

2021 Rhode Island Large Group (51+) UnitedHealthcare NexusACO Plans

Rhode Island
NexusACO Large Group (51+) Products
Effective Jan. 1, 2021

Please be advised that this guide is for informational purposes only. Premium rates and/or product forms included herein have been filed and are subject to approval by regulators. We reserve the right to modify this quote and benefits described if needed, once final approval is received, and to correct any typographical errors. For a complete listing of Rhode Island large group (51+) products, please contact your sales representative.

2021 Medical Plan Code	2020 Medical Plan Code	Plan Name	Deductible		Coinsurance		Out-of-Pocket Maximum		Copayment											Deductible Type	Pharmacy
			Network	Out-of-Network			Network	Out-of-Network	Virtual Visits	PCP ² Designated (Tier 1)	PCP Network ¹	Specialist ² Designated (Tier 1)	Specialist Network ³	Urgent Care	ER	Inpatient Hospital ⁴	Outpatient Surgery ⁴	Lab/X-Ray	Major Diagnostic (MRI, CT etc.)		
			Single (Family is 2X)	Single (Family is 2X)	Network	Out-of-Network	Single (Family is 2X)	Single (Family is 2X)													
UnitedHealthcare NexusACO R (Referrals Required)																					
CC-LD	N/A	UnitedHealthcare NexusACO R	\$1,000	N/A	100%	N/A	\$6,000	N/A	\$0	\$0	\$40 after ded	\$60	\$75 after ded	\$75	\$400	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-K4	BQ-JX	UnitedHealthcare NexusACO R	\$1,500	N/A	100%	N/A	\$6,000	N/A	\$0	\$25	\$45 after ded	\$60	\$75 after ded	\$75	\$350	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-LA	N/A	UnitedHealthcare NexusACO R	\$2,000	N/A	100%	N/A	\$6,500	N/A	\$0	\$0	\$40 after ded	\$60	\$75 after ded	\$75	\$400	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-K6	BQ-JZ	UnitedHealthcare NexusACO R	\$2,000	N/A	100%	N/A	\$6,500	N/A	\$0	\$25	\$45 after ded	\$60	\$75 after ded	\$75	\$350	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-K7	BQ-J2	UnitedHealthcare NexusACO R	\$3,500	N/A	100%	N/A	\$7,000	N/A	\$0	\$25	\$45 after ded	\$60	\$75 after ded	\$75	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-LB	N/A	UnitedHealthcare NexusACO R	\$3,500	N/A	100%	N/A	\$7,500	N/A	\$0	\$0	\$40 after ded	\$60	\$75 after ded	\$75	\$400	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-K5	BQ-JY	UnitedHealthcare NexusACO R	\$3,500	N/A	80%	N/A	\$7,500	N/A	\$0	\$25	\$45 after ded	\$60	\$75 after ded	\$75	\$350	20% after ded	20% after ded	20% after ded	20% after ded	Emb	All separate pharmacy plans available

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			Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Virtual Visits	PCP ² Designated (Tier 1)	PCP Network ¹	Specialist ² Designated (Tier 1)	Specialist Network ³	Urgent Care	ER	Inpatient Hospital ⁴	Outpatient Surgery ⁴	Lab/X-Ray	Major Diagnostic (MRI, CT etc.)			
			Single (Family is 2X)	Single (Family is 2X)			Single (Family is 2X)	Single (Family is 2X)														
CC-LC	N/A	UnitedHealthcare NexusACO R	\$5,000	N/A	100%	N/A	\$8,500	N/A	\$0	\$0	\$40 after ded	\$60	\$75 after ded	\$75	\$400	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-K8	BQ-J3	UnitedHealthcare NexusACO R	\$5,000	N/A	100%	N/A	\$8,500	N/A	\$0	\$25	\$45 after ded	\$60	\$75 after ded	\$75	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-K9	BQ-J4	UnitedHealthcare NexusACO R	\$6,500	N/A	100%	N/A	\$8,500	N/A	\$0	\$25	\$45 after ded	\$60	\$75 after ded	\$75	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
BQ-J5	BQ-J5	UnitedHealthcare NexusACO R HSA	\$2,000	N/A	100%	N/A	\$6,000	N/A	No charge after ded	No charge after ded	20% after ded	No charge after ded	20% after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Non-Emb Ded/ Emb OOP	All combined pharmacy plans available
BQ-J6	BQ-J6	UnitedHealthcare NexusACO R HSA	\$3,500	N/A	100%	N/A	\$6,850	N/A	No charge after ded	No charge after ded	30% after ded	No charge after ded	30% after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All combined pharmacy plans available
BQ-J7	BQ-J7	UnitedHealthcare NexusACO R HSA	\$4,500	N/A	80%	N/A	\$6,850	N/A	20% after ded	20% after ded	50% after ded	20% after ded	50% after ded	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded	Emb	All combined pharmacy plans available
BQ-J8	BQ-J8	UnitedHealthcare NexusACO R HSA	\$5,500	N/A	80%	N/A	\$6,850	N/A	20% after ded	20% after ded	50% after ded	20% after ded	50% after ded	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded	Emb	All combined pharmacy plans available
UnitedHealthcare NexusACO OA (PCP Selection Required)																						
CC-LH	BQ-J9	UnitedHealthcare NexusACO OA	\$1,500	N/A	100%	N/A	\$6,000	N/A	\$0	\$25	\$40 after ded	\$60	\$75 after ded	\$75	\$350	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-LL	N/A	UnitedHealthcare NexusACO OA	\$2,000	N/A	100%	N/A	\$6,000	N/A	\$0	\$0	\$40	\$40	\$100	\$75	\$350	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-LJ	BQ-KB	UnitedHealthcare NexusACO OA	\$2,000	N/A	100%	N/A	\$6,000	N/A	\$0	\$25	\$40 after ded	\$60	\$75 after ded	\$75	\$350	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available

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			Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Virtual Visits	PCP ² Designated (Tier 1)	PCP Network ¹	Specialist ² Designated (Tier 1)	Specialist Network ³	Urgent Care	ER	Inpatient Hospital ⁴	Outpatient Surgery ⁴	Lab/X-Ray	Major Diagnostic (MRI, CT etc.)			
			Single (Family is 2X)	Single (Family is 2X)			Single (Family is 2X)	Single (Family is 2X)														
CC-LE	BQ-KC	UnitedHealthcare NexusACO OA	\$3,500	N/A	100%	N/A	\$6,500	N/A	\$0	\$25	\$40 after ded	\$60	\$75 after ded	\$75	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-LI	BQ-KA	UnitedHealthcare NexusACO OA	\$3,500	N/A	80%	N/A	\$7,500	N/A	\$0	\$25	\$40 after ded	\$60	\$75 after ded	\$75	\$350	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded	Emb	All separate pharmacy plans available
CC-LM	N/A	UnitedHealthcare NexusACO OA	\$5,000	N/A	100%	N/A	\$8,500	N/A	\$0	\$0	\$40	\$40	\$100	\$75	\$350	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-LF	BQ-KD	UnitedHealthcare NexusACO OA	\$5,000	N/A	100%	N/A	\$8,500	N/A	\$0	\$25	\$40 after ded	\$60	\$75 after ded	\$75	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-LG	BQ-KE	UnitedHealthcare NexusACO OA	\$6,500	N/A	100%	N/A	\$8,500	N/A	\$0	\$25	\$40 after ded	\$60	\$75 after ded	\$75	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All separate pharmacy plans available
CC-LK	BQ-KF	UnitedHealthcare NexusACO OA HSA	\$2,000	N/A	100%	N/A	\$6,000	N/A	No charge after ded	No charge after ded	20% after ded	No charge after ded	20% after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Non-Emb Ded/ Emb OOP	All combined pharmacy plans available
BQ-KG	BQ-KG	UnitedHealthcare NexusACO OA HSA	\$3,500	N/A	100%	N/A	\$6,850	N/A	No charge after ded	No charge after ded	30% after ded	No charge after ded	30% after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	No charge after ded	Emb	All combined pharmacy plans available
BQ-KH	BQ-KH	UnitedHealthcare NexusACO OA HSA	\$4,500	N/A	80%	N/A	\$6,850	N/A	20% after ded	20% after ded	50% after ded	20% after ded	50% after ded	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded	Emb	All combined pharmacy plans available

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2021 Plan Code	2020 Plan Code	Deductible		Member Copayment				Mail Order (90-Day Supply)
		Individual	Family	Tier 1	Tier 2	Tier 3	Tier 4	
Seperate Plans								
2V	2V	No deductible	No deductible	\$10	\$35	\$60	N/A	2.5 x
OI	OI	N/A	N/A	\$10	\$35	\$70	N/A	2.5 x
FF	FF	No deductible	No deductible	\$20	\$40	\$70	N/A	2.5 x
B13	B13	No deductible	No deductible	\$25	\$55	\$90	N/A	2.5 x
B14 ⁵	B14 ⁵	\$100	\$300	\$25	\$55	\$90	N/A	2.5 x
G4	G4	\$100	\$300	\$10	\$30	\$50	N/A	2.5 x
OL ⁵	OL ⁵	\$100	\$300	\$10	\$30	\$50	N/A	2.5 x
S8 ⁵	S8 ⁵	\$250	\$750	\$10	\$30	\$50	N/A	2.5 x
6M	6M	\$100	\$300	\$10	\$35	\$80	N/A	2.5 x
6N	6N	\$250	\$750	\$10	\$35	\$60	N/A	2.5 x
AT	AT	\$100	\$300	\$10	\$35	\$70	N/A	2.5 x
AU	AU	\$250	\$750	\$10	\$35	\$70	N/A	2.5 x
PQ	PQ	\$100	\$300	\$15	\$45	\$85	\$200	3 x
865 ⁶	865 ⁶	\$250	\$500	\$15	\$60	\$125	\$250	2.5 x
E78L (Standard Select)	N/A	N/A	N/A	\$10	\$50	\$95	N/A	2.5 x
E76 (Essential PDL)	N/A	N/A	N/A	\$10	\$50	\$125	\$250	2.5 x
E76L (Essential PDL) (Standard Select)	N/A	N/A	N/A	\$10	\$50	\$125	\$250	2.5 x
E77 (Essential PDL)	N/A	\$250	\$500	\$10	\$50	\$125	\$250	2.5 x
E77L (Essential PDL) (Standard Select)	N/A	\$250	\$500	\$10	\$50	\$125	\$250	2.5 x
Combined Plans								
2V	2V	Same as Medical	Same as Medical	\$10	\$35	\$60	N/A	2.5 x
FF	FF	Same as Medical	Same as Medical	\$20	\$40	\$70	N/A	2.5 x
B13	B13	Same as Medical	Same as Medical	\$25	\$55	\$90	N/A	2.5 x
H9	H9	Same as Medical	Same as Medical	\$10	\$30	\$50	N/A	2.5 x

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2021 Plan Code	2020 Plan Code	Deductible		Member Copayment				Mail Order (90-Day Supply)
		Individual	Family	Tier 1	Tier 2	Tier 3	Tier 4	
E78L (Standard Select)	N/A	Same as Medical	Same as Medical	\$10	\$50	\$95	N/A	2.5 x
E76 (Essential PDL)	N/A	Same as Medical	Same as Medical	\$10	\$50	\$125	\$250	2.5 x
E76L (Essential PDL) (Standard Select)	N/A	Same as Medical	Same as Medical	\$10	\$50	\$125	\$250	2.5 x

¹ Primary Care Physicians (PCP) include Family Practice, Internal Medicine, Obstetrics-Gynecology and Pediatrics.

² This tier of benefits applies to UnitedHealthcare ACO partners and UnitedHealth Premium® quality and efficiency designated physicians. Please visit myuhc.com® for details.

³ This tier of benefits applies to specialty physicians that are not quality and efficiency designated.

⁴ Hospital tiering exists in some areas of the country. Please consult the directory if you reside or travel outside of Rhode Island, Massachusetts and Connecticut.

⁵ Deductible only applies on Tiers 2 and 3.

⁶ Deductible applies to Tier 2, 3 and 4.

⁷ Advantage PDL with Core Plus Preventive Rx.

Note: Plans listed as non-embedded/embedded reflect non-embedded deductibles and embedded out-of-pocket maximums meaning no individual in the family has satisfied the deductible until the entire family amount has been met, but an individual will not have to pay more than the individual OOP Max amount. Embedded deductibles mean all individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount and individual OOP Max.

Note: For combined pharmacy plans, pharmacy copayments will apply after the deductible has been satisfied.

Note: For HSAs, copayments will not apply until after the deductible has been satisfied.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

EI20308518.0 9/20 BROKER ©2020 United HealthCare Services, Inc.