# Select 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	Select Plus
T	Network coverage only You can usually save money when you receive care for covered health care services from network providers.	
٥	Network and out-of-network benefits  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.	<b>✓</b>
	Primary care physician (PCP) required 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.	<b>✓</b>
	Referrals required You'll need referrals from your PCP before seeing a specialist or getting certain health care services.	
	Preventive care covered at 100%  There is no additional cost to you for seeing a network provider for preventive care.	<b>✓</b>
P <sub>k</sub>	Pharmacy benefits With this plan, you have coverage that helps pay for prescription drugs and medications.	<b>✓</b>
A	<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.	
Ĉ	Freestanding centers 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.	
\$	Health savings account (HSA) 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.	<b>✓</b>

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 Summary Plan Description (SPD), Riders, and/or Amendments, those documents govern. Review your SPD 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 Select Plus works.

## **Medical Benefits**

	In Network	Out-of-Network
Annual Medical Deductible		
Individual	\$5,500	\$11,000
Family Coverage	\$11,000	\$22,000

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.

Annual Out-of-Pocket Limit		
Individual	\$8,000	\$13,000
Family Coverage	\$16,000	\$26,000

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.

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Network	Out-of-Network
Preventive Care Services		
Preventive Care Services	No copay	Not covered
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.		
Office Services - Sickness & Injury		
Primary Care Physician	20%*	50%*
Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.		
Telehealth is covered at the same cost share as in the office.		
Specialist	20%*	50%*
Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.		
Telehealth is covered at the same cost share as in the office.		
Urgent Care Center Services	\$50 copay*	50%*



<sup>\*</sup>After the Annual Medical Deductible has been met. ¹Prior Authorization Required. Refer to SPD.

