UnitedHealthcare CX1N/L73 Premier 500

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The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 1-866-633-2446 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> ?	<u>Network</u> : \$500 Individual / \$1,000 Family <u>Out-of-Network</u> : \$500 Individual / \$1,000 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 <u>deductible</u> ?	Yes. <u>Preventive Care Services</u> and categories with a <u>copay</u> 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 <u>www.</u> <u>healthcare.gov/coverage/preventive-care-benefits/</u> .
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</u> <u>limit</u> for this <u>plan</u> ?	<u>Network</u> : \$4,000 Individual / \$8,000 Family <u>Out-of-Network</u> : \$4,000 Individual / \$8,000 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> , 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 <u>out-of-pocket limit</u> ?	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</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>myuhc.com</u> or call 1-866-633-2446 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> .

Common Medical	Services You	What You Will Pay		Limitations, Exceptions, & Other Important Informatio	
Event	May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
health care to treat an in or illness provider's office or illness or clinic Specialist vis Preventive care screening/	Primary care visit to treat an injury or illness	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	40% <u>coinsurance</u>	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 visit</u>	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	40% coinsurance	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/</u> <u>screening/</u> immunization	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. No coverage <u>out-of- network</u> .	
ray, blood Imaging (C1	<u>Diagnostic test</u> (x- ray, blood work)	No Charge	Lab Testing: Not covered X-Ray/Diagnostics: 40% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> for certain services or benefit reduces to 50% of <u>allowed amount</u> . No coverage <u>out-of-network</u> for lab testing.	
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.	

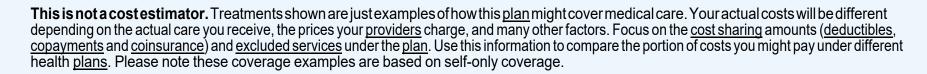
Common Medical	Services You	What You	ı Will Pay	Limitations, Exceptions, & Other Important Information	
Event	May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
If you need drugs to treat your illness or condition More information	Tier 1 - Your Lowest Cost Option	Retail:\$10 <u>copay, deductible</u> does not apply. Mail-Order: \$20 <u>copay,</u> <u>deductible</u> does not apply.	Retail:\$10 <u>copay, deductible</u> does not apply.	<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 <u>Network</u> Pharmacy. You may need to obtain certain drugs, including certain	
-	Tier2-YourMid- Range Cost Option	Retail: \$30 <u>copay, deductible</u> does not apply. Mail-Order: \$60 <u>copay</u> , <u>deductible</u> does not apply.	Retail:\$30 <u>copay, deductible</u> does not apply.	specialty drugs, from a pharmacy designated by us. Certai drugs may have a <u>preauthorization</u> requirement or may res in a higher cost. If you use an <u>out-of-network</u> pharmac (including a mail order pharmacy), you may be responsit 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 b your <u>plan</u> . Not all drugs are covered. You may be required use a lower-cost drug(s) prior to benefits under your polic being available for certain prescribed drugs.	
	Tier3-YourMid- Range Cost Option	Retail: \$50 <u>copay, deductible</u> does not apply. Mail-Order: \$100 <u>copay</u> , <u>deductible</u> does not apply.	Retail:\$50 <u>copay, deductible</u> does not apply.		
	Tier 4 - Your Highest Cost Option	Retail:\$150 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$300 <u>copay</u> , <u>deductible</u> does not apply.	Retail:\$150 <u>copay, deductible</u> does not apply.		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> for certain services or benefit reduces to 50% of <u>allowed amount</u> .	
	Physician/ surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None	

Common Medical	Services You	What You Will Pay		Limitations, Exceptions, & Other Important Information	
Event	May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
If you need immediate medical attention	Emergency room care	\$200 <u>copay</u> per visit then 20% <u>coinsurance</u> , <u>deductible</u> does not apply	\$200 <u>copay</u> per visit then 20% <u>coinsurance</u> , <u>deductible</u> does not apply	None	
	Emergency medical transportation	20% <u>coinsurance</u>	*20% <u>coinsurance</u>	* <u>Network deductible</u> applies.	
	<u>Urgent Care</u>	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	40% <u>coinsurance</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 e.g. surgery.	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization is required out-of-network or benefit</u> reduces to 50% of <u>allowed amount</u> .	
	Physician/ surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None	
If you need mental health, behavioral health, or substance abuse services		\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	40% <u>coinsurance</u>	<u>Network</u> Partial <u>hospitalization</u> /intensive outpatient treatment: 20% <u>coinsurance</u> <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or benefit reduces to 50% of <u>allowed amount</u> . See your policy or <u>plan</u> document for additional information about EAP benefits.	
	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> or benefit reduces to 50% of <u>allowed amount</u> . See your policy or <u>plan</u> document for additional information about EAP benefits.	
If you are pregnant	Office Visits	No Charge	40% <u>coinsurance</u>	Cost sharing does not apply for preventive services.	
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</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.)	

Common Medical	Services You	What You Will Pay		Limitations, Exceptions, & Other Important Information	
Event May Need		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Inpatient <u>Preauthorization</u> applies <u>out-of-network</u> if stay exceeds 48 hours (C-Section: 96 hours) or benefit reduces to 50% of <u>allowed amount</u> .	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 130 visits per calendar year. <u>Preauthorization</u> is required <u>out-of-network</u> or benefit reduces to 50% of <u>allowed</u> <u>amount</u> .	
	<u>Rehabilitation</u> <u>services</u>	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	40% <u>coinsurance</u>	Limits per calendar year: Physical, Occupational, Speech, Pulmonary: 20 visits each; Cardiac: 36 visits.	
	<u>Habilitative</u> <u>services</u>	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	40% <u>coinsurance</u>	Services are provided under and limits are combined with <u>Rehabilitation Services</u> above.	
	<u>Skilled nursing</u> <u>care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 60 days per 1 year (combined with inpatient rehabilitation). <u>Preauthorization</u> is required <u>out-of-network</u> or benefit reduces to 50% of <u>allowed amount</u> .	
	<u>Durable medical</u> equipment	20% <u>coinsurance</u>	Not covered	Covers 1 per type of DME (including repair/replacement) every 3 years. No coverage <u>out-of-network</u> .	
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of <u>allowed amount</u> .	
lf your child needs dental or eye care	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.	
	Children's dental check-up	Not Covered	Not Covered	No coverage for Children's dental check-up.	

Bariatricsurgery	 Infertility Treatment 	Routine Eye Care	
Cosmetic Surgery	Long Term Care	Routine foot care - Except as covered for Diabeter	
Dental Care	 Non-emergency care when traveling outside - 	Weight loss programs	
• Glasses	the US		
	Private duty nursing		
Other Covered Services (Limitations may	apply to these services. This isn't a complete	e list. Please see your <u>plan</u> document.)	
Acupuncture - 12 visits per calendar year	 Chiropractic (manipulative) care - 20 visits per calendar year 	• Hearing aids	
J.S. Department of Labor, Employee Benefits Security -877-267-2323 x61565 or <u>www.cciio.cms.gov</u> . Other of	cies that can help if you want to continue your coverage after Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa</u> , or coverage options may be available to you, too including buy t the <u>Marketplace</u> , visit <u>www.HealthCare.gov</u> or call 1-8	the U.S. Department of Health and Human Services at ing individual insurance coverage through the <u>Health</u>	
rievance or <u>appeal</u> . For more information about your ri omplete information on how to submit a <u>claim, appeal</u> ontact: the Member Service number listed on the back bsa/healthreform or Oregon Insurance Division at 1 Does this plan provide Minimum Essential Cov		hat medical <u>claim</u> . Your <u>plan</u> documents also provide nation about your rights, this notice, or assistance, ecurity Administration at 1-866-444-3272 or <u>dol.gov/</u> <u>nunity/insurance_department/4679</u> .	
	<u>health insurance</u> available through the <u>Marketplace</u> or othe ible for certain types of <u>Minimum Essential Coverage</u> , yo ards? Yes	•	
anguage Access Services:	<u>dards</u> , you may be eligible for a <u>premium tax credit</u> to	help you pay for a plan through the <u>Marketplace</u> .	
panish (Español): Para obtener asistencia en Es			
agalog (Tagalog): Kung kailangan ninyo ang tulo			
hinese (中文): 如果需要中文的帮助,请拨打这个			
lavajo (Dine): Dinek'ehgo shika at'ohwol ninisingo	o, kwiijigo holne' 1-866-633-2446.		

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Peg is Having a (9 months of in- <u>network</u> pre-natal car delivery)		Managing Joe's type 2 Diabetes (ayearofroutinein- <u>network</u> careofawell- controlled condition)		Mia's Simple Fracture (in- <u>network</u> emergency room visit and follow up care)	
The <u>plan's</u> overall <u>deductible</u>	\$500	The <u>plan's</u> overall <u>deductible</u> \$500		The <u>plan's</u> overall <u>deductible</u>	\$500
Specialist copay	\$20	Specialist copay \$20		Specialist copay	\$20
Hospital (facility) coinsurance	20%	Hospital (facility) coinsurance	20%	Hospital (facility) coinsurance	20%
Other_coinsurance	20%	Other_coinsurance	20%	Other coinsurance	20%
This EXAMPLE event includes served Specialist office visits (pre-natal car Childbirth/Delivery Professional So Childbirth/Delivery Facility Service Diagnostic tests (ultrasounds and bl Specialist visit (anesthesia)	are) ervices s	This EXAMPLE event includes services like:Primary care physician office visits (including diseaseeducation)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		This EXAMPLE event includes services like: <u>Emergency room care (including medical supplies)</u> <u>Diagnostic test (x-ray)</u> <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost \$12,700		Total Example Cost	\$5,600	Total Example Cost	\$2,800
Inthisexample, Pegwould pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<u>Cost Sharing</u>		<u>Cost Sharing</u>		Cost Sharing	
<u>Deductibles</u>	eductibles \$500		\$200 <u>Deductibles</u>		\$500
<u>Copayments</u>	\$10	<u>Copayments</u>	opayments \$900		\$300
Coinsurance	\$1,900	Coinsurance \$0		<u>Coinsurance</u>	\$300
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	e total Peg would pay is \$2,470		\$1,100	The total Mia would pay is	\$1,100

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:** <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u> Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u>. **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.

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).

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請撥打本福利和承保摘要(Summary of Benefits and Coverage, SBC)內所列的免付費電話號碼。

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 ghi trong bản Tóm lược về quyền lợi và đài thọ bảo hiểm (Summary of Benefits and Coverage, SBC) này.

알림: 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 Benepisyo at Saklaw (Summary of Benefits and Coverage o SBC).

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

تنبيه: إذا كنت تتحنت العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية (Summary of Benefits and Coverage SBC) هذا.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis 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 Benefit 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。 توجه: اگر زیان شما **فارسی (Farsi)** است، خدمات امداد زیانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش (Summary of Benefits and Coverage، SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। लाभ और कवरेज (Summary of Benefits and Coverage, SBC) के इस सारांश के भीतर सूचीबद्ध टोल 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.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយកាសាខ្មែរ (Khmer) សេវាជំនួយកាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការរ៉ាបង់រង (Summary of Benefits and Coverage, SBC) នេះ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan ti awan bayad na nu tawagan nga numero nga nakalista iti uneg na daytoy nga Dagup dagiti Benipisyo ken Pannakasakup (Summary of Benefits and Coverage, SBC).

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yániki'go, saad bee áka'anída'awo'ígií, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shọọdí Naaltsoos Bee 'Aa'áhayání dóó Bee 'Ak'é'asti' Bee Baa Hane'í (Summary of Benefits and Coverage, SBC) biyi' t'áá jíík'ehgo béésh bee hane'í biká'ígií bee hodiilnih.

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).