UnitedHealthcare Plans

A variety of plan designs, ranging from network-based solutions that promote consumer engagement to traditional designs that focus on primary care.

Small Business 2-50
Medical and Pharmacy Plans
Effective January 1, 2014
Plan Categories Definition

UNITEDHEALTHCARE MULTI-CHOICE®

A custom package that includes plans with multiple benefit design options offering a variety of deductible, coinsurance, copayment and out-of-pocket maximums. Employers can choose any number of plan offerings with a defined contribution that provides cost predictability for the employer and choice for the employee. All plans can be selected in the Multi-Choice package.

Flat Copay
- Flat Copay plans for PCP and specialist office visits

Split Copay
- Split Copay plans for PCP and specialist office visits

HRA
- High-deductible plans that can be offered with an HRA to help pay for certain out-of-pocket expenses before the deductible is satisfied

HSA
- High-deductible plans that are HSA-eligible and can integrate with Optum HSA accounts

Non-Differential PPO
- Coinsurance plans for employees outside the UnitedHealthcare network service area

Pharmacy
- Specific pharmacy plans are embedded and required with all medical plans
### Flat Copay

- Member cost share including office visits, deductible, coinsurance, and pharmacy apply to the out-of-pocket maximum
- Family deductible and out-of-pocket maximum amounts are embedded and 2x individual
- Non-network benefits are covered at 60%, and are subject to the separate non-network deductible and out-of-pocket maximums

<table>
<thead>
<tr>
<th>Network</th>
<th>Plan Code</th>
<th>Metallic Level</th>
<th>Plan Category</th>
<th>Description</th>
<th>PCP Office Visit</th>
<th>Specialist Office Visit</th>
<th>Urgent Care</th>
<th>Emergency Room</th>
<th>Minor Lab and X-ray</th>
<th>Network Rx</th>
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<th>Individual Deductible</th>
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### Split Copay

- Member cost share including office visits, deductible, coinsurance, and pharmacy apply to the out-of-pocket maximum
- Medical and pharmacy out-of-pocket maximums are separate
- Non-network benefits are covered at 30% less than network coinsurance or 50%, whichever is greater, and are subject to the separate non-network deductible and out-of-pocket maximums
- Bronze plan designs include a combined medical and pharmacy deductible

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<th>Network</th>
<th>Plan Code</th>
<th>Metallic Level</th>
<th>Plan Category</th>
<th>Description</th>
<th>PCP Office Visit</th>
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### HRA

- Member cost share including office visits, deductible, coinsurance, and pharmacy apply to the out-of-pocket maximum
- Family deductible and out-of-pocket maximum amounts are embedded and 2x individual
- Pharmacy plans are not subject to the medical deductible
- Non-network benefits are covered at 50%, and are subject to the separate non-network deductible and out-of-pocket maximums

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<th>Maximum HRA Employer Funding Amount</th>
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<th>Emergency Room</th>
<th>Minor Lab and X-ray</th>
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### HSA

- Member cost share including deductible, coinsurance, and pharmacy apply to the out-of-pocket maximum
- Deductible and coinsurance apply to all medical and pharmacy benefits, except for preventive services
- Family deductible and out-of-pocket maximum amounts are non-embedded and 2x individual
- Non-network benefits are covered at 50%, and are subject to the separate non-network deductible and out-of-pocket maximums

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<th>Metallic Level</th>
<th>Minimum HSA Employer Funding Amount</th>
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### Non-Differential PPO

- Member cost share including office visits, deductible, coinsurance, and pharmacy apply to the out-of-pocket maximum
- Deductible applies to both medical and pharmacy, and accrues to the out-of-pocket maximum
- Family deductible and out-of-pocket maximum amounts 2x individual and are embedded
- All services, except preventive services, are subject to the deductible and apply to the out-of-pocket maximum

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<tr>
<th>Network</th>
<th>Plan Code</th>
<th>Metallic Level</th>
<th>Plan Category</th>
<th>Description</th>
<th>PCP Office Visit</th>
<th>Specialist Office Visit</th>
<th>Urgent Care</th>
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All small business 2-50 plans include pediatric dental and vision coverage:

