Coverage for: Family | Plan Type: PS1

Choice Plus Plan AFSCME 2191 Part-Time

UnitedHealthcare*

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 1-800-681-3849.or visit welcometouhc.com. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$300 Individual / \$600 Family Out-of-Network: \$800 Individual / \$1,600 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> is covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the annual <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered services at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Network: \$700 Individual / \$1,200 Family Out-of-Network: \$1,600 Individual / \$3,200 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 out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover and penalties for failure to obtain preauthorization for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See myuhc.com or call 1-800-681-3849 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an out-of- <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> 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 the following charts are after your **deductible** has been met, if a **deductible** applies.

Common		What You Will Pay			
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 <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	40% <u>coinsurance</u>	Virtual visits - \$20 copay per visit by a Designated Virtual Network Provider, deductible does not apply. No virtual coverage out-of-network If you receive services in addition to office visit, additional copays, deductibles or coinsurance may apply e.g. surgery.	
	Specialist visit	\$30 <u>copay</u> per visit, <u>deductible</u> does not apply.	40% coinsurance	If you receive services in addition to office visit, additional copays, deductibles or coinsurance may apply e.g. surgery.	
	Preventive care/screening/ immunization	No Charge	40% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Office: PCP \$20 copay per visit, deductible does not apply. Specialist \$30 copay per visit, deductible does not apply. Facility: 20% coinsurance	40% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount.	
	Imaging (CT/PET scans, MRIs)	Office: PCP \$20 copay per visit, deductible does not apply. Specialist \$30 copay per visit, deductible does not apply.	40% <u>coinsurance</u>	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

Common	Common What You Will Pay				
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	
		Facility: 20% <u>coinsurance</u>			
If you need drugs to treat your illness or condition More information about prescription	Tier 1 – Your Lowest Cost Option	Retail: \$5 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$12.50 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$5 <u>copay, deductible</u> does not apply.	Provider means pharmacy for purposes of this section. Retail: Up to a 31 day supply. Mail-Order: Up to a 90 day supply 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	
drug coverage is available at welcometouhc.com	Tier 2 – Your Mid-Range Cost Option	Retail: \$15 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$25 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$15 <u>copay, deductible</u> does not apply.	may result in a higher cost. If you use an <u>out-of-network</u> mail order pharmacy, you will be responsible for the cost of the drug. Certain preventive medications (including certain contraceptives) are covered at No Charge. See the website listed for information on drugs covered by	
	Tier 3 – Your Highest Cost Option	Retail: \$30 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$60 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$30 <u>copay, deductible</u> does not apply.	your plan. Not all drugs are covered. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. Pharmacy out-of-pocket limit: \$2,000 Ind/\$4,000 Fam.	
	Tier 4 Exclusions (E)	Not Covered	Not Covered		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> for certain services or benefit reduces to 50% of <u>allowed amount</u> .	
	Physician/surgeon fees	Office: PCP: \$20 copay per visit, deductible does not apply. Specialist: \$30 copay per visit, deductible does not apply. Facility: 20% coinsurance	40% <u>coinsurance</u>	None	

 $^{^{\}star}$ For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

Common		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 need immediate medical attention	Emergency room care	\$75 <u>copay</u> per visit, then 20% <u>coinsurance</u>	\$75 <u>copay</u> per visit, then *20% <u>coinsurance</u>	*Network deductible applies	
	Emergency medical transportation	20% <u>coinsurance</u>	*20% coinsurance	*Network deductible applies	
	<u>Urgent care</u>	\$30 <u>copay</u> per visit, then 20% <u>coinsurance</u>	\$30 <u>copay</u> per visit, then 20% <u>coinsurance</u>	If you receive services in addition to <u>Urgent care</u> visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% coinsurance	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.	
	Physician/surgeon fees	Office: PCP: \$20 copay per visit, deductible does not apply. Specialist: \$30 copay per visit, deductible does not apply. Facility: 20% coinsurance	40% <u>coinsurance</u>	None	

 $^{^{\}star}$ For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

Common	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 need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	40% <u>coinsurance</u>	Network Partial hospitalization/intensive outpatient treatment: \$20 copay per visit, deductible does not apply. Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount.
	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.
If you are pregnant	Office visits	No Charge	40% coinsurance	
	Childbirth/delivery professional services	Office: PCP: \$20 copay per visit, deductible does not apply. Specialist: \$30 copay per visit, deductible does not apply. Facility: 20% coinsurance	40% <u>coinsurance</u>	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.)
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Inpatient preauthorization applies <u>out-of-network</u> if stay exceeds 48 hours (C-Section: 96 hours) or benefit reduces to 50% of <u>allowed amount</u> .
If you need help recovering or have other special health	Home health care	20% coinsurance	40% <u>coinsurance</u>	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.
needs	Rehabilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limits per calendar year: Physical/Occupational: combined limit 30 visits; Speech: Unlimited Cardiac: Unlimited; Pulmonary: Unlimited.

