

## Oxford Liberty Network with Non-Stop Wellness HRA – Value Plan

This is the same Oxford HDHP Liberty Plan as the Base plan with an added feature.

This plan includes a “**Non-Stop Health**” pre-funded Healthcare Reimbursement Account (HRA) that will help pay for some of your in-network, covered medical costs. When you use the “Non-Stop Health” HRA you will have available to you:






- Employee Only - \$4,000 towards deductible and out of pocket maximum
- Employee + Dependent - \$8,000 towards deductible and out of pocket maximum
  
- Out of Pocket Maximum Single \$4,000\*
- Out of Pocket Maximum Family \$8,000\*

\$400 Copay for Emergency Room Visits (Waived if Admitted) - There is a \$400 Nonstop Health copay for all Emergency Room visits (which is waived if admitted) and this copay is NOT covered under the Nonstop Health program. It will be your responsibility to pay out of pocket.

\*After you use your Non-Stop Health HRA

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

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

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

## Medical Benefits

### In Network

Annual Medical Deductible	
Single Coverage	\$5,750
Family Coverage	\$11,500
Ped Dental Annual Deductible - Family	Included in your medical deductible
Ped Dental Annual Deductible - Individual	Included in your medical deductible

No one in the family is eligible for benefits until the family coverage deductible is met.

\*After the Annual Medical Deductible has been met.

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
Family	\$16,000

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

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

## What You Pay for Services

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

#### Network

#### Preventive Care Services

Preventive Care Services

No copay

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.

Includes services such as Routine Wellness Checkups, Immunizations, Breast Pumps, Mammography and Colorectal Cancer Screenings.

#### Office Services - Sickness & Injury

Primary Care Physician

\$25 copay\*

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.

\*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

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

Network

Specialist

\$75 copay\*

*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.*

Telemedicine Program (Virtual Visits)

No copay\*

*Benefits are available only when services are delivered through a Designated Virtual Network Provider for 24/7 Virtual Visit services only. You can find a 24/7 Virtual Visit Provider by contacting us at myuhc.com® or the telephone number on your ID card.*

Urgent Care Center Services

30%\*

#### Emergency Care

Ambulance Services - Non-Emergency Ambulance

Air Ambulance

30%\*

Ground Ambulance

30%\*

Emergency Department

50%\*

*There is no cost for health care forensic examinations performed under Public Health Law §2805-i.*

Pre-Hospital Emergency Medical Services (Ambulance Services)

Air Ambulance

30%\*

Ground Ambulance

30%\*

#### Inpatient Care

Inpatient Habilitative Services (Physical, Speech & Occupational Therapy)

30%\*

*Limited to 60 combined visits of physical therapy, occupational therapy and speech therapy per year.*

Inpatient Hospital for a Continuous Confinement

30%\*

Inpatient Medical Visits

30%\*

Skilled Nursing Facility/Inpatient Rehabilitation Facility Services

30%\*

*Limited to 60 days per year in an Inpatient Rehabilitation Facility.*

*The limit for Inpatient Rehabilitation Services applies to any combination of physical therapy, occupational therapy, and speech therapy.*

#### Outpatient Care

Chiropractic Services

\$75 copay\*

\*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

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

Network

Habilitative Services - Outpatient

\$75 copay\*

*Limited to 30 visits of post-cochlear implant aural therapy per year.*

*Limited to 60 combined visits of physical therapy, occupational therapy and speech therapy per year.*

Home Health Care

\$75 copay\*

*Limited to 40 visits per year.*

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

Lab, X-Ray and Diagnostic - Outpatient - Lab Testing

Performed as Outpatient Hospital Services

30%\*

Performed in a Freestanding Radiology Facility

30%\*

Performed in a PCP Office

\$25 copay\*

Performed in a Specialist Office

\$75 copay\*

Lab, X-Ray and Diagnostic - Outpatient - X-Ray and other Diagnostic Testing

Performed as Outpatient Hospital Services

30%\*

Performed in a Freestanding Radiology Facility

30%\*

Performed in a PCP Office

\$25 copay\*

Performed in a Specialist Office

\$75 copay\*

Major Diagnostic and Imaging - Outpatient

Performed as Outpatient Hospital Services

30%\*

Performed in a Freestanding Radiology Facility

30%\*

Performed in a Specialist Office

\$75 copay\*

Physician Fees for Surgical and Medical Services

For services provided at an ambulatory surgical center or in a physician's office