- **For insureds up to age 19**
  - **Pediatric vision cost share for all plans except HSA plans:**
    - $10 copayment – Preventive exam
    - $25 copayment – Lenses
    - 100% – Tier 1 frames (retail cost up to $130)
    - $15 copayment – Tier 2 frames (retail cost of $130 - $160)
    - $30 copayment – Tier 3 frames (retail cost $160 - $200)
    - $50 copayment – Tier 4 frames (retail cost $200 - $250)
    - 60% – Tier 5 frames (retail cost greater than $250)
    - In-network benefits – Deductible is waived
    - Non-network benefits – Covered at 50%; subject to the separate non-network deductible and out-of-pocket maximum
  - **Pediatric dental cost share:**
    - Preventive services – Covered at 100%; deductible applies
    - Basic services – Covered at 60%; deductible applies
    - Major services and medically necessary orthodontia – Covered at 50%; deductible applies
    - Non-network preventive services – Covered at 100%; subject to the separate non-network deductible and out-of-pocket maximum
    - Non-network basic services – Covered at 60%; subject to the separate non-network deductible and out-of-pocket maximum
    - Major services and orthodontia – Covered at 50%; subject to the separate non-network deductible and out-of-pocket maximum

- **Pediatric vision cost share for HSA plans:**
  - Preventive exam – Covered at 100%; deductible is waived
  - Materials (lenses and frames) – Covered at 80%; deductible applies
  - Non-network benefits – Covered at 50%; subject to the separate non-network deductible and out-of-pocket maximum
Value-Added Programs and Services

**UnitedHealthcare Benefit Services℠**
There’s no additional cost for these valuable services that are part of every UnitedHealthcare plan: Flexible Spending Account (FSA), Pre-Tax Premium Plan and COBRA Administration.

**Wellness programs**
Our wellness program highlights include a fitness reimbursement program, health coaching, health screenings and health discounts. Members can explore the many ways UnitedHealthcare’s wellness programs can help improve their health at [www.uhtogether.com/uhcwellness](http://www.uhtogether.com/uhcwellness).

**Care24®**
With a built-in NurseLine℠ and Employee Assistance Program, Care24 resources assist members with health, personal or family related concerns via a toll-free number 24 hours a day, seven days a week — all at no additional charge.

**Health Discount Program**
Administered by UnitedHealth Allies®, this program provides discounts on health products and services. Members can save money by using the health discount program for dental care, vision care, alternative care, long-term care services, infertility, hearing devices, weight management programs, fitness clubs, and natural products and foods.

**myHealthcare Cost Estimator**
This powerful online tool gives members the opportunity to “shop” for health care services by viewing information about procedures, providers, price and place. The tool breaks down estimated costs associated with “care paths,” so members get a better understanding of how their treatment decisions can affect their finances.

**UnitedHealthcare Health4Me™**
Health4Me mobile app provides members with instant access to their health care information — anytime and anywhere. Whether they want to find the nearest physician, check the status of a claim or speak directly with a health care professional, Health4Me is their go-to resource.

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**Medical Form Numbers**
- SBN.CHP.EHB.I.14.NV.SG.VI-B
- SBN.CHP.EHB.I.14.NV.SG.VI-C
- SBN.CHP.EHB.I.14.NV.SG.VI-D
- SBN.CHP.EHB.I.14.NV.SG.VI-F
- SBN.CHP.EHB.I.14.NV.SG.VI-G
- SBN.CHP.EHB.I.14.NV.SG.VI-H
- SBN.CHP.EHB.I.14.NV.SG.VI-I
- SBN.CHP.EHB.I.14.NV.SG.VI-J
- SBN.CHP.EHB.I.14.NV.SG.VI-E
- SBN.CHP.EHB.I.14.NV.SG.VI-K
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- SBN.CHP.EHB.I.14.NV.SG.VI-P
- SBN.CHP.EHB.I.14.NV.SG.VI-S
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- SBN.CHP.EHB.I.14.NV.SG.VI-X.SLV
- SBN.CHP.EHB.I.14.NV.SG.VI-X.GLD
- SBN.CHP.EHB.I.14.NV.SG.VJ-J.BRZ
- SBN.CHP.EHB.I.14.NV.SG.VJ-J.SLV
- SBN.CHP.EHB.I.14.NV.SG.VJ-J.GLD
- SBN.CHP.EHB.I.14.NV.SG.VJ-8
- SBN.NDF.EHB.I.14.NV.SG.VJ-Q

**Pediatric Dental Form Numbers**
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-B
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-C
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-D
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-F
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-G
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-H
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-I
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-J
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-E
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-K
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-N
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-O
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-P
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-S
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-T
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-U
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-W
- SBN.PDS.CHP.EHB.I.14.NV.SG.VI-Z
- SBN.PDS.CHP.EHB.I.14.NV.SG.VJ-C
- SBN.PDS.CHP.EHB.I.14.NV.SG.VJ-E
Pediatric Vision Form Numbers

SBN.PDV.CHP.EHB.I.14.NV.SG.VJ-F
SBN.PDV.CHP.EHB.I.14.NV.SG.VJ-H
SBN.PDV.CHP.EHB.I.14.NV.SG.VJ-R
SBN.PDV.CHP.EHB.I.14.NV.SG.VJ-K
SBN.PDV.CHP.EHB.I.14.NV.SG.VJ-O
SBN.PDV.CHP.EHB.I.14.NV.SG.VJ-S
SBN.PDV.CHP.EHB.I.14.NV.SG.VI-L.SLV
SBN.PDV.CHP.EHB.I.14.NV.SG.VI-L.GLD
SBN.PDV.CHP.EHB.I.14.NV.SG.VI-M.SLV
SBN.PDV.CHP.EHB.I.14.NV.SG.VI-M.GLD
SBN.PDV.CHP.EHB.I.14.NV.SG.VI-X.BRZ
SBN.PDV.CHP.EHB.I.14.NV.SG.VI-X.SLV
SBN.PDV.CHP.EHB.I.14.NV.SG.VI-X.GLD
SBN.PDV.CHP.EHB.I.14.NV.SG.VJ-J.BRZ
SBN.PDV.CHP.EHB.I.14.NV.SG.VJ-J.SLV
SBN.PDV.CHP.EHB.I.14.NV.SG.VJ-J.GLD
SBN.PDV.CHP.EHB.I.14.NV.SG.VI-8
SBN.PDV.CHP.EHB.I.14.NV.SG.VI-9.SLV
SBN.PDV.CHP.EHB.I.14.NV.SG.VI-9.GLD

Pharmacy Form Numbers

SBN.PVC.CHP.EHB.I.14.NV.SG.VJ-Q
SBN.PVC.CHP.EHB.I.14.NV.SG.VJ-Q.Rev1
SBN.PVC.CHP.EHB.I.14.NV.SG.VJ-Q.Rev1
SBN.PVC.CHP.EHB.I.14.NV.SG.VJ-Q.Rev1
SBN.PVC.CHP.EHB.I.14.NV.SG.VJ-Q.Rev1
SBN.PVC.CHP.EHB.I.14.NV.SG.VJ-Q.Rev1
SBN.PVC.CHP.EHB.I.14.NV.SG.VJ-Q.Rev1

Pharmacy Rider

RDR.RX.EHB.I.14.NV.SG
Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

The UnitedHealthcare plan with Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account through Optum Bank, Member FDIC. The “HSA” refers generally to the UnitedHealthcare HSA product, which includes a HDHP, although at times “HSA” may refer only and specifically to the UnitedHealthcare Health Savings Account, provided in conjunction with Optum Bank and not to the associated HDHP. The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

For a complete description of the UnitedHealth Premium® Designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com®.

UnitedHealth Wellness® is a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Some UnitedHealth Wellness programs and services may not be available in all states or for all group sizes. Components subject to change.

The Care24® program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. It is not a substitute for a doctor’s or professional’s care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

NurseLineSM is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor’s care. NurseLine services are not an insurance program and may be discontinued at any time.

Health Discount Program: Disclosure: The Health Discount Program is administered by HealthAllies®, Inc., a discount medical plan organization. The Health Discount Program is NOT insurance. The discount program provides discounts at certain health care providers for medical services. The discount program does not make payments directly to the providers of medical services. The discount program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91208, 1-800-860-8773, www.unitedhealthallies.com, ohacustomercare@optumhealth.com. The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change. For informational purposes only. NurseLine nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor’s care. NurseLine services are not an insurance program and may be discontinued at any time.

All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator, or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.