

Choice plan details, all in one place

Use this benefit summary to learn more about this plan's benefits, ways you can get help managing costs and how you may get more out of this health plan.

Check out what's included in the plan	Choice
 Network coverage only You can usually save money when you receive care for covered health care services from network providers.	☒
 Network and out-of-network benefits You may receive care and services from network and out-of-network providers and facilities – but staying in the network can help lower your costs.	☐
 Primary care physician (PCP) required With this plan, you need to select a PCP – the doctor who plays a key role in helping manage your care. Each enrolled person on your plan will need to choose a PCP.	☐
 Referrals required You'll need referrals from your PCP before seeing a specialist or getting certain health care services.	☐
 Preventive care covered at 100% There is no additional cost to you for seeing a network provider for preventive care.	☒
 Pharmacy benefits With this plan, you have coverage that helps pay for prescription drugs and medications.	☒
 Tier 1 providers Using Tier 1 providers may bring you the greatest value from your health care benefits. These PCPs and medical specialists meet national standard benchmarks for quality care and cost savings.	☐
 Freestanding centers You may pay less when you use certain freestanding centers – health care facilities that do not bill for services as part of a hospital, such as MRI or surgery centers.	☒
 Health savings account (HSA) With an HSA, you've got a personal bank account that lets you put money aside, tax-free. Use it to save and pay for qualified medical expenses.	☒

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage. If this Benefit Summary conflicts with the Summary Plan Description (SPD), Riders, and/or Amendments, those documents govern. Review your SPD for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

Here's a more in-depth look at how Choice works

Medical Benefits

In Network	
Annual Medical Deductible	
Individual	\$2,500
Family	\$5,000

All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.

You're responsible for paying 100% of your medical expenses until you reach your deductible. For certain covered services, you may be required to pay a fixed dollar amount - your copay.

Annual Out-of-Pocket Limit	
Individual	\$3,275
Family	\$6,550

All individual out-of-pocket maximum amounts will count toward the family out-of-pocket maximum, but an individual will not have to pay more than the individual out-of-pocket maximum amount.

Once you've met your deductible, you start sharing costs with your plan - coinsurance. You continue paying a portion of the expense until you reach your out-of-pocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Network
Preventive Care Services	
Preventive Care Services	No copay
Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, co-insurance or deductible.	
Office Services - Sickness & Injury	
Primary Care Physician	No copay*
Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.	
Telehealth is covered at the same cost share as in the office.	

*After the Annual Medical Deductible has been met.

*Prior Authorization Required. Refer to SPD.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

	Network
Specialist <i>Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.</i> <i>Telehealth is covered at the same cost share as in the office.</i>	No copay*
Urgent Care Center Services	No copay*
Virtual Care Services	No copay*
<i>Benefits are available only when services are delivered through a Designated Virtual Network Provider for 24/7 Virtual Visit services only. You can find a 24/7 Virtual Visit Provider by contacting us at myuhc.com® or the telephone number on your ID card. Access to 24/7 Virtual Visits and prescription services may not be available in all states or for all groups.</i>	
Emergency Care	
Ambulance Services - Emergency Ambulance	
Air Ambulance	No copay*
Ground Ambulance	No copay*
Ambulance Services - Non-Emergency Ambulance	
Air Ambulance	No copay*
Ground Ambulance	No copay*
Dental Services - Accident Only	No copay*
<i>Limited to \$3,000 per year.</i> <i>Limited to a maximum of \$900 per tooth per year.</i>	
Emergency Health Care Services - Outpatient ¹	No copay*
<i>Notification is required if it results in confinement to an Out-of-Network Hospital.</i>	
Inpatient Care	
Congenital Heart Disease (CHD) Surgeries	The amount you pay is based on where the covered health care service is provided.
Habilitative Services - Inpatient	The amount you pay is based on where the covered health care service is provided.
<i>Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services.</i>	

*After the Annual Medical Deductible has been met.