30%\*

For services provided at an outpatient hospital-based surgical center

30%\*

Rehabilitation Services - Outpatient Therapy

\$75 copay\*

*Limited to 30 visits of post-cochlear implant aural therapy per year.*

*Limited to 60 combined visits of physical therapy, occupational therapy and speech therapy per year.*

\*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

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

Network

#### Surgery - Outpatient

For services provided at an ambulatory surgical center or in a physician's office 30%\*

For services provided at an outpatient hospital-based surgical center 30%\*

#### Therapeutic Treatments - Outpatient

Performed as Outpatient Hospital Services 30%\*

Performed in a Freestanding Radiology Facility \$75 copay\*

Performed in a Specialist Office \$75 copay\*

*Dialysis is not covered out-of-network, except for up to 10 visits per calendar year from a non-network provider to be paid at the network level when approved in advance.*

*Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.*

#### Supplies and Services

Diabetic Education \$25 copay\*

Diabetic Equipment, Supplies, Insulin and Diabetic Oral and Injectable Anti-Diabetic Agents \$25 copay\*

*There is no cost in-network for a 30-day supply of insulin.*

Durable Medical Equipment and Braces 30%\*

External Hearing Aids 30%\*

*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.*

#### Prescription Drugs Administered in Office or Outpatient Facilities

Performed in Outpatient Facilities 30%\*

Performed in a PCP Office \$25 copay\*

Performed in a Specialist Office \$75 copay\*

*This includes medications given at a doctor's office, or in a covered person's home.*

\*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

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

Network

#### Prosthetic Devices

External	30%*
Internal	30%*

Limited to 1 prosthetic device per limb per lifetime.

Limit applies to External Prosthetic Devices only.

Repair and/or replacement of a prosthetic device would apply to this limit in the same manner as a purchase.

#### Pregnancy

##### Maternity and Newborn Care

The amount you pay is based on where the covered health care service is provided except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay.

One Home Care visit is covered at no cost-sharing if mother is discharged from Hospital early.

There is no cost for network prenatal care and postnatal care provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA.

#### Mental Health Care & Substance Related and Addictive Disorder Services

Inpatient	30%*
Intensive Behavioral Therapy (e.g. ABA Treatment for Autism Spectrum Disorder)	No copay*
Other Outpatient Services such as Electro-Convulsive Treatment, Psychological Testing, Transcranial Magnetic Stimulation and Medication Assisted Treatment	No copay*
Other Outpatient Services, including Partial Hospitalization/Day Treatment/High Intensity Outpatient/Intensive Outpatient Treatment	No copay*
<i>There is no cost for Network Opioid Treatment Programs, after deductible.</i>	
Outpatient Office Visits	\$75 copay*
<i>There is no cost for Network Opioid Treatment Programs, after deductible.</i>	

#### Other Services

Abortion Services	No copay*
Assistive Communication Devices for Autism Spectrum Disorder	\$25 copay*
Clinical Trials	The amount you pay is based on where the covered health care service is provided.
Hospice Care	
Inpatient	30%*
Outpatient	\$75 copay*

\*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

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

#### Network

Infertility Services	The amount you pay is based on where the covered health care service is provided.
Medical Supplies	30%*
Obesity - Weight Loss Surgery	30%*
Oral Surgery	The amount you pay is based on where the covered health care service is provided or in the Prescription Drug Benefits Section.
Reconstructive Procedures	The amount you pay is based on where the covered health care service is provided.
Retail Health Care Clinic	\$25 copay*
Second and third Opinions	\$75 copay*
<p><i>If you obtain a second opinion for a diagnosis of cancer from an out-of-Network provider, it will be covered at the Network Benefit level.</i></p> <p><i>There is no charge to you for second or third opinions requested by us.</i></p>	
Transplantation Services <sup>1</sup>	30%*
<p><i>Transplantation services must be received from a Designated Provider.</i></p>	
Wigs	30%*
<p><i>Limited to one wig per lifetime.</i></p>	
<b>Pediatric Services - Dental</b>	
<p>All Pediatric Dental - Benefits covered up to age 19</p> <p><i>Additional limits may apply. Refer to your plan documents for more information.</i></p>	
Basic Dental Services	20%*
Diagnostic Services	No copay*
<p><i>Limited to 1 time every 36 months for Panoramic x-rays.</i></p> <p><i>Limited to 2 evaluations (checkup exams) every 12 months.</i></p> <p><i>Limited to 2 series of films every 12 months of Bitewing x-rays.</i></p>	
Major Restorative Services	50%*
Medically Necessary Orthodontics <sup>1</sup>	50%*
<p><i>All orthodontic treatment must be prior authorized.</i></p>	
Preventive Services	No copay*
<p><i>Limited to 2 dental prophylaxis cleanings and fluoride treatments every 12 months.</i></p>	

\*After the Annual Medical Deductible has been met.

