



Your New Medical Plans

Health plan coverage details
October 1, 2025
AlerisLife Policy 717168

Medical plan coverage details

	Choice Plus \$1000 www.whyuhc.com/choiceplus			Choice Plus \$2500 www.whyuhc.com/choiceplus		
Premium	Your employer will provide your premium amounts					
Annual medical deductibles and out-of-pocket limits	Network		Out-of network	Network		Out-of network
Deductible amounts						
Individual	\$1,000		\$1,500	\$2,500		\$3,000
Family	\$2,000		\$3,000	\$5,000		\$6,000
Out-of-pocket limits						
Individual	\$4,000		\$5,000	\$4,000		\$5,000
Family	\$8,000		\$10,000	\$8,000		\$10,000
Medical copays (\$) and coinsurance (%)	Network		Out-of network	Network		Out-of network
Doctors and other professionals						
Primary care visit (illness or injury)	\$25		40%*	\$40		40%*
Mental health visit (outpatient)	\$25		40%*	\$40		40%*
Preventive care visit	100%		40%*	100%		40%*
Virtual, urgent and emergency care						
24/7 Virtual Visit (online doctor)	\$15		40%*	\$30		40%*
Urgent care visit	\$50		40%*	\$80		40%*
Emergency room	\$250		\$250	\$250		\$250
Prescription type	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply
Tier level 1 (\$ – generic)	\$15	Not Covered	\$37.50	\$15	Not Covered	\$37.50
Tier level 2 (\$\$ – brand-name and generic)	\$25	Not Covered	\$62.50	\$25	Not Covered	\$62.50
Tier level 3 (\$\$\$ – brand-name and generic)	\$50	Not Covered	\$125	\$50	Not Covered	\$125
Tier level 4 (\$\$\$\$ – mostly brand-name)	\$100	Not Covered	\$250	\$100	Not covered	\$250

The above is only a summary. It is not intended to be a complete listing of all plan details.
*After the deductible.

Common health care terms — good info to know

Coinsurance

The percentage of costs you pay for a covered health care service after your deductible is reached.

Copayment

Also called a copay, this is a fixed amount of money you may pay for certain covered health services, like a doctor's appointment.

Deductible

The amount you pay before your plan starts sharing costs for covered services.

Out-of-pocket limit

The most you could pay for covered services in a plan year.

Premium

A routine payment that's typically taken out of your paycheck and helps keep your plan active, so you can stay covered.

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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。

These plans have exclusions, limitations and reduction of benefits. For costs and complete details contact your employer.

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