

## What is a benefit summary?

This is a summary of what the plan does and does not cover. This summary can also help you understand your share of the costs. It's always best to review your Certificate of Coverage (COC) and check your coverage before getting any health care services, when possible.

## What are the benefits of the UnitedHealthcare Select Plus Direct Plan?

### Get more protection with a national network and save with Tier 1 providers.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care and services from anyone in or out of our network, but you save money when you use the network. You may save even more when you use Tier 1 providers.

- > **Pay less by using certain freestanding centers.** Freestanding centers are health care facilities that do not bill for services as part of a hospital, such as MRI or surgery centers.
- > **There's coverage if you need to go out of the network.** Out-of-network means that a provider does not have a contract with us. Choose what's best for you. Just remember out-of-network providers will likely charge you more.
- > **There's no need to choose a primary care provider (PCP) or get referrals to see a specialist.** Consider a PCP; they can be helpful in managing your care.
- > **Preventive care is covered 100% in our network.**

**Not enrolled yet?** Search for network doctors or hospitals at [welcometouhc.com](http://welcometouhc.com) or call 1-866-873-3903, TTY 711, 8 a.m. to 8 p.m. local time, Monday through Friday.

## Are you a member?

Easily manage your benefits online at [myuhc.com](http://myuhc.com)® and on the go with the **UnitedHealthcare Health4Me**® mobile app.

For questions, call the member phone number on your health plan ID card.

## Benefits At-A-Glance

### What you may pay for network care

This chart is a simple summary of the costs you may have to pay when you receive care in the network. It doesn't include all of the deductibles and co-payments you may have to pay. You can find more benefit details beginning on page 2.

Co-payment (Your cost for an office visit)	Individual Deductible (Your cost before the plan starts to pay)	Co-insurance (Your cost share after the deductible)
\$25	\$750	20%

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage for certain conditions. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Schedule of Benefits, Riders, and/or Amendments, those documents are correct. 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.

## Your Costs

In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Annual Deductible</b>		
<b>What is an annual deductible?</b>		
The annual deductible is the amount you pay for Covered Health Care Services per year before you are eligible to receive Benefits. It does not include any amount that exceeds Allowed Amounts. The deductible may not apply to all Covered Health Care Services. You may have more than one type of deductible.		
> Your co-pays don't count towards meeting the deductible unless otherwise described within the specific covered health care service.		
> All individual deductible amounts will count towards meeting the family deductible, but an individual will not have to pay more than the individual deductible amount.		
Medical Deductible - Individual	\$750 per year	\$1,500 per year
Medical Deductible - Family	\$1,500 per year	\$3,000 per year
Dental - Pediatric Services Deductible - Individual	Included in your medical deductible.	Included in your medical deductible.
Dental - Pediatric Services Deductible - Family	Included in your medical deductible.	Included in your medical deductible.

## Out-of-Pocket Limit

### What is an out-of-pocket limit?

The Out-of-Pocket Limit is the maximum you pay per year. Once you reach the Out-of-Pocket Limit, Benefits are payable at 100% of Allowed Amounts during the rest of that year.

- > All individual out-of-pocket limit amounts will count towards meeting the family out-of-pocket limit, but an individual will not have to pay more than the individual out-of-pocket limit amount.
- > Your co-pays, co-insurance and deductibles (including pharmacy) count towards meeting the out-of-pocket limit.

Out-of-Pocket Limit - Individual	\$6,000 per year	\$12,000 per year
Out-of-Pocket Limit - Family	\$12,000 per year	\$24,000 per year

## Your Costs

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### **What is co-insurance?**

Co-insurance is the amount you pay each time you receive certain Covered Health Care Services calculated as a percentage of the Allowed Amount (for example, 20%). You pay co-insurance plus any deductibles you owe. Co-insurance is not the same as a co-payment (or co-pay).

### **What is a co-payment?**

A Co-payment is the amount you pay each time you receive certain Covered Health Care Services calculated as a set dollar amount (for example, \$50). You are responsible for paying the lesser of the applicable Co-payment or the Allowed Amount. Please see the specific Covered Health Care Service to see if a co-payment applies and how much you have to pay.