 $^{^{\}star}$ For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

Common	What You Will Pay				
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	
				Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount.	
	Habilitative services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Services are provided under and limits are combined with Rehabilitation Services above. Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount.	
	Skilled nursing care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.	
	Durable medical equipment	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Covers 1 per type of DME (including repair/replacement) every 3 years. Preauthorization is required out-of-network for DME over \$1,000 or benefit reduces to 50% of allowed amount.	
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of allowed amount.	
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	No coverage for Children's eye exams.	
	Children's glasses	Not Covered	Not Covered	No coverage for Children's glasses.	
	Children's dental check- up	Not Covered	Not Covered	No coverage for Children's Dental check-up.	

 $^{^{\}star}$ For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NO	OT Cover (Check your policy or plan document for more information	and a list of any other excluded services.)
 Bariatric surgery Cosmetic surgery Dental care Glasses Hearing aids 	 Infertility treatment Long-term care Non-emergency care when travelling outside - the U.S. 	 Private duty nursing Routine eye care Routine foot care – Except as covered for Diabetes Weight loss programs
Other Covered Services (Limitations r	nay apply to these services. This isn't a complete list. Please see yo	ur <u>plan</u> document.)
Acupuncture	Chiropractic (Manipulative care) – 30 visits per calendar year	

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 www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 <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: the Member Service number listed on the back of your ID card or <u>myuhc.com</u>.

Additionally, a consumer assistance program may help you file your appeal. Contact dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> 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 1-800-681-3849.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-681-3849.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-681-3849.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-681-3849.

^{*} For more information about limitations and exceptions, see the plan or policy document at welcometouhc.com.

To see examples of how this <u>plan</u> 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 <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 plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby		Managing Joe's type 2 Diab	etes	Mia's Simple Fracture	
(9 months of in- <u>network</u> pre-natal care	and a	(a year of routine in-network care of	a well-	(in- <u>network</u> emergency room visit and	
hospital delivery)	, and a	controlled condition)		follow up care)	
■ The <u>plan's</u> overall <u>deductible</u>	\$300	■ The <u>plan's</u> overall <u>deductible</u>	\$300	■ The plan's overall deductible	\$300
■ Specialist copay	\$30	Specialist copay	\$30	Specialist copay	\$30
■ Hospital (facility) coinsurance	20%	■ Hospital (facility) <u>coinsurance</u>	20%	■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%	■ Other <u>coinsurance</u>	20%	■ Other <u>coinsurance</u>	20%
This EXAMPLE event includes services Specialist office visits (pre-natal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood we Specialist visit (anesthesia) Total Example Cost		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)		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	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$300	<u>Deductibles</u>	\$300	<u>Deductibles</u>	\$300
<u>Copayments</u>	\$0	<u>Copayments</u>	\$100	<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$400	Coinsurance	\$30	Coinsurance	\$100
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$100	Limits or exclusions	\$6,000	Limits or exclusions	\$0
The total Peg would pay is	\$800	The total Joe would pay is	\$6,430	The total Mia would pay is	\$600

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: 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 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.

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PAUNA\VA: Kungnagsasalita 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).

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» (Summary of Benefits and Coverage, SBC).

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

ATTENTION: Si vous parlez **franc;ais** (**French**), des services d'aidelinguistique vous soot proposes gratuitement. Veuillez appeler le numero sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

U\VAGA: Jezeli m6, visz po **polsku** (**Polish**), udost pnilismy darmoweuslugi tlumacza. Prosimy zadzwonicpod bezplatny numer podanyw niniejszym Zesta, vieniu s, viadczen i refundacji (Summary of Benefits and Coverage, SBC).

ATEN<; AO: Se voce fala **portugues** (**Portuguese**), contate o servic; o de assistencia de idiomas gratuito. Ligue para o numero gratuito listado neste Resumo de Beneficios 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 ii numero verde indicato all'intemo di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch** (**German**) sprechen, stehen Ihnenkostenlos sprachliche Hilfsdienstleistungen zur Verfugung. Bitterufen Sie die in dieser Zusammenfassung der Leistungen und Kostenubemahmen (Summary of Benefits and Coverage, SBC) angegebene gebuhrenfreie Rufnummer an.

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

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

Dff BAA'A.KONINIZIN **Dine** (Navajo) bizaad bee yanilti'go, saad bee aka'anida'awo'igii, t'aa jiik'eh, bee na'ah66t'i'. T'aa shqqdi Naaltsoos Bee 'Aa'ahayani d66 Bee 'Ak'e'asti' Bee Baa Hane'i (Summary of Benefits and Coverage, SBC) biyi' t'aa jiik'ehgo beesh bee hane'i bika'igii bee hodiilnih.

OGO\.V: 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).