

Medical Benefits — UHC

High Deductible Health Plan (HDHP)

This plan uses the **UnitedHealthcare Choice Plus Network**. To find a doctor, please set up your member account at myuhc.com.

What is a HDHP (High Deductible Health Plan)?

A HDHP plan features lower premiums and higher out-of-pocket costs with deductibles before the plan begins covering costs. A HDHP plan is offered in conjunction with a Health Savings Account (HSA).

The plan includes 100 percent coverage with no deductible for certain preventive care services as specified by the Affordable Care Act when you see a network provider. Additional preventive screenings and services may also be covered, depending on factors such as your age, gender and certain chronic conditions.

UHC—HDHP	In-network	Out-of-network	
Calendar year deductible (embedded)			
Individual	\$5,000	\$10,000	You pay out of pocket until you reach the deductible.
Family	\$10,000	\$20,000	
Plan year out-of-pocket maximum (embedded) - Includes deductible			
Individual	\$5,000	\$20,000	When you have an eligible expense, such as a doctor visit when you're sick, you will pay the full cost of your health expenses until you meet your deductible. You can choose to pay from your HSA or pay with cash or credit card.
Family	\$10,000	\$40,000	
Your costs for covered care			
Preventive Services	\$0	30% after deductible	Your plan covers cost of covered services. Once the deductible is paid, your medical plan has 0% coinsurance. This means once you have met your deductible the plan begins to pay 100% and your out-of-pocket maximum has also been satisfied.
Virtual Visit	0% after deductible	30% after deductible	
Office Visits Primary	0% after deductible	30% after deductible	
Office Visits Specialty	0% after deductible	30% after deductible	
Emergency Room	0%, no deductible	0% after network deductible	
Urgent Care	0% after deductible	30% after deductible	
Hospital & Surgical	0% after deductible	30% after deductible	
Lab Testing Designated Network / Network ¹	0% after deductible / 50% after deductible	30% after deductible	
X-Ray/Diagnostics	0% after deductible	30% after deductible	
Imaging (CT/PET Scans, MRI) Designated Network / Network ¹	0% after deductible / \$500 POD, then Ded, 50%	30% after deductible	
Prescription Drugs			You are protected from major expenses. An out-of-pocket maximum protects you from major expenses. The out-of-pocket maximum is the most you will have to pay in the plan year for covered health care. Your deductible, coinsurance, medical services and prescription drugs apply toward the out-of-pocket maximum.
Tier 1 - Retail / Mail Order	\$0 / \$0	\$0 / Not covered	
Tier 2 - Retail / Mail Order	\$0 / \$0	\$0 / Not covered	
Tier 3 - Retail / Mail Order	\$0 / \$0	\$0 / Not covered	

¹Save on your copay by seeking care at a "Premium Designated" physician and save on services by seeking care at a "Designated Diagnostic Provider". Either can be located at www.myuhc.com.