### Important Questions | Answers | Why This Matters:

**What is the overall deductible?**  
Network: $400 Individual / $800 Family  
Non-Network: $2,600 Individual / $5,200 Family  
Per calendar year.  
Copays, and services listed below as "No Charge" do not apply to the deductible.  

You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.

**Are there other deductibles for specific services?**  
No.

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.

**Is there an out-of-pocket limit on my expenses?**  
Medical:  
Network: $2,000 Individual / $5,000 Family  
Non-Network: $8,000 Individual / $15,000 Family  
Prescription Drugs:  
Network: $2,500 Individual / $5,000 Family

The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.

**What is not included in the out-of-pocket limit?**  
**Premium**, balance-billed charges, health care this plan doesn’t cover, and penalties for failure to obtain pre-notification for services.

Even though you pay these expenses, they don’t count toward the **out-of-pocket limit**.

**Is there an overall annual limit on what the plan pays?**  
No.

The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.

**Does this plan use a network of providers?**  
Yes. For a list of **network providers**, see myuhc.com or call 1-866-633-2474.

If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their network. See the chart starting on page 2 for how this plan pays different kinds of **providers**.

**Do I need a referral to see a specialist?**  
No.

You can see the **specialist** you choose without permission from this plan.

**Are there services this plan doesn’t cover?**  
Yes.

Some of the services this plan doesn’t cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

---

**Questions:** Call 1-866-633-2474 or visit us at welcometouhc.com. If you aren’t clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at cms.gov/CCIIO/Resources/Files/Downloads/uniform-glossary-final.pdf or call the phone number above to request a copy.
### Summary of Benefits and Coverage: What This Plan Covers & What it Costs

**Coverage Period:** 01/01/2016 – 12/31/2016  
**Coverage for:** Employee & Family  
**Plan Type:** PS1

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is your share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan’s **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven’t met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If a non-network provider charges more than the **allowed amount**, you may have to pay the difference. For example, if a non-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use network providers by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Your Cost If You Use a Network Provider</th>
<th>Your Cost If You Use a Non-Network Provider</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you visit a health care provider's office or clinic</td>
<td>Primary care visit to treat an injury or illness</td>
<td>$30 copay per visit</td>
<td>40% co-ins after ded.</td>
<td>Virtual visits (Telehealth) – <strong>$30</strong> copay per visit by a designated virtual network provider. No virtual coverage out-of-network. If you receive services in addition to office visit, additional copays, deductibles, or co-ins may apply.</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>$40 copay per visit</td>
<td>40% co-ins after ded.</td>
<td>If you receive services in addition to office visit, additional copays, deductibles, or co-ins may apply.</td>
</tr>
<tr>
<td></td>
<td>Other practitioner office visit</td>
<td>$40 copay per visit</td>
<td>40% co-ins after ded.</td>
<td>Benefits include diagnosis and related services and are limited to one visit and treatment per day. Cost share applies to manipulative (Spinal) services only and is limited to 60 visits per calendar year.</td>
</tr>
<tr>
<td></td>
<td>Preventive care / screening / immunization</td>
<td>No Charge</td>
<td>40% co-ins after ded.</td>
<td>Includes preventive health services specified in the health care reform law.</td>
</tr>
<tr>
<td>If you have a test</td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>10% co-ins after ded</td>
<td>40% co-ins after ded.</td>
<td>None</td>
</tr>
<tr>
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<td>----------------------</td>
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</tr>
<tr>
<td>Imaging (CT / PET scans, MRIs)</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>If you need drugs to treat your illness or condition</td>
<td>Tier 1 – Your Lowest-Cost Option</td>
<td>Retail:$10 copay, Mail-Order: $5 copay</td>
<td>Not Covered</td>
<td>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 Caremark.</td>
</tr>
<tr>
<td></td>
<td>Tier 2 – Your Midrange-Cost Option</td>
<td>Retail:$35 copay, Mail-Order: $75 copay</td>
<td>Not Covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 3 – Your Highest-Cost Option</td>
<td>Retail:$55 copay, Mail-Order: $90 copay</td>
<td>Not Covered</td>
<td>Erectile Dysfunction Drugs - 8 pills per 30 days or 24 pills per 90 days. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.</td>
</tr>
<tr>
<td></td>
<td>Tier 4 – Additional High-Cost Options</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td></td>
</tr>
<tr>
<td>If you have outpatient surgery</td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Physician / surgeon fees</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>None</td>
</tr>
<tr>
<td>If you need immediate medical attention</td>
<td>Emergency room services</td>
<td>$75 copay per visit</td>
<td>$75 copay per visit</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Emergency medical transportation</td>
<td>10% co-ins after ded.</td>
<td>*10% co-ins after ded.</td>
<td>*Network deductible applies</td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td>$35 copay per visit</td>
<td>40% co-ins after ded.</td>
<td>If you receive services in addition to urgent care, additional copays, deductibles, or co-ins may apply.</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>Pre-notification is required non-network or benefit reduces to 50% of</td>
</tr>
</tbody>
</table>
### Summary of Benefits and Coverage: What This Plan Covers & What it Costs

**Coverage Period:** 01/01/2016 – 12/31/2016

**Coverage for:** Employee & Family  
**Plan Type:** PS1

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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you have mental health, behavioral health, or substance abuse needs</td>
<td>Physician / surgeon fees</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Mental / Behavioral health outpatient services</td>
<td>$30 copay per visit</td>
<td>40% co-ins after ded.</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Mental / Behavioral health inpatient services</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>Pre-notification is required or benefit reduces to 50% of eligible expenses.</td>
</tr>
<tr>
<td></td>
<td>Substance use disorder outpatient services</td>
<td>$30 copay per visit</td>
<td>40% co-ins after ded.</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Substance use disorder inpatient services</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>Pre-notification is required or benefit reduces to 50% of eligible expenses.</td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Prenatal and postnatal care</td>
<td>$40 copay per initial visit</td>
<td>40% co-ins after ded.</td>
<td>Additional copays, deductibles, or co-Ins may apply depending on services rendered.</td>
</tr>
<tr>
<td></td>
<td>Delivery and all inpatient services</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>Inpatient pre-notification may apply.</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home health care</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>Limited to 200 visits for skilled care services per calendar year. Pre-notification is required non-network or benefit reduces to 50% of eligible expenses.</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>$40 copay per outpatient visit</td>
<td>40% co-ins after ded.</td>
<td>Limits per calendar year: physical, speech, occupational – 60 visits; cardiac – Unlimited visits; pulmonary – Unlimited visits.</td>
</tr>
<tr>
<td></td>
<td>Habilitative services</td>
<td>$40 copay per outpatient visit</td>
<td>40% co-ins after ded.</td>
<td>Limits are combined with Rehabilitation Services limits listed above.</td>
</tr>
<tr>
<td></td>
<td>Skilled nursing care</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>Pre-notification is required non-network or benefit reduces to 50% of eligible expenses.</td>
</tr>
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<td>Common Medical Event</td>
<td>Services You May Need</td>
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</tr>
<tr>
<td></td>
<td>Durable medical equipment</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>eligible expenses.</td>
</tr>
<tr>
<td></td>
<td>Hospice service</td>
<td>10% co-ins after ded.</td>
<td>40% co-ins after ded.</td>
<td>Pre-notification is required non-network for DME over $1,000 or no coverage.</td>
</tr>
<tr>
<td>If your child needs dental or eye care</td>
<td>Eye exam</td>
<td>$40 copay per outpatient visit</td>
<td>40% co-ins after ded.</td>
<td>Inpatient pre-notification is required for non-network or benefit reduces to 50% of eligible expenses.</td>
</tr>
<tr>
<td></td>
<td>Glasses</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>No coverage for glasses.</td>
</tr>
<tr>
<td></td>
<td>Dental check-up</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>No coverage for dental check-up.</td>
</tr>
</tbody>
</table>

**Excluded Services & Other Covered Services:**

**Services Your Plan Does NOT Cover** (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Dental care (Adult/Child)
- Glasses (Adult/Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs

**Other Covered Services** (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)
Summary of Benefits and Coverage: What This Plan Covers & What it Costs

Coverage for: Employee & Family  
Plan Type: PS1

- Acupuncture  
- Bariatric surgery  
- Chiropractic care  
- Hearing aids  
- Infertility treatment  
- Routine eye care (Adult/Child)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-866-747-1019. You may also contact your state insurance department, the 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.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact the Member Service number listed on the back of your ID card or myuhc.com or the Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa/healthreform.

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

Does this Coverage Provide Minimum Essential Coverage?
The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” This plan or policy does provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?
The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:
Navajo (Dine): Dinék'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-633-2474.

---------------------------To see examples of how this plan might cover costs for a sample medical situation, see the next page.---------------------------
About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don’t use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

---

Having a baby (normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays:** $6,440
- **Patient pays:** $1,100

**Sample care costs:**
- Hospital charges (mother): $2,700
- Routine obstetric care: $2,100
- Hospital charges (baby): $900
- Anesthesia: $900
- Laboratory tests: $500
- Prescriptions: $200
- Radiology: $200
- Vaccines, other preventive: $40

**Total:** $7,540

**Patient pays:**
- Deductibles: $400
- Copays: $0
- Coinsurance: $500
- Limits or exclusions: $200

**Total:** $1,100

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Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays:** $800
- **Patient pays:** $4,600

**Sample care costs:**
- Prescriptions: $2,900
- Medical Equipment and Supplies: $1,300
- Office Visits and Procedures: $700
- Education: $300
- Laboratory tests: $100
- Vaccines, other preventive: $100

**Total:** $5,400

**Patient pays:**
- Deductibles: $200
- Copays: $200
- Coinsurance: $0
- Limits or exclusions: $4,200

**Total:** $4,600
Questions and answers about Coverage Examples:

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Costs don’t include premiums.</td>
<td>Costs don’t include premiums.</td>
</tr>
<tr>
<td>Sample care costs are based on national averages supplied to the U.S. Department of Health and Human Services, and aren’t specific to a particular geographic area or health plan.</td>
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</tr>
<tr>
<td>The patient’s condition was not an excluded or preexisting condition.</td>
<td>The patient’s condition was not an excluded or preexisting condition.</td>
</tr>
<tr>
<td>All services and treatments started and ended in the same coverage period.</td>
<td>All services and treatments started and ended in the same coverage period.</td>
</tr>
<tr>
<td>There are no other medical expenses for any member covered under this plan.</td>
<td>There are no other medical expenses for any member covered under this plan.</td>
</tr>
<tr>
<td>Out-of-pocket expenses are based only on treating the condition in the example.</td>
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</tr>
<tr>
<td>The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.</td>
<td>The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.</td>
</tr>
<tr>
<td>If other than individual coverage, the Patient Pays amount may be more.</td>
<td>If other than individual coverage, the Patient Pays amount may be more.</td>
</tr>
<tr>
<td>For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn’t covered or payment is limited.</td>
<td>For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn’t covered or payment is limited.</td>
</tr>
<tr>
<td>Yes. When you look at the Summary of Benefits and Coverage for other plans, you’ll find the same Coverage Examples. When you compare plans, check the “Patient Pays” box in each example. The smaller that number, the more coverage the plan provides.</td>
<td>Yes. When you look at the Summary of Benefits and Coverage for other plans, you’ll find the same Coverage Examples. When you compare plans, check the “Patient Pays” box in each example. The smaller that number, the more coverage the plan provides.</td>
</tr>
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<td>Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you’ll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.</td>
<td>Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you’ll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.</td>
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