



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately.**

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-877-844-0280 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 deductible?	International: \$0 Network: \$1,000 Individual / \$3,000 Family Out-of-Network: \$2,000 Individual / \$6,000 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 deductible?	Yes. <u>Preventive care</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 <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?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	International: \$2,000 Individual / \$6,000 Family Network: \$2,000 Individual / \$6,000 Family Out-of-Network: \$3,000 Individual / \$9,000 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 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 myuhc.com or call 1-877-844-0280 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 charge</u> 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
		International Provider	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No Charge	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	30% <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</u> visit	No Charge	\$40 <u>copay</u> per visit, <u>deductible</u> does not apply.	30% <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>Preventive care/screening/immunization</u>	No Charge	No Charge	30% <u>coinsurance</u>	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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	No Charge	30% <u>coinsurance</u>	<u>Preauthorization</u> is required for U.S. out-of- <u>network</u> benefits for certain services or a \$1,000 penalty applies.
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> is required for U.S. out-of- <u>network</u> benefits or a \$1,000 penalty applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		International Provider	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 <u>prescription drug coverage</u> is available at welcometouhc.com	Tier 1 – Your Lowest Cost Option	Retail: 10% <u>coinsurance</u> , <u>deductible</u> does not apply. Mail-Order: Not Covered	Retail: \$20 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$50 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$20 <u>copay</u> , <u>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 Network Pharmacy 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. If you use an out-of- <u>network</u> pharmacy (including a mail order pharmacy), you may be responsible for any amount over the <u>allowed amount</u> . 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 prescribed drugs.
	Tier 2 – Your Mid-Range Cost Option	Retail: 10% <u>coinsurance</u> , <u>deductible</u> does not apply. Mail-Order: Not Covered	Retail: \$40 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$100 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$40 <u>copay</u> , <u>deductible</u> does not apply.	
	Tier 3 – Your Mid-Range Cost Option	Retail: 10% <u>coinsurance</u> , <u>deductible</u> does not apply. Mail-Order: Not Covered	Retail: \$75 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$187.50 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$75 <u>copay</u> , <u>deductible</u> does not apply.	
	Tier 4 – Your Highest Cost Option	Not Applicable	Not Applicable	Not Applicable	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> is required for U.S. out-of- <u>network</u> benefits for certain services or a \$1,000 penalty applies.
	Physician/surgeon fees	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		International Provider	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	No Charge	\$200 <u>copay</u> per visit, <u>deductible</u> does not apply.	\$200 <u>copay</u> per visit, <u>deductible</u> does not apply.	None
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	*10% <u>coinsurance</u>	* <u>Network deductible</u> applies
	<u>Urgent care</u>	No Charge	\$50 <u>copay</u> per visit, <u>deductible</u> does not apply.	30% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> is required for U.S. out-of- <u>network</u> benefits or a \$1,000 penalty applies.
	Physician/surgeon fees	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	30% <u>coinsurance</u>	<u>Network</u> All Other: Partial hospitalization/intensive outpatient treatment: 10% <u>coinsurance</u> Intensive Behavior Therapy (ABA), TMS, ECT, MAT and Psych Testing: 10% <u>coinsurance</u> , <u>deductible</u> does not apply. See your policy or <u>plan</u> document for additional information about Employee Assistance Program (EAP) benefits.
	Inpatient services	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> is required for U.S. out-of- <u>network</u> benefits or a \$1,000 penalty applies. See your policy or <u>plan</u> document for additional information about EAP benefits.
	Office visits	No Charge	No Charge	30% <u>coinsurance</u>	

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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		International Provider	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Childbirth/delivery professional services	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</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.)
	Childbirth/delivery facility services	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Inpatient preauthorization applies out-of- <u>network</u> if stay exceeds 48 hours (C-Section: 96 hours) or a \$1,000 penalty applies.
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Limited to 120 visits per calendar year. <u>Preauthorization</u> is required for U.S. out-of- <u>network</u> benefits or a \$1,000 penalty applies.
	<u>Rehabilitation services</u>	No Charge	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	30% <u>coinsurance</u>	Limits per calendar year: Physical, Speech, Occupational, Pulmonary: 20 visits each; Cardiac: 36 visits. No limits apply for treatment of Autism Spectrum Disorder Services.
	<u>Habilitative services</u>	No Charge	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	30% <u>coinsurance</u>	Services are provided under and limits are combined with <u>Rehabilitation Services</u> above. No limits apply for treatment of Autism Spectrum Disorder Services.
	<u>Skilled nursing care</u>	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Limited to 120 days per calendar year (combined with inpatient rehabilitation). <u>Preauthorization</u> is required for U.S. out-of- <u>network</u> benefits or a \$1,000 penalty applies.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Covers 1 per type of DME (including repair/replacement) every 3 years. <u>Preauthorization</u> is required for U.S. out-of- <u>network</u> benefits for DME over \$1,000 or no coverage.
	<u>Hospice services</u>	10% <u>coinsurance</u> , <u>deductible</u> does not apply.	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> is required for U.S. out-of- <u>network</u> benefits before admission for an Inpatient Stay in a hospice facility or a \$1,000 penalty applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		International Provider	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No Charge	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	30% <u>coinsurance</u>	Limited to 1 exam every 12 months.
	Children's glasses	No Charge	No Charge	No Charge	Limited to a maximum reimbursement of \$100 every 12 months.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	No coverage for Children's Dental check-up.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <u>excluded services</u> .)		
- Cosmetic surgery - Dental care	Long-term care	- Private duty nursing - Routine foot care – Except as covered for Diabetes
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
- Acupuncture – 25 visits per calendar year - Bariatric surgery - Chiropractic (Manipulative care) – 20 visits per calendar year	- Glasses - Hearing aids - \$5,000 per calendar year - Infertility treatment	- Non-emergency care when travelling outside - the U.S. - Routine eye care (adult) - 1 exam per 12 months - Weight loss programs – Real Appeal

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Managed Health Care California Help Center, 980 9th Street Suite #500, Sacramento, CA 95814-4275 at 1-888-466-2219 or www.dmhca.ca.gov, or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: the Member Service number listed on the back of your ID card or myuhc.com or the Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program may help you file your appeal. Contact Department of Managed Health Care California Help Center, 980 9th Street Suite #500, Sacramento, CA 95814-4275 at 1-888-466-2219 or www.dmhca.ca.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-844-0280.

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-877-844-0280.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-844-0280.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf 1-877-844-0280 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-844-0280.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-877-844-0280.

Carolinian (Kapasal Falawasch): ngere aukke ghut allis reel kapasal Falawasch au fafaingi tilifon ye 1-877-844-0280.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-877-844-0280.

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

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 <u>plan's</u> overall <u>deductible</u>	\$1,000
■ <u>Specialist copay</u>	\$40
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

This **EXAMPLE** event includes services like:

Specialist office visits (*pre-natal 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	
<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$900
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,970

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
■ <u>Specialist copay</u>	\$40
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

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	
<u>Deductibles</u>	\$150
<u>Copayments</u>	\$1,200
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$1,350

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
■ <u>Specialist copay</u>	\$40
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

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	
<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$20
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,320

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