¹Prior Authorization Required. Refer to SPD.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

	Network
Hospital - Inpatient Stay	No copay*
Skilled Nursing Facility/Inpatient Rehabilitation Facility Services	No copay*
<i>Limited to 60 days per year.</i>	
Outpatient Care	
Habilitative Services - Outpatient	No copay*
<i>Limits will be the same as, and combined with, those stated under Rehabilitation Services - Outpatient Therapy and Manipulative Treatment.</i>	
Home Health Care	No copay*
<i>Limited to 60 visits per year.</i>	
<i>One visit equals up to four hours of skilled care services. This visit limit does not include any service which is billed only for the administration of intravenous infusion.</i>	
Lab, X-Ray and Diagnostic - Outpatient - Lab Testing	
For services provided at a freestanding lab, freestanding diagnostic center or in a physician's office	No copay*
For services provided at a hospital-based lab or an outpatient hospital-based diagnostic center	20%*
Lab, X-Ray and Diagnostic - Outpatient - X-Ray and other Diagnostic Testing	
For services provided at a freestanding lab, freestanding diagnostic center or in a physician's office	20%*
For services provided at a hospital-based lab or an outpatient hospital-based diagnostic center	20%*
Major Diagnostic and Imaging - Outpatient	
For services provided at a freestanding diagnostic center or in a physician's office	No copay*
For services provided at an outpatient hospital-based diagnostic center	You pay a \$300 per occurrence deductible per visit prior to and in addition to paying any Annual Deductible and any coinsurance amount. 20%*
<i>You may have to pay an extra copay, deductible or coinsurance for physician fees or pharmaceutical products.</i>	
Physician Fees for Surgical and Medical Services	No copay*

*After the Annual Medical Deductible has been met.

*Prior Authorization Required. Refer to SPD.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

Network

Rehabilitation Services - Outpatient Therapy and Manipulative Treatment

No copay*

Limited to 20 visits of cognitive rehabilitation therapy per year.

Limited to 20 visits of manipulative treatments per year.

Limited to 20 visits of pulmonary rehabilitation therapy per year.

Limited to 30 visits of post-cochlear implant aural therapy per year.

Limited to 36 visits of cardiac rehabilitation therapy per year.

Limited to 40 visits of occupational therapy per year.

Limited to 40 visits of physical therapy per year.

Limited to 40 visits of speech therapy per year.

Limits for physical, speech and occupational therapy do not apply when provided for the treatment of Autism Spectrum Disorders.

Scopic Procedures - Outpatient Diagnostic and Therapeutic

For services provided at a freestanding center or in a physician's office

No copay*

For services provided at an outpatient hospital-based center

No copay*

Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.

Surgery - Outpatient

For services provided at an ambulatory surgical center or in a physician's office

No copay*

For services provided at an outpatient hospital-based surgical center

No copay*

Therapeutic Treatments - Outpatient

No copay*

Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.

*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to SPD.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

Network	
Supplies and Services	
Diabetes Self-Management Items	The amount you pay is based on where the covered health care service is provided.
Diabetes Self-Management and Training/Diabetic Eye Exams/Foot Care	The amount you pay is based on where the covered health care service is provided.
Durable Medical Equipment (DME), Orthotics and Supplies	No copay*
<i>Limited to a single purchase of a type of DME or orthotic every 3 years.</i>	
<i>Repair and/or replacement of DME or orthotics would apply to this limit in the same manner as a purchase. This limit does not apply to wound vacuums.</i>	
Enteral Nutrition	No copay*
Hearing Aids	No copay*
<i>Limited to \$2,500 per year.</i>	
<i>Limited to a single purchase per hearing impaired ear every 3 years.</i>	
<i>Repair and/or replacement of a hearing aid would apply to this limit in the same manner as a purchase.</i>	
Ostomy Supplies	No copay*
<i>Limited to \$2,500 per year.</i>	
Pharmaceutical Products - Outpatient	No copay*
<i>This includes medications given at a doctor's office, or in a covered person's home.</i>	
Prosthetic Devices	No copay*
<i>Limited to a single purchase of each type of prosthetic device every 3 years.</i>	
<i>Repair and/or replacement of a prosthetic device would apply to this limit in the same manner as a purchase.</i>	
Urinary Catheters	No copay*
Pregnancy	
Pregnancy - Maternity Services	The amount you pay is based on where the covered health care service is provided.