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

Network Out-of-Network

Not covered

Virtual Care Services No copay\*

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         Image: Company Care         Image: Company Care         Image: Company Care Care Care Care Care Care Care Care	your ID card. Access to Virtual Visits and prescription services may not be available in all states or for all groups.		
Air Ambulance Ground Ambulance Network Deductible applies to Out-of-Network benefits.  Ambulance Services - Non-Emergency Ambulance¹ Air Ambulance Ground Ambulance Ground Ambulance Aris Ambulance Ground Ambulance Benital Services - Accident Only Network Deductible applies to Out-of-Network benefits.  Emergency Health Care Services - Outpatient¹ Network Deductible applies to Out-of-Network benefits.  Inpatient Care Congenital Heart Disease (CHD) Surgeries¹ Abbilitative Services - Inpatient¹ Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services}  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹ Services² Serv	Emergency Care		
Ground Ambulance Network Deductible applies to Out-of-Network benefits.  Ambulance Services - Non-Emergency Ambulance!  Air Ambulance Ground Ambulance Ground Ambulance 20%* 20%* 50%* 50%* 60rund Ambulance Dental Services - Accident Only Network Deductible applies to Out-of-Network benefits.  Emergency Health Care Services - Outpatient! Network Deductible applies to Out-of-Network benefits.  Inpatient Care Congenital Heart Disease (CHD) Surgeries!  20%* 20%* 50%* 50%* 50%* 50%* 50%* 50%* 50%* Skilled Nursing Facility/Inpatient Rehabilitation Services.  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services}  20%* 50%* 50%*	Ambulance Services - Emergency Ambulance		
Anbulance Services - Non-Emergency Ambulance ' Air Ambulance Services - Non-Emergency Ambulance ' Air Ambulance 20% * Ground Ambulance 20% * Ground Ambulance 20% * Dental Services - Accident Only 20% * Network Deductible applies to Out-of-Network benefits.  Emergency Health Care Services - Outpatient ' Network Deductible applies to Out-of-Network benefits.  Inpatient Care 20% * Congenital Heart Disease (CHD) Surgeries ' Habilitative Services - Inpatient ' 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 ' Services ' Services ' Sov *	Air Ambulance	\$150 copay*	20%*
Ambulance Services - Non-Emergency Ambulance¹  Air Ambulance 20%° 20%° 20%°  Ground Ambulance 20%° 50%°  Dental Services - Accident Only 20%° 20%°  Network Deductible applies to Out-of-Network benefits.  Emergency Health Care Services - Outpatient¹ \$150 copay° \$150 copay°  Network Deductible applies to Out-of-Network benefits.  Inpatient Care  Congenital Heart Disease (CHD) Surgeries¹ 20%° 50%°  Habilitative Services - Inpatient¹ 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 \$20%° 50%°	Ground Ambulance	\$150 copay*	20%*
Air Ambulance 20%* 20%* 50%*  Ground Ambulance 20%* 50%*  Dental Services - Accident Only 20%* 20%* 20%*  Network Deductible applies to Out-of-Network benefits.  Emergency Health Care Services - Outpatient* \$150 copay* \$150 copay*  Network Deductible applies to Out-of-Network benefits.  Inpatient Care Congenital Heart Disease (CHD) Surgeries* 20%* 50%*  Habilitative Services - Inpatient* 1	Network Deductible applies to Out-of-Network benefits.		
Ground Ambulance  Dental Services - Accident Only  Network Deductible applies to Out-of-Network benefits.  Emergency Health Care Services - Outpatient¹  Network Deductible applies to Out-of-Network benefits.  Inpatient Care  Congenital Heart Disease (CHD) Surgeries¹  Abbilitative Services - Inpatient¹  Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services.  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹  20%*  50%*  50%*  50%*  50%*  50%*	Ambulance Services - Non-Emergency Ambulance <sup>1</sup>		
Dental Services - Accident Only  Network Deductible applies to Out-of-Network benefits.  Emergency Health Care Services - Outpatient¹  Network Deductible applies to Out-of-Network benefits.  Inpatient Care  Congenital Heart Disease (CHD) Surgeries¹  Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services.  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹  20%*	Air Ambulance	20%*	20%*
Network Deductible applies to Out-of-Network benefits.  Emergency Health Care Services - Outpatient¹ \$150 copay* \$150 copay*  Network Deductible applies to Out-of-Network benefits.  Inpatient Care  Congenital Heart Disease (CHD) Surgeries¹ 20%* 50%*  Habilitative Services - Inpatient¹ 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.  Hospital - Inpatient Stay¹ 20%* 50%*  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹ 50%*	Ground Ambulance	20%*	50%*
Emergency Health Care Services - Outpatient 1 Network Deductible applies to Out-of-Network benefits.  Inpatient Care  Congenital Heart Disease (CHD) Surgeries 1 Abbilitative Services - Inpatient 1 Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services.  Hospital - Inpatient Stay 1 Skilled Nursing Facility/Inpatient Rehabilitation Facility Services 1 Services 2 Sw 2 Sw 2 Sw 2 Sw 2 Sw 3 Sw 4 So 50% *	Dental Services - Accident Only	20%*	20%*
Inpatient Care  Congenital Heart Disease (CHD) Surgeries¹  Habilitative Services - Inpatient¹  Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services.  Hospital - Inpatient Stay¹  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹	Network Deductible applies to Out-of-Network benefits.		
Inpatient Care  Congenital Heart Disease (CHD) Surgeries¹  Habilitative Services - Inpatient¹  Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services.  Hospital - Inpatient Stay¹  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹	Emergency Health Care Services - Outpatient <sup>1</sup>	\$150 copay*	\$150 copay*
Congenital Heart Disease (CHD) Surgeries¹  20%*  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.  Hospital - Inpatient Stay¹  20%*  50%*  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹  20%*  50%*	Network Deductible applies to Out-of-Network benefits.		
Habilitative Services - Inpatient¹  Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services.  Hospital - Inpatient Stay¹  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹  The amount you pay is based on where the covered health care service is provided.  \$\frac{20\%}{20\%} \frac{50\%}{4} \fra	Inpatient Care		
Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services.  Hospital - Inpatient Stay¹  Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹  20%*  50%*	Congenital Heart Disease (CHD) Surgeries <sup>1</sup>	20%*	50%*
under Skilled Nursing Facility/Inpatient Rehabilitation Services.       Hospital - Inpatient Stay¹     20%*     50%*       Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹     20%*     50%*	Habilitative Services - Inpatient <sup>1</sup>	The amount you pay is based on where the cov	ered health care service is provided.
Skilled Nursing Facility/Inpatient Rehabilitation Facility Services¹  20%*  50%*			
Services <sup>1</sup>	Hospital - Inpatient Stay <sup>1</sup>	20%*	50%*
Limited to 100 days per year in a Skilled Nursing Facility.		20%*	50%*
	Limited to 100 days per year in a Skilled Nursing Facility.		



<sup>\*</sup>After the Annual Medical Deductible has been met. ¹Prior Authorization Required. Refer to SPD.

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Network	Out-of-Network
Outpatient Care		
Habilitative Services - Outpatient	The amount you pay is based on where the covered health care service is provided.	
Limits will be the same as, and combined with those stated under Rehabilitation Services - Outpatient Therapy and Manipulative Treatment.		
Out-of-Network Benefits are not available for physical therapy, occupational therapy, and Manipulative Treatment.		
Visit limits are not applied to occupational therapy, physicaltherapy or speech therapy for the Medically Necessarytreatment of a health condition, including Autism SpectrumDisorders.		
Home Health Care <sup>1</sup>	20%*	50%*
Limited to 100 visits per year.		
For Out-of-Network benefits, Allowed Amounts are limited to \$150 per visit.		
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.		
Lab, X-Ray and Diagnostic - Outpatient - Lab Testing <sup>1</sup>	20%*	50%*
Lab, X-Ray and Diagnostic - Outpatient - X-Ray and other Diagnostic Testing <sup>1</sup>	20%*	50%*
Major Diagnostic and Imaging - Outpatient <sup>1</sup>	20%*	50%*
Physician Fees for Surgical and Medical Services	20%*	50%*
Rehabilitation Services - Outpatient Therapy and Manipulative Treatment	20%*	50%*
Limited to 20 visits of manipulative treatments per year.		
Out-of-Network Benefits are not available for physical therapy, occupational therapy, and Manipulative Treatment.		
Visit limits are not applied to occupational therapy, physicaltherapy or speech therapy for the Medically Necessarytreatment of a health condition, including Autism SpectrumDisorders.		
Scopic Procedures - Outpatient Diagnostic and Therapeutic	20%*	50%*
Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.		
Surgery - Outpatient <sup>1</sup>	20%*	50%*
Limited to \$760 per date of service for Allowed Amount of Facility Fees for Out-of-Network Benefits only.		
Therapeutic Treatments - Outpatient <sup>1</sup>	20%*	50%*
Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.		

<sup>\*</sup>After the Annual Medical Deductible has been met. 
¹Prior Authorization Required. Refer to SPD.

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Network	Out-of-Network
Supplies and Services		
Diabetes Self-Management Items <sup>1</sup>	The amount you pay is based on where the cover	ered health care service is provided.
For self-management and training, cost sharing will not exceed the costs for Physician office visits.		
Diabetes Self-Management and Training/Diabetic Eye Exams/Foot Care <sup>1</sup>	The amount you pay is based on where the cover Durable Medical Equipment (DME), Orthotics ar Section.	
Durable Medical Equipment (DME), Orthotics and Supplies <sup>1</sup>	20%*	Not Covered
Enteral Nutrition	20%*	50%*
Hearing Aids	20%*	50%*
Limited to \$2,500 per year.		
Limited to a single purchase per hearing impaired ear every 3 years.		
Repair and/or replacement of a hearing aid would apply to this limit in the same manner as a purchase.		
Ostomy Supplies	20%*	Not Covered
Pharmaceutical Products - Outpatient	20%*	50%*
This includes medications given at a doctor's office, or in a covered person's home.		
Prosthetic Devices <sup>1</sup>	20%*	50%*
Limited to a single purchase of each type of prosthetic device every 3 years.		
Repair and/or replacement of a prosthetic device would apply to this limit in the same manner as a purchase.		
Urinary Catheters	20%*	Not Covered
Pregnancy		
Pregnancy - Maternity Services <sup>1</sup>	The amount you pay is based on where the cover an Annual Deductible will not apply for a newbothe same as the mother's length of stay.	
All maternity items and services that are recommended preventive care and are required to be covered under the Affordable Care act, will be provided without cost share. Please refer to Preventive Care Services.		
We pay for Covered Health Care Services incurred if youparticipate in the California Prenatal Screening Program, astatewide prenatal testing program administered by the State Department of Health Services. There is no cost share for this Benefit.		

Mental Health Care & Substance Related and Addictive Disorder Services		
Inpatient <sup>1</sup>	20%*	50%*
Outpatient	20%*	50%*

<sup>\*</sup>After the Annual Medical Deductible has been met. 
¹Prior Authorization Required. Refer to SPD.