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

## What You Pay for Services

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

Network

#### Pediatric Services - Vision

All Pediatric Vision - Benefits Covered up to age 19

Contact Lenses/Necessary Contact Lenses 50%\*

*Limited to 1 fitting and evaluation every 12 months.*

*Limited to a 12 month supply.*

*We will pay benefits for only one vision care service. You may choose either eyeglasses (eyeglass lenses and/or eyeglass frames) or contact lenses.*

Eyeglass Frames

Eyeglass frames with a retail cost below \$130. 50%\*

Eyeglass frames with a retail cost between \$130-\$160. 50%\*

Eyeglass frames with a retail cost between \$160-\$200. 50%\*

Eyeglass frames with a retail cost between \$200-\$250. 50%\*

Eyeglass frames with a retail cost greater than \$250. 50%\*

*Limited to once every 12 months.*

Eyeglass Lenses 50%\*

*Limited to once every 12 months.*

Lens Extras No copay\*

*Limited to once every 12 months.*

*Coverage includes polycarbonate lenses and standard scratch-resistant coating.*

Routine Vision Exam No copay

*Limited to once every 12 months.*

\*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

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

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

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

YOU PAY 100%

## 2 Once you reach your deductible...

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

YOU PAY 20%\*

YOUR PLAN PAYS 80%

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

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

YOUR PLAN PAYS 100%

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

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

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



### Search the network to find doctors.

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

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



### Manage your meds.

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

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



### Access your plan online.

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



### Get on-the-go access.

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

Good stuff that's good to know.

I dig it!

# Other important information about your benefits.

## Medical Exclusions

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

- Acupuncture
- Cosmetic Surgery
- Dental Care (Adult)
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- Routine Eye Care (Adult)
- Routine Foot Care
- Weight Loss Programs

## 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 [myuhc.com](http://myuhc.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, 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](http://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](http://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.

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

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

**Online:** [UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

**Mail:** Civil Rights Coordinator  
UnitedHealthcare Civil Rights Grievance  
P.O. Box 30608, Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m. You can also file a complaint with the U.S. Dept. of Health and Human Services.

**Online:** <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at:  
<http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

**Mail:** U.S. Dept. of Health and Human Services,  
200 Independence Avenue, SW Room 509F, HHH Building  
Washington, D.C. 20201

We provide free services to help you communicate with us such as letters in others languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

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

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

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

**XIN LƯU Ý:** Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

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

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

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

تويوغلل اددع اسملا تامدخ نإف، (Arabic) ةيبرعل اشدحت تنك اذا: ةيبن ت يلع جردملا يئاجملا فتاامل مقرب لاصتال ايجري. اقل ةحاتم ةيئاجملا اكب فصا اخل فيرع تال اقاطب

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

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

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

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

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

**ACHTUNG:** Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

**注意事項：**日本語 (**Japanese**) を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

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

**ध्यान दें:** यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर काल करें।

**CEEB TOOM:** Yog koj hais Lus Hmoob (**Hmong**), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

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

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

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


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

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



 **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](http://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](http://www.healthcare.gov/sbc-glossary) or call 1-800-444-6222 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	Network: \$5,750 Individual / \$11,500 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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive care</u> is 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 <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	Network: \$8,000 Individual / \$16,000 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.
<b>What is not included in the out-of-pocket limit?</b>	Premiums, <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.whyuhc.com/welcometouhc">www.whyuhc.com/welcometouhc</a> 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.
<b>Do you need a referral to see a specialist?</b>	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 <u>copay</u> per visit	Not Covered	Virtual visits (Telehealth) - 0% <u>coinsurance</u> 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 <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.
	Specialist visit	\$75 <u>copay</u> per visit	Not Covered	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.
	Preventive care/screening/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.
If you have a test	Diagnostic test (x-ray, blood work)	Office Lab: \$75 <u>copay</u> per visit Free Standing Lab: 30% <u>coinsurance</u> Hospital Lab: 30% <u>coinsurance</u> Free Standing X-ray: 30% <u>coinsurance</u> Hospital X-ray: 30% <u>coinsurance</u>	Not Covered	None
	Imaging (CT/PET scans, MRIs)	Free Standing: 30% <u>coinsurance</u> Hospital: 30% <u>coinsurance</u>	Not Covered	None

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)	
<b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.whyuhc.com/welcometouhc">www.whyuhc.com/welcometouhc</a>	Tier 1	Retail: 30% <u>coinsurance</u> Mail-Order: 30% <u>coinsurance</u>	Not Covered	Provider means pharmacy for purposes of this section. Retail: Up to a 30-day supply
	Tier 2	Retail: 30% <u>coinsurance</u> Mail-Order: 30% <u>coinsurance</u>	Not Covered	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 3	Retail: 30% <u>coinsurance</u> Mail-Order: 30% <u>coinsurance</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. 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 4	Not Applicable	Not Covered	Tier not applicable for this <u>plan</u> .
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgery Ctr: 30% <u>coinsurance</u> Hospital: 30% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	30% <u>coinsurance</u>	Not Covered	None
<b>If you need immediate medical attention</b>	Emergency room care	50% <u>coinsurance</u>	50% <u>coinsurance</u> *	*Network Deductible applies
	Emergency medical transportation	30% <u>coinsurance</u>	30% <u>coinsurance</u> *	*Network Deductible applies
	Urgent care	30% <u>coinsurance</u>	Not Covered	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.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	30% <u>coinsurance</u>	Not Covered	None

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)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$75 <u>copay</u> per visit	Not Covered	Network partial hospitalization/intensive outpatient treatment/high intensity outpatient: 0% <u>coinsurance</u> Intensive Behavior Therapy (ABA): 0% <u>coinsurance</u>
	Inpatient services	30% <u>coinsurance</u>	Not Covered	None
<b>If you are pregnant</b>	Office visits	No Charge	Not Covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply.
	Childbirth/delivery professional services	30% <u>coinsurance</u>	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	30% <u>coinsurance</u>	Not Covered	None
<b>If you need help recovering or have other special health needs</b>	Home health care	\$75 <u>copay</u> per visit	Not Covered	Limited to 40 visits per policy year.
	Rehabilitation services	\$75 <u>copay</u> per outpatient visit	Not Covered	Limits per condition per policy year: Physical, Speech and Occupational therapy combined limit 60 visits.
	Habilitation services	\$75 <u>copay</u> per outpatient visit	Not Covered	Limits per condition per policy year: Physical, Speech and Occupational therapy combined limit 60 visits.
	Skilled nursing care	30% <u>coinsurance</u>	Not Covered	None
	Durable medical equipment	30% <u>coinsurance</u>	Not Covered	Preauthorization required for DME over \$500 or there is no coverage
	Hospice services	30% <u>coinsurance</u>	Not Covered	None
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	Not Covered	Limited to 1 exam per 12 month period. Covered for individuals up to the age of 19.
	Children's glasses	50% <u>coinsurance</u>	Not Covered	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% <u>coinsurance</u>	Not Covered	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 -<br>the U.S. | • Routine Foot Care    |
| • Routine Eye Care (Adult) |  | • 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             |                |

**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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or you may also contact us at 1-800-782-3740. 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](http://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: your human resource department, the Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or the New York Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov/index.htm](http://www.dfs.ny.gov/index.htm).

**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 1-800-782-3740.

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-800-782-3740.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-782-3740.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf 1-800-782-3740 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-782-3740

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-800-782-3740.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-782-3740.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, â'gang 1-800-782-3740.

*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 plan's overall deductible	\$5,750
■ Specialist copayment	\$75
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

#### 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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#### In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$5,750
Copayments	\$0
Coinsurance	\$1,600
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$7,410</b>

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

■ The plan's overall deductible	\$5,750
■ Specialist copayment	\$75
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

#### 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
---------------------------	----------------

#### In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,700
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,700</b>

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

■ The plan's overall deductible	\$5,750
■ Specialist copayment	\$75
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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#### In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

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