










# Choice Plus plan details, all in one place.

Use this benefit summary to learn more about this plan’s benefits, ways you can get help managing costs and how you may get more out of this health plan.

Check out what’s included in the plan	Choice Plus
 <p><b>Network coverage only</b> You can usually save money when you receive care for covered health care services from network providers.</p>	<input type="checkbox"/>
 <p><b>Network and out-of-network benefits</b> You may receive care and services from network and out-of-network providers and facilities — but staying in the network can help lower your costs.</p>	<input checked="" type="checkbox"/>
 <p><b>Primary care physician (PCP) required</b> With this plan, you need to select a PCP — the doctor who plays a key role in helping manage your care. Each enrolled person on your plan will need to choose a PCP.</p>	<input type="checkbox"/>
 <p><b>Referrals required</b> You’ll need referrals from your PCP before seeing a specialist or getting certain health care services.</p>	<input type="checkbox"/>
 <p><b>Preventive care covered at 100%</b> There is no additional cost to you for seeing a network provider for preventive care.</p>	<input checked="" type="checkbox"/>
 <p><b>Pharmacy benefits</b> With this plan, you have coverage that helps pay for prescription drugs and medications.</p>	<input type="checkbox"/>
 <p><b>Tier 1 providers</b> Using Tier 1 providers may bring you the greatest value from your health care benefits. These PCPs and medical specialists meet national standard benchmarks for quality care and cost savings.</p>	<input type="checkbox"/>
 <p><b>Freestanding centers</b> You may pay less when you use certain freestanding centers — health care facilities that do not bill for services as part of a hospital, such as MRI or surgery centers.</p>	<input type="checkbox"/>
 <p><b>Health savings account (HSA)</b> With an HSA, you’ve got a personal bank account that lets you put money aside, tax-free. Use it to save and pay for qualified medical expenses.</p>	<input type="checkbox"/>

This Benefit Summary is to highlight your Benefits. Don’t use this document to understand your exact coverage. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Schedule of Benefits, Riders, and/or Amendments, those documents govern. Review your COC for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

# Here's a more in-depth look at how Choice Plus works.

## Medical Benefits

	In Network	Out-of-Network
<b>Annual Medical Deductible</b>		
Individual	\$500	\$500
Family	\$1,000	\$1,000

All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.

You're responsible for paying 100% of your medical expenses until you reach your deductible. For certain covered services, you may be required to pay a fixed dollar amount - your copay.

	In Network	Out-of-Network
<b>Annual Out-of-Pocket Limit</b>		
Individual	\$4,000	\$4,000
Family	\$8,000	\$8,000

All individual out-of-pocket maximum amounts will count toward the family out-of-pocket maximum, but an individual will not have to pay more than the individual out-of-pocket maximum amount.

Once you've met your deductible, you start sharing costs with your plan - coinsurance. You continue paying a portion of the expense until you reach your out-of-pocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year.

## What You Pay for Services

<b>Copays (\$) and Coinsurance (%) for Covered Health Care Services</b>	Network	Out-of-Network
<b>Preventive Care Services</b>		
Preventive Care	No copay	Not covered
<p><i>Includes services such as Routine Wellness Checkups, Immunizations, and Lab and X-ray services for Mammogram, Pap Smear, Prostate and Colorectal Cancer screenings.</i></p> <p><i>Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, co-insurance or deductible.</i></p>		
<b>Office Services - Sickness &amp; Injury</b>		
Primary Care Physician	\$20 copay	40%*
<p><i>Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery.</i></p>		
Specialist	\$20 copay	40%*
<p><i>Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery.</i></p>		
Urgent Care	\$20 copay	40%*
<p><i>Additional copays, deductible, or co-insurance may apply when you receive other services at the urgent care facility. For example, surgery.</i></p>		

\*After the Annual Medical Deductible has been met.

