Coverage for: Individual/Family | Plan Type: POS



### **Select Plus POS Plan (CA Only)**

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.welcometouhc.com or call 844-636-5296. 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 https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf or call 844-636-5296 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$0.00 Individual / \$0.00 Family Non-Network: \$6,000.00 Individual / \$12,000.00 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 primary care services are covered before you meet your <u>deductible</u> .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No, there are no other <u>deductibles</u> .	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this <u>plan</u> covers.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Medical- For <u>network provider</u> : \$0.00 Individual / \$0.00 Family For out-of- <u>network</u> <u>providers</u> : \$10,000.00 Individual / \$20,000.00 Family per calendar year	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit?</u>	Premiums, balance-billing charges, deductibles, health care this plan doesn't cover, penalties for failure to obtain pre-notification for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See www.myuhc.com or call 844-636-5296 for a list of <u>network providers</u> .	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	40% <u>coinsurance</u>	Virtual visit – in-network providers have a 0% coinsurance and a \$0 deductible by a Designated Virtual Network Provider.  No virtual visit coverage for out of network providers. If you receive services in addition to office visit, additional copays, deductibles, or coins may apply.
	Specialist visit	No charge	40% <u>coinsurance</u>	None
	Preventive care/screening/immunization	No charge	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . 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	40% <u>coinsurance</u>	Prior Authorization required for out-of- network providers for Sleep Studies or \$350.00 penalty applies.
	Imaging (CT/PET scans, MRIs)	No charge	40% <u>coinsurance</u>	None

		What You	ı Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Generic Drugs (Tier 1)	Retail: 0% coinsurance Mail Order: 0% coinsurance Retail: 0% coinsurance	Retail: \$10 copay	Retail up to 30-day supply Mail Order / Maintenance Medications up to 90-day supply Retail up to 30-day supply
	Preferred brand drugs (Tier 2)	Mail Order: 0% coinsurance	Retail: \$30 copay	Mail Order / Maintenance Medications up to 90-day supply
	Non-preferred brand drugs (Tier 3)	Retail: 0% coinsurance Mail Order: 0% coinsurance	Retail: \$50 copay	Retail up to 30-day supply Mail Order / Maintenance Medications up to 90-day supply
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.welcometouhc.com	Specialty drugs (Tier 4)	Covered at applicable drug tier	N/A	You may need to obtain certain drugs, including certain specialty drugs, from a pharmacy designated by us. Certain drugs may have a preauthorization requirement or you may be required to try a lower cost alternative before your medication is approved. If you use a non-network pharmacy, you may be responsible for the full cost of the medication. Certain preventive medications (including certain contraceptives) are covered at No Charge. Not all drugs are covered by your plan. Please visit the website listed to review the coverage. If a dispensed drug as a chemically equivalent drug at a lower tier, the cost difference between drugs in addition to any applicable copay and/or coinsurance may be applied. Specialty limited up to 30-day supply.

		What You	ı Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network  Provider  (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	40% <u>coinsurance</u>	Prior Authorization for out-of-network providers or \$350.00 penalty applies.
	Physician/surgeon fees	No charge	40% <u>coinsurance</u>	None
If you mood	Emergency room care	No charge	No charge	None
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	None
attention	<u>Urgent care</u>	No charge	40% <u>coinsurance</u>	None
If you have a	Facility fee (e.g., hospital room)	No charge	40% coinsurance	Prior Authorization for out-of-network providers or \$350.00 penalty applies.
hospital stay	Physician/surgeon fees	No charge	40% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	40% <u>coinsurance</u>	Intensive Behavioral Therapy (ABA) 0% coinsurance, no deductible or No charge (100% covered to member) and out-of-network 40% coinsurance after plan deductible. Prior Authorization is required for certain treatments and for out-of-network providers or \$350.00 penalty applies.
	Inpatient services	No charge	40% <u>coinsurance</u>	Prior Authorization required for out-of- network services for inpatient facility \$350.00 penalty applies.
	Office visits	No charge	40% <u>coinsurance</u>	
If you are pregnant	Childbirth/delivery professional services	No charge	40% <u>coinsurance</u>	

		What You	Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery facility services	No charge	40% <u>coinsurance</u>	Prior Authorization required for out-of- network providers for inpatient stays that exceed 48 hours for natural delivery or 96 hours for cesarean or \$350.00 penalty applies. Depending on the type of service, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC. (i.e., ultrasound). Cost sharing does not apply for preventive services.
	Home health care	No charge	40% <u>coinsurance</u>	Limited to 100 visits per calendar year.  Prior Authorization for out-of-network  Home Health Care for certain services (skilled nursing by RN or LPN) or  \$350.00 penalty applies.
If you need help recovering or have other special health needs	Rehabilitation services	No charge	40% <u>coinsurance</u>	Calendar visit limits for in-network and out-of-network combined: 36 visits for cardiac rehab therapy, 20 visits for pulmonary rehab therapy, 20 visits for cognitive rehab. For physical, occupational and speech therapy services there is a 60 visit limit for each therapy; and, with a mental health diagnosis, the visit limit will not apply.
	Habilitation services	No charge	40% <u>coinsurance</u>	None