### **What is Prior Authorization?**

Prior Authorization is getting approval before you receive certain Covered Health Care Services. Physicians and other health care professionals who participate in a Network are responsible for obtaining prior authorization. However there are some Benefits that you are responsible for obtaining authorization before you receive the services. Please see the specific Covered Health Care Service to find services that require you to obtain prior authorization.

### **Want more information?**

Find additional definitions in the glossary at [justplainclear.com](http://justplainclear.com).

Premium rates and/or product forms included herein are subject to approval by regulators. If the rates or product forms offered herein are subsequently modified by regulators we will immediately advise you of the change in plan design and retroactively adjust premium in subsequent billings, in accordance with applicable law.

## Your Costs

Following is a list of services that your plan covers in alphabetical order. In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Acupuncture Services</b>		
	\$25 co-pay per visit. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
<b>Ambulance Services</b>		
Emergency Ambulance:	20% co-insurance, after the medical deductible has been met.	20% co-insurance, after the network medical deductible has been met.
Non-Emergency Ambulance:	20% co-insurance, after the medical deductible has been met.  Prior Authorization is required for Non-Emergency Ambulance.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required for Non-Emergency Ambulance.
<b>Breast Cancer Services</b>		
	The amount you pay is based on where the covered health care service is provided.	
<b>Cellular and Gene Therapy</b>		
For Network Benefits, Cellular or Gene Therapy services must be received from a Designated Provider.	The amount you pay is based on where the covered health care service is provided.  Prior Authorization is required.	Out-of-Network Benefits are not available.
<b>Clinical Trials</b>		
	The amount you pay is based on where the covered health care service is provided.  Prior Authorization is required.	
<b>Congenital Heart Disease (CHD) Surgeries</b>		
	Benefits will be the same as stated under Hospital - Inpatient Stay.	Out-of-Network Benefits are not available.
<b>Dental Anesthesia Services</b>		
Limited to Covered Persons who are one of the following: a child under seven years of age; a person who is developmentally disabled regardless of age; or a person whose health is compromised and for whom general anesthesia is required, regardless of age.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
	Prior Authorization is required.	

## Your Costs

<b>Covered Health Care Services</b>	<b>Your cost if you use Network Benefits</b>	<b>Your cost if you use Out-of-Network Benefits</b>
<b>Dental - Pediatric Services (Benefits covered up to age 19)</b>		
Benefits provided by the National Options PPO 30 Network (PPO-UCR 50th).		
<b>Dental - Pediatric Preventive Services</b>		
<b>Dental Prophylaxis (Cleanings)</b> Limited to 1 time every 6 months.	You pay nothing. A deductible does not apply.	20% co-insurance. A deductible does not apply.
<b>Fluoride Treatments</b> Limited to 1 time every 6 months.	You pay nothing. A deductible does not apply.	20% co-insurance. A deductible does not apply.
<b>Sealants (Protective Coating)</b> Limited to once per first or second permanent molar every 36 months.	You pay nothing. A deductible does not apply.	20% co-insurance. A deductible does not apply.
<b>Space Maintainers (Spacers)</b> Limited to once per provider, per quadrant or arch per lifetime.	You pay nothing. A deductible does not apply.	20% co-insurance. A deductible does not apply.
<b>Dental - Pediatric Diagnostic Services</b>		
<b>Evaluations (Check-up Exams)</b> Limited to 1 time per 6 months. Covered as a separate Benefit only if no other service was done during the visit other than X-rays.	You pay nothing. A deductible does not apply.	20% co-insurance. A deductible does not apply.
<b>Intraoral Radiographs (X-ray)</b> Limited to 1 series of films per 6 months for Bitewings and 1 time per 36 months for Panoramic radiograph image.	You pay nothing. A deductible does not apply.	20% co-insurance. A deductible does not apply.

## Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Dental - Pediatric Basic Dental Services</b>		
<b>Endodontics (Root Canal Therapy)</b>	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.
<b>Adjunctive Services</b> <u>Palliative (Emergency) Treatment:</u> Covered as a separate Benefit only if no other services (other than the exam and radiographs) were done on the tooth during the visit. <u>General Anesthesia:</u> Covered only when clinically Necessary. <u>Occlusal Guard:</u> Limited to one guard every 12 months per quadrant per provider.	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.
<b>Oral Surgery</b>	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.
<b>Periodontics</b> <u>Periodontal Surgery:</u> Limited to one every 36 months per surgical area. <u>Scaling and Root Planing:</u> Limited to one time per quadrant every 24 months. <u>Periodontal Maintenance:</u> Limited to four times every 12 months in combination with prophylaxis.	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.
<b>Minor Restorative Services (Amalgam or Anterior Composite)</b> Multiple restorations on one surface will be treated as a single filling and limited to 1 per tooth per 12 months.	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.
<b>Simple Extractions (Simple tooth removal)</b> Limited to one time per tooth per lifetime.	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.

## Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Dental - Pediatric Major Restorative Services</b>		
<b>Crowns/Inlays/Onlays</b> Limited to one time per tooth every 60 months.	50% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
<b>Removable Dentures</b> (Full denture/partial denture) Limited to a frequency of one every 60 months.	50% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
<b>Bridges (Fixed partial dentures)</b> Limited to one time every 60 months.	50% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
<b>Implant Procedures</b> Limited to one time every 60 months.	50% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
<b>Dental - Pediatric Medically Necessary Orthodontics</b>		
Benefits are not available for comprehensive orthodontic treatment for crowded dentitions (crooked teeth), excessive spacing between teeth, temporomandibular joint (TMJ) conditions and/or having horizontal/vertical (overjet/overbite) discrepancies.	50% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
	Prior Authorization is required for orthodontic treatment.	Prior Authorization is required for orthodontic treatment.
<b>Dental Services - Accident Only</b>		
	20% co-insurance, after the medical deductible has been met.	20% co-insurance, after the network medical deductible has been met.
<b>Diabetes Services</b>		
Diabetes Self-Management and Training/Diabetic Eye Exams/Foot Care:	You pay nothing, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
Diabetes Self-Management Items:	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required for DME that costs more than \$1,000.
<b>Diabetes Treatment</b>		
	The amount you pay is based on where the covered health care service is provided. Benefits for certain diabetes supplies will be the same as those stated in section 12 of the COC.	

## Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Durable Medical Equipment (DME), Orthotics and Supplies</b>		
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required for DME or orthotics that costs more than \$1,000.
<b>Emergency Health Care Services - Outpatient</b>		
	After you pay the \$250 co-pay per visit; you pay 20% co-insurance, after the medical deductible has been met.	After you pay the \$250 co-pay per visit; you pay 20% co-insurance, after the network medical deductible has been met.
<b>Enteral Formula and Amino Acid-Modified Food Products (Medical Foods)</b>		
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required.
<b>Gender Dysphoria</b>		
	The amount you pay is based on where the covered health care service is provided.	
<b>Habilitative Services</b>		
Inpatient:	The amount you pay is based on where the covered health care service is provided.	
Outpatient: Outpatient therapies are limited per year as follows: 24 visits of Manipulative Treatments.  Visit limits are not applied to occupational therapy, physical therapy or speech therapy for the Medically Necessary treatment of a health condition, including pervasive developmental disorder or Autism Spectrum Disorders.	\$25 co-pay per visit. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for certain Inpatient services.



## Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Hearing Aids</b>		
<p>Limited to \$2,500 every year. Benefits are further limited to a single purchase per hearing impaired ear every three years. Repair and/or replacement of a hearing aid would apply to this limit in the same manner as a purchase.</p> <p>This limit does not apply to bone-anchored hearing aids.</p>	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
<b>Home Health Care</b>		
<p>Services other than Rehabilitative and Habilitative limited to 100 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.</p> <p>Habilitative care limited to 100 visits per calendar year (counting all home health care visits).</p> <p>Rehabilitative care limited to 100 visits per calendar year (counting all home health care visits).</p> <p>To receive Network Benefits for the administration of intravenous infusion, you must receive services from a provider we identify.</p>	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required.
<b>Hospice Care</b>		
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required for Inpatient Stay.
<b>Hospital - Inpatient Stay</b>		
	After you pay the \$250 co-pay per Inpatient Stay; you pay 20% co-insurance, after the medical deductible has been met.	After you pay the \$250 co-pay per Inpatient Stay; you pay 50% co-insurance, after the medical deductible has been met.  Prior Authorization is required.

## Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Infertility Services</b>		
<p>Limited to \$2,000 per Covered Person during the entire period of time he or she is enrolled for coverage under the Policy. This limit includes Benefits for infertility medications provided under the Outpatient Prescription Drug Schedule of Benefits. This limit does not include Physician office visits for the treatment of infertility for which Benefits are described under Physician's Office Services.</p>	<p>20% co-insurance, after the medical deductible has been met.</p>	<p>50% co-insurance, after the medical deductible has been met.</p>
	<p>Prior Authorization is required.</p>	<p>Prior Authorization is required.</p>
<b>Lab, X-Ray and Diagnostic - Outpatient</b>		
<p>Lab Testing - Outpatient:</p>	<p>20% co-insurance, after the medical deductible has been met for services provided at a freestanding lab, freestanding diagnostic center or in a physician's office.</p> <p>After you pay the \$250 co-pay per service; you pay 20% co-insurance, after the medical deductible has been met for services provided at a hospital-based lab or an outpatient hospital-based diagnostic center.</p>	<p>50% co-insurance, after the medical deductible has been met for services provided at a freestanding lab, freestanding diagnostic center or in a physician's office.</p> <p>After you pay the \$250 co-pay per service; you pay 50% co-insurance, after the medical deductible has been met for services provided at a hospital-based lab or an outpatient hospital-based diagnostic center.</p>
<p>X-Ray and Other Diagnostic Testing - Outpatient:</p>	<p>20% co-insurance, after the medical deductible has been met for services provided at a freestanding lab, freestanding diagnostic center or in a physician's office.</p> <p>After you pay the \$250 co-pay per service; you pay 20% co-insurance, after the medical deductible has been met for services provided at a hospital-based lab or an outpatient hospital-based diagnostic center.</p>	<p>50% co-insurance, after the medical deductible has been met for services provided at a freestanding lab, freestanding diagnostic center or in a physician's office.</p> <p>After you pay the \$250 co-pay per service; you pay 50% co-insurance, after the medical deductible has been met for services provided at a hospital-based lab or an outpatient hospital-based diagnostic center.</p> <p>Prior Authorization is required for sleep studies, stress echocardiography and transthoracic echocardiogram services.</p>

## Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Major Diagnostic and Imaging - Outpatient</b>		
	<p>20% co-insurance, after the medical deductible has been met for services provided at a freestanding diagnostic center or in a physician's office.</p> <p>After you pay the \$250 co-pay per service; you pay 20% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based diagnostic center.</p>	<p>50% co-insurance, after the medical deductible has been met for services provided at a freestanding diagnostic center or in a physician's office.</p> <p>After you pay the \$250 co-pay per service; you pay 50% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based diagnostic center.</p> <p>Prior Authorization is required.</p>
<b>Mastectomy Services</b>		
	<p>The amount you pay is based on where the covered health care service is provided.</p>	
<b>Mental Health Care and Substance - Related and Addictive Disorders Services</b>		
Inpatient:	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
Outpatient Office Visits:	\$25 co-pay per visit. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
All Other Outpatient Treatment:	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
<b>Nicotine Use Benefit</b>		
<p>Benefits for nicotine use medications are provided under the Outpatient Prescription Drug Schedule of Benefits.</p> <p>Tobacco use and tobacco-related disease counseling and interventions and medications required to be provided under the Preventive Care Services benefit by the Patient Protection and Affordable Care Act are not subject to any cost sharing when provided by Network providers.</p>	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.

## Your Costs

<b>Covered Health Care Services</b>	<b>Your cost if you use Network Benefits</b>	<b>Your cost if you use Out-of-Network Benefits</b>
<b>Obesity - Weight Loss Surgery</b>		
Obesity surgery is covered when received at a designated facility and performed by a designated physician. Designated services are provided by Bariatric Resource Services, a program for surgical weight loss solutions.	The amount you pay is based on where the covered health care service is provided.  Prior Authorization is required.	Out-of-Network Benefits are not available.
<b>Off-Label Drug Use and Experimental or Investigational Services</b>		
	The amount you pay is based on where the covered health care service is provided.	
<b>Orthotic Benefit</b>		
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required for orthotic devices that cost more than \$1,000.
<b>Osteoporosis Services</b>		
	The amount you pay is based on where the covered health care service is provided.	
<b>Ostomy and Urological Supplies</b>		
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
<b>Pharmaceutical Products - Outpatient</b>		
Applies to drugs administered by a provider on an outpatient basis. This includes medications given at a doctor's office, or in a Covered Person's home.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
<b>Phenylketonuria (PKU) Treatment</b>		
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required.
<b>Physician Fees for Surgical and Medical Services</b>		
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.

## Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Physician's Office Services</b>		
	<p>\$25 co-pay per visit for a primary care physician office visit. A deductible does not apply.</p> <p>\$50 co-pay per visit for a specialist office visit. A deductible does not apply.</p>	<p>50% co-insurance, after the medical deductible has been met.</p> <p>Prior Authorization is required for Genetic Testing.</p>
<p>Additional co-pays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.</p>		
<b>Pregnancy - Maternity Services</b>		
<p>We pay for Covered Health Care Services incurred if you participate in the California Prenatal Screening Program, a statewide prenatal testing program administered by the State Department of Health Services. There is no cost share for this Benefit.</p>	<p>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.</p> <p>Prenatal care office visits received from a Network provider are covered without cost sharing during the entire course of the Covered Person's pregnancy.</p> <p>The first postnatal/postpartum visit is covered at no charge. The amount you pay for subsequent postnatal/postpartum care is based on where the covered health care service is provided.</p>	<p>The amount you pay is based on where the covered health care service is provided.</p> <p>Prior Authorization is required if the stay in the hospital is longer than 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery.</p>
<b>Prescription Drug Benefits</b>		
<p>Prescription drug benefits are shown in the Prescription Drug benefit summary.</p>		
<b>Preventive Care Services</b>		
<p>Physician Office Services, Lab, X-Ray or other preventive tests.</p>	<p>You pay nothing. A deductible does not apply.</p>	<p>Out-of-Network Benefits are not available.</p>
<p>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 co-pay, co-insurance or deductible.</p>		

## Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Prosthetic Devices</b>		
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required for Prosthetic Devices that costs more than \$1,000.
<b>Reconstructive Procedures</b>		
	The amount you pay is based on where the covered health care service is provided.	Prior Authorization is required.
<b>Rehabilitation Services - Outpatient Therapy and Manipulative Treatment</b>		
Limited to: 24 visits of Manipulative Treatments. Visit limits are not applied to occupational therapy, physical therapy or speech therapy for the Medically Necessary treatment of a health condition, including pervasive developmental disorder or Autism Spectrum Disorders.	\$25 co-pay per visit. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
<b>Scopic Procedures - Outpatient Diagnostic and Therapeutic</b>		
Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.	20% co-insurance, after the medical deductible has been met for services provided at a freestanding center or in a physician's office.  After you pay the \$250 co-pay per date of service; you pay 20% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based center.	50% co-insurance, after the medical deductible has been met for services provided at a freestanding center or in a physician's office.  After you pay the \$250 co-pay per date of service; you pay 50% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based center.
<b>Skilled Nursing Facility / Inpatient Rehabilitation Facility Services (Including Habilitative Services During an Inpatient Stay)</b>		
Limited to 100 days per benefit period for Skilled Nursing Facility. Inpatient rehabilitation facility services are unlimited. Inpatient habilitative services are unlimited.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required.

## Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Specialized Footwear</b>		
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required for specialized footwear that costs more than \$1,000.
<b>Surgery - Outpatient</b>		
	20% co-insurance, after the medical deductible has been met for services provided at an ambulatory surgical center or in a physician's office. After you pay the \$250 co-pay per date of service; you pay 20% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based surgical center.	50% co-insurance, after the medical deductible has been met for services provided at an ambulatory surgical center or in a physician's office. After you pay the \$250 co-pay per date of service; you pay 50% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based surgical center.  Prior Authorization is required for certain services.
<b>Telehealth Services</b>		
	The amount you pay is based on where the covered health care service is provided.	
<b>Temporomandibular Joint (TMJ) Services</b>		
	The amount you pay is based on where the covered health care service is provided.  Prior Authorization is required for Inpatient Stay.	
<b>Therapeutic Treatments - Outpatient</b>		
Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.  Prior Authorization is required for certain services.
<b>Transplantation Services</b>		
Network Benefits must be received from a Designated Provider.	The amount you pay is based on where the covered health care service is provided.  Prior Authorization is required.	Out-of-Network Benefits are not available.