\*Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

### Copays (\$) and Coinsurance (%) for Covered Health Care Services

Virtual Visits

No copay

Not covered

*Network Benefits are available only when services are delivered through a Designated Virtual Network Provider. You can find a Designated Virtual Visit Network Provider by contacting us at myuhc.com® or the telephone number on your ID card. Access to Virtual Visits and prescription services may not be available in all states or for all groups.*

#### Emergency Care

Emergency Ambulance

20%\*

20%\*

Non-Emergency Ambulance<sup>1</sup>

20%\*

20%\*

Accidental Dental

20%\*

20%\*

Emergency Room<sup>1</sup>

\$200 copay then 20%

\$200 copay then 20%

#### Inpatient Care

Congenital Heart Disease Surgeries<sup>1</sup>

20%\*

40%\*

Hospital Inpatient Stays<sup>1</sup>

20%\*

40%\*

Inpatient Habilitative Services<sup>1</sup>

The amount you pay is based on where the covered health care service is provided.

*Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services.*

Skilled Nursing Facility & Inpatient Rehabilitation Facility Services<sup>1</sup>

20%\*

40%\*

*Limited to 60 days per year.*

#### Outpatient Care

Acupuncture Treatment

\$20 copay

40%\*

*Limited to 12 treatments per year.*

*Limits do not apply for treatment of Chemical Dependency.*

Habilitative Services

\$20 copay

40%\*

*For outpatient therapies (physical therapy, occupational therapy, speech therapy, post-cochlear implant aural therapy, cognitive therapy), limits will be the same as, and combined with those stated under Rehabilitation Services. Limits do not apply to Applied Behavioral Analysis, Neurodevelopmental therapy or other therapy services for treatment of autism spectrum disorder diagnoses subject to medical necessity and clinical appropriateness.*

Home Health Care<sup>1</sup>

20%\*

40%\*

*Limited to 130 visits per year.*

*One visit equals up to four hours of skilled care services. This visit limit does not include any service which is billed only for the administration of intravenous infusion.*

\*After the Annual Medical Deductible has been met.

<sup>1</sup>Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

### Copays (\$) and Coinsurance (%) for Covered Health Care Services

	Network	Out-of-Network
Lab Testing	No copay	Not covered
<i>Limited to 18 Presumptive Drug Tests per year.</i>		
<i>Limited to 18 Definitive Drug Tests per year.</i>		
Major Diagnostic and Imaging <sup>1</sup>	20%*	40%*
Physician Fees for Surgical and Medical Services	20%*	40%*
Rehabilitation Services	\$20 copay	40%*
<i>20 visits of massage therapy</i>		
<i>Limited to 36 visits of cardiac rehabilitation therapy per year.</i>		
<i>Limited to 20 visits of cognitive rehabilitation therapy per year.</i>		
<i>Limited to 20 visits of occupational therapy per year.</i>		
<i>Limited to 30 visits of post-cochlear implant aural therapy per year.</i>		
<i>Limited to 20 visits of physical therapy per year.</i>		
<i>Limited to 20 visits of pulmonary rehabilitation therapy per year.</i>		
<i>Limited to 20 visits of speech therapy per year.</i>		
<i>Limited to 20 visits of manipulative treatments per year.</i>		
<i>Limits do not apply to Applied Behavioral Analysis, Neurodevelopmental therapy or other therapy services for treatment of autism spectrum disorder diagnoses or other mental health diagnoses subject to medical necessity and clinical appropriateness.</i>		
<i>Note: The first three network visits for any combination of physical therapy and Manipulative Treatment for new low back pain are not subject to any copay, co-insurance or deductible and subject to the annual visit limits.</i>		
Scopic Procedures	20%*	40%*
<i>Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.</i>		
Surgery <sup>1</sup>	20%*	40%*
Therapeutic Treatments <sup>1</sup>	20%*	40%*
<i>Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.</i>		
<i>Dialysis services are not covered out-of-network.</i>		
X-ray and other Diagnostic Testing <sup>1</sup>	No copay	40%*
<b>Supplies and Services</b>		
Diabetes Self-Management and Training <sup>1</sup>	The amount you pay is based on where the covered health care service is provided.	

\*After the Annual Medical Deductible has been met.