		What You	·	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Skilled nursing care	No charge	40% <u>coinsurance</u>	Limited to 60 days combined in-network and out-of-network per calendar year.  Prior Authorization required for out-of-network providers or \$350.00 penalty applies.
	Durable medical equipment	No charge	40% <u>coinsurance</u>	Prior Authorization required out-of- network for DME over \$1,000 per device (Purchase or cumulative rental) or \$350.00 penalty applies. Coverage includes 1 device/unit per type of DME (including repair/replacement) every 3 years.
	Hospice services	No charge	No charge	Prior Authorization required for out-of- network provider before admission for an inpatient stay in a hospice facility or \$350.00 penalty applies.
	Children's eye exam	Not covered	Not covered	None
If your child needs	Children's glasses	Not covered	Not covered	None
dental or eye care	Children's dental check- up	Not covered	Not covered	None

#### **Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded</u> <u>services</u> .)		
<ul> <li>Adult routine vision exam (i.e. refraction)</li> <li>Cosmetic Surgery</li> <li>Dental Care (Adult)</li> </ul>	<ul> <li>Infertility treatment – Limited to the diagnosis &amp; treatment of underlying medical condition, unless services are delivered through Carrot</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul><li>Private-duty nursing</li><li>Weight loss programs</li></ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
Acupuncture – 24 visits per calendar year	Chiropractic care (Manipulative Care) -24	• Hearing aids - \$2,500 per calendar year
Bariatric Surgery	visits	Routine foot care

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 Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/ebsa/healthreform. 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 <u>Grievance</u> and <u>Appeals Rights:</u> There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: 844-636-5296 or visit www.welcometouhc.com or the Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

#### Does this <u>plan</u> 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

#### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 844-636-5296.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 844-636-5296.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 844-636-5296.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 844-636-5296.

#### About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

#### Peg is Having a Baby

(9 months of in-<u>network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall	\$0.00
<u>deductible</u>	<b>Φυ.υυ</b>
■ Specialist coinsurance	0%
■ Hospital (facility)	0%
<u>coinsurance</u>	070
■ Other <u>coinsurance</u>	0%

### 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
In this example, Peg would	pay:

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$70	
The total Peg would pay is	\$70	

# Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-

controlled condition)

■ The <u>plan's</u> overall	\$0.00
<u>deductible</u>	φυ.υυ
■ Specialist coinsurance	0%
■ Hospital (facility)	0%
<u>coinsurance</u>	
■ Other <u>coinsurance</u>	0%

## This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$800	
The total Joe would pay is	\$800	

#### Mia's Simple Fracture

(in-<u>network</u> emergency room visit and follow up care)

■ The <u>plan's</u> overall	\$0.00
<u>deductible</u>	
■ Specialist coinsurance	0%
■ Hospital (facility)	0%
<u>coinsurance</u>	
■ Other coinsurance	0%

## 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	
In this example, Mia would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$10	
The total Mia would pay is	\$10	

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

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC Civil Rights@uhc.com

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

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

If you need help with your complaint, please call the toll-free number listed within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>

Complaint forms are available at <a href="http://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html">http://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html</a>.

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

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

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número gratuito que aparece en este Resumen de Beneficios y Cobertura (Summary of Benefits and Coverage, SBC).

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

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ghi trong bản Tóm lược về quyền lợi và đài thọ bảo hiểm (Summary of Benefits and Coverage, SBC) này.

알림: 한국어 (Korean) 를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 본 혜택 및 보장 요약서 (Summary of Benefits and Coverage, SBC) 에 기재된 무료전화번호로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numerong nakalista sa Buod na ito ng Mga Benepisyo at Saklaw (Summary of Benefits and Coverage o SBC).

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

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

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki nan Rezime avantaj ak pwoteksyon sa a (Summary of Benefits and Coverage, SBC).

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer podany w niniejszym Zestawieniu świadczeń i refundacji (Summary of Benefits and Coverage, SBC).

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para o número gratuito listado neste Resumo de Benefícios e Cobertura (Summary of Benefits and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all'interno di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer an.

注意事項:**日本語** (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。本「保障および給付の概要」 (Summary of Benefits and Coverage, SBC) に記載されているフリーダイヤルにてお電話ください。

توجه: اگر زبان شما فارسی )Farsi است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش ) Summary of است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش ) Benefits and Coverage، SBC نماس بگیرید.

ध्यान दें: यदद आप **ह िंदी (Hindi)** बोलते हैं, आपको भाषा सहायता सेबाएं, नन:शुल्क उपलब्ध हैं। लाभ और कवरेज (Summary of Benefits and Coverage, SBC) के इस साराांश के भीतर सूचीबद्ध टोल फ्री नांबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu dawb teev muaj nyob ntawm Tsab Ntawv Nthuav Qhia Cov Txiaj Ntsim Zoo thiab Kev Kam Them Nqi (Summary of Benefits and Coverage, SBC) no.

ចំណាប់អារម្មណ៍ៈ បើសិនអ្នកនិយាយ**ភាសាខ្មែរ (Khmer)** សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការ៉ាបង់រង (Summary of Benefits and Coverage, SBC) នេះ។

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

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

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka bilaashka ah ee ku yaalla Soo-koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC).