



(Video Length – 1:26)

Video Transcript

How Health Plans Work

Health plans are designed to help take good care of you — and knowing how they work can help you get the most out of your benefits.

ON-SCREEN TEXT: [How a health plan works]

So, here's how a health plan works.

ON-SCREEN TEXT: [Premium]

Each health plan has a premium, a routine payment typically taken out of your paycheck. Paying your premium helps keep your plan active, so you can stay covered.

ON-SCREEN TEXT: [Plan year starts

You pay 100%

Deductible]

At the start of your plan year, you pay 100% of your covered health services until you meet your deductible.

ON-SCREEN TEXT: [Deductible]

Once your deductible is reached, your health plan starts sharing a percentage of the costs with you.

ON-SCREEN TEXT: [Coinsurance

You pay 20%

Health plan pays 80%

**Coinsurance may vary by service. This example is for illustrative purposes only. Members should visit myuhc.com[®] for their coverage details.]*

This is what's known as coinsurance.

For example, you may pay 20% of a covered medical expense and your health plan will pay the remaining 80%.

ON-SCREEN TEXT: [Copay]

Along the way, you may pay a fixed amount — also known as a copay — for certain covered health services, like a doctor's appointment.

ON-SCREEN TEXT: [Out-of-pocket limit

Coinsurance and copay]

Your health plan offers you further protection with an out-of-pocket limit, which is the most you could pay for covered services in a plan year.

Coinsurance and copays count toward your out-of-pocket limit — but premiums don't.

ON-SCREEN TEXT: [Health plan pays 100%]

After you reach your out-of-pocket limit, your plan pays 100% of the cost.

ON-SCREEN TEXT: [all that care can do for you]



Now that you know how health plans work, it's time to dig into your benefits and start experiencing all that care can do for you.

ON-SCREEN TEXT: [Already a member?

Sign in at myuhc.com]

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