

# Troon medical plan comparison

2024

	HDHP with HSA		Bronze HDHP with HSA		Choice Plus Low Deductible		Choice Plus High Deductible	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible								
Individual	\$2,000	\$6,000	\$5,000	\$15,000	\$1,500	\$4,500	\$3,000	\$9,000
Family	\$4,000	\$12,000	\$10,000	\$30,000	\$3,000	\$9,000	\$6,000	\$18,000
Out-of-Pocket Maximum								
Individual	\$4,500	\$13,500	\$6,250	\$18,750	\$5,000	\$15,000	\$6,250	\$18,750
Family	\$9,000	\$27,000	\$12,500	\$37,500	\$10,000	\$30,000	\$12,500	\$37,500
What you pay								
Preventive Care Services Including annual checkups, labs, screenings and more	Covered at 100%	40% after deductible	Covered at 100%	40% after deductible	Covered at 100%	40% after deductible	Covered at 100%	50% after deductible
Primary Care Office Visit or Telehealth*								
Tier 1	10% after deductible	40% after deductible	20% after deductible	40% after deductible	\$30 per visit	40% after deductible	\$30 per visit	50% after deductible
Tier 2	20% after deductible				\$60 per visit		\$60 per visit	
Specialist Office Visit or Telehealth*								
Tier 1	10% after deductible	40% after deductible	20% after deductible	40% after deductible	\$60 per visit	40% after deductible	\$60 per visit	50% after deductible
Tier 2	20% after deductible				\$120 per visit		\$120 per visit	
Virtual, Urgent and Emergency Care								
24/7 Virtual Visits (online doctor)	\$49 per visit	40% after deductible	\$49 per visit	40% after deductible	\$20 per visit	40% after deductible	\$20 per visit	50% after deductible
Urgent Care Visit	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$75 per visit	40% after deductible	\$75 per visit	50% after deductible
Emergency Room	20% after deductible		20% after deductible		\$300 copay per visit		\$300 copay per visit	
Hospital Care Inpatient and outpatient	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	50% after deductible
Diagnostic Procedures Lab, X-ray, Imaging	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	50% after deductible
Mental Health Services								
Outpatient Office, Professional	10% after deductible	40% after deductible	20% after deductible	40% after deductible	\$30 per visit	40% after deductible	\$30 per visit	50% after deductible
Inpatient / Outpatient Facility	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	50% after deductible

\*Tier 1 benefit levels will apply to all office visits in these areas: AK, ME, MT, VT, WY, Northern California. Telehealth does not include virtual care services provided by a Designated Virtual Network Provider.



# Eight tips to get the most out of your Troon medical plan

## 1 Activate your myuhc.com account

**myuhc.com**® is a personalized website where you can access your health benefits information, virtual care, find network doctors, estimate costs, manage and pay claims and more.

## 2 Download the UnitedHealthcare® app

View and share your health plan ID card, find nearby care options, connect with a doctor 24/7, view your plan details and more.



## 3 Try virtual care

Virtual care is accessible from anywhere on your schedule and is designed for affordability. See a board-certified doctor using your phone, tablet or computer when you're home or away. Whether you need urgent care, hard-to-schedule primary care or mental health counseling, you can access professionals from anywhere. Visit **myuhc.com/virtualcare** or use the UnitedHealthcare app.

### Virtual care options and coverage

Virtual care option	Type of care	Good for	Coverage
24/7 Virtual Visits	Same day, urgent care for common medical conditions by video	Allergies, cold/flu, sinus infection, pink eye, urinary tract infection and more	<b>Choice Plans:</b> \$20 per visit <b>HDH Plans:</b> \$49 per visit before deductible met
Virtual primary care from Optum Virtual Care	Scheduled primary care with a primary care provider by video	Annual exams, regular follow-ups for chronic conditions, prescriptions, lab tests and more	<b>Choice Plans:</b> \$30 per visit <b>HDH Plans:</b> \$99 or less per visit Tier 1 physician services benefit applied
Virtual behavioral health care	Confidential counseling by video	Anxiety, depression, addiction and more	<b>Choice Plans:</b> \$30 per visit <b>HDH Plans:</b> 10% or 20% after deductible Mental health office services benefit applied
Local provider telehealth*	Scheduled primary or specialist care with a local provider by video	Regular follow-ups for chronic conditions, prescriptions, lab tests and more	Physician or specialist services benefit applied

\*Telehealth availability depends on local provider offerings. Many local providers offer telehealth and in-person appointments.

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## 4 Choose Tier 1 providers

Tier 1 providers are UnitedHealth Premium® providers who are recognized for meeting national standards for quality and local benchmarks for cost efficiency. Look for the Tier 1 symbol on **myuhc.com**.

TIER  
1

## 5 Get preventive care and screenings

Your medical plan covers preventive care with \$0 out-of-pocket cost when you see a network doctor. Visit **uhc.com/preventivecare** for a preventive care checklist.

100%  
covered  
in-network

## 6 Connect with a nurse for special health needs

Living with a chronic condition like diabetes can be stressful. Even starting or growing a family can have its challenges. The team of skilled UnitedHealthcare nurses understand these challenges, and can support you and help you navigate the health care system.

## 7 Use your Employee Assistance & Wellness Support Program

Connect with an advocate, coach or counselor for help with everything from stress or financial concerns to assistance finding community resources, available 24/7 at no cost. In-person visits are also available (3 visits per topic). Call **1-800-344-9752** or visit **guidanceresources.com** to learn more.

## 8 Make the call – we're here to help

Whatever your health plan question or care need might be, our health and benefit experts can help. Call **1-866-547-0849** Monday through Friday, 5 a.m. to 8 p.m. PT.



24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time. Data rates may apply.

Virtual primary care includes services available with a provider via video, chat, email or audio only, where permitted under state law. Virtual primary care services are available only if the provider is licensed in the state that the member is located in at the time of the appointment.

24/7 Virtual Visits and virtual primary care are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

Certain preventive care services are covered without cost sharing by many plans as specified by the Patient Protection and Affordable Care Act (ACA). Always refer to your plan documents for your specific coverage.

The information provided through the programs are for informational purposes only and provided as part of your health plan. Nurses, coaches and other program representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care.