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Network	Out-of-Network
Partial Hospitalization <sup>1</sup>	20%*	50%*
Other Services		
Acupuncture Services	20%*	Not Covered
Limited to 20 treatments per year.		
Cellular and Gene Therapy	The amount you pay is based on where the covered health care service is provided.	Not covered
For Network Benefits, Cellular or Gene Therapy services must be received from a Designated Provider.		
Clinical Trials <sup>1</sup>	The amount you pay is based on where the cov	ered health care service is provided.
Dental Anesthesia Services <sup>1</sup>	20%*	50%*
Limited to Covered Persons who are one of the following, achild under seven years of age, a person who isdevelopmentally disabled, regardless of age, a person whose health is compromised and for whom general anesthesia is required, regardless of age.		
Fertility Preservation for latrogenic Infertility <sup>1</sup>	20%*	50%*
Limited to \$20,000 per Covered Person per lifetime.		
Limited to \$5,000 for Prescription Drug Products per Covered Person.		
This Benefit limit will be the same as, and combined with, those stated under Preimplantation Genetic Testing (PGT) and Related Services. Benefits are further limited to one cycle of fertility preservation for latrogenic Infertility per Covered Person during the entire period of time he or she is enrolled for coverage under the Policy.		
Gender Dysphoria <sup>1</sup>	The amount you pay is based on where the covered health care service is provided.	
Home Test Kits for Sexually Transmitted Diseases	The amount you pay is based on where the cov	ered health care service is provided.
Hospice Care <sup>1</sup>	20%*	50%*
Obesity - Weight Loss Surgery	The amount you pay is based on where the covered health care service is provided.	Not covered
For Network Benefits, obesity - weight loss surgery must be received from a Designated Provider.		
Off-Label Drug Use and Experimental or Investigational Services	The amount you pay is based on where the cov	ered health care service is provided.
Osteoporosis Services	The amount you pay is based on where the cov	ered health care service is provided.



<sup>\*</sup>After the Annual Medical Deductible has been met. 
¹Prior Authorization Required. Refer to SPD.

Not covered

#### Copays (\$) and Coinsurance (%) for Network **Out-of-Network Covered Health Care Services** Preimplantation Genetic Testing (PGT) and Related Services<sup>1</sup> 20%\* 50%\* Benefit limits for related services will be the same as, and combined with, those stated under Fertility Preservation for latrogenic Infertility. This limit does not include Preimplantation Genetic Testing (PGT) for the specific genetic disorder. This limit includes Benefits for ovarian stimulation medications provided under the Outpatient Prescription Drug Rider. Benefits for related services are limited to one Assisted Reproductive Technology (ART) procedure during the entire period of time a Covered Person is enrolled under the Policy. This limit does not include the Preimplantation Genetic Testing (PGT) for the specific genetic disorder. Reconstructive Procedures<sup>1</sup> The amount you pay is based on where the covered health care service is provided. Telehealth 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.

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

20%\*

Limited to 1 exam every 24 months.

Network Benefits must be received from a Designated

Transplantation Services

Provider.

Vision Exams

<sup>\*</sup>After the Annual Medical Deductible has been met. 

¹Prior Authorization Required. Refer to SPD.

# **Pharmacy Benefits**

#### In Network and Out of Network

Annual Pharmacy Deductible	
Individual	See the Annual Medical Deductible section
Family	See the Annual Medical Deductible section
The Pharmacy Deductible is the amount you pay for pharmacy expenses per year before you begin to receive Pharmacy Benefits.	
	In Network and Out of Network
Annual Pharmacy Out-of-Pocket Limit	In Network and Out of Network
Annual Pharmacy Out-of-Pocket Limit Individual	See the Annual Medical Out-of-Pocket Limit section
•	See the Annual Medical Out-of-Pocket Limit

	Up to a 31-day supply		Up to a 90-day supply	
Prescription Drug Product Tier Level	Retail Network	Out-of-Network Retail Pharmacy	In-Network Mail Order Pharmacy**	
Tier 1 \$	\$10*	\$10*	\$20*	
Tier 2 \$\$	\$25*	\$25*	\$50*	
Tier 3 \$\$\$	\$40*	\$40*	\$80*	
Specialty Prescription Drug Product Tier Level	In-Network Specialty Pharmacy	Out-of-Network Specialty Pharmacy	Specialty Mail Order	
Tier 1 \$	\$10*	\$10*	Not applicable	
Tier 2 \$\$	\$150*	\$150*	Not applicable	
Tier 3 \$\$\$	\$250*	\$250*	Not applicable	

<sup>\*</sup> After the Annual Pharmacy Deductible has been met.

