UnitedHealthcare

PPO Plan with HRA

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, visit www.t-mobilebenefits.com or call 877-259-1727. 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 877-259-1527 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network*: $2,250 Individual / $4,500 Family Non-Network*: $2,250 Individual / $4,500 Family per calendar year. *Deductibles cross-apply	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 primary care services with 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 https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No, there are no other deductibles.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
What is the out-of-pocket limit for this plan?	For network provider*: $4,250 Individual / $8,500 Family For out-of-network providers*: $4,250 Individual / $8,500 Family per calendar year *Out-of-pockets cross-apply	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, penalties for failure to obtain prior authorization for services.	Even though you pay these expenses, they don't count toward the out-of-pocket.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	Yes. See www.myuhc.com or call 877-259-1527 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
		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	$35 copay/visit	40% coinsurance	Virtual visit - In network zero co-insurance by a Designated Virtual Network Provider. If you receive services in addition to office visit, additional copays, deductibles, or co-insurance may apply. No virtual visit coverage for out of network.
	Specialist visit	$50 copay/visit	40% coinsurance	None
	Preventive care/screening/ immunization	No charge	No charge	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)	20% coinsurance deductible does not apply	20% coinsurance deductible does not apply	Prior Authorization required out-of-network for Sleep Studies.
	Imaging (CT/PET scans, MRIs)	20% coinsurance deductible does not apply	20% coinsurance deductible does not apply	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)	
If you need drugs to treat your illness or condition **More information about prescription drug coverage is available at www.cvs.com**	Generic Drugs (Tier 1)	Retail: 10% coinsurance deductible does not apply Mail Order: 10% coinsurance deductible does not apply	Not covered	Retail ($5 copay min - $20 copay max) Mail ($10 copay min - $40 copay max)
	Preferred brand drugs (Tier 2)	Retail: 20% coinsurance deductible does not apply Mail Order: 20% coinsurance deductible does not apply	Not covered	Retail ($25 copay min - $55 copay max) Mail ($50 copay min - $110 copay max) Weight Loss Medications (anti-obesity and anorexiants) $55 copay max
	Non-preferred brand drugs (Tier 3)	Retail: 30% coinsurance deductible does not apply Mail Order: 30% coinsurance deductible does not apply	Not covered	Retail ($45 copay min - $80 copay max) Mail ($90 copay min - $160 copay max)
	Specialty drugs (Tier 4)	30% Coinsurance	Not covered	Please call CVS customer care at 844-757- 0417 for more information on what is covered. To get started with CVS specialty call 800-237-2767. Limited to a 30-day supply. ***For more information on PrudentRx and to learn if you are eligible for a $0 copay please review the SPD or call CVS specialty to learn more.**
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Prior Authorization required out-of-network.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	Prior Authorization required out-of-network.
	Emergency room care	$200 copay/visit, 20% coinsurance	$200 copay/visit 20% coinsurance	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)	
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	Non-emergency transport: not covered, except if pre-authorized.
	Urgent care	$50 copay/visit	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Prior Authorization required out-of-network.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$35 copay/visit	$35 copay/visit	Prior Authorization required out-of-network for certain treatments, partial hospitalization/intensive outpatient treatment and Intensive Behavioral Therapy (ABA).
	Inpatient services	20% coinsurance	40% coinsurance	Prior Authorization required out-of-network for inpatient facility.
If you are pregnant	Office visits	$35 copay/initial visit only	40% coinsurance	Prior Authorization required for out-of-network inpatient stays that exceed 48 hours for natural delivery or 96 hours for cesarean. 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 professional services	20% coinsurance except deductible doesn't apply to newborn hospital expenses when discharged with the mother.	40% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Limited to 120 visits per calendar year for Home Health Care. Prior Authorization required for Home Health Care for certain services (skilled nursing by RN or LPN).

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)	
	Rehabilitation services	$50 copay/visit Inpatient: 20% coinsurance	40% coinsurance	Occupational/Physical 75 visits combined maximum per calendar year, Speech 75 visits per calendar year. Combined maximum of 120 visits per calendar year for speech, physical and occupational therapy for congenital anomalies, developmental delay, cerebral palsy and hearing impairment. Visit Limit does not apply to members with a behavioral diagnosis.
	Habilitation services	$50 copay/visit Inpatient: 20% coinsurance	40% coinsurance	Habilitation Services are provided, and limits are combined with Rehabilitation Services above. No visit limit for autism.
	Skilled nursing care	20% coinsurance	40% coinsurance	Limited to 60 days per calendar year. 120 day limit for Inpatient Rehab per calendar year. Prior Authorization required out-of-network.
	Durable medical equipment	20% coinsurance	40% coinsurance	Prior Authorization required for DME over $1,000. Limited to 1 durable medical equipment for same/similar purpose.
	Hospice services	20% coinsurance	40% coinsurance	Prior Authorization required out-of-network before admission for an inpatient stay in a hospice facility.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Child routine vision exam is not covered.
	Children's glasses	Not covered	Not covered	Child glasses are not covered.
	Children's dental check-up	Not covered	Not covered	Child dental check-up is not covered.

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.)		
• Adult routine vision exam (i.e. refraction) • Cosmetic Surgery	• Dental Care (Adult) • Long-term care	• Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture – Limited to 30 visits per calendar year. • Bariatric Surgery • Chiropractic care – Limited to 30 visits per calendar year.	• Hearing aids – Limited to 1 per ear every 3 calendar years. • Infertility treatment	• Non-emergency care when traveling outside the U.S. • Private-duty nursing • Routine foot care

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/ebsa/healthreform. 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: 877-259-1527 or visit www.myuhc.com or the Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

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? Yes
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 877-259-1527.
Traditional Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 877-259-1527.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 877-259-1527.
Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 877-259-1527 uff.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 877-259-1527.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 877-259-1527.
Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 877-259-1527.
Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang 877-259-1527.

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**	**$2,250**
■ **Specialist copayment**	**$50**
■ **Hospital (facility) coinsurance**	**20%**
■ **Other coinsurance**	**20%**

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	$2,250
Copayments	$0
Coinsurance	$2,000
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$4,310**

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

■ **The plan's overall deductible**	**$2,250**
■ **Specialist copayment**	**$50**
■ **Hospital (facility) coinsurance**	**20%**
■ **Other coinsurance**	**20%**

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	$400
Coinsurance	$800
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,220**

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

■ **The plan's overall deductible**	**$2,250**
■ **Specialist copayment**	**$50**
■ **Hospital (facility) coinsurance**	**20%**
■ **Other coinsurance**	**20%**

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	$1,000
Copayments	$400
Coinsurance	$20
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,420**