

 **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, visit www.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: \$5,000 Individual / \$10,000 Family Out-of-Network: \$10,000 Individual / \$20,000 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 <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , 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 deductible?	Yes. <u>Preventive care</u> services are covered before you meet your <u>deductible</u> .	This <u>plan</u> 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 <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	Network:\$8,150 Individual / \$16,300 Family Out-of-Network: \$16,300 Individual / \$32,600 Family	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 <u>plan</u> , 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 out-of-pocket limit?	Premiums, <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover and penalties for failure to obtain <u>preauthorization</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 network provider?	Yes. See www.myuhc.com or call 1-877-797-8812 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . 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</u> charge and what your <u>plan</u> 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 referral to see a specialist?	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)	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	\$25 copay per visit, deductible does not apply	50% coinsurance	Virtual visits - No Charge by a Designated Virtual Network Provider. No virtual coverage for out-of-network. Under age 19 - Network visits are covered at No Charge. If you receive services in addition to office visit, additional copays, deductibles, or coinsurance may apply e.g. surgery.
	Specialist visit	\$75 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)	Lab: 20% coinsurance X-ray: 20% coinsurance	Lab: 50% coinsurance X-ray: 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)	
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.myuhc.com</p>	Tier 1 Your Lowest - Cost Option	<p>Retail: \$10 copay , deductible does not apply.</p> <p>Mail-Order: \$25 copay, deductible does not apply.</p> <p>Specialty Drugs: \$10 copay, deductible does not apply</p>	<p>Retail: \$10 copay , deductible does not apply.</p> <p>Mail-Order: \$25 copay, deductible does not apply.</p> <p>Specialty Drugs: Not Covered.</p>	<p>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.</p> <p>Specialty drugs are not covered through mail order.</p> <p>One retail copay applies per 31 day retail prescription.</p> <p>You may need to obtain certain drugs, including certain specialty drugs, from a pharmacy designated by us.</p>
	Tier 2 - Your Midrange - Cost Option	<p>Retail: \$35 copay , deductible does not apply.</p> <p>Mail-Order: \$87.50 copay, deductible does not apply.</p> <p>Specialty Drugs: \$150 copay, deductible does not apply</p>	<p>Retail: \$35 copay , deductible does not apply.</p> <p>Mail-Order: \$87.50 copay, deductible does not apply.</p> <p>Specialty Drugs: Not Covered.</p>	<p>Certain drugs may have a preauthorization requirement or may result in a higher cost.</p> <p>If you use an out-of-network pharmacy, you will need to pay the cost up front, submit for reimbursement, and may be responsible for any amount over the allowed amount.</p>
	Tier 3 - Your Midrange - Cost Option	<p>Retail: \$75 copay , deductible does not apply.</p> <p>Mail-Order: \$187.50 copay, deductible does not apply.</p> <p>Specialty Drugs: \$350 copay, deductible does not apply</p>	<p>Retail: \$75 copay , deductible does not apply.</p> <p>Mail-Order: \$187.50 copay, deductible does not apply.</p> <p>Specialty Drugs: Not Covered.</p>	<p>Certain preventive medications (including certain contraceptives) and the List of Zero Cost Share Medications are covered at No Charge.</p> <p>See the website listed for information on drugs covered by your plan. Not all drugs are covered.</p>
	Tier 4 - Your Highest - Cost Option	<p>Retail: \$250 copay , deductible does not apply.</p> <p>Mail-Order: \$625 copay, deductible does not apply.</p> <p>Specialty Drugs: \$500 copay, deductible does not apply</p>	<p>Retail: \$250 copay , deductible does not apply.</p> <p>Mail-Order: \$625 copay, deductible does not apply.</p> <p>Specialty Drugs: Not Covered.</p>	<p>You may be required to use a lower-cost drug(s) prior to benefits under your plan being available for certain prescribed drugs.</p> <p>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.</p>

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount.
	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need immediate medical attention	Emergency room care	20% <u>coinsurance</u>	20% <u>coinsurance</u> *	*Network deductible applies
	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u> *	*Network deductible applies
	Urgent care	\$50 <u>copay</u> per visit, deductible does not apply	50% <u>coinsurance</u>	Virtual visits - No Charge by a Designated Virtual Network Provider. No virtual coverage for out-of-network. 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% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.
	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$75 <u>copay</u> per visit, deductible does not apply	50% <u>coinsurance</u>	Network partial hospitalization/intensive outpatient treatment: 20% <u>coinsurance</u>
	Inpatient services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you are pregnant	Office visits	Primary Care Visit: \$25 <u>copay</u> per visit, deductible does not apply Specialist Visit: \$75 <u>copay</u> per visit, deductible does not apply	50% <u>coinsurance</u>	Cost sharing does not apply for preventive service. Depending on the type of service, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply.
	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Inpatient preauthorization may apply out-of-network 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 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/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 required for out-of-network before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of allowed amount.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Limited to 1 exam every 12 months.
	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.)		
<ul style="list-style-type: none"> • Bariatric surgery • Glasses • Non-emergency care when traveling outside the United States • Routine foot care - Except as covered for Diabetes 	<ul style="list-style-type: none"> • Cosmetic surgery • Infertility treatment • Private-duty nursing • Weight loss programs 	<ul style="list-style-type: none"> • Dental care • Long-term care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture - 10 visits per year
- Chiropractic (manipulative care) - 20 visits per year
- Routine Eye Care(Adult) - Limited to 1 exam every 12 Months
- Hearing aids - Limited to \$5,000 every 36 months

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 the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

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, kwijigo holne' 1-877-797-8812.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, 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, a'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 \$5,000
- Specialist copayment \$75
- 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:

<i>Cost Sharing</i>	
Deductibles	\$5,000
Copayments	\$10
Coinsurance	\$1,200

<i>What isn't covered</i>	
Limits or exclusions	\$60

The total Peg would pay is \$6,270

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

- The plan's overall deductible \$5,000
- Specialist copayment \$75
- 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:

<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$500
Coinsurance	\$0

<i>What isn't covered</i>	
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 \$5,000
- Specialist copayment \$75
- 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:

<i>Cost Sharing</i>	
Deductibles	\$2,600
Copayments	\$100
Coinsurance	\$0

<i>What isn't covered</i>	
Limits or exclusions	\$0

The total Mia would pay is \$2,700

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