*After the Annual Medical Deductible has been met.

*Prior Authorization Required. Refer to SPD.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Network
Mental Health Care & Substance Related and Addictive Disorder Services	
Inpatient	No copay*
Intensive Behavioral Therapy (e.g. ABA)	No copay*
Other Outpatient Services, including Partial Hospitalization/Day Treatment/High Intensity Outpatient/Intensive Outpatient Treatment	No copay*
Outpatient Office Visits	No copay*
Other Services	
Treatment of Cleft Lip or Palate or Both	The amount you pay is based on where the covered health care service is provided.
Cellular and Gene Therapy <i>Cellular or Gene Therapy services must be received from a Designated Provider.</i>	The amount you pay is based on where the covered health care service is provided.
Clinical Trials	The amount you pay is based on where the covered health care service is provided.
Fertility Preservation for Iatrogenic Infertility	No copay*
Gender Dysphoria	The amount you pay is based on where the covered health care service is provided.
Hair Prosthesis <i>Limited to \$350 per year. Limited to 1 wig per lifetime following chemotherapy or radiation therapy</i>	No copay*
Hospice Care	No copay*
Infertility Services <i>Limited to 3 In Vitro Fertilization attempts per live birth</i>	No copay*
Lymphedema Services	The amount you pay is based on where the covered health care service is provided.
Obesity - Weight Loss Surgery <i>For Network Benefits, obesity - weight loss surgery must be received from a Designated Provider.</i>	The amount you pay is based on where the covered health care service is provided.
Pediatric Autoimmune Neuropsychiatric Disorders	The amount you pay is based on where the covered health care service is provided.

*After the Annual Medical Deductible has been met.

*Prior Authorization Required. Refer to SPD.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

Network

Preimplantation Genetic Testing (PGT) and Related Services

No copay*

Benefit limits for related services will be the same as, and combined with, those stated under Fertility Preservation for Iatrogenic Infertility. This limit does not include Preimplantation Genetic Testing (PGT) for the specific genetic disorder. This limit includes Benefits for ovarian stimulation medications provided under the Outpatient Prescription Drug Rider.

Reconstructive Procedures

The amount you pay is based on where the covered health care service is provided.

Transplantation Services

The amount you pay is based on where the covered health care service is provided.

Transplantation services must be received from a Designated Provider.

Vision Exams

No copay*

Limited to 1 exam every 2 years.

*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to SPD.

Pharmacy Benefits

In Network		
Annual Pharmacy Deductible		
Individual		You do not have to pay a pharmacy deductible
Family		You do not have to pay a pharmacy deductible
The Pharmacy Deductible is the amount you pay for pharmacy expenses per year before you begin to receive Pharmacy Benefits.		

In Network and Out of Network		
Annual Pharmacy Out-of-Pocket Limit		
Individual		See the Annual Medical Out-of-Pocket Limit section
Family		See the Annual Medical Out-of-Pocket Limit section

Prescription Drug Product Tier Level	Up to a 31-day supply	Up to a 90-day supply
	Retail Network	In-Network Mail Order Pharmacy**
Tier 1 \$	\$5*	\$12.50*
Tier 2 \$\$	\$30*	\$75*
Tier 3 \$\$\$	\$65*	\$162.50*

* After the Annual Pharmacy Deductible has been met.

** Only certain Prescription Drug Products are available through mail order; please visit myuhc.com® or call Customer Care at the telephone number on the back of your ID card for more information. You will be charged a retail Copayment and/or Coinsurance for 31 days or 2 times for 60 days based on the number of days supply dispensed for any Prescription Order or Refills sent to the mail order pharmacy. To maximize your Benefit, ask your Physician to write your Prescription Order or Refill for a 90-day supply, with refills when appropriate, rather than a 30-day supply with three refills. If you are a member, you can find individualized information on your benefit coverage, determine tier status, check the status of claims and search for network pharmacies by logging into your account on myuhc.com® or calling the Customer Care number on your ID card. If you are not a member, you can view prescription information at welcometouhc.com > Benefits > Pharmacy Benefits.

