UnitedHealthcare **Choice Plus P5003060ek0LX** **UnitedHealthcare Level Funded** **Coverage For:** Family | **Plan Type:** POS

**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 1-877-797-8812 or visit myuhc.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/ or call 1-877-797-8812 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| **What is the overall deductible?** | Network: **$500** Individual / **$1,000** Family<br>Out-of-Network: **$1,000** Individual / **$2,000** Family<br>per year. | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| **Are there services covered before you meet your deductible?** | Yes. Preventive Care Services are covered before you meet your deductible. | This plan covers some items and services even if you haven't yet met the annual deductible amount. But a copayment or coinsurance may apply.<br>For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/. |
| **Are there other deductibles for specific services?** | No. | You don't have to meet deductibles for specific services. |
| **What is the out-of-pocket limit for this plan?** | Network: **$3,000** Individual / **$6,000** Family<br>Out-of-Network: **$6,000** Individual / **$12,000** Family | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| **What is not included in the out-of-pocket limit?** | Premiums, balance-billing charges, health care this plan doesn't cover and penalties for failure to obtain preauthorization for services. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| **Will you pay less if you use a network provider?** | Yes. See myuhc.com or call 1-877-797-8812 for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider 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) | |
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | $30 copay per visit, deductible does not apply | 50% coinsurance | Under age 19 - Network visits are covered at No Charge. Virtual Visits - No Charge by a Designated Virtual Network Provider. No virtual coverage out-of-network. If you receive services in addition to office visit, additional copays, deductibles or coinsurance may apply e.g. surgery. |
| | Specialist visit | $60 copay per visit, deductible does not apply | 50% coinsurance | If you receive services in addition to office visit, additional copays, deductibles or coinsurance may apply e.g. surgery. |
| | Preventive care/ screening/ immunization | No Charge | 50% coinsurance | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| **If you have a test** | Diagnostic test (x-ray, blood work) | 20% coinsurance | 50% coinsurance | Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount. |
| | Imaging (CT/PET scans, MRIs) | 20% coinsurance | 50% coinsurance | Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount. |

| 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) | |
| **If you need drugs to treat your illness or condition** More information about prescription drug coverage is available at myuhc.com | Tier 1 - Your Lowest Cost Option | Retail: $10 copay, deductible does not apply. Mail-Order: $25 copay, deductible does not apply. | Retail: $10 copay, deductible does not apply. Mail-Order: $25 copay, deductible does not apply. | Provider means pharmacy for purposes of this section. Retail: Up to a 90 day supply. Mail-Order: Up to a 90 day supply. Specialty: Up to a 31 day supply. Specialty drugs are not covered through mail order. One retail copay applies per 31-day retail prescription. You may need to obtain certain drugs, including certain specialty drugs, from a pharmacy designated by us.<br><br>Certain drugs may have a preauthorization requirement or may result in a higher cost. If you use an out of network pharmacy, you may need to pay the cost up front, submit for reimbursement, and may be responsible for any amount over the allowed amount. Certain preventive medications (including certain contraceptives) and the List of Zero Cost Share Medications are covered at No Charge. See the website listed for information on drugs covered by your plan. Not all drugs are covered. You may be required to use a lower-cost drug(s) prior to benefits under your plan being available for certain prescribed drugs. If a dispensed drug has a chemically equivalent drug at a lower tier, the cost difference between drugs in addition to any applicable copay and/or coinsurance may be applied. |
| | Tier 2 - Your Mid-Range Cost Option | Retail: $35 copay, deductible does not apply. Mail-Order: $87.50 copay, deductible does not apply. | Retail: $35 copay, deductible does not apply. Mail-Order: $87.50 copay, deductible does not apply. | |
| | Tier 3 - Your Mid-Range Cost Option | Retail: $60 copay, deductible does not apply. Mail-Order: $150 copay, deductible does not apply. | Retail: $60 copay, deductible does not apply. Mail-Order: $150 copay, deductible does not apply. | |
| | Tier 4 - Your Highest Cost Option | Retail: $200 copay, deductible does not apply. Mail-Order: $500 copay, deductible does not apply. | Retail: $200 copay, deductible does not apply. Mail-Order: $500 copay, deductible does not apply. | |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 50% coinsurance | Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount. |