## Your Costs

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Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Urgent Care Center Services</b>		
	\$75 co-pay per visit. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Additional co-pays, deductible, or co-insurance may apply when you receive other services at the urgent care facility. For example, surgery and lab work.		
<b>Virtual Visits</b>		
Network Benefits are available only when services are delivered through a Designated Virtual Visit Network Provider. You can find a Designated Virtual Visit Network Provider by contacting us at myuhc.com <sup>®</sup> 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.	\$5 co-pay per visit. A deductible does not apply.	Out-of-Network Benefits are not available.



## Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
<b>Vision - Pediatric Services (Benefits covered up to age 19)</b>		
Find a listing of Spectera Eyecare Network Vision Care Providers at <a href="http://myuhevision.com">myuhevision.com</a> .		
<b>Routine Vision Exam</b> Limited to once every 12 months.	You pay nothing. A deductible does not apply.	50% co-insurance. A deductible does not apply.
<b>Eyeglass Lenses</b> Limited to once every 12 months.	20% co-insurance. A deductible does not apply.	50% co-insurance. A deductible does not apply.
<b>Lens Extras</b> Limited to once every 12 months. Coverage includes polycarbonate lenses and standard scratch-resistant coating.	You pay nothing. A deductible does not apply.	You pay nothing. A deductible does not apply.
<b>Eyeglass Frames</b> Limited to once every 12 months.	20% co-insurance. A deductible does not apply.	50% co-insurance. A deductible does not apply.
<b>Contact Lenses/Necessary Contact Lenses</b> You are eligible to choose only one of either eyeglasses (Eyeglass Lenses and/or Eyeglass Frames) or Contact Lenses. If you choose more than one of these Vision Care Services, we will pay Benefits for only one Vision Care Service. Fitting and evaluation limited to once every 12 months. Limited to a 12 month supply. Find a complete list of covered contacts at <a href="http://myuhevision.com">myuhevision.com</a> .	20% co-insurance. A deductible does not apply.	50% co-insurance. A deductible does not apply.
<b>Low Vision Care Services</b>		
<b>Low Vision Comprehensive Evaluation</b> Limited to once every 24 months.	You pay nothing for Low Vision Comprehensive Evaluation. A deductible does not apply.	25% co-insurance for Low Vision Comprehensive Evaluation. A deductible does not apply.
<b>Low Vision Follow-up Care</b> Limited to four visits in any 5 year period.	You pay nothing for Low Vision Follow-up Care. A deductible does not apply.	25% co-insurance for Low Vision Follow-up Care. A deductible does not apply.
<b>Low vision aid such as high-power spectacles, magnifiers and telescopes.</b> Limited to once every 12 months.	25% co-insurance for Low Vision aid such as high-power spectacles, magnifiers and telescopes. A deductible does not apply.	25% co-insurance for Low Vision aid such as high-power spectacles, magnifiers and telescopes. A deductible does not apply.

## Your Costs

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### Covered Health Care Services

### Your cost if you use Network Benefits

### Your cost if you use Out-of-Network Benefits

#### Vision Exams (Benefit is for Covered Persons over age 19)

Find a listing of Spectera Eyecare Network Vision Care Providers at [myuhevision.com](http://myuhevision.com).

Limited to 1 exam every calendar year.

Limited to 2 contact lenses per eye (including fitting and dispensing) per 12-month period to treat aniridia.

Limited to 6 contact lenses per eye (including fitting and dispensing) per 12-month period to treat aphakia.

\$25 co-pay per visit. A deductible does not apply.

50% co-insurance, after the medical deductible has been met.

**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.**

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

**For Internal Use only:**

**CAWAD76BHCJ19**

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UnitedHealthcare Insurance Company does 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 Civil Rights Coordinator.

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

Mail: Civil Rights Coordinator. United HealthCare 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 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, 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. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

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 русском (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرف العضوية.

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), udostępniłmy 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. لطفاً 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, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन 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.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) ស្រវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានស្តាប់អ្នក។ សមនូវសព្វទៅលើខតតគិតថ្លៃ ដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti Ilocano (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 yániti'go, saad bee áka'anida'awo'igíí, t'áá jíik'eh, bee ná'ahóot'i'. T'áá shqoqí ninaaltsoos nit'i'izi bee nééhozinígíí bine'déé' t'áá jíik'ehgo béésh bee hane'i biká'igíí 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.