



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.whyuhc.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 1-800-444-6222 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$1,500 Individual / \$3,000 Family Out-of-Network: \$4,000 Individual / \$8,000 Family Per Policy 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> and certain benefit 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 <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?	Yes, <u>Prescription drugs</u> -- \$150 per person does not apply to Tier 1 drugs. There are no other <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the out-of-pocket limit for this plan?	Network: \$7,250 Individual / \$14,500 Family Out-of-Network: \$10,500 Individual / \$21,000 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?	<u>Premiums</u> , <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.whyuhc.com/welcometouhc or call 1-800-444-6222 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	40% coinsurance	Virtual visits (Telehealth) - No Charge per visit by a Designated Virtual Network Provider. No virtual coverage for out-of-Network. If you receive services in addition to office visit, additional copays, deductibles, or coinsurance may apply e.g. surgery.
	Specialist visit	\$40 copay per visit, deductible does not apply	40% 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	40% 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. *Certain services are covered when using an Out-of-Network provider.
If you have a test	Diagnostic test (x-ray, blood work)	Free Standing Lab: 50% coinsurance Hospital Lab: 50% coinsurance Free Standing X-ray: \$25 copay per service Hospital X-ray: \$25 copay per service	Lab: Not Covered X-ray: 40% coinsurance	Designated Network Lab: No Charge Preauthorization required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500.
	Imaging (CT/PET scans, MRIs)	Free Standing: \$100 copay per service Hospital: \$100 copay per service	40% coinsurance	Preauthorization required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500.

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 drugs to treat your illness or condition More information about prescription drug coverage is available at www.whyuhc.com/welcometouhc	Tier 1	Retail: \$10 <u>copay</u> , deductible does not apply. Mail-Order: \$25 <u>copay</u> , deductible does not apply.	Not Covered	Provider means pharmacy for purposes of this section. Retail: Up to a 30-day supply Mail-Order: Up to a 90-day supply If you use a out of network-network pharmacy (including a mail order pharmacy), you may be responsible for any amount over the allowed amount.
	Tier 2	Retail: \$40 <u>copay</u> Mail-Order: \$100 <u>copay</u>	Not Covered	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. Certain preventive medications (including certain contraceptives) and the List of Zero Cost Share Medications 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 <u>prescribed drugs</u> .
	Tier 3	Retail: \$80 <u>copay</u> Mail-Order: \$200 <u>copay</u>	Not Covered	
	Tier 4	Not Applicable	Not Applicable	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgery Ctr: \$150 <u>copay</u> per service Hospital: \$150 <u>copay</u> per service	40% <u>coinsurance</u>	<u>Preauthorization</u> required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500.
If you need immediate medical attention	Emergency room care	\$500 <u>copay</u> per visit, deductible does not apply	\$500 <u>copay</u> per visit, deductible does not apply	None
	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u> *	*Network 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 have a hospital stay	Urgent care	\$75 copay per visit, deductible does not apply	40% coinsurance	If you receive services in addition to Urgent Care visit, additional copays, deductibles, or coinsurance may apply e.g. surgery.
	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Preauthorization required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	Preauthorization required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 copay per visit, deductible does not apply	40% coinsurance	Network partial hospitalization/intensive outpatient treatment/high intensity outpatient: 0% coinsurance Preauthorization required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500. Intensive Behavior Therapy (ABA): 0% coinsurance
	Inpatient services	20% coinsurance	40% coinsurance	Preauthorization required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500.
If you are pregnant	Office visits	No Charge	40% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, deductibles, or coinsurance may apply.
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	Inpatient preauthorization may apply out-of-network or benefit reduces to the lesser of 50% or \$500.
If you need help recovering or have other special health needs	Home health care	\$40 copay per visit, deductible does not apply	40% coinsurance	Limited to 40 visits per policy year. Preauthorization required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500.
	Rehabilitation services	\$40 copay per outpatient visit, deductible does not apply	40% coinsurance	Limits per condition per policy year: Physical, Speech and Occupational therapy combined limit 60 visits. Preauthorization required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500.

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)	
	Habilitation services	\$40 copay per outpatient visit, deductible does not apply	40% coinsurance	Limits per condition per policy year: Physical, Speech and Occupational therapy combined limit 60 visits. Preauthorization required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500.
	Skilled nursing care	20% coinsurance	40% coinsurance	Preauthorization required for certain services for out-of-network or benefit reduces to the lesser of 50% or \$500.
	Durable medical equipment	20% coinsurance	Not Covered	Preauthorization required for DME over \$500 or there is no coverage
	Hospice services	20% coinsurance	40% coinsurance	Preauthorization required out-of-network before admission for an Inpatient Stay in a hospice facility or benefit reduces to the lesser 50% or \$500.
If your child needs dental or eye care	Children's eye exam	\$25 copay per visit, deductible does not apply	50% coinsurance	Limited to 1 exam per 12 month period. Covered for individuals up to the age of 19.
	Children's glasses	50% coinsurance, deductible does not apply	50% coinsurance	One pair every 12 months. Costs may increase depending on the frames selected. You may choose contact lenses instead of eyeglasses. The benefit doesn't cover both. Covered for individuals up to the age of 19.
	Children's dental check-up	0% coinsurance	50% coinsurance	Cleanings are covered 2 times per 12 months. Additional limitations may apply. Covered for individuals up to the age of 19.

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	• Cosmetic Surgery	• Dental Care (Adult)	
• Long-Term Care	• Non-emergency care when travelling outside - the U.S.	• Routine Foot Care	
		• 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	• Chiropractic (Manipulative) Care	• Hearing aids	
• Infertility Treatment – Cycle limits may apply.	• Private duty nursing	• Routine Eye Care (Adult)	

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	\$1,500
■ Specialist copayment	\$40
■ 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
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$10
Coinsurance	\$1,700
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,270

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

■ The plan's overall deductible	\$1,500
■ Specialist copayment	\$40
■ 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
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$200
Copayments	\$400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$600

Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$1,500
■ Specialist copayment	\$40
■ 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
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,200
Copayments	\$700
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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