<sup>1</sup>Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

### Copays (\$) and Coinsurance (%) for Covered Health Care Services

	Network	Out-of-Network
Diabetes Self-Management Items <sup>1</sup>	The amount you pay is based on where the covered health care service is provided under Durable Medical Equipment (DME), Orthotics and Supplies or in the Prescription Drug Benefits Section.	
Durable Medical Equipment, Orthotics and Supplies	20%*	Not covered
<i>Limited to a single purchase of a type of DME or orthotic every year.</i>		
<i>Repair and/or replacement of DME or orthotics would apply to this limit in the same manner as a purchase. This limit does not apply to wound vacuums.</i>		
Enteral Nutrition	20%*	40%*
Hearing Aids	20%*	40%*
<i>Limited to \$5,000 every year.</i>		
<i>Benefits are further limited to a single purchase per hearing impaired ear every three years. Repair and/or replacement of a hearing aid would apply to this limit in the same manner as a purchase.</i>		
Ostomy Supplies	20%*	Not covered
Pharmaceutical Products	20%*	40%*
<i>This includes medications given at a doctor's office, or in a covered person's home.</i>		
Prosthetic Devices <sup>1</sup>	20%*	40%*
<i>Limited to a single purchase of each type of prosthetic device every year.</i>		
<i>Repair and/or replacement of a prosthetic device would apply to this limit in the same manner as a purchase.</i>		
Urinary Catheters	20%*	Not covered
<b>Pregnancy</b>		
Maternity Services <sup>1</sup>	The amount you pay is based on where the covered health care service is provided except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay.	
<b>Mental Health Care &amp; Substance Related and Addictive Disorder Services</b>		
Inpatient <sup>1</sup>	20%*	40%*
Outpatient <sup>1</sup>	\$20 copay	40%*
Partial Hospitalization <sup>1</sup>	20%*	40%*
<b>Other Services</b>		
Cellular or Gene Therapy	The amount you pay is based on where the covered health care service is provided.	Not covered
<i>For Network Benefits, Cellular or Gene Therapy services must be received from a Designated Provider.</i>		
Clinical Trials <sup>1</sup>	The amount you pay is based on where the covered health care service is provided.	

\*After the Annual Medical Deductible has been met.

<sup>1</sup>Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

### Copays (\$) and Coinsurance (%) for Covered Health Care Services

	Network	Out-of-Network
Dental Services - Hospitalization and Anesthesia <sup>1</sup>	The amount you pay is based on where the covered health care service is provided.	
Sexual Assault Services	The amount you pay is based on where the covered health care service is provided.	
Gender Dysphoria <sup>1</sup>	The amount you pay is based on where the covered health care service is provided or in the Prescription Drug Benefits Section.	
Hospice Care <sup>1</sup>	20%*	40%*
Neurodevelopment Therapy	\$20 copay	40%*
Reconstructive Procedures <sup>1</sup>	The amount you pay is based on where the covered health care service is provided.	
Telemedicine Services	The amount you pay is based on where the covered health care service is provided.	
Temporomandibular Joint (TMJ) Services <sup>1</sup>	The amount you pay is based on where the covered health care service is provided.	
Transplantation Services	The amount you pay is based on where the covered health care service is provided.	Not covered
<i>Network Benefits must be received from a Designated Provider.</i>		

\*After the Annual Medical Deductible has been met.

<sup>1</sup>Prior Authorization Required. Refer to COC/SBN.

# Here's an example of how the plan's costs come into play.

## 1 At the start of your plan year...

You're responsible for paying 100% of your covered health services until you reach your **deductible**, which is the amount you pay before your health plan pays a portion.

YOU PAY 100%

## 2 Once you reach your deductible...

Your health plan starts to share a percentage of costs (the allowed amounts, excluding copays) for covered health care services with you—this is your **coinsurance**.\*

YOU PAY 20%\*

YOUR PLAN PAYS 80%

## 3 When you reach your out-of-pocket limit...

Your plan covers your costs (the allowed amount) at 100%. Your **out-of-pocket limit** is the most you'll pay for covered health services in a plan year—copays and coinsurance count toward this.

YOUR PLAN PAYS 100%

Along the way, you may also be required to pay a fixed amount (for example, \$15)—or **copay**—for covered health care services, such as seeing a provider or purchasing a prescription. You pay 100% of the copay, usually when you receive the service.

\* Your coinsurance may vary by service. This example is for illustrative purposes only.

## More ways to help manage your health plan and stay in the loop.



### Search the network to find doctors.

You can go to providers in and out of our network — but when you stay in network, you'll likely pay less for care. To get started:

- Go to [welcometouhc.com](https://www.welcometouhc.com) > **Benefits** > **Find a Doctor or Facility**.
- Choose **Search for a health plan**.
- Choose **Choice Plus** to view providers in the health plan's network.



### Manage your meds.

Look up your prescriptions using the Prescription Drug List (PDL). It places medications in tiers that represent what you'll pay, which may make it easier for you and your doctor to find options to help you save money.

- Go to [welcometouhc.com](https://www.welcometouhc.com) > **Benefits** > **Pharmacy Benefits**.
- Select to view the medications that are covered under your plan.



### Access your plan online.

With [myuhc.com](https://www.myuhc.com)®, you've got a personalized health hub to help you find a doctor, manage your claims, estimate costs and more.



### Get on-the-go access.

When you're out and about, the UnitedHealthcare® app puts your health plan at your fingertips. Download to find nearby care, video chat with a doctor 24/7, access your health plan ID card and more.

Good stuff that's good to know.

I dig it!

# Other important information about your benefits.

## Medical Exclusions

Services your plan generally does NOT cover. It is recommended that you review your COC, Amendments and Riders for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

- Private-Duty Nursing
- Weight Loss Programs
- Routine Eye Care (Adult/Child)
- Bariatric Surgery
- Long-Term Care
- Cosmetic Surgery
- Non-emergency care when traveling outside the U.S.
- Infertility Treatment
- Glasses
- Routine Foot Care
- Dental Care (Adult/Child)



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

If you think you weren't treated fairly 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, UT 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 phone number listed on your ID card, 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, 1-800-537-7697 (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 others languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

**ATENCIÓN:** Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

**請注意：**如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

**XIN LƯU Ý:** 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 ở mặt sau thẻ hội viên của quý vị.

**알림:** 한국어 (**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

**PAALALA:** Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

**ВНИМАНИЕ:** бесплатные услуги перевода доступны для людей, чей родной язык является русский (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تويوغللا تددع اسم الما تامدخ ن اف (**Arabic**)، تويوغللا تددع اسم الما تامدخ ن اف: تويوغللا تددع اسم الما تامدخ ن اف، تويوغللا تددع اسم الما تامدخ ن اف. تويوغللا تددع اسم الما تامدخ ن اف. تويوغللا تددع اسم الما تامدخ ن اف.

**ATANSYON:** Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisyè sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

**ATTENTION :** Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

**UWAGA:** Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

**ATENÇÃO:** Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

**ATTENZIONE:** in caso la lingua parlata sia l'italiano (**Italian**), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

**ACHTUNG:** Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises 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。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

**ध्यान दें:** यद्दि आप हद्दि (**Hindi**) बोलते है, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध है। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर काल 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 deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

**ΠΡΟΣΟΧΗ :** Αν μιλάτε Ελληνικά (**Greek**), υπάρχει δωρεάν βοήθεια στη γλώσσα σας. Παρακαλείστε να καλέσετε το δωρεάν αριθμό που θα βρείτε στην κάρτα ταυτότητας μέλους.

**PAKDAAR:** Nu saritaem ti llocano (**Ilocano**), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyan. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

**DÍI BAA'ÁKONÍNÍZIN:** Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shqódí ninaaltsoos nitl'izi bee nééhozinígíí bine'déé' t'áá jíik'ehgo béesh bee hane'í biká'ígíí bee hodíilnih.

**OGOW:** Haddii aad ku hadasho Soomaali (**Somali**), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

**ગુજરાતી (Gujarati):** ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો આપને ભાષાકીય મદદરૂપ સેવા વવના મૂલ્યે પરાપ્ય છે. મહેરબાની કરી તમારા આઈડી કાર્ડની સૂચિ પર આપેલા સભ્ય માટેના ટોલ-ફ્રી નંબર ઉપર કોલ કરો.