UnitedHealthcare

UHC Gold-B Advantage+ ($0 Virtual Urgent Care + $0 PCP Visits, $1 Generic Rx Pref Pharm, Dental + Vision)

Coverage For: Individual, Family | Plan Type: EPO

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 1-866-761-7748 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; or **$500** Individual / **$1,000** 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 Services 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 annual 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: **$8,000** Individual / **$16,000** 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, 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/xksdocfindoa2023 or call 1-866-761-7748 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?	No	You can see the specialist you choose without a referral.

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	No Charge	Not Covered	Virtual visits - No Charge by a Designated Virtual Network Provider. If you receive services in addition to office visit, additional copays, deductibles or coinsurance may apply e.g. surgery. Cost-sharing waived at non-IHCP with IHCP referral .
	Specialist visit	No Charge	$60 copay per visit, deductible does not apply	Not Covered	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	Network: Lab Testing: Free Standing/Office: $10 copay, deductible applies Hospital: $65 copay, deductible applies X-Ray/Diagnostics: Free Standing/Office: $65 copay, deductible applies Hospital: $100 copay, deductible applies	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral .
	Imaging (CT/ PET scans, MRIs)	No Charge	Free Standing/Office: $250 copay per service, deductible applies Hospital: $350 copay per service, deductible applies	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/xksdruglist2023	Tier 1 - Your Lowest Cost Option	No Charge	Preferred Pharmacy: $1 copay per prescription, deductible does not apply. Non-Preferred Pharmacy: $10 copay per prescription, deductible does not apply.	Not Covered	Provider means pharmacy for purposes of this section. Retail: Up to a 34-day supply; 102-day supply at Preferred Pharmacy for 2x 34-day cost share. Mail-Order: Up to a 102-day supply at 2x the 34-day cost share. Specialty drugs limited to 34-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.
	Tier 2 - Your Mid-Range Cost Option	No Charge	Preferred Pharmacy: $15 copay per prescription, deductible does not apply. Non-Preferred Pharmacy: $15 copay per prescription, deductible does not apply.	Not Covered	
	Tier 3 - Your Mid-Range Cost Option	No Charge	Preferred Pharmacy: $50 copay per prescription, deductible does not apply. Non-Preferred Pharmacy: $50 copay per prescription, deductible does not apply.	Not Covered	
	Tier 4 – Your Higher Cost Option	No Charge	Preferred Pharmacy: 30% coinsurance, deductible applies. Non-Preferred Pharmacy: 30% coinsurance, deductible applies.	Not Covered	
	Tier 5 – Your Higher Cost Option	No Charge	Preferred Pharmacy: 40% coinsurance, deductible applies. Non-Preferred Pharmacy: 40% coinsurance, deductible applies.	Not Covered	

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	$300 copay per visit, deductible applies	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Physician/ surgeon fees	No Charge	Free Standing/Office: $300 copay, deductible applies Hospital: $450 copay, deductible applies	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency room care	No Charge	$500 copay per visit, deductible applies	$500 copay per visit, deductible applies	Cost-sharing waived at non-IHCP with IHCP referral.
	Emergency medical transportation	No Charge	40% coinsurance, deductible applies	40% coinsurance, deductible applies	Cost-sharing waived at non-IHCP with IHCP referral.
	Urgent Care	No Charge	$50 copay per visit, deductible does not apply	Not Covered	If you receive services in addition to Urgent care visit, additional copays, deductibles 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 day up to 3 days, deductible applies	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Physician/ surgeon fees	No Charge	40% coinsurance, deductible applies	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 mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	Office Visit: $50 copay per visit, deductible applies	Not Covered	Network Partial hospitalization/intensive outpatient treatment: $300 copay, deductible applies. Cost-sharing waived at non-IHCP with IHCP referral.
	Inpatient services	No Charge	$1,500 copay per day up to 3 days, deductible applies	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 services, 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	40% coinsurance, deductible applies	Not Covered	
	Childbirth/ delivery facility services	No Charge	$1,500 copay per day up to 3 days, deductible applies	Not Covered	
If you need help recovering or have other special health needs	Home health care	No Charge	40% coinsurance, deductible applies	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)	
	Rehabilitation services	No Charge	$40 copay per visit, deductible applies	Not Covered	Limits per calendar year: Speech: 90 visits; Physical, Cardiac, Occupational, Pulmonary: Unlimited. No limits apply to therapies for a primary diagnosis of Mental Health or Substance Use Disorders. Cost-sharing waived at non-IHCP with IHCP referral.
	Habilitative services	No Charge	$40 copay per visit, deductible applies	Not Covered	Limits per calendar year: Physical, Occupational: Unlimited.. Cost-sharing waived at non-IHCP with IHCP referral.
	Skilled nursing care	Not Covered	Not Covered	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No Charge	40% coinsurance, deductible applies	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Hospice services	No Charge	40% coinsurance, deductible applies	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Not Covered	None
	Children's glasses	No Charge	40% coinsurance, deductible applies	Not Covered	Limited to 3 pairs every 12 months. Cost-sharing waived at non-IHCP with IHCP referral.
	Children's dental check-up	No Charge	No Charge	Not Covered	Limited to 2 visits every 12 months. 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.)

- Abortion
- Acupuncture
- Bariatric surgery
- Cosmetic Surgery
- Hearing aids
- Long Term Care
- Non-emergency care when traveling outside - the US
- 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.)

- Dental care (Adult)- Limited to 2 exams per year
- Glasses (Adult)- Limited to 1 pair per year
- Infertility treatment - diagnosis and treatment of underlying causes
- Manipulative treatment
- Private duty nursing
- Routine eye care (Adult)- Limited to 1 exam per 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: UnitedHealthcare Insurance Company at 1-866-761-7748, 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 or Kansas Insurance Department Consumer Assistance Division, 1300 SW Arrowhead Rd., Topeka, KS 66604, 1-800-432-2484, TTY/TTD: 877-235-3151 or ksinsurance.org, 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 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 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 Kansas Insurance Department at 1-800-432-2484 or insurance.kansas.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 1-866-761-7748.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-761-7748.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-866-761-7748.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-761-7748.

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** **$500**
- **Specialist copay** **$60**
- **Hospital (facility) copay** **$1,500**
- **Other coinsurance** **40%**

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** **$500**
- **Specialist copay** **$60**
- **Hospital (facility) copay** **$1,500**
- **Other coinsurance** **40%**

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** **$500**
- **Specialist copay** **$60**
- **Hospital (facility) copay** **$1,500**
- **Other coinsurance** **40%**

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 or with an IHCP referral to a non-IHCP. If you received care from a non-IHCP without a referral from an IHCP your costs may be higher.