| 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 | 20% coinsurance | 50% coinsurance | None |
| **If you need immediate medical attention** | Emergency room care | 20% coinsurance | *20% coinsurance | $300 per occurrence copay applies prior to the overall deductible.<br>*Network deductible applies. |
| | Emergency medical transportation | 20% coinsurance | *20% coinsurance | *Network deductible applies. |
| | Urgent Care | $100 copay per visit, deductible does not apply | 50% coinsurance | Virtual Visits - No Charge by a Designated Virtual Network Provider. No virtual coverage out-of-network.<br>If you receive services in addition to Urgent care visit, additional copays, deductibles or coinsurance may apply e.g. surgery. |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | 20% coinsurance | 50% coinsurance | Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount. |
| | Physician/ surgeon fees | 20% coinsurance | 50% coinsurance | None |
| **If you need mental health, behavioral health, or substance abuse services** | Outpatient services | $60 copay per visit, deductible does not apply | 50% coinsurance | Network Partial hospitalization/intensive outpatient treatment: 20% coinsurance |
| | Inpatient services | 20% coinsurance | 50% coinsurance | None |
| **If you are pregnant** | Office Visits | Primary Care Visit: $30 copay per visit, deductible does not apply<br>Specialist Visit: $60 copay per visit, deductible does not apply | 50% coinsurance | Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i. e. ultrasound). |

* For more information about limitations and exceptions, see the plan or policy document at myuhc.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) | |
| | Childbirth/delivery professional services | 20% coinsurance | 50% coinsurance | |
| | Childbirth/delivery facility services | 20% coinsurance | 50% coinsurance | Inpatient preauthorization may apply out-of-network or benefit reduces to 50% of allowed amount. |
| **If you need help recovering or have other special health needs** | Home health care | 20% coinsurance | 50% coinsurance | Limited to 30 visits per year. Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount. |
| | Rehabilitation services | 20% coinsurance | 50% coinsurance | 30 combined visits per year for rehabilitation and habilitation services. Includes physical therapy, speech therapy, occupational therapy, cardiac rehabilitation therapy, pulmonary rehabilitation therapy. |
| | Habilitation services | 20% coinsurance | 50% coinsurance | |
| | Skilled nursing care | 20% coinsurance | 50% coinsurance | Limited to 60 days per year, combined with inpatient rehabilitation and residential treatment. Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount. |
| | Durable medical equipment | 20% coinsurance | 50% coinsurance | Preauthorization is required out-of-network for DME over $1,000 or there is no coverage. |
| | Hospice services | 20% coinsurance | 50% coinsurance | Preauthorization is required out-of-network before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of allowed amount. |

| 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) | |
| **If your child needs dental or eye care** | Children's eye exam | Not Covered | Not Covered | No coverage for Children's eye exams. |
| | 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<br>• Cosmetic Surgery<br>• Dental Care<br>• Glasses | • Long Term Care<br>• Non-emergency care when traveling outside - the US<br>• Private duty nursing | • Routine Eye Care<br>• Routine foot care - Except as covered for Diabetes<br>• Weight loss programs |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) | | |
|---|---|---|
| • Acupuncture Services - 10 visits per year<br>• Chiropractic (manipulative care) - 20 visits per year | • Hearing aids - Limited to $5,000 every 36 Months | • Infertility Treatment |

**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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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 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 or the Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program can help you file your appeal. Contact the Illinois Department of Insurance at 877-527-9431 or visit http://idoi.illinois.gov/.

**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?** **Yes**

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 1-877-797-8812.

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-877-797-8812.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-797-8812.

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-877-797-8812 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-797-8812.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-877-797-8812.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-877-797-8812.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang 1-877-797-8812.

*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 plan's overall deductible | $500 |
| Specialist copayment | $60 |
| Hospital (facility) coinsurance | 20% |
| Other coinsurance | 20% |

This EXAMPLE event includes services like:
Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

| Total Example Cost | $12,700 |
|---|---|
| In this example, Peg would pay: | |
| Cost Sharing | |
| Deductibles | $500 |
| Copayments | $10 |
| Coinsurance | $2,100 |
| What isn't covered | |
| Limits or exclusions | $60 |
| The total Peg would pay is | $2,670 |

### Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

| | |
|---|---|
| The plan's overall deductible | $500 |
| Specialist copayment | $60 |
| Hospital (facility) coinsurance | 20% |
| Other coinsurance | 20% |

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)

| Total Example Cost | $5,600 |
|---|---|
| In this example, Joe would pay: | |
| Cost Sharing | |
| Deductibles | $300 |
| Copayments | $500 |
| Coinsurance | $0 |
| What isn't covered | |
| Limits or exclusions | $0 |
| The total Joe would pay is | $800 |

### Mia's Simple Fracture
(in-network emergency room visit and follow up care)

| | |
|---|---|
| The plan's overall deductible | $500 |
| Specialist copayment | $60 |
| Hospital (facility) coinsurance | 20% |
| Other coinsurance | 20% |

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

| Total Example Cost | $2,800 |
|---|---|
| In this example, Mia would pay: | |
| Cost Sharing | |
| Deductibles | $800 |
| Copayments | $200 |
| Coinsurance | $300 |
| What isn't covered | |
| Limits or exclusions | $0 |
| The total Mia would pay is | $1,300 |

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