Here's an example of how the plan's costs come into play

1 At the start of your plan year...

You're responsible for paying 100% of your covered health services until you reach your **deductible**, which is the amount you pay before your health plan pays a portion.

YOU PAY 100%

2 Once you reach your deductible...

Your health plan starts to share a percentage of costs (the allowed amounts, excluding copays) for covered health care services with you – this is your **coinsurance**.*

YOU PAY 20%*

YOUR PLAN PAYS 80%

3 When you reach your out-of-pocket limit...

Your plan covers your costs (the allowed amount) at 100%. Your **out-of-pocket limit** is the most you'll pay for covered health services in a plan year – copays and coinsurance count toward this.

YOUR PLAN PAYS 100%

Along the way, you may also be required to pay a fixed amount (for example, \$15) –or **copay** – for covered health care services, such as seeing a provider or purchasing a prescription. You pay 100% of the copay, usually when you receive the service.

*Your coinsurance may vary by service. This example is for illustrative purposes only.

Digital tools to keep you connected

Once you're a member, you can access your personalized digital tools – the **UnitedHealthcare® app** and **myuhc.com®** – these tools give you quick access to resources designed to help you:

- View benefit info, claim details and account balances
- Search network providers and facilities for the type of care you may need
- Access your health plan ID card and add your plan details to your smartphone's digital wallet
- Learn about covered preventive care
- Quickly compare cost estimates before you get care, which may help you save money

Get connected

Scan this code to download the UnitedHealthcare app or visit myuhc.com



Other important information about your benefits

Medical Exclusions

Services your plan generally does NOT cover. It is recommended that you review your SPD, Amendments and Riders for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

- Acupuncture
- Cosmetic Surgery
- Dental Care (Adult/Child)
- Glasses
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- Private-Duty Nursing
- Routine Foot Care
- Temporomandibular Joint Services
- Weight Loss Programs
- Wigs

Outpatient Prescription Drug Benefits

For Prescription Drug Products dispensed at an In-Network Retail Pharmacy, you are responsible for paying the lowest of the following: 1) The applicable Copayment and/or Coinsurance; 2) The In- Network Retail Pharmacy Usual and Customary Charge for the Prescription Drug Product; and 3) The Prescription Drug Charge for that Prescription Drug Product. For Prescription Drug Products from an In-Network Mail Order Pharmacy, you are responsible for paying the lower of the following: 1) The applicable Copayment and/or Coinsurance; and 2) The Prescription Drug Charge for that Prescription Drug Product.

See the Copayment and/or Coinsurance stated in the Benefit Information table for amounts. We will not reimburse you for any non-covered drug product.

For a single Copayment and/or Coinsurance, you may receive a Prescription Drug Product up to the stated supply limit. Some products are subject to additional supply limits based on criteria that we have developed. Supply limits are subject, from time to time, to our review and change.

Specialty Prescription Drug Products supply limits are as written by the provider, up to a consecutive 31-day supply of the Specialty Prescription Drug Product, unless adjusted based on the drug manufacturer's packaging size, or based on supply limits, or as allowed under the Smart Fill Program. Supply limits apply to Specialty Prescription Drug Products obtained at a Preferred Specialty Network Pharmacy, a Non-Preferred Specialty Network Pharmacy, an out-of-Network Pharmacy, a mail order Network Pharmacy or a Designated Pharmacy.

Certain Prescription Drug Products for which Benefits are described under the Prescription Drug Rider are subject to step therapy requirements. In order to receive Benefits for such Prescription Drug Products you must use a different Prescription Drug Product(s) or pharmaceutical product(s) for which Benefits are provided as described under the Certificate first. You may find out whether a Prescription Drug Product is subject to step therapy requirements by contacting us at myuhc.com or the telephone number on your ID card.

