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 1-800-382-2599 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.cciio.cms.gov or call 1-866-487-2365 to request a copy.

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why This Matters:</th>
</tr>
</thead>
</table>
| **What is the overall deductible?** | Network: $0 Individual / $0 Family  
Non-Network: $300 Individual / $900 Family  
Per calendar 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 and categories with a copay 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. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered 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: $1,500 Individual / $3,000 Family  
Non-Network: $3,300 Individual / $6,600 Family  
Per calendar year. | 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. |
<p>| <strong>What is not included in the out-of-pocket limit?</strong> | 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. |
| <strong>Will you pay less if you use a network provider?</strong> | Yes. See myuhc.com or call 1-800-382-2599 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. |
| <strong>Do you need a referral to see a specialist?</strong> | No. | You can see the specialist you choose without a referral. |</p>
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you visit a health care provider's office or clinic</td>
<td>Primary care visit to treat an injury or illness</td>
<td>WU Direct: $15 copay per visit, deductible does not apply. Other Participating Provider: $25 copay per visit, deductible does not apply.</td>
<td>Virtual visits (Telehealth) - $25 copay per visit by a Designated Virtual Network Provider, deductible does not apply. No virtual coverage non-network. If you receive services in addition to office visit, additional copays, deductibles or coinsurance may apply e.g. surgery.</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>WU Direct: $25 copay per visit, deductible does not apply. Other Participating Provider: $50 copay per visit, deductible does not apply.</td>
<td>30% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/Immunization</td>
<td>No Charge</td>
<td>If you receive services in addition to office visit, additional copays, deductibles or coinsurance may apply e.g. surgery.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30% coinsurance</td>
<td>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.</td>
</tr>
<tr>
<td>If you have a test</td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>10% coinsurance, deductible does not apply.</td>
<td>Preauthorization is required non-network for certain services.</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>20% coinsurance, deductible does not apply.</td>
<td>Preauthorization is required non-network.</td>
</tr>
</tbody>
</table>

* For more information about limitations and exceptions, see the plan or policy document at welcometouhc.com.
<table>
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</tr>
</thead>
</table>
| **If you need drugs to treat your illness or condition** | Tier 1 – Generic Drugs Your Lowest Cost Option | Retail: $12  
Mail-Order: $30 |  |
| | Tier 2 – Preferred Brand Drugs Your Mid-Range Cost Option | Retail: 25%  
$40 min. - $80 max.  
Mail-Order: 25%  
$100 min. - $200 max. |  |
| | Tier 3 – Non-preferred Brand Drugs Your Mid-Range Cost Option | Retail: 50%  
$60 min. - $120 max.  
Mail-Order: 50%  
$150 min. - $300 max. |  |
| | Tier 4 – Specialty Drugs Your Highest Cost Option | Generic: $12  
Brand: $100 |  |
| **More information is available at** | | | **No coverage for prescription drugs with UnitedHealthcare. Coverage provided through Express Scripts.**  
Retail Pharmacy: 30-day supply  
Mail Order Pharmacy: 90-day supply  
Prescription Drug Out-of-Pocket Maximum:  
Individual: $2,500  
Family: $5,000 |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | $250 copay/service, deductible does not apply. | 30% coinsurance  
Preauthorization is required non-network for certain services. |
| | Physician/surgeon fees | No Charge | 30% coinsurance |
| **If you need immediate medical attention** | Emergency room care | $150 copay per visit, deductible does not apply. |  |
| | Emergency medical transportation | No Charge | No Charge |
| | Urgent care | $35 copay per visit, deductible does not apply. | 30% coinsurance |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | $500 copay per admission, deductible does not apply. | 30% coinsurance  
Preauthorization is required non-network. |
| | Physician/surgeon fees | No Charge | 30% coinsurance |

* For more information about limitations and exceptions, see the plan or policy document at welcometouhc.com.
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</tr>
</thead>
</table>
| **If you need mental health, behavioral health, or substance abuse services** | Outpatient services | **Network Provider (You will pay the least):**
WU Direct: $25 copay per visit, deductible does not apply.
Other Participating Provider: $50 copay per visit, deductible does not apply. | 30% coinsurance | Preauthorization is required non-network for certain services. |
| | Inpatient services | $500 copay per admission, deductible does not apply. | 30% coinsurance | Preauthorization is required non-network. |
| **If you are pregnant** | Office visits | No Charge | 30% coinsurance | Cost sharing does not apply for preventive services. Depending on the type of service a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) |
| | Childbirth/delivery professional services | No Charge | 30% coinsurance | |
| | Childbirth/delivery facility services | $500 copay per admission, deductible does not apply. | 30% coinsurance | Inpatient preauthorization applies non-network if stay exceeds 48 hours (C-Section: 96 hours). |
| **If you need help recovering or have other special health needs** | Home health care | No Charge | 30% coinsurance | Limited to 100 visits per calendar year. Preauthorization is required non-network. |
| | Rehabilitation services | **Network Provider (You will pay the least):**
WU Direct: $25 copay per visit, deductible does not apply.
Other Participating Provider: $50 copay per visit, deductible does not apply. | 30% coinsurance | Limited to 60 visits per therapy, per calendar year. Preauthorization required non-network for certain services. |
| | Habilitative services | WU Direct: $25 copay per visit, deductible does not apply. | 30% coinsurance | Services are provided under and limits are combined with Rehabilitation Services above. Preauthorization required non-network for certain services. |

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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td><strong>Network Provider</strong> (You will pay the least)</td>
<td><strong>Non-Network Provider</strong> (You will pay the most)</td>
</tr>
<tr>
<td>Skilled nursing care</td>
<td>Other Participating Provider: $50 copay per visit, deductible does not apply.</td>
<td>$500 copay per admission, deductible does not apply.</td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td>20% coinsurance, deductible does not apply.</td>
<td>30% coinsurance</td>
<td>Preauthorization is required non-network for DME over $1,000.</td>
</tr>
<tr>
<td>Hospice services</td>
<td>No Charge</td>
<td>30% coinsurance</td>
<td>Limited to 180 days per lifetime. Preauthorization is required non-network before admission for an Inpatient Stay in a hospice facility.</td>
</tr>
</tbody>
</table>

**If your child needs dental or eye care**
- Children’s eye exam: Not Covered
- Children’s glasses: Not Covered
- Children’s dental check-up: Not Covered

No coverage for Children’s eye exams. No coverage for Children’s glasses. 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.**)
- Acupuncture
- Children’s glasses
- Cosmetic surgery
- Dental care
- Long-term care
- Private duty nursing
- Routine eye care
- Routine foot care – Except as covered for Diabetes
- Weight loss programs

**Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your plan document.)**
- Bariatric surgery – Network only
- Chiropractic (Manipulative care) – 60 visits per calendar year
- Hearing aids
- Infertility treatment - limited to $15,000 per lifetime.
- Non-emergency care when travelling outside - the U.S.

* For more information about limitations and exceptions, see the plan or policy document at welcometouhc.com.
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 or the Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program may help you file your appeal. Contact 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 1-800-382-2599.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-382-2599.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-382-2599.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne’ 1-800-382-2599.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

* For more information about limitations and exceptions, see the plan or policy document at welcometouhc.com.
### 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.

<table>
<thead>
<tr>
<th>Peg is Having a Baby</th>
<th>Managing Joe’s type 2 Diabetes</th>
<th>Mia’s Simple Fracture</th>
</tr>
</thead>
<tbody>
<tr>
<td>(9 months of in-network pre-natal care and a hospital delivery)</td>
<td>(a year of routine in-network care of a well-controlled condition)</td>
<td>(in-network emergency room visit and follow up care)</td>
</tr>
<tr>
<td><strong>The plan’s overall deductible</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Specialist coinsurance copay</strong></td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Hospital (facility) coinsurance copay</strong></td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td><strong>Other coinsurance</strong></td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

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)

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)

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 | $12,800 | $7,400 | $1,900 |

In this example, Peg would pay:

| Cost Sharing | | | |
|--------------|---------------|---------------|
| Deductibles  | $0            | $0            | $0            |
| Copayments   | $600          | $500          | $350          |
| Coinsurance  | $100          | $1,000        | $300          |

What isn’t covered
- Limits or exclusions $60
- The total Peg would pay is $760

In this example, Joe would pay:

| Cost Sharing | | | |
|--------------|---------------|---------------|
| Deductibles  | $0            | $0            | $0            |
| Copayments   | $500          | $500          | $350          |
| Coinsurance  | $1,000        | $1,000        | $300          |

What isn’t covered
- Limits or exclusions $60
- The total Joe would pay is $1,560

In this example, Mia would pay:

| Cost Sharing | | | |
|--------------|---------------|---------------|
| Deductibles  | $0            | $0            | $0            |
| Copayments   | $350          | $1,000        | $300          |
| Coinsurance  | $300          | $1,000        | $300          |

What isn’t covered
- Limits or exclusions $60
- The total Mia would pay is $650

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  
**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 1-800-368-1019, 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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**ATENCIÓN:** Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número gratuito que aparece en este Resumen de Beneficios y Cobertura (Summary of Benefits and Coverage, SBC).

**Attention:** If you speak Chinese (Chinese), we offer free language assistance services. 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.

**XIN LUU Y:** Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ghi trong bản Tóm lược về quyền lợi và đại thế bảo hiểm (Summary of Benefits and Coverage, SBC) này.
한국어 (Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 본 혜택 및 보장 요약서 (Summary of Benefits and Coverage, SBC)에 기재된 무료전화번호로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numerong nakalista sa Buod na ito ng Mga Benefisyo at Saklaw (Summary of Benefits and Coverage o SBC).

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (Russian). Позвоните по бесплатному номеру телефона, указанному в данном «Обзоре льгот и покрытия» (Summary of Benefits and Coverage, SBC).

أنتيره: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يرجى الاتصال برقم الهاتف المجاني المدرج داخل متحف الميزانية والتحتية هنا (Summary of Benefits and Coverage, SBC).

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisyè sevi ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki nan Rezime avantaj ak pwoteksyon sa a (Summary of Benefits and Coverage, SBC).

ATTENTION: Si vous parlez français (French), des services d’aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer podany w niniejszym Zestawieniu świadczeń i refundacji (Summary of Benefits and Coverage, SBC).

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue para o número gratuito listado neste Resumo de Benefícios e Cobertura (Summary of Benefits and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l’italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all’interno di questo Sommario dei Benefite e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer an.

注意事項：日本語 (Japanese)を話される場合、無料の言語支援サービスをご利用いただけます。本「保障および給付の概要」 (Summary of Benefits and Coverage, SBC)に記載されているフリー ダイヤルにてお電話ください。
ध्यान दे: यदि आप हिंदी (Hindi) बोलते हैं, आपको भाषा सहायता सेवाएं, निःशुल्क उपलब्ध हैं। लाख और कवरेज (Summary of Benefits and Coverage, SBC) के इस सारांश के भीतर सूचीबद्ध टॉल फ्री नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu dawb teev muaj nyob ntawm Tsab Ntawv Nthuav Qhia Cov Txiaj Ntsim Zoo thiab Kev Kam Them Nqi (Summary of Benefits and Coverage, SBC) no.

پاکدارا: جیدل نا دل ایکو (Ilocano) تو سربیسیو پارا تی بادینگ تی لینگویا نگا اوانان بیادنا، کت سیداداان پارا کینیام۔ مایداوت نگا اوانان تو اوان بایاد نا نو تاواگن نگا نامورو نگا ناکالیسٹا یی تی عئین نا دایтоیگ نا داگپ داگیتی بنیپیشیو کن پانناکاساکوپ (Summary of Benefits and Coverage, SBC) یوں۔

DÍÍ BAA'ÁKONÍNÍZÍN: Diné (Navajo) bizaad bee yáníiti'go, saad bee áka'anída'awo'ígii, t'áá jíík'eh, bee ná'ahóóti'. Táá shqóódi Naaltsoos Bee 'Aa'hayání dóó Bee 'Ak'éasti' Bee Baa Hane'i (Summary of Benefits and Coverage, SBC) biyi' t’áá jíík’ehgo béésh bee hane’i bik’á’ígii bee hodülinhii.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka bilaashka ah ee ku yaalla Soo-koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC).