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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 (866) 351-6831 or visit [welcometouhc.com](http://welcometouhc.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/](http://www.healthcare.gov/sbc-glossary/) or call (866) 487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<u>Network</u> : \$0 Individual / \$0 Family <u>Non-Network</u> : \$400 Individual / \$1,200 Family Per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <u>Preventive care</u> and categories with a <u>copay</u> are covered before you meet your <u>deductible</u> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the annual <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <a href="#">plan</a> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered services at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	Yes. There is a \$50 annual <u>deductible</u> under the Home Health Care benefits.	You don't have to meet <u>deductibles</u> for specific services, but see the chart below for other costs for services this plan covers.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<u>Network</u> : \$6,600 Individual / \$13,200 Family <u>Non-Network</u> : \$800 Individual / \$2,200 Family Per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <a href="#">plan</a> doesn't cover and penalties for failure to obtain <u>Prenotification</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. This plan uses <u>network providers</u> . If you use a <u>non-network provider</u> your cost may be more. For a list of <u>providers</u> , see <a href="http://myuhc.com">myuhc.com</a> for UHC Options PPO network, <a href="http://www.empireplanproviders.com/provider.htm">www.empireplanproviders.com/provider.htm</a> for Empire Plan Network, or call (866) 351-6831, or United Behavioral Health (UBH) at <a href="http://myuhc.com">myuhc.com</a> or (866) 374-6060.	This <a href="#">plan</a> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <a href="#">plan's network</a> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <a href="#">plan</a> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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)	Non-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$25 <a href="#">copay</a> per visit	20% <a href="#">coinsurance</a>	Virtual visits - \$15 copay per visit by a Designated Virtual Network Provider, deductible does not apply. No virtual coverage out-of-network If you receive services in addition to office visit, additional <a href="#">copays</a> , <a href="#">deductibles</a> or <a href="#">coinsurance</a> may apply e.g. surgery.
	<a href="#">Specialist</a> visit	\$25 <a href="#">copay</a> per visit	20% <a href="#">coinsurance</a>	If you receive services in addition to office visit, additional <a href="#">copays</a> , <a href="#">deductibles</a> or <a href="#">coinsurance</a> may apply e.g. surgery.
	<a href="#">Preventive care/screening/immunization</a>	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$25 <a href="#">copay</a> per visit	0% <a href="#">coinsurance</a> up to benefit max. of \$1,500 per year, then 20% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	\$25 <a href="#">copay</a> per service	0% <a href="#">coinsurance</a> up to benefit max. of \$1,500 per year, then 20% <a href="#">coinsurance</a>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b>	Tier 1 – Your Lowest Cost Option	Retail: \$8 <u>copay</u> Mail-Order: \$20 <u>copay</u>	Retail: \$8 <u>copay</u>	Provider means pharmacy for purposes of this section. Retail: Up to a 31-day supply. Mail-Order: Up to a 90-day supply. Covered by CVS Caremark. See <a href="http://www.Caremark.com">www.Caremark.com</a> for information and drugs covered by your plan. CVS Caremark Customer Service: (844) 449-0372 / CVS Caremark Specialty Pharmacy: (800) 237-2767. You may need to obtain certain drugs, including certain specialty drugs, from a pharmacy designated by us. Certain drugs may have a pre-notification requirement or may result in a higher cost. Tier 1 contraceptives covered at No Charge. If you use a non-network Pharmacy, you are responsible for any amount over the allowed amount. Not all drugs are covered.
	Tier 2 – Your Mid-Range Cost Option	Retail: \$25 <u>copay</u> Mail-Order: \$62.50 <u>copay</u>	Retail: \$25 <u>copay</u>	
	Tier 3 – Your Mid-Range Cost Option	Retail: \$40 <u>copay</u> Mail-Order: \$100.00 <u>copay</u>	Retail: \$40 <u>copay</u>	
	Tier 4 – Your Highest Cost Option	Not Applicable	Not Applicable	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No Charge	No Charge	None
	Physician/surgeon fees	\$25 <u>copay</u> per visit	No Charge	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$45 <u>copay</u> per visit, waived if admitted	No Charge, up to benefit maximum of \$1,800, then \$45 <u>copay</u>	None
	<a href="#">Emergency medical transportation</a>	\$50 <u>copay</u> per transport, <u>deductible does not apply.</u>	\$50 <u>copay</u> per transport, <u>deductible does not apply.</u>	None
	<a href="#">Urgent care</a>	\$30 <u>copay</u> per visit, <u>deductible does not apply.</u>	\$30 <u>copay</u> per visit, <u>deductible does not apply.</u>	If you receive services in addition to <u>Urgent care</u> visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge	No Charge	<u>Prenotification</u> is required or a \$250 penalty applies.
	Physician/surgeon fees	No Charge	No Charge	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$25 <u>copay</u> per visit, deductible does not apply.	20% <u>coinsurance</u>	Network Partial hospitalization/intensive outpatient treatment: No Charge
	Inpatient services	No Charge	No Charge	<u>Prenotification</u> is required or a \$250 penalty applies.
<b>If you are pregnant</b>	Office visits	No Charge	20% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of service a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	No Charge	20% <u>coinsurance</u>	
	Childbirth/delivery facility services	No Charge	No Charge	Prenotification applies if stay exceeds 48 hours (C-Section: 96 hours).
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	*25% <u>coinsurance</u>	*25% <u>coinsurance</u>	Limited to 40 visits per calendar year. Prenotification is required or a \$250 penalty applies. A separate *\$50 annual <u>deductible</u> applies.
	<a href="#">Rehabilitation services</a>	\$25 <u>copay</u> per visit, deductible does not apply.	20% <u>coinsurance</u>	Outpatient rehabilitation services are unlimited per calendar year.
	<a href="#">Habilitative services</a>	\$25 <u>copay</u> per visit, deductible does not apply.	20% <u>coinsurance</u>	Limits are combined with Rehabilitation Services limits listed above.
	<a href="#">Skilled nursing care</a>	No Charge	No Charge	Prenotification is required or a \$250 penalty applies.
	<a href="#">Durable medical equipment</a>	No Charge	20% <u>coinsurance</u>	None
	<a href="#">Hospice services</a>	No Charge	No Charge	<u>Prenotification</u> is required before admission for an Inpatient Stay in a hospice facility or a \$250 penalty applies.
<b>If your child needs dental or eye care</b>	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.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
	Children's dental check-up	Not Covered	Not Covered	No coverage for Children's Dental check-up.

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)			
<ul style="list-style-type: none"> <li>Children's glasses</li> <li>Cosmetic surgery</li> <li>Dental care</li> <li>Hearing aids</li> <li>Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>Long-term care</li> <li>Non-emergency care when travelling outside - the U.S.</li> <li>Private duty nursing</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care</li> <li>Routine foot care – Except as covered for Diabetes</li> <li>Weight loss programs</li> </ul>	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)			
<ul style="list-style-type: none"> <li>Acupuncture</li> </ul>	<ul style="list-style-type: none"> <li>Bariatric surgery</li> </ul>	<ul style="list-style-type: none"> <li>Chiropractic (Manipulative care) – 30 visits per calendar year</li> </ul>	

**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 (866) 444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at (877) 267-2323 x61565 or [www.cciio.cms.gov](http://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](http://www.HealthCare.gov) or call (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 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](http://myuhc.com).

Additionally, a consumer assistance program may help you file your appeal. Contact [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform).

**Does this plan provide Minimum Essential Coverage? Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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 (866) 351-6831.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (866) 351-6831.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (866) 351-6831.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' (866) 351-6831.

\_\_\_\_\_ *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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist</a> <a href="#">copay</a>	\$25
■ Hospital (facility) <a href="#">copay</a>	\$0
■ Other <a href="#">coinsurance</a>	0%

**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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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**In this example, Peg would pay:**

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$100
<b>The total Peg would pay is</b>	<b>\$300</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist</a> <a href="#">copay</a>	\$25
■ Hospital (facility) <a href="#">copay</a>	\$0
■ Other <a href="#">coinsurance</a>	0%

**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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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**In this example, Joe would pay:**

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$1,000
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$1,060</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist</a> <a href="#">copay</a>	\$25
■ Hospital (facility) <a href="#">copay</a>	\$0
■ Other <a href="#">coinsurance</a>	0%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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**In this example, Mia would pay:**

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$300
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$300</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

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

If you think you were treated unfairly 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](mailto:UHC_Civil_Rights@uhc.com)

**Mail:** Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 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 number listed within this Summary of Benefits and Coverage (SBC), 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 (800) 368-1019, (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 other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

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