Before certain Prescription Drug Products are dispensed to you, your Physician, your pharmacist or you are required to obtain prior authorization from us or our designee to determine whether the Prescription Drug Product is in accordance with our approved guidelines and it meets the definition of a Covered Health Care Service and is not an Experimental or Investigational or Unproven Service. We may also require you to obtain prior authorization from us or our designee so we can determine whether the Prescription Drug Product, in accordance with our approved guidelines, was prescribed by a Specialist.

If you require certain Prescription Drug Products, we may direct you to a Designated Pharmacy with whom we have an arrangement to provide those Prescription Drug Products. If you are directed to a Designated Pharmacy and you choose not to obtain your Prescription Drug Product from the Designated Pharmacy, no Benefit will be paid for that Prescription Drug Product.

Certain Preventative Care Medications may be covered at zero costshare. You can get more information by contacting us at myuhc.com or the telephone number on your ID card.

Benefits are provided for certain Prescription Drug Products dispensed by an In-Network Mail Order Pharmacy or Preferred 90 Day Retail Network Pharmacy. The Outpatient Prescription Drug Schedule of Benefits will tell you how In-Network Mail Order Pharmacy and Preferred 90 Day Retail Network Pharmacy supply limits apply. Please contact us at myuhc.com or the telephone number on your ID card to find out if Benefits are provided for your Prescription Drug Product and for information on how to obtain your Prescription Drug Product through an In-Network Mail Order Pharmacy or Preferred 90 Day Retail Network Pharmacy.

Other important information about your benefits

Pharmacy Exclusions

The following exclusions apply. In addition see your Pharmacy Rider and SBN for additional exclusions and limitations that may apply.

- A Pharmaceutical Product for which Benefits are provided in your Certificate.
- A Prescription Drug Product with either: an approved biosimilar, a biosimilar and Therapeutically Equivalent to another covered Prescription Drug Product or Pharmaceutical Product as described in your Certificate.
- Any Prescription Drug Product to the extent payment or benefits are provided or available from the local, state or federal government (for example, Medicare).
- Any product dispensed for the purpose of appetite suppression or weight loss.
- Any product for which the primary use is a source of nutrition, nutritional supplements, or dietary management of disease, and prescription medical food products even when used for the treatment of Sickness or Injury, except as required by state mandate.
- Certain New Prescription Drug Products and/or new dosage forms until the date they are reviewed and placed on a tier by our PDL Management Committee.
- Certain Prescription Drug Products for tobacco cessation.
- Certain Prescription Drug Products for which there are Therapeutically Equivalent alternatives to another Prescription Drug Product or Pharmaceutical Product as described in your Certificate available, unless otherwise required by law or approved by us. Such determinations may be made up to six times during a calendar year. We may decide at any time to reinstate Benefits for a Prescription Drug Product that was previously excluded under this provision.
- Certain Prescription Drug Products that are FDA approved as a package with a device or application, including smart package sensors and/or embedded drug sensors.
- Certain compounded drugs.
- Diagnostic kits and products, including associated services.
- Drugs or products available over-the-counter.
- Drugs which are prescribed, dispensed or intended for use during an Inpatient Stay.
- Durable Medical Equipment, including certain insulin pumps and related supplies for the management and treatment of diabetes, for which Benefits are provided in your Certificate. Prescribed and non-prescribed outpatient supplies. This does not apply to diabetic supplies and inhaler spacers specifically stated as covered.
- Experimental or Investigational or Unproven Services and medications.
- General vitamins, except Prenatal vitamins, vitamins with fluoride, and single entity vitamins when accompanied by a Prescription Order or Refill.
- Growth hormone for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition).
- Prescription Drug Products dispensed outside the United States, except as required for Emergency treatment.
- Prescription Drug Products used for cosmetic or convenience purposes.
- Prescription Drug Products when prescribed to treat infertility. This exclusion does not apply to Prescription Drug Products prescribed to treat Iatrogenic Infertility and Preimplantation Genetic Testing (PGT) as described in the Certificate.
- Prescription Drug Products, including New Prescription Drug Products or new dosage forms, that we determine do not meet the definition of a Covered Health Care Service.
- Publicly available software applications and/or monitors that may be available with or without a Prescription Order or Refill.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator: