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, call 1-877-856-2429 or visit uhc.com/aca-sample-policy. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$0** at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP. Network: **$4,600** Individual / **$9,200** Family Per calendar year.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care and categories with a copay are covered before you meet your deductible.	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 www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Network: **$9,450** Individual / **$18,900** Family Per calendar year.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See uhc.com/xnydocfind2024 or call **1-877-856-2429** for a list of network providers.	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 referral to see a specialist?	Yes. An electronic referral is required to see a Network Specialist	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	*$50 copay per visit	Not Covered	Virtual visits – 50% coinsurance per visit by a Designated Virtual Network Provider *Deductible does not apply to the first 3 combined visits for primary care, specialist or outpatient mental health/substance use disorder. Cost-sharing waived at non-IHCP with IHCP referral.
	Specialist visit	No Charge	*$75 copay per visit	Not Covered	*Deductible does not apply to the first 3 combined visits for primary care, specialist or outpatient mental health/substance use disorder. If you receive services in addition to office visit, additional copays or coinsurance may apply e.g. surgery. Cost-sharing waived at non-IHCP with IHCP referral.
	Preventive care/screening/ immunization	No Charge	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	Lab Testing: $50 copay per service X-Ray/Diagnostic: $75 copay per service	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Imaging (CT/PET scans, MRIs)	No Charge	$175 copay per service	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at uhc.com/xnydruglist2024	Tier 1 – Your Lowest Cost Option	No Charge	$10 copay	Not Covered	Provider means pharmacy for purposes of this section. Retail: Up to a 30-day supply. Mail-Order: Up to a 90-day supply at 2.5x the 30-day cost share. Specialty drugs limited to 30-day supply at a network pharmacy. Certain drugs may have a preauthorization requirement. If you don't get preauthorization, benefits will not be covered. Certain preventive medications (including certain contraceptives) are covered at No Charge, Deductible does not apply. See the website listed for information on drugs covered by your plan. Not all drugs are covered. Cost-sharing waived at non-IHCP with IHCP referral.
	Tier 2 – Your Mid-Range Cost Option	No Charge	$35 copay	Not Covered	
	Tier 3 – Your Mid-Range Cost Option	No Charge	$70 copay	Not Covered	
	Tier 4 – Your Highest Cost Option	Not Applicable	Not Applicable	Not Applicable	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	$150 copay per service	Not Covered	Referral is only required if referred by a specialist. Cost-sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No Charge	50% coinsurance	Not Covered	Referral is only required if referred by a specialist. Cost-sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency room care	No Charge	$500 copay per visit	$500 copay per visit	Cost-sharing waived at non-IHCP with IHCP referral.
	Emergency medical transportation	No Charge	50% coinsurance	50% coinsurance	Cost-sharing waived at non-IHCP with IHCP referral.
	Urgent care	No Charge	$75 copay per visit	Not Covered	If you receive services in addition to Urgent care visit, additional copays, or coinsurance may apply e.g. surgery. Cost-sharing waived at non-IHCP with IHCP referral.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	$1,500 copay per admission	Not Covered	Referral is only required if referred by a specialist. Cost-sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No Charge	50% coinsurance	Not Covered	Referral is only required if referred by a specialist. Cost-sharing waived at non-IHCP with IHCP referral.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	*$50 copay per visit	Not Covered	Network Partial hospitalization/intensive outpatient treatment: *$50 copay per visit *Deductible does not apply to the first 3 combined visits for primary care, specialist or outpatient mental health/substance use disorder. Cost-sharing waived at non-IHCP with IHCP referral.
	Inpatient services	No Charge	$1,500 copay per admission	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
If you are pregnant	Office visits	No Charge	No Charge	Not Covered	Cost sharing does not apply for preventive services. 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 waived at non-IHCP with IHCP referral.
	Childbirth/delivery professional services	No Charge	50% coinsurance	Not Covered	
	Childbirth/delivery facility services	No Charge	$1,500 copay per admission	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
If you need help recovering or have other special health needs	Home health care	No Charge	50% coinsurance	Not Covered	Limited to 40 visits per calendar year. Cost-sharing waived at non-IHCP with IHCP referral.
	Rehabilitation services	No Charge	$50 copay per visit	Not Covered	Limits per condition per calendar year: Physical/Occupational/ Speech: combined limit 60 visits; Cardiac: Unlimited; Pulmonary: Unlimited. Cost-sharing waived at non-IHCP with IHCP referral.
	Habilitative services	No Charge	$50 copay per visit	Not Covered	Limits per condition per calendar year: Physical/Occupational/ Speech: combined limit 60 visits Cost-sharing waived at non-IHCP with IHCP referral.
	Skilled nursing care	No Charge	$1,500 copay per admission	Not Covered	Skilled Nursing is limited to 200 days per calendar year. Inpatient rehabilitation limited to 60 days. Cost-sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No Charge	50% coinsurance	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Hospice services	No Charge	50% coinsurance	Not Covered	Limited to 210 days per calendar year.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
					Cost-sharing waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's eye exam	No Charge	$30 copayment	Not Covered	Limited to 1 exam every 12 months. Cost-sharing waived at non-IHCP with IHCP referral.
	Children's glasses	No Charge	50% coinsurance	Not Covered	Limited to 1 pair every 12 months. You may choose contact lenses instead of eyeglasses. The benefit doesn't cover both. Cost-sharing waived at non-IHCP with IHCP referral.
	Children's dental check-up	No Charge	$50 copayment	Not Covered	Cleanings are covered 1 time every 6 months. Additional limitations may apply. Cost-sharing waived at non-IHCP with IHCP referral.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Cosmetic surgery
- Dental care (adult)
- Glasses (adult)
- Long-term care
- Non-emergency care when travelling outside - the U.S.
- Private duty nursing
- Routine eye care (adult)
- Routine foot care – Except as covered for Diabetes
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Abortion
- Bariatric surgery
- Chiropractic (Manipulative care)
- Hearing aids
- Infertility treatment

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa, New York Department of Financial Services at 1-800-342-3736 or dfs.ny.gov/index.html or Office of Personnel Management Multi State Plan Program: opm.gov/healthcare-insurance/multi-state-plan-program/external-review/. 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 Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: the Member Service number listed on the back of your ID card or myuhc.com or the Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa/healthreform or New York Department of Financial Services at 1-800-342-3736 or dfs.ny.gov/index.html.
Additionally, a consumer assistance program may help you file your appeal. Contact Massachusetts Division of Insurance at 1-617-521-7794 or mass.gov/ocabr/government/oca- agencies/doi-lp.

Does this plan provide Minimum Essential Coverage? Yes
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 1-877-856-2429.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-856-2429.
Chinese (中文): 如果需要中文的帮助， **请拨打这个号码** 1-877-856-2429.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-856-2429.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

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

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	$4,600
Specialist copay	$75
Hospital (facility) copay	$1,500
Other coinsurance	50%

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:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$0**

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

The plan's overall deductible	$4,600
Specialist copay	$75
Hospital (facility) copay	$1,500
Other coinsurance	50%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	$5,600

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$0**

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

The plan's overall deductible	$4,600
Specialist copay	$75
Hospital (facility) copay	$1,500
Other coinsurance	50%

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:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$0**

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

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