



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 1-888-200-0325 or visit [uhc.com/aca-sample-policy](https://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/](https://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	See the Common Medical Events Chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	No.	See the Common Medical Events Chart below for your costs for services this plan covers.
Are there other deductibles for specific services?	Yes, Prescription drugs - \$1,500 Individual/\$3,000 Family, does not apply to Tier 1 drugs. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductibles amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	Network: <b>\$9,100</b> Individual / <b>\$18,200</b> 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 plan, 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, <u>balance-billing</u> charges, health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See <a href="https://uhc.com/xildocfindg2023">uhc.com/xildocfindg2023</a> or call 1-888-200-0325 for a list of <u>network providers</u> .	This plan uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's network. 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 charge</u> and what your plan pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	Yes. An electronic <u>referral</u> is required to see a <u>Network Specialist</u> .	This plan will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



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
		Network Provider (You will pay the least)	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	Not Covered	Virtual visits - No Charge by a Designated Virtual <u>Network Provider</u> . If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.
	<u>Specialist visit</u>	\$85 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.
	<u>Preventive care/screening/immunization</u>	No Charge	Not Covered	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	Diagnostic test (x-ray, blood work)	Lab Testing:  Free Standing/Office: \$30 <u>copay</u> per service, <u>deductible</u> does not apply Hospital: \$120 <u>copay</u> per service, <u>deductible</u> does not apply X-Ray/Diagnostics:  Free Standing/Office: \$65 <u>copay</u> per service, <u>deductible</u> does not apply Hospital: \$120 <u>copay</u> per service, <u>deductible</u> does not apply	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Imaging (CT/PET scans, MRIs)	Free Standing/Office: \$300 <u>copay</u> per service, <u>deductible</u> does not apply Hospital: \$600 <u>copay</u> per service, <u>deductible</u> does not apply	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available at <a href="http://uhc.com/xildruglist2023">uhc.com/xildruglist2023</a>	Tier 1 - Your Lowest Cost Option	Preferred Pharmacy: \$3 <u>copay</u> per prescription, <u>deductible</u> does not apply. Non-Preferred Pharmacy: \$15 <u>copay</u> per prescription, <u>deductible</u> does not apply.	Not Covered	<u>Provider</u> means pharmacy for purposes of this section. Retail: Up to a 30-day supply; 90-day supply at Preferred Pharmacy for 2x 30-day cost share. Mail-Order: Up to a 90-day supply at 2x the 30-day cost share. Specialty drugs limited to 30-day supply at a <u>network</u> pharmacy. Certain drugs may have a <u>preauthorization</u> requirement. If you don't get <u>preauthorization</u> , benefits will not be covered. Certain preventive medications (including certain contraceptives) are covered at No Charge, <u>Deductible</u> does not apply. See the website listed for information on drugs covered by your <u>plan</u> . Not all drugs are covered.
	Tier 2 - Your Mid-Range Cost Option	Preferred Pharmacy: \$30 <u>copay</u> per prescription, <u>deductible</u> does not apply. Non-Preferred Pharmacy: \$30 <u>copay</u> per prescription, <u>deductible</u> does not apply.	Not Covered	
	Tier 3 - Your Mid-Range Cost Option	Preferred Pharmacy: \$85 <u>copay</u> per prescription, <u>deductible</u> applies. Non-Preferred Pharmacy: \$85 <u>copay</u> per prescription, <u>deductible</u> applies.	Not Covered	
	Tier 4 – Your Higher Cost Option	Preferred Pharmacy: 40% <u>coinsurance</u> , <u>deductible</u> applies. Non-Preferred Pharmacy: 40% <u>coinsurance</u> , <u>deductible</u> applies.	Not Covered	
	Tier 5 – Your Higher Cost Option	Preferred Pharmacy: 50% <u>coinsurance</u> , <u>deductible</u> applies. Non-Preferred Pharmacy: 50% <u>coinsurance</u> , <u>deductible</u> applies.	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$750 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	None
	Physician/surgeon fees	Free Standing/Office: \$750 <u>copay</u> , <u>deductible</u> does not apply Hospital: \$1,500 <u>copay</u> , <u>deductible</u> does not apply	Not Covered	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$1,000 <u>copay</u> per visit, <u>deductible</u> does not apply	\$1,000 <u>copay</u> per visit, <u>deductible</u> does not apply	None
	<u>Emergency medical transportation</u>	50% <u>coinsurance</u> , <u>deductible</u> does not apply	50% <u>coinsurance</u> , <u>deductible</u> does not apply	None
	<u>Urgent Care</u>	\$75 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	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.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$2,500 <u>copay</u> per day up to 3 days, <u>deductible</u> does not apply	Not Covered	None
	Physician/surgeon fees	50% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Office Visit: \$85 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	<u>Network</u> Partial <u>hospitalization</u> /intensive outpatient treatment: \$750 <u>copay</u> , <u>deductible</u> does not apply.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Inpatient services	\$2,500 <u>copay</u> per day up to 3 days, <u>deductible</u> does not apply	Not Covered	None
If you are pregnant	Office Visits	No Charge	Not Covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery professional services	50% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.).
	Childbirth/delivery facility services	\$2,500 <u>copay</u> per day up to 3 days, <u>deductible</u> does not apply	Not Covered	
If you need help recovering or have other special health needs	<u>Home health care</u>	50% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	None
	<u>Rehabilitation services</u>	\$85 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	Outpatient <u>rehabilitation services</u> are unlimited per calendar year.
	<u>Habilitative services</u>	\$85 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	Limits per calendar year: Physical, Occupational, Speech: Unlimited.
	<u>Skilled nursing care</u>	\$2,500 <u>copay</u> per day up to 3 days, <u>deductible</u> does not apply	Not Covered	None
	<u>Durable medical equipment</u>	50% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	None
	<u>Hospice services</u>	50% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	None
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Limited to 1 exam every 12 months.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Children's glasses	50% <u>coinsurance, deductible</u> does not apply	Not Covered	Limited to 1 pair every 12 months.
	Children's dental check-up	No Charge	Not Covered	Limited to 2 visits every 12 months.

## 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         | • Glasses (Adult)                                    | • Routine eye care (Adult)                           |
| • Cosmetic Surgery    | • Long Term Care                                     | • Routine foot care - Except as covered for Diabetes |
| • Dental care (Adult) | • Non-emergency care when traveling outside - the US | • Weight loss programs                               |

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

- |                     |  |  |
|---------------------|--|--|
| • Abortion          | • Chiropractic (manipulative) care - 25 visits per calendar year | • Infertility treatment - cycle limits may apply |
| • Bariatric surgery | • Hearing aids   | • Private duty nursing - home healthcare only    |

**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: UnitedHealthcare of Illinois, Inc. at 1-888-200-0325, 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](https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa) or Illinois Department of Insurance Consumer Services Section, Chicago Office: 122 S. Michigan Ave., 19th Floor, Chicago, IL 60603, Springfield Office: 320 W. Washington Springfield, IL 62767, 1-877-527-9431 or [insurance.illinois.gov/](https://insurance.illinois.gov/), or Office of Personnel Management Multi State Plan Program: [opm.gov/healthcare-insurance/multi-state-plan-program/external-review/](https://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](https://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 on how 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/exchange](https://myuhc.com/exchange) or the Employee Benefits Security Administration at 1-866-444-3272 or <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa> or Illinois Department of Insurance at 1-877-527-9431 or [insurance.illinois.gov](https://insurance.illinois.gov). Additionally, a consumer assistance program may help you file your appeal. Contact <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>

### 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 1-888-200-0325.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-200-0325.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-200-0325.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-200-0325.

*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)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$0	■ The plan's overall deductible	\$0	■ The plan's overall deductible	\$0
■ Specialist copay	\$85	■ Specialist copay	\$85	■ Specialist copay	\$85
■ Hospital (facility) copay	\$2,500	■ Hospital (facility) copay	\$2,500	■ Hospital (facility) copay	\$2,500
■ Other coinsurance	50%	■ Other coinsurance	50%	■ Other coinsurance	50%
<b>This EXAMPLE event includes services like:</b> Specialist office visits ( <i>pre-natal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> ) Specialist visit ( <i>anesthesia</i> )		<b>This EXAMPLE event includes services like:</b> Primary care physician office visits ( <i>including disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> Emergency room care ( <i>including medical supplies</i> ) Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutches</i> ) Rehabilitation services ( <i>physical therapy</i> )	
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:	
<u>Cost Sharing</u>		<u>Cost Sharing</u>		<u>Cost Sharing</u>	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$2,800	Copayments	\$900	Copayments	\$1,600
Coinsurance	\$700	Coinsurance	\$200	Coinsurance	\$600
<u>What isn't covered</u>		<u>What isn't covered</u>		<u>What isn't covered</u>	
Limits or exclusions	\$60	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$3,560	The total Joe would pay is	\$1,100	The total Mia would pay is	\$2,200

\*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.