<sup>\*\*</sup> Only certain Prescription Drug Products are available through mail order; please visit myuhc.com® or call Customer Care at the telephone number on the back of your ID card for more information. You will be charged a retail Copayment and/or Coinsurance for 31 days or 2 times for 60 days based on the number of days supply dispensed for any Prescription Order or Refills sent to the mail order pharmacy. To maximize your Benefit, ask your Physician to write your Prescription Order or Refill for a 90-day supply, with refills when appropriate, rather than a 30-day supply with three refills.

If you are a member, you can find individualized information on your benefit coverage, determine tier status, check the status of claims and search for network pharmacies by logging into your account on myuhc.com® or calling the Customer Care number on your ID card. If you are not a member, you can view prescription information at welcometouhc.com > Benefits > Pharmacy Benefits.

For an out-of-network Pharmacy, you may have to pay the difference between the out-of-network reimbursement rate and the pharmacy's usual and customary charge.

Specialty medication cost share (SMCS) encourages you to talk to your doctor about lower cost medication options. You may pay more if you do not pick a lower cost option.

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



#### 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%



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%** 

# 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 > Benefits > Find a Doctor or Facility.
- Choose Search for a health plan.
- Choose **Select Plus** to view providers in the health plan's network.



#### Access your plan online.

With 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.



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.

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

# Other important information about your benefits.

#### **Medical Exclusions**

Services your plan generally does NOT cover. It is recommended that you review your SPD, 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.

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

#### **Outpatient Prescription Drug Benefits**

For Prescription Drug Products dispensed at an In-Network Retail Pharmacy, you are responsible for paying the lowest of the following: 1) The applicable Copayment and/or Coinsurance; 2) The In- Network Retail Pharmacy Usual and Customary Charge for the Prescription Drug Product; and 3) The Prescription Drug Charge for that Prescription Drug Product. For Prescription Drug Products from an In-Network Mail Order Pharmacy, you are responsible for paying the lower of the following: 1) The applicable Copayment and/or Coinsurance; and 2) The Prescription Drug Charge for that Prescription Drug Product. For an out-of-Network Retail Pharmacy, your reimbursement is based on the Out-of-Network Reimbursement Rate, and you are responsible for the difference between the Out-of-Network Reimbursement Rate and the out-of-Network Pharmacy's Usual and Customary Charge.

See the Copayment and/or Coinsurance stated in the Benefit Information table for amounts. We will not reimburse you for any non-covered drug product.

For a single Copayment and/or Coinsurance, you may receive a Prescription Drug Product up to the stated supply limit. Some products are subject to additional supply limits based on criteria that we have developed. Supply limits are subject, from time to time, to our review and change.

Specialty Prescription Drug Products supply limits are as written by the provider, up to a consecutive 31-day supply of the Specialty Prescription Drug Product, unless adjusted based on the drug manufacturer's packaging size, or based on supply limits, or as allowed under the Smart Fill Program. Supply limits apply to Specialty Prescription Drug Products obtained at a Preferred Specialty Network Pharmacy, a Non-Preferred Specialty Network Pharmacy, an out-of-Network Pharmacy, a mail order Network Pharmacy or a Designated Pharmacy.

Certain Prescription Drug Products for which Benefits are described under the Prescription Drug Rider are subject to step therapy requirements. In order to receive Benefits for such Prescription Drug Products you must use a different Prescription Drug Product(s) or pharmaceutical product(s) for which Benefits are provided as described under the Certificate first. You may find out whether a Prescription Drug Product is subject to step therapy requirements by contacting us at myuho.com or the telephone number on your ID card.

Before certain Prescription Drug Products are dispensed to you, your Physician, your pharmacist or you are required to obtain prior authorization from us or our designee to determine whether the Prescription Drug Product is in accordance with our approved guidelines and it meets the definition of a Covered Health Care Service and is not an Experimental or Investigational or Unproven Service. We may also require you to obtain prior authorization from us or our designee so we can determine whether the Prescription Drug Product, in accordance with our approved guidelines, was prescribed by a Specialist.

If you require certain Prescription Drug Products including Specialty Prescription Drug Products, we may direct you to a Designated Pharmacy with whom we have an arrangement to provide those Prescription Drug Products. If you are directed to a Designated Pharmacy and you choose not to obtain your Prescription Drug Product from the Designated Pharmacy, you will be subject to the Out-of-Network Benefit for that Prescription Drug Product.

Certain Preventative Care Medications may be covered at zero costshare. You can get more information by contacting us at myuhc.com or the telephone number on your ID card.

Benefits are provided for certain Prescription Drug Products dispensed by an In-Network Mail Order Pharmacy or Preferred 90 Day Retail Network Pharmacy. The Outpatient Prescription Drug Schedule of Benefits will tell you how In-Network Mail Order Pharmacy and Preferred 90 Day Retail Network Pharmacy supply limits apply. Please contact us at myuhc.com or the telephone number on your ID card to find out if Benefits are provided for your Prescription Drug Product and for information on how to obtain your Prescription Drug Product through an In-Network Mail Order Pharmacy or Preferred 90 Day Retail Network Pharmacy.

# Other important information about your benefits.

#### **Pharmacy Exclusions**

The following exclusions apply. In addition see your Pharmacy Rider and SBN for additional exclusions and limitations that may apply.

- A Pharmaceutical Product for which Benefits are provided in your Certificate.
- A Prescription Drug Product with either: an approved biosimilar, a biosimilar and Therapeutically Equivalent to another covered Prescription Drug Product
- Any Prescription Drug Product to the extent payment or benefits are provided or available from the local, state or federal government (for example, Medicare).
- Any product dispensed for the purpose of appetite suppression or weight loss.
- Any product for which the primary use is a source of nutrition, nutritional supplements, or dietary management of disease, and prescription medical food products even when used for the treatment of Sickness or Injury, except as required by state mandate.
- Certain New Prescription Drug Products and/or new dosage forms until the date they are reviewed and placed on a tier by our PDL Management Committee.
- Certain Prescription Drug Products for tobacco cessation.
- Certain Prescription Drug Products for which there are Therapeutically Equivalent alternatives available.
- Certain Prescription Drug Products that are FDA approved as a package with a device or application, including smart package sensors and/or embedded drug sensors.
- · Certain compounded drugs.
- Diagnostic kits and products, including associated services.
- Drugs available over-the-counter.
- Drugs which are prescribed, dispensed or intended for use during an Inpatient Stay.
- Durable Medical Equipment, including certain insulin pumps and related supplies for the management and treatment of diabetes, for which Benefits are provided in your Certificate. Prescribed and non-prescribed outpatient supplies. This does not apply to diabetic supplies and inhaler spacers specifically stated as covered.
- Experimental or Investigational or Unproven Services and medications.
- General vitamins, except Prenatal vitamins, vitamins with fluoride, and single entity vitamins when accompanied by a Prescription Order or Refill.
- Growth hormone for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition).
- Medications used for cosmetic or convenience purposes.
- Prescription Drug Products dispensed outside the United States, except as required for Emergency treatment.
- Prescription Drug Products when prescribed to treat infertility. This exclusion does not apply to Prescription Drug Products prescribed to treat latrogenic Infertility and Preimplantation Genetic Testing (PGT) as described in the Certificate.
- Prescription Drug Products, including New Prescription Drug Products or new dosage forms, that we determine do not meet the definition of a Covered Health Care Service.
- · Publicly available software applications and/or monitors that may be available with or without a Prescription Order or Refill.

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

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.

ةي و غلل اقدع اسمل التامدخ ن إف ، (Arabic) قيب رعل الشدحت تنك اذا نويبنت على المدحت تنك اذا نويبنت على عبد عمل المدح تناجم المادخ عن المادخ عند المادخ المادخ المادخ عند المادخ ك ب قص الحل أف ي راعت ل قق اطب

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 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. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यद आप हिंदी (Hindi) बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फरी फॉन 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 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 Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí ninaaltsoos nitł'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh 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 agoonsiga.

ગુજરાતી (Gujarati): ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો આપને ભાષાકીય મદદરૂપ સેવા વવના મૂલ્યે પ્રાપ્ય છે. મહેરબાની કરી તમારા આ્ઈડી કાડડની સૂચિ પર આપેલોં સેભ્યે મોટેના ટોલ-ફરી નંબર ઉપર કોલ

