**Coverage Period: Plan Year** 

Coverage for: Employee + Family | Plan Type: EPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, <u>www.myuhc.com</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-800-444-6222 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$1,000 Individual / \$2,000 Family Per policy year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care and categories with a copay are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the annual <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. This <u>plan</u> covers some items and services even if you haven't yet met the annual <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Network: \$6,500 Individual / \$13,000 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges, and health care this <u>plan</u> 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 <u>network</u> <u>provider</u> ?	Yes. See <a href="https://www.myuhc.com">www.myuhc.com</a> or call 1-800-444-6222 for a list of <a href="https://www.myuhc.com">network</a> providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

<sup>10</sup>xford HMO products are underwritten by Oxford Health Plans (NY), Inc., Oxford Health Plans (NJ), Inc., and Oxford Health Plans (CT), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.



# All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of- <u>Network Provider</u> (You will pay the most)	Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$50 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	Virtual visits (Telehealth) - No Charge per visit 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.	
	Specialist visit	\$75 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.	
	Preventive care/screening/ immunization	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)	Lab: 50% <u>coinsurance</u> X-ray: No Charge	Not Covered	Designated Network Lab: No Charge	
	Imaging (CT/PET scans, MRIs)	Free Standing/Office: \$100 copay per service, deductible does not apply Hospital: \$100 copay per service, deductible does not apply	Not Covered	None	

Common	Comisso Vou May Nood	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Tier 1	Retail: \$15 copay, deductible does not apply Mail-Order: \$30 copay, deductible does not apply Specialty Drugs: \$15 copay, deductible does not apply	Not Covered		
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.myuhc.com	Tier 2	Retail: \$35 copay, deductible does not apply Mail-Order: \$70 copay, deductible does not apply Specialty Drugs: 20% coinsurance with a \$150 copay maximum, deductible does not apply	Not Covered	Provider means pharmacy for purposes of this section.  Retail: Up to a 90 day supply.  Copays shown are for a 30 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 us. Certain drugs may have a preauthorization requirement. Certain preventive medications are covered at No Charge. See the website listed for information	
	Tier 3	Retail: \$75 copay, deductible does not apply Mail-Order: \$150 copay, deductible does not apply Specialty Drugs: 50% coinsurance with a \$150 copay maximum, deductible does not apply Not Applicable	Not Covered  Not Applicable	on drugs covered by your <u>plan</u> . Not all drugs are covered.  Tier not applicable for this plan.	
	Tiel 4		Not Applicable	Her not applicable for this <u>plan</u> .	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgery Ctr /Office: \$100 copay per service, deductible does not apply Hospital: 50% coinsurance	Not Covered	None	

Common		What Yo	ou Will Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of- <u>Network Provider</u> (You will pay the most)	Information	
	Physician/surgeon fees	0% coinsurance	Not Covered	None	
	Emergency room care	\$100 <u>copay</u> per visit then 50% <u>coinsurance</u> *	\$100 <u>copay</u> per visit then 50% <u>coinsurance</u> *	*Network deductible applies. Copay waived if admitted to the hospital.	
If you need immediate medical attention	Emergency medical transportation	0% coinsurance*	0% coinsurance*	* <u>Network</u> <u>deductible</u> applies.	
medical attention	<u>Urgent care</u>	\$75 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	If you receive services in addition to Urgent care visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 copay per day up to a maximum of \$2,500 per admission, deductible does not apply	Not Covered	None	
	Physician/surgeon fees	No Charge	Not Covered	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	Network partial hospitalization/intensive outpatient treatment: No Charge.	
	Inpatient services	\$500 copay per day up to a maximum of \$2,500 per admission, deductible does not apply	Not Covered	None	
If you are pregnant	Office visits	No Charge	Not Covered	Cost sharing does not apply for preventive services. Depending on the type of service a copayment, coinsurance or deductible may apply.	
	Childbirth/delivery professional services	No Charge	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	\$500 copay per day up to a maximum of \$2,500 per admission, deductible does not apply	Not Covered	None	

Common	Services You May Need	What Yo	ou Will Pay	Limitations, Exceptions, & Other Important Information	
Medical Event		Network Provider	Out-of-Network Provider		
Medical Event		(You will pay the least)	(You will pay the most)	mornation	
	Home health care	\$75 copay per visit, deductible does not apply	Not Covered	Limited to 60 visits per policy year.	
	Rehabilitation services	\$50 <u>copay</u> per outpatient visit, <u>deductible</u> does not apply	Not Covered	Limits per policy year: Physical/ Occupational combined limit 30 visits; Speech/Cognitive combined limit 30 visits.	
If you need help recovering or have	Habilitation services	\$50 <u>copay</u> per outpatient visit, <u>deductible</u> does not apply	Not Covered	Limits per policy year: Physical/ Occupational combined limit 30 visits; Speech: 30 visits. Limits do not apply to Autism.	
other special health needs	Skilled nursing care	\$500 copay per day up to a maximum of \$2,500 per admission, deductible does not apply	Not Covered	None	
	Durable medical equipment	No Charge	Not Covered	<u>Preauthorization</u> required for DME over \$500 or there is no coverage.	
	Hospice services	\$500 copay per day up to a maximum of \$2,500 per admission, deductible does not apply	Not Covered	None	
If your child needs dental or eye care	Children's eye exam	\$30 <u>copay</u> per visit, <u>deductible</u> does not apply	Not Covered	Limited to 1 exam per 12 month period. Covered for Individuals up to the age of 19.	
	Children's glasses	50% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	Limited to 1 pair every 12 months. Costs may increase depending on the frames selected.  You may choose contact lenses instead of eyeglasses. The benefit doesn't cover both.  Covered for Individuals up to the age of 19.	
	Children's dental check-up	0% coinsurance	Not covered	Limited to 2 times per 12 months. Covered for Individuals up to the age of 19. Additional limitations may apply.	

#### **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.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)

- Long-term care
- Non-emergency care when travelling outside the U.S.
- Routine eye care (Adult)
- 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.)

- Bariatric Surgery
- Children's glasses

- Chiropractic Care -30 visits per calendar year.
- Hearing Aids

- Infertility Treatments (Artificial Insemination only)
- Private duty nursing

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: <a href="www.state.nj.us/dobi/index.html">www.state.nj.us/dobi/index.html</a>, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="mailto:Health Insurance">Health Insurance</a> <a href="mailto:Marketplace">Marketplace</a>. For more information about the <a href="mailto:Marketplace">Marketplace</a>, visit <a href="www.getcovered.nj.gov">www.getcovered.nj.gov</a> or call 1-833-677- 1010.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: your human resource department, the Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa/healthreform</u> or the New Jersey Department of Banking and Insurance at 1-800-446-7467 or <u>www.state.nj.us/dobi/index.html</u>.

### 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 1-866-633-2446.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-633-2446.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-866-633-2446.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-633-2446.

-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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. 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)		Managing Joe's type 2 Diabetes (a year of routine in- <u>network</u> care of a well- controlled condition)		Mia's Simple Fracture (in- <u>network</u> emergency room visit and follow up care)	
<ul> <li>■ The plan's overall deductible</li> <li>■ Specialist copay</li> <li>■ Hospital (facility) copay</li> <li>■ Other coinsurance</li> </ul>	\$1,000 \$75 \$500 0%	<ul> <li>The plan's overall deductible</li> <li>Specialist copay</li> <li>Hospital (facility) copay</li> <li>Other coinsurance</li> <li>\$1,000</li> <li>\$75</li> <li>\$500</li> <li>0%</li> </ul>		<ul> <li>■ The plan's overall deductible</li> <li>■ Specialist copay</li> <li>■ Hospital (facility) copay</li> <li>■ Other coinsurance</li> </ul>	\$1,000 \$75 \$500 0%
This EXAMPLE event includes services Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood we Specialist visit (anesthesia)		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)		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 \$12,700		Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$1,000	Deductibles \$1,000		<u>Deductibles</u>	\$1,000
Copayments	\$1,000	Copayments \$1,000		<u>Copayments</u>	\$300
		Coinsurance \$0		Coinsurance \$400	
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions \$0		Limits or exclusions	\$0
The total Peg would pay is	\$2,060	The total Joe would pay is	\$2,000	The total Mia would pay is	\$1,700

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: <u>UHC\_Civil\_Rights@uhc.com</u>

**Mail**: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free number listed within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

**Phone:** Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH

Building Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número gratuito que aparece en este Resumen de Beneficios y Cobertura (Summary of Benefits and Coverage, SBC).

請注意:如果您說**中文** (Chinese),我們免費為您提供語言協助服務。請撥打本福利和承保摘要 (Summary of Benefits and Coverage, SBC) 內所列的免付費電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ghi trong bản Tóm lược về quyền lợi và đài thọ bảo hiểm (Summary of Benefits and Coverage, SBC) này.

알림: **한국어**(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 본 혜택 및 보장 요약서(Summary of Benefits and Coverage, SBC)에 기재된 무료전화번호로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog** (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numerong nakalista sa Buod na ito ng Mga Benepisyo at Saklaw (Summary of Benefits and Coverage o SBC).

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по бесплатному номеру телефона, указанному в данном «Обзоре льгот и покрытия» (Summary of Benefits and Coverage, SBC).

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية (Summary of Benefits and Coverage، SBC) هذا.

ATANSYON: Si w pale **Kreyòl ayisyen** (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki nan Rezime avantaj ak pwoteksyon sa a (Summary of Benefits and Coverage, SBC).

ATTENTION : Si vous parlez **français** (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer podany w niniejszym Zestawieniu świadczeń i refundacji (Summary of Benefits and Coverage, SBC).

ATENÇÃO: Se você fala **português** (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue para o número gratuito listado neste Resumo de Benefícios e Cobertura (Summary of Benefits and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all'interno di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch** (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer an.

注意事項:**日本語**(Japanese)を話される場合、無料の言語支援サービスをご利用いただけます。本「保障および給付の概要」(Summary of Benefits and Coverage, SBC) に記載されているフリーダイヤルにてお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذر این خلاصه مزایا و پوشش (Summary of Benefits and Coverage، SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी** (**Hindi**) बोलते हैं, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। लाभ और कवरेज (Summary of Benefits and Coverage, SBC) के इस सारांश के भीतर सूचीबद्ध टोल फ्री नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob** (**Hmong**), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu dawb teev muaj nyob ntawm Tsab Ntawv Nthuav Qhia Cov Txiaj Ntsim Zoo thiab Kev Kam Them Nqi (Summary of Benefits and Coverage, SBC) no.

ចំណាប់អារម្មណ៍ៈ បើសិនអ្នកនិយាយ**ភាសាខ្មែរ (Khmer**) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការ៉ាបង់រង (Summary of Benefits and Coverage, SBC) នេះ។ PAKDAAR: Nu saritaem ti **Ilocano** (**Ilocano**), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan ti awan bayad na nu tawagan nga numero nga nakalista iti uneg na daytoy nga Dagup dagiti Benipisyo ken Pannakasakup (Summary of Benefits and Coverage, SBC).

DÍÍ BAA'ÁKONÍNÍZIN: **Diné** (**Navajo**) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí Naaltsoos Bee 'Aa'áhayání dóó Bee 'Ak'é'asti' Bee Baa Hane'í (Summary of Benefits and Coverage, SBC) biyi' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali** (**Somali**), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka bilaashka ah ee ku yaalla Soo-koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC).