Inpatient ¹		The amount you pay is based care service is provided.	on where the covered health
Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services.			
Hospital - Inpatient Stay ¹		You pay a \$250 per occurrence deductible per visit prior to and in addition to paying any Annual Deductible and any coinsurance amount. 20%*	You pay a \$250 per occurrence deductible per visit prior to and in addition to paying any Annual Deductible and any coinsurance amount. 40%*
Skilled Nursing Facility/Inpatient Rehabilitation Facility Services ¹		You pay a \$250 per occurrence deductible per visit prior to and in addition to paying any Annual Deductible and any coinsurance amount. 20%*	You pay a \$250 per occurrence deductible per visit prior to and in addition to paying any Annual Deductible and any coinsurance amount. 40%*
Limited to 60 days per year.			

*After the Annual Medical Deductible has been met. 1Prior Authorization Required. Refer to SPD.

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Outpatient Care			
Habilitative Services - Outpatient		20%*	40%*
Limits will be the same as, and combined with those stated under Rehabilitation Services - Outpatient Therapy and Manipulative Treatment.			
Home Health Care ¹		20%*	40%*
Limited to 60 visits per year.			
One visit equals up to four hours of skilled care services. This visit limit does not include any service which is billed only for the administration of intravenous infusion.			
Lab, X-Ray and Diagnostic - Outpatient - Lab Testing ¹		No copay	40%*
Limited to 18 Definitive Drug Tests per year.			
Limited to 18 Presumptive Drug Tests per year.			
Lab, X-Ray and Diagnostic - Outpatient - X-Ray and other Diagnostic Testing ¹		No copay	40%*
Major Diagnostic and Imaging - Outpatient ¹		20%*	40%*
Physician Fees for Surgical and Medical Services			
Primary care visits		20%*	40%*
Specialist care visits		20%*	40%*
Rehabilitation Services - Outpatient Therapy and Manipulative Treatment		\$30 copay	40%*
Limited to 20 visits of cognitive rehabilitation therapy per year.			
Limited to 20 visits of manipulative treatments per year.			
Limited to 20 visits of occupational therapy per year.			
Limited to 20 visits of physical therapy per year.			
Limited to 20 visits of pulmonary rehabilitation therapy per year.			
Limited to 20 visits of speech therapy per year.			
Limited to 30 visits of post-cochlear implant aural therapy per year.			
Limited to 36 visits of cardiac rehabilitation therapy per year.			
Scopic Procedures - Outpatient Diagnostic and Therapeutic		20%*	40%*
Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.			
Surgery - Outpatient ¹		20%*	40%*

Copage (\$) and Coinsurance (%) for Covered HeathCare Services Designated Network Network Out-of-Network Therapeutic Treatments - Outpatient 20%* 40%* Therapeutic Treatments - Outpatient 20%* 40%* Supplies and Services Image and Ser				
Intrapenduit treatments include, but are not limited to dilujois, interviewed sections and addation nocology. Interviewed sections and addation nocology. Supplies and Services Inclusion of the amount you pois based on where the convord health care source is provided. Diabetes Self-Management Items* Inclusion of the amount you pois based on where the convord health care source is provided. Diabetes Self-Management (IME), Orthotics and Supplies* Inclusion of the poison of the convord health care service is provided. Diabetes Self-Management (IME), Orthotics and Supplies* Inclusion of the poison of the convord health care service is provided. System. System. 20%* 40%* Imited to a single purchase of a type of DME or orthotics would apply to single purchase as purchase. This limit does not apply to wound vecuums. 20%* 40%* Ferend Nuttion 20% 40%* 40%* Hearing Ards 20%* 40%* Diambel to a single purchase purchase. This limit does not apply to wound vecuums. 20%* 40%* Presended preductions of the approximation or out of a single purchase. 20%* 40%* Nimbel to a single purchase of hearing inpuirod car or or of a single purchase of hearing inpuirod car or or of a single purchase of hearing inpuirod car or or of a single purchase. 20%* 40%* Nimbel to a single purchase of prosthelic d		Designated Network	Network	Out-of-Network
indrawenous chemathrangon, intervenous infraserous inf	Therapeutic Treatments - Outpatient1		20%*	40%*
Diabetes The amount you pay is based on where the covered health care service is provided. Diabetes Self-Management and Training/Diabetic Eye sample of Care service is provided. The amount you pay is based on where the covered health care service is provided. Durable Medical Equipment (DME), Orthotics and Supples' 20% * 40% * Enternational for replacement of DME or orthotics would apply to this limit in the same manner as a purchase. This limit does not apply to this limit in the same manner as a purchase. This limit does not apply to this limit in the same manner as a purchase. This limit does not apply to this limit in the same manner as a purchase. 20% * 40% * Repair and/or replacement of DME or orthotics would apply to this limit in the same manner as a purchase. This limit does not apply to unit apply to this limit in the same manner as a purchase. 20% * 40% * Repair and/or replacement of a hearing aid would apply to this limit in the same manner as a purchase. 20% * 40% * Itimited to a single purchase per hearing impaired ear every 3 years. 20% * 40% * Catomy Supples 20% * 40% * Prosthetic Devices * 20% * 40% * Prosthetic Devices * 20% * 40% * Itimited to a single purchase of each type of prosthetic device every 3 years. 20% * 40% * Prosthetic Devices *	intravenous chemotherapy, intravenous infusion, medical			
Index of the service is provided. Diables Self-Management and Training/Diabetic Eye Exam/Food Care's provided. The amount you pay is based on three the covered health dama/for replacement (DME), Ortholics and Supplest 0%* 40%* Durable Medical Equipment (DME), Ortholics and Supplest 20%* 40%* Bepair and/or replacement of DME or ortholic every 3 years. 20%* 40%* Enteral Nutrition 20%* 40%* Hearing Alds 20%* 40%* Limited to a single purchase per hearing impaired ear every 3 years. 20%* 40%* Repair and/or replacement of a hearing all would apply to this is includes a momer as a purchase. 40%* 40%* Oktomy Supples 20%* 40%* 40%* Repair and/or replacement of a hearing all would apply to this is includes medications given at a doctor's office, or in a this includes 20%* 40%* Pharmaceutical Products - Outpatient 20%* 40%* 40%* Prostheric Devices* 20%* 40%* 40%* Limited to a single purchase of each type of prosthetic device repressions home. 20%* 40%* 40%* Prosthetic Devices* 20%* 20%* 40%* 40%* 40%* 40%* 40%* 40	Supplies and Services			
Basing/Foot Care's and the same manner as a purchase. Care service is provided. Durable Medical Equipment (DME), Othotics and Supplies' 20%* 40%* Limited to a single purchase of a type of DME or orthotic every system. Service and the same manner as a purchase. This limit does not apply to this limit in the same manner as a purchase. This limit does not apply to every system. 40%* Enterel Nutrition 20% * 40%* Hearing Alds 20% * 40%* Limited to a single purchase per hearing impaired ear every 3 years. 20% * 40%* Presender of a hearing aid would apply to this limit in the same manner as a purchase. 40%* 40%* Ootomy Supplies 20% * 40%* 40%* Presender person's home. 20% * 40%* 40%* Prosthetic Devices' 20% * 40%* 40%* Limited to a single purchase of each type of prosthetic device would apply to this limit in the same manner as a purchase. 40%* 40%* Prosthetic Devices' 20% * 40%* 40%* Limited to a single purchase of each type of prosthetic device would apply to this limit in the same manner as a purchase. 40%* 40%* Limited to a single purchase of each t	Diabetes Self-Management Items1			on where the covered health
Limited to a single purchase of a type of DME or orthotic every apply rowound vacuums. Enteral Nutrition 100E or orthotics would apply to tipply to wound vacuums. Enteral Nutrition 400E or orthotics would apply to tipply to wound vacuums. Enteral Nutrition 400E or orthotics would apply to tipply to wound vacuums. Enteral Nutrition 400E or orthotics would apply to tipply to wound vacuums. Enteral Nutrition 400E or orthotics would apply to tipply to wound vacuums. Enteral Nutrition 400E or orthotics would apply to the same manner as a purchase. Pagaris and/or replacement of a hearing aid would apply to this Finite in the same manner as a purchase. Oatomy Supplies 400E or or patient Enter In the same manner as a purchase. Prostnetic Devices 1 United to a single purchase of each type of prosthetic device every 3 years. Repair and/or replacement of a prasthetic device would apply to his limit in the same manner as a purchase. Prostnetic Devices 1 Unitary Catheters Forsthetic Devices 1 Unitary Catheters Programey Pregnancy - Matemity Services Interact 400E or prosthetic device would apply for fishing in the same manner as a purchase. Pregnancy - Matemity Services Interact 400E or prostnetic device would apply for fishing in the same manner as a purchase. Interact 400E or prostnetic device would apply for fishing in the same manner as a purchase. Interact 400E or prostnetic device would apply for fishing in the same manner as a purchase. Interact 400E or prostnetic device would apply for fishing in the same manner as a purchase. Interact 400E or prostnetic device would apply for fishing in the same manner as a purchase. Interact 400E or prostnetic device would apply for fishing in the same manner as a purchase. Interact 400E or prostnetic device would apply for fishing in the same manner as a purchase. Interact 400E or prostnetic device would apply for fishing in the same manner as a purchase. Interact 400E or prostnetic device would apply for fishing in the same manner as a purchase. Interact 400E or fishing in the s			The amount you pay is based of care service is provided.	on where the covered health
3 years. Repair and/or replacement of DME or otholics would apply to this limit does not apply to wound vacuums. 20%* 40%* Enteral Nutrition 20%* 40%* Hearing Aids 20%* 40%* Limited to a single purchase per hearing impaired ear every 3 years. Yearset Yearset Repair and/or replacement of a hearing aid would apply to this limit does not approxement of a hearing aid would apply to this limit in the same manner as a purchase. 20%* 40%* Ostomy Supplies 20%* 40%* 40%* Pharmaceutical Products - Outpatient 20%* 40%* 40%* This includes medications given at a doctor's office, or in a covered person's home. 20%* 40%* 40%* Prostnetic Devices' 20%* 40%*	Durable Medical Equipment (DME), Orthotics and Supplies ¹		20%*	40%*
this limit in the same maner as a purchase. This limit does not apply to wound vacuums. Enteral Nutrition Limited to a single purchase per hearing impaired ear every 3 years. Repair and/or replacement of a hearing aid would apply to this limit in the same manner as a purchase. Ostomy Supplies Ostomy Supplies Ostomy Supplies Ostomy Supplies Ostomy Supplies Prosthetic Devices 1 a doctor's office, or in a Covered person's home. Visual Addition of a prosthetic device would apply United to a single purchase of each type of prosthetic device Repair and/or replacement of a prosthetic device would apply United to a single purchase of each type of prosthetic device Visual Prosthetic Devices 1 United to a single purchase of each type of prosthetic device Visual Programcy Pregnancy Pregnancy National Composition Ostomy Supplies Covered Person's forme. Pregnancy Pregnancy National Composition Ostomy Supplies National Covered Person's Substance Related and Addictive Disordor Services National Covered Person's Provided. National Person Covered Person's Provided. National Person Covered Person's Provided. National				
Hearing Alds 20%* 40%* Limited to a single purchase per hearing impaired ear every 3 20%* 40%* Repair and/or replacement of a hearing aid would apply to this 20%* 40%* Ostomy Supplies 20%* 40%* Pharnaceutical Products - Outpatient 20%* 40%* This includes medications given at a doctor's office, or in a covered person's home. 20%* 40%* Prosthetic Devices ' 20%* 40%* 40%* Initiate to a single purchase of each type of prosthetic device would apply to this limit in the same manner as a purchase. 40%* 40%* Vinary Catheters 20%* 40%* 40%* 40%* Pregnancy Main full Measure manner as a purchase. 40%* 40%* Pregnancy - Maternity Services' 20%* 40%* 40%* Repair and/or replacement of a prosthetic device would apply 50%* 40%* 40%* Pregnancy Main full Measure manner as a purchase. 40%* 40%* Pregnancy - Maternity Services' The amount you pay is base where the covered health Care & Substance Related and Main full Measure is provided. 50%* 40%* Inpatient * Cane type is baservices is provi	this limit in the same manner as a purchase. This limit does not			
Limited to a single purchase per hearing impaired ear every 3 gass. Repair and/or replacement of a hearing aid would apply to this Irmit in the same manner as a purchase. Ostomy Supplies Costomy Supplies Pharmaceutical Products - Outpatient This includes medications given at a doctor's office, or in a covered person's home. Prosthetic Devices' Prosthetic Devices' Iumited to a single purchase of each type of prosthetic device every 3 years. Repair and/or replacement of a prosthetic device would apply to this limit in the same manner as a purchase. Iumited to a single purchase of each type of prosthetic device every 3 years. Repair and/or replacement of a prosthetic device would apply to this limit in the same manner as a purchase. Iumary Catheters Pregnancy - Maternity Services' Menda Health Care & Substance Related and Addictive Disorder Services Includes	Enteral Nutrition		20%*	40%*
years: And and a hearing aid would apply to this limit in the same manner as a purchase. Repair and/or replacement of a hearing aid would apply to this limit in the same manner as a purchase. 20%* 40%* Ostomy Supplies 20%* 40%* Pharmaceutical Products - Outpatient 20%* 40%* This includes medications given at a doctor's office, or in a covered person's home. 20%* 40%* Prosthetic Devices ¹ 20%* 40%* Limited to a single purchase of each type of prosthetic device would apply to this limit in the same manner as a purchase. 20%* 40%* Vinary Catheters 20%* 40%* 40%* Pregnancy Material Mathematical and Addictive Disorder Services 40%* Mental Health Care & Substance Related and Addictive Disorder Services 20%* 40%* Inpatient ¹ Covers 20%* 40%*	Hearing Aids		20%*	40%*
limit in the same manner as a purchase.40%*Ostomy Supplies20%*40%*Pharnaceutical Products - Outpatient20%*40%*This includes medications given at a doctor's office, or in a covered person's home.20%*40%*Prosthetic Devices'20%*40%*Limited to a single purchase of each type of prosthetic device every 3 years.20%*40%*Limited to a single purchase of each type of prosthetic device every 3 years.20%*40%*Pregnancy20%*40%*Urinary Catheters20%*40%*PregnancyMaemating Services'40%*Mental Health Care & Substance Related and Addictive Disorder ServicesThe amount you pay is basence Related and Addictive Disorder Services20%*Inpatient'20%*40%*				
Pharmaceutical Products - Outpatient 20%* 40%* This includes medications given at a doctor's office, or in a covered person's home. 20%* 40%* Prosthetic Devices' 20%* 40%* Limited to a single purchase of each type of prosthetic device evold apply so this limit in the same manner as a purchase. 20%* 40%* Vinary Catheters 20%* 40%* 40%* Pregnancy 20%* 40%* 40%* Pregnancy - Maternity Services' 20%* 40%* 40%* Intel Health Care & Substance Related and Addictive Disorder Service is provided. 20%* 40%* Inpatient* 20%* 20%* 40%*				
This includes make a doctor's office, or in a covered person's home. 20%* 40%* Prosthetic Devices! 20%* 40%* Limited to a single purchase of each type of prosthetic device every 3 years. Fegair and/or replacement of a prosthetic device would apply to this limit in the same manner as a purchase. Vertice Vertice Quinary Catheters 20%* 40%* Vertice Pregnancy 20%* 40%* Vertice Nental Health Care & Substance Related and Addictive Disorder Services Fersonance Page Substance Related and Addictive Disorder Services Vertice Yean Ipatient! 20%* 40%* Vertice Yean Yean	Ostomy Supplies		20%*	40%*
covered person's home. 20%* 40%* Prosthetic Devices 1 20%* 40%* Limited to a single purchase of each type of prosthetic device every 3 years. Service Se	Pharmaceutical Products - Outpatient		20%*	40%*
Limited to a single purchase of each type of prosthetic device would apply to this limit in the same manner as a purchase. Second S				
every 3 years. International of a prosthetic device would apply to this limit in the same manner as a purchase. Urinary Catheters 20%* 40%* Pregnancy Maternity Services1 The amount you pay is based on where the covered health care service is provided. Mental Health Care & Substance Related and Addictive Disorder Services 20%* 40%*	Prosthetic Devices ¹		20%*	40%*
to this limit in the same manner as a purchase. 20%* 40%* Urinary Catheters 20%* 40%* Pregnancy Image: Company of the amount you pay is based or you pay				
Pregnancy Image: Constraint of the service of the s				
Pregnancy - Maternity Services1 The amount you pay is based on where the covered health care service is provided. Mental Health Care & Substance Related and Addictive Disorder Services Care Service is provided. Inpatient1 20%* 40%*	Urinary Catheters		20%*	40%*
Mental Health Care & Substance Related and Addictive Disorder Services Care & Substance Related and Inpatient ¹ 20%*	Pregnancy			
Addictive Disorder Services 20%* Inpatient ¹ 20%*	Pregnancy - Maternity Services ¹			on where the covered health
Outpatient \$30 copay 40%*	Inpatient ¹		20%*	40%*
	Outpatient		\$30 copay	40%*
Partial Hospitalization ¹ 20%* 40%*	Partial Hospitalization ¹		20%*	40%*

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Other Services			
Cellular and Gene Therapy		The amount you pay is based on where the covered health care service is provided.	Not covered
For Network Benefits, Cellular or Gene Therapy services must be received from a Designated Provider.			
Clinical Trials ¹		The amount you pay is based of care service is provided.	on where the covered health
Gender Dysphoria ¹		The amount you pay is based of care service is provided.	on where the covered health
Hospice Care ¹		20%*	40%*
Reconstructive Procedures ¹		The amount you pay is based of care service is provided.	on where the covered health
Temporomandibular Joint (TMJ) Services ¹		The amount you pay is based of care service is provided.	on where the covered health
Transplantation Services		The amount you pay is based on where the covered health care service is provided.	Not covered
Network Benefits must be received from a Designated Provider.			

Pharmacy Benefits

In Network and Out of Network

Annual Pharmacy Deductible		
Individual	You do not have to pay a pharmacy deductible	
Family	You do not have to pay a pharmacy deductible	
The Pharmacy Deductible is the amount you pay for pharmacy expenses per year before you begin to receive Pharmacy Benefits.		

	In Network and Out of Network
Annual Pharmacy Out-of-Pocket Limit	
Individual	See the Annual Medical Out-of-Pocket Limit section
Family	See the Annual Medical Out-of-Pocket Limit section

	Up to a 90	-day supply	Up to a 90-day supply
Prescription Drug Product Tier Level	Retail Network	Out-of-Network Pharmacy	Mail Order Network Pharmacy**
Tier 1 \$	\$15	\$15	\$37.50
Tier 2 \$\$	\$35	\$35	\$87.50
Tier 3 \$\$\$	\$70	\$70	\$100

* After the Annual Pharmacy Deductible has been met.

** Only certain Prescription Drug Products are available through mail order; please visit myuhc.com® or call Customer Care at the telephone number on the back of your ID card for more information. You will be charged a retail Copayment and/or Coinsurance for 31 days or 2 times for 60 days based on the number of days supply dispensed for any Prescription Order or Refills sent to the mail order pharmacy. To maximize your Benefit, ask your Physician to write your Prescription Order or Refills or Refills of a 90-day supply, with refills when appropriate, rather than a 30-day supply with three refills.

If you are a member, you can find individualized information on your benefit coverage, determine tier status, check the status of claims and search for network pharmacies by logging into your account on myuhc.com® or calling the Customer Care number on your ID card. If you are not a member, you can view prescription information at welcometouhc.com > Benefits > Pharmacy Benefits.

For an out-of-network Pharmacy, you may have to pay the difference between the out-of-network reimbursement rate and the pharmacy's usual and customary charge.

Here's an example of how the plan's costs come into play.

1 At the start of your plan year...

You're responsible for paying 100% of your covered health services until you reach your **deductible**, which is the amount you pay before your health plan pays a portion.

YOU PAY 100%

2 Once you reach your deductible...

Your health plan starts to share a percentage of costs (the allowed amounts, excluding copays) for covered health care services with you—this is your **coinsurance**.*

YOU PAY 20%*

YOUR PLAN PAYS 80%

3 When you reach your out-of-pocket limit...

Your plan covers your costs (the allowed amount) at 100%. Your **out-of-pocket limit** is the most you'll pay for covered health services in a plan year—copays and coinsurance count toward this.

YOUR PLAN PAYS 100%

Along the way, you may also be required to pay a fixed amount (for example, \$15)—or **copay**—for covered health care services, such as seeing a provider or purchasing a prescription. You pay 100% of the copay, usually when you receive the service.

* Your coinsurance may vary by service. This example is for illustrative purposes only.

More ways to help manage your health plan and stay in the loop.



Search the network to find doctors.

You can go to providers in and out of our network – but when you stay in network, you'll likely pay less for care. To get started:

- . Go to welcometouhc.com > Benefits > Find a Doctor or Facility.
- Choose Search for a health plan.
- Choose Choice Plus to view providers in the health plan's network.



Access your plan online.

With **myuhc.com®**, you've got a personalized health hub to help you find a doctor, manage your claims, estimate costs and more.

C			٦	
Г			1	
⊢	_	_	4	
			J	

Get on-the-go access.

When you're out and about, the UnitedHealthcare® app puts your health plan at your fingertips. Download to find nearby care, video chat with a doctor 24/7, access your health plan ID card and more.



Other important information about your benefits.

Medical Exclusions

Services your plan generally does NOT cover. It is recommended that you review your SPD, Amendments and Riders for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult/Child)
- Glasses
- Infertility Treatment
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- Private-Duty Nursing
- Routine Eye Care (Adult/Child)
- Routine Foot Care
- Weight Loss Programs
- Wigs

Outpatient Prescription Drug Benefits

For Prescription Drug Products dispensed at a retail Network Pharmacy, you are responsible for paying the lowest of the following: 1) The applicable Copayment and/or Coinsurance; 2) The Network Pharmacy's Usual and Customary Charge for the Prescription Drug Product; and 3) The Prescription Drug Charge for that Prescription Drug Product. For Prescription Drug Products from a mail order Network Pharmacy, you are responsible for paying the lower of the following: 1) The applicable Copayment and/or Coinsurance; and 2) The Prescription Drug Charge for that Prescription Drug Product. For an out-of-Network Pharmacy, you reimbursement is based on the Out-of-Network Reimbursement Rate, and you are responsible for the difference between the Out-of-Network Reimbursement Rate and the out-of-Network Pharmacy's Usual and Customary Charge.

See the Copayment and/or Coinsurance stated in the Benefit Information table for amounts. We will not reimburse you for any non-covered drug product.

For a single Copayment and/or Coinsurance, you may receive a Prescription Drug Product up to the stated supply limit. Some products are subject to additional supply limits based on criteria that we have developed. Supply limits are subject, from time to time, to our review and change.

Specialty Prescription Drug Products supply limits are as written by the provider, up to a consecutive 31-day supply of the Specialty Prescription Drug Product, unless adjusted based on the drug manufacturer's packaging size, or based on supply limits, or as allowed under the Smart Fill Program. Supply limits apply to Specialty Prescription Drug Products obtained at a Preferred Specialty Network Pharmacy, a Non-Preferred Specialty Network Pharmacy, an out-of-Network Pharmacy, a mail order Network Pharmacy or a Designated Pharmacy.

Certain Prescription Drug Products for which Benefits are described under the Prescription Drug Rider are subject to step therapy requirements. In order to receive Benefits for such Prescription Drug Products you must use a different Prescription Drug Product(s) first. You may find out whether a Prescription Drug Product is subject to step therapy requirements by contacting us at myuhc.com or the telephone number on your ID card.

Before certain Prescription Drug Products are dispensed to you, your Physician, your pharmacist or you are required to obtain prior authorization from us or our designee to determine whether the Prescription Drug Product is in accordance with our approved guidelines and it meets the definition of a Covered Health Care Service and is not an Experimental or Investigational or Unproven Service. We may also require you to obtain prior authorization from us or our designee so we can determine whether the Prescription Drug Product, in accordance with our approved guidelines, was prescribed by a Specialist.

If you require certain Prescription Drug Products, we may direct you to a Designated Pharmacy with whom we have an arrangement to provide those Prescription Drug Products. If you are directed to a Designated Pharmacy and you choose not to obtain your Prescription Drug Product from the Designated Pharmacy, you will be subject to the Out-of-Network Benefit for that Prescription Drug Product.

Certain Preventative Care Medications may be covered at zero costshare. You can get more information by contacting us at myuhc.com or the telephone number on your ID card.

Benefits are provided for certain Prescription Drug Products dispensed by a mail order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy. The Outpatient Prescription Drug Schedule of Benefits will tell you how mail order Network Pharmacy and Preferred 90 Day Retail Network Pharmacy supply limits apply. Please contact us at myuhc.com or the telephone number on your ID card to find out if Benefits are provided for your Prescription Drug Product and for information on how to obtain your Prescription Drug Product through a mail order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy.

Other important information about your benefits.

Pharmacy Exclusions

The following exclusions apply. In addition see your Pharmacy Rider and SBN for additional exclusions and limitations that may apply.

• A Pharmaceutical Product for which Benefits are provided in your Certificate.

• A Prescription Drug Product with either: an approved biosimilar, a biosimilar and Therapeutically Equivalent to another covered Prescription Drug Product.

• Any Prescription Drug Product to the extent payment or benefits are provided or available from the local, state or federal government (for example, Medicare).

• Any product dispensed for the purpose of appetite suppression or weight loss.

• Any product for which the primary use is a source of nutrition, nutritional supplements, or dietary management of disease, and prescription medical food products even when used for the treatment of Sickness or Injury, except as required by state mandate.

• Certain New Prescription Drug Products and/or new dosage forms until the date they are reviewed and placed on a tier by our PDL Management Committee.

- Certain Prescription Drug Products for tobacco cessation.
- Certain Prescription Drug Products for which there are Therapeutically Equivalent alternatives available.
- Certain Prescription Drug Products that are FDA approved as a package with a device or application, including smart package sensors and/or embedded drug sensors.
- Certain compounded drugs.
- Diagnostic kits and products, including associated services.
- Drugs available over-the-counter.
- Drugs which are prescribed, dispensed or intended for use during an Inpatient Stay.

• Durable Medical Equipment, including certain insulin pumps and related supplies for the management and treatment of diabetes, for which Benefits are provided in your Certificate. Prescribed and non-prescribed outpatient supplies. This does not apply to diabetic supplies and inhaler spacers specifically stated as covered.

- Experimental or Investigational or Unproven Services and medications.
- General vitamins, except Prenatal vitamins, vitamins with fluoride, and single entity vitamins when accompanied by a Prescription Order or Refill.
- Growth hormone for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition).
- Medications used for cosmetic or convenience purposes.
- Prescription Drug Products dispensed outside the United States, except as required for Emergency treatment.

• Prescription Drug Products when prescribed to treat infertility. This exclusion does not apply to Prescription Drug Products prescribed to treat latrogenic Infertility and Preimplantation Genetic Testing (PGT) as described in the Certificate.

• Prescription Drug Products, including New Prescription Drug Products or new dosage forms, that we determine do not meet the definition of a Covered Health Care Service.

• Publicly available software applications and/or monitors that may be available with or without a Prescription Order or Refill.

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

If you think you weren't treated fairly 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, UT 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 phone number listed on your ID card, 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: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at:

http://www.hhs.gov/ocr/office/file/index.html.

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (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 others languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助 服務。請撥打會員卡所列的免付費會員電話號碼。

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 ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русский (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

ةي غللا قدعاسملا تنامدخ ناف ،(Arabic) قيب علا شدحتت شنك اذا : ويبنت على جردملا بين اجهلا فتناملا مقرب لاصتال الى جرّي الخل ة حاتم ةي ناجملا الحب قصاخ الفي حتلا فقاطب 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 sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'italiano (**Italian**), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises 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。健康保険証に記載されている フリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यद आिप हदिौ (Hindi) बोलते है, आपको भाषा सहायता संबाएं, न:िशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन 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 deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ΠΡΟΣΟΧΗ : Αν μιλάτε Ελληνικά **(Greek)**, υπάρχει δωρεάν βοήθεια στη γλώσσα σας. Παρακαλείστε να καλέσετε το δωρεάν αριθμό που θα βρείτε στην κάρτα ταυτότητας μέλους.

PAKDAAR: Nu saritaem ti Ilocano (**Ilocano**), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí ninaaltsoos nitł'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (**Somali**), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

ગુજરાતી (Gujarati): ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો આપને ભાષાકીય મદદરૂપ સેવા વવના મૂલયે પરાપય છે. મહેરબાની કરી તમારા આઈડી કાડડની સૂચપિર આપેલા સભ્ય માટેના ટોલ-ફ્રરી નંબર ઉપર કોલ કરો.

Administrative services provided by United HealthCare Services, Inc. and their affiliates.

f Facebook.com/UnitedHealthcare 🔽 Twitter.com/UHC 🖸 Instagram.com/UnitedHealthcare 🖸 YouTube.com/UnitedHealthcare

B2C 9183517.0 11/19 ©2020 United HealthCare Services, Inc. DBID : 449159 19-12550

