



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 1-800-842-5520 or visit 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/ or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	Tier 1 <u>Network</u> : \$250 Individual / \$500 Family Tier 2 <u>Network</u> : \$1,750 Individual / \$3,500 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 <u>deductible</u>?	Yes. <u>Preventive care</u> and categories with a <u>copay</u> may be 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 <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 <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	Tier 1 <u>Network</u> : \$5,000 Individual / \$10,000 Family Tier 2 <u>Network</u> : \$5,000 Individual / \$10,000 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 <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	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 <u>network provider</u>?	Yes. See myuhc.com or call 1-800-842-5520 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 <u>referral</u> to see a <u>specialist</u>?	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
		Tier 1 Network Provider (You will pay the least)	Tier 2 Network Provider (You may pay more)	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	\$15 <u>copay</u> per visit, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Not Covered	If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.
	<u>Specialist</u> visit	\$30 <u>copay</u> per visit, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Not Covered	If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.
	<u>Preventive care/screening/immunization</u>	No Charge	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Lab Testing: 10% <u>coinsurance</u> X-Ray/Diagnostic: 10% <u>coinsurance</u>	Lab Testing: 20% <u>coinsurance</u> X-Ray/Diagnostic: 20% <u>coinsurance</u>	Not Covered	None
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Network Provider (You will pay the least)	Tier 2 Network Provider (You may pay more)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at welcometouhc.com	Tier 1 – Your Lowest Cost Option	Retail: \$10 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$25 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$10 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$25 <u>copay</u> , <u>deductible</u> does not apply.	Not Covered	<u>Provider</u> means pharmacy for purposes of this section. Retail: Up to a 31 day supply. Mail-Order*: Up to a 90 day supply. *or Preferred 90 Day Retail Network Pharmacy You may need to obtain certain drugs, including certain <u>specialty drugs</u> , from a pharmacy designated by us. Certain drugs may have a <u>preauthorization</u> requirement or may result in a higher cost. If you use an out-of-network pharmacy (including a mail order pharmacy), you may be responsible for any amount over the <u>allowed amount</u> . Certain preventive medications (including certain contraceptives) are covered at No Charge. See the website listed for information on drugs covered by your <u>plan</u> . Not all drugs are covered. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.
	Tier 2 – Your Mid-Range Cost Option	Retail: \$35 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$87.50 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$35 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$87.50 <u>copay</u> , <u>deductible</u> does not apply.	Not Covered	
	Tier 3 – Your Mid-Range Cost Option	Retail: \$60 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$150 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$60 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$150 <u>copay</u> , <u>deductible</u> does not apply.	Not Covered	
	Tier 4 – Your Highest Cost Option	Retail: \$100 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$250 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$100 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$250 <u>copay</u> , <u>deductible</u> does not apply.	Not Applicable	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Network Provider (You will pay the least)	Tier 2 Network Provider (You may pay more)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$250 <u>copay</u> per visit, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	None
If you need immediate medical attention	<u>Emergency room care</u>	\$300 <u>copay</u> per visit, <u>deductible</u> does not apply.	\$300 <u>copay</u> per visit, <u>deductible</u> does not apply.	\$300 <u>copay</u> per visit, <u>deductible</u> does not apply.	None
	<u>Emergency medical transportation</u>	\$300 <u>copay</u> per visit, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	*20% <u>coinsurance</u>	* <u>Network deductible</u> applies
	<u>Urgent care</u>	\$50 <u>copay</u> per visit, <u>deductible</u> does not apply.	\$50 <u>copay</u> per visit, <u>deductible</u> does not apply.	Not Covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 <u>copay</u> per admission, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Network Provider (You will pay the least)	Tier 2 Network Provider (You may pay more)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 <u>copay</u> per visit, <u>deductible</u> does not apply.	\$15 <u>copay</u> per visit, <u>deductible</u> does not apply.	Not Covered	<u>Network</u> Partial hospitalization/intensive outpatient treatment: Tier 1 and Tier 2: \$250 <u>copay</u> per visit, <u>deductible</u> does not apply.
	Inpatient services	\$500 <u>copay</u> per admission, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Not Covered	None
If you are pregnant	Office visits	No Charge	No Charge	Not Covered	<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	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	
	Childbirth/delivery facility services	\$500 <u>copay</u> per admission, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Not Covered	None
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	Limited to 60 visits per calendar year.
	<u>Rehabilitation services</u>	\$15 <u>copay</u> per visit, <u>deductible</u> does not apply.	\$30 <u>copay</u> per visit.	Not Covered	Limits per calendar year: Physical, Speech, Occupational combined 60 visits each; Pulmonary: 20 visits; Cardiac: 36 visits Visit limits do not apply for the treatment of mental illness or substance-related & addictive disorders.
	<u>Habilitative services</u>	\$15 <u>copay</u> per visit, <u>deductible</u> does not apply.	\$30 copay per visit, deductible does not apply	Not Covered	Services are provided under and limits are combined with <u>Rehabilitation Services</u> above.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Network Provider (You will pay the least)	Tier 2 Network Provider (You may pay more)	Out-of-Network Provider (You will pay the most)	
	<u>Skilled nursing care</u>	\$500 <u>copay</u> per visit, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Not Covered	Limited to 60 days per calendar year (combined with inpatient rehabilitation).
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	Covers 1 per type of DME (including repair/replacement) every 3 years.
	<u>Hospice services</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Not Covered	None
If your child needs dental or eye care	Children's eye exam	\$30 <u>copay</u> per visit, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Not Covered	Limited to 1 exam every 24 months.
	Children's glasses	Not Covered	Not Covered	Not Covered	No coverage for Children's glasses.
	Children's dental check-up	Not Covered	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.)

• Cosmetic surgery • Dental care • Glasses	• Long-term care • Non-emergency care when travelling outside - the U.S.	• Private duty nursing • Weight loss programs
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

• Acupuncture - 20 visits per calendar year • Chiropractic (Manipulative care) – 20 visits per calendar year	• Hearing aids - \$1,000 per 36 months • Infertility Treatment • Bariatric Surgery	• Routine eye care (adult) - 1 exam per 24 months • Routine foot care (covered for certain conditions)
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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 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.

Additionally, a consumer assistance program may help you file your appeal. Contact 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 1-800-842-5520.

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-800-842-5520.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-842-5520.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf 1-800-842-5520 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-842-5520.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-800-842-5520.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-842-5520.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-800-842-5520.

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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall <u>deductible</u>	\$250	■ The plan's overall <u>deductible</u>	\$250	■ The plan's overall <u>deductible</u>	\$250
■ <u>Specialist copay</u>	\$30	■ <u>Specialist copay</u>	\$30	■ <u>Specialist copay</u>	\$30
■ Hospital (facility) <u>copay</u>	\$500	■ Hospital (facility) <u>copay</u>	\$500	■ Hospital (facility) <u>copay</u>	\$500
■ Other <u>coinsurance</u>	10%	■ Other <u>coinsurance</u>	10%	■ Other <u>coinsurance</u>	10%
This EXAMPLE event includes services like: <u>Specialist office visits (pre-natal care)</u> Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests (ultrasounds and blood work)</u> <u>Specialist visit (anesthesia)</u>		This EXAMPLE event includes services like: <u>Primary care physician office visits (including disease education)</u> <u>Diagnostic tests (blood work)</u> <u>Prescription drugs</u> <u>Durable medical equipment (glucose meter)</u>		This EXAMPLE event includes services like: <u>Emergency room care (including medical supplies)</u> <u>Diagnostic test (x-ray)</u> <u>Durable medical equipment (crutches)</u> <u>Rehabilitation services (physical therapy)</u>	
Total Example Cost	\$11,690	Total Example Cost	\$4,420	Total Example Cost	\$1,640
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
<u>Deductibles</u>	\$250	<u>Deductibles</u>	\$250	<u>Deductibles</u>	\$250
<u>Copayments</u>	\$500	<u>Copayments</u>	\$900	<u>Copayments</u>	\$900
<u>Coinsurance</u>	\$200	<u>Coinsurance</u>	\$30	<u>Coinsurance</u>	\$10
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$1,010	The total Joe would pay is	\$1,180	The total Mia would pay is	\$1,160

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