



Medical

The chart below shows an overview of your current and renewal plans and rates.

Plan ID	Metallic Level	Plan Deductibles Single/Family		Out of Pocket Max Single/Family		Office Copays (PCP/Spec)		
		Network	Non-Network	Network	Non-Network	Network	Non-Network	
Current Plan								
Choice Plus Direct	AT-VW / RX577 ^{1,2}	G	\$1,000/\$2,000	\$2,000/\$4,000	\$3,750/\$7,500	\$6,000/\$12,000	\$30/\$60	NA
Renewal Plan								
Choice Plus Direct	BG-24 / RX827 ^{1,2}	G	\$1,250/\$2,500	\$3,000/\$6,000	\$4,250/\$8,500	\$8,000/\$16,000	\$30/\$60	NA

Metallic Levels: P = Platinum, G = Gold, S = Silver, B = Bronze

Life AD&D - Paid by Eagle Horizon Group

	Enrollment	Benefit	Volume	Rate	Total	Monthly Premium
Current Life Insurance	4	\$50,000	\$182,500	\$0.50 per 1,000	\$91.25	\$94.90
Current AD&D Insurance	4	\$50,000	\$182,500	\$0.02 per 1,000	\$3.65	
Renewal Life Insurance	4	\$50,000	\$182,500	\$0.50 per 1,000	\$91.25	\$94.90
Renewal AD&D Insurance	4	\$50,000	\$182,500	\$0.02 per 1,000	\$3.65	
Change from current:						0.0%

Life AD&D Quote Assumptions:

- The Basic Life/AD&D and Basic Dependent Life plans have a 24 month guarantee. The rates will be in effect through 12/31/2019. Note that the rate guarantee is subject to change based upon changes to the policy and/or plan structure.
- All coverage terminates at retirement.
- If you choose to offer \$25,000 or more in base life insurance, the Packaged Savings Program may apply. Packaged Savings may not be available in all states or for all group sizes.
- UnitedHealthcare also offers long and short term disability products. For additional information about these products contact your broker for plan design and premium information today!

Dental renewal - Paid by Eagle Horizon Group

Dental benefit summary

	Benefit	In/Out		Benefit	In/Out
Plan Maximums	Annual In/Out of Network	\$1,500/\$1,500	Coinsurance	Preventative	100% /100%
	Ortho Lifetime	NA /NA		Minor Restore	80% /80%
Deductible	Individual/Family	\$50/\$150		Endo/Perio/Oral*	50% /50%
Waiting Period	Major Services	NO WAIT		Major Services	50% /50%
				Orthodontia	NA /NA

Vision renewal - Paid by Eagle Horizon Group

Vision benefit summary


	Services & Materials	Amount		Services & Materials	Amount
In-Network Copay	Exam	\$10	Out-of-network Reimbursement	Exam	Up to \$40
	Materials	\$25		Single Lenses	Up to \$40
Frequencies	Exam	1 x per 12 mos.		Bifocal Lenses	Up to \$60
	Lenses	1 x per 12 mos.		Trifocal Lenses	Up to \$80
	Frames	1 x per 12 mos.		Lenticular Lenses	Up to \$80
				Frames	Up to \$45
			Elective Contacts	Up to \$105	

Monthly Rates by Age

Current Rates		Renewal Rates		Alternate Plans									
Choice Plus Direct		Choice Plus Direct		HSA w/Motion		Choice Plus Direct		Premier		Choice Plus Direct HSA		Choice Plus Direct HSA	
AT-VW / RX577		BG-24 / RX827		BG-2B / RX827		BG-27 / RX843		BG-4G / RX829		BG-3T / RX827		BG-3G / RX827	
Age	Rate	Age	Rate	Age	Rate	Age	Rate	Age	Rate	Age	Rate	Age	Rate
<15	\$254.32	<15	\$250.23	<15	\$243.97	<15	\$241.56	<15	\$241.48	<15	\$237.76	<15	\$235.18
15	\$276.92	15	\$272.47	15	\$265.66	15	\$263.04	15	\$262.94	15	\$258.90	15	\$256.09
16	\$285.57	16	\$280.98	16	\$273.95	16	\$271.25	16	\$271.15	16	\$266.98	16	\$264.08
17	\$294.21	17	\$289.48	17	\$282.24	17	\$279.46	17	\$279.36	17	\$275.06	17	\$272.08
18	\$303.52	18	\$298.64	18	\$291.17	18	\$288.30	18	\$288.20	18	\$283.76	18	\$280.68
19	\$312.83	19	\$307.80	19	\$300.10	19	\$297.14	19	\$297.04	19	\$292.46	19	\$289.29
20	\$322.47	20	\$317.29	20	\$309.35	20	\$306.30	20	\$306.19	20	\$301.48	20	\$298.21
21	\$332.44	21	\$327.10	21	\$318.92	21	\$315.77	21	\$315.66	21	\$310.80	21	\$307.43
22	\$332.44	22	\$327.10	22	\$318.92	22	\$315.77	22	\$315.66	22	\$310.80	22	\$307.43
23	\$332.44	23	\$327.10	23	\$318.92	23	\$315.77	23	\$315.66	23	\$310.80	23	\$307.43
24	\$332.44	24	\$327.10	24	\$318.92	24	\$315.77	24	\$315.66	24	\$310.80	24	\$307.43
25	\$333.77	25	\$328.41	25	\$320.20	25	\$317.03	25	\$316.92	25	\$312.04	25	\$308.66
26	\$340.42	26	\$334.95	26	\$326.57	26	\$323.35	26	\$323.24	26	\$318.26	26	\$314.81
27	\$348.40	27	\$342.80	27	\$334.23	27	\$330.93	27	\$330.81	27	\$325.72	27	\$322.19
28	\$361.36	28	\$355.56	28	\$346.67	28	\$343.24	28	\$343.12	28	\$337.84	28	\$334.18
29	\$372.00	29	\$366.02	29	\$356.87	29	\$353.35	29	\$353.22	29	\$347.79	29	\$344.01
30	\$377.32	30	\$371.26	30	\$361.97	30	\$358.40	30	\$358.27	30	\$352.76	30	\$348.93
31	\$385.30	31	\$379.11	31	\$369.63	31	\$365.98	31	\$365.85	31	\$360.22	31	\$356.31
32	\$393.28	32	\$386.96	32	\$377.28	32	\$373.56	32	\$373.43	32	\$367.68	32	\$363.69
33	\$398.26	33	\$391.87	33	\$382.07	33	\$378.29	33	\$378.16	33	\$372.34	33	\$368.30
34	\$403.58	34	\$397.10	34	\$387.17	34	\$383.34	34	\$383.21	34	\$377.31	34	\$373.22
35	\$406.24	35	\$399.72	35	\$389.72	35	\$385.87	35	\$385.74	35	\$379.80	35	\$375.68
36	\$408.90	36	\$402.33	36	\$392.27	36	\$388.40	36	\$388.26	36	\$382.28	36	\$378.14
37	\$411.56	37	\$404.95	37	\$394.82	37	\$390.92	37	\$390.79	37	\$384.77	37	\$380.60
38	\$414.22	38	\$407.57	38	\$397.37	38	\$393.45	38	\$393.31	38	\$387.26	38	\$383.06
39	\$419.54	39	\$412.80	39	\$402.48	39	\$398.50	39	\$398.36	39	\$392.23	39	\$387.98
40	\$424.86	40	\$418.03	40	\$407.58	40	\$403.55	40	\$403.41	40	\$397.20	40	\$392.90
41	\$432.84	41	\$425.88	41	\$415.23	41	\$411.13	41	\$410.99	41	\$404.66	41	\$400.27
42	\$440.48	42	\$433.41	42	\$422.57	42	\$418.40	42	\$418.25	42	\$411.81	42	\$407.34
43	\$451.12	43	\$443.87	43	\$432.77	43	\$428.50	43	\$428.35	43	\$421.76	43	\$417.18
44	\$464.42	44	\$456.96	44	\$445.53	44	\$441.13	44	\$440.98	44	\$434.19	44	\$429.48
45	\$480.04	45	\$472.33	45	\$460.52	45	\$455.97	45	\$455.81	45	\$448.80	45	\$443.93
46	\$498.66	46	\$490.65	46	\$478.38	46	\$473.66	46	\$473.49	46	\$466.20	46	\$461.15
47	\$519.60	47	\$511.26	47	\$498.47	47	\$493.55	47	\$493.38	47	\$485.78	47	\$480.51
48	\$543.54	48	\$534.81	48	\$521.43	48	\$516.28	48	\$516.10	48	\$508.16	48	\$502.65
49	\$567.14	49	\$558.03	49	\$544.08	49	\$538.70	49	\$538.52	49	\$530.22	49	\$524.48
50	\$593.74	50	\$584.20	50	\$569.59	50	\$563.97	50	\$563.77	50	\$555.09	50	\$549.07
51	\$620.00	51	\$610.04	51	\$594.79	51	\$588.91	51	\$588.71	51	\$579.64	51	\$573.36
52	\$648.92	52	\$638.50	52	\$622.53	52	\$616.38	52	\$616.17	52	\$606.68	52	\$600.10
53	\$678.18	53	\$667.28	53	\$650.60	53	\$644.17	53	\$643.95	53	\$634.03	53	\$627.16
54	\$709.76	54	\$698.36	54	\$680.89	54	\$674.17	54	\$673.93	54	\$663.56	54	\$656.36
55	\$741.34	55	\$729.43	55	\$711.19	55	\$704.17	55	\$703.92	55	\$693.08	55	\$685.57
56	\$775.58	56	\$763.12	56	\$744.04	56	\$736.69	56	\$736.43	56	\$725.10	56	\$717.23
57	\$810.16	57	\$797.14	57	\$777.21	57	\$769.53	57	\$769.26	57	\$757.42	57	\$749.21
58	\$847.06	58	\$833.45	58	\$812.61	58	\$804.58	58	\$804.30	58	\$791.92	58	\$783.33
59	\$865.34	59	\$851.44	59	\$830.15	59	\$821.95	59	\$821.66	59	\$809.01	59	\$800.24
60	\$902.24	60	\$887.75	60	\$865.55	60	\$857.00	60	\$856.70	60	\$843.51	60	\$834.37
61	\$934.16	61	\$919.15	61	\$896.17	61	\$887.31	61	\$887.00	61	\$873.35	61	\$863.88
62	\$955.10	62	\$939.76	62	\$916.26	62	\$907.21	62	\$906.89	62	\$892.93	62	\$883.25
63	\$981.36	63	\$965.60	63	\$941.45	63	\$932.15	63	\$931.83	63	\$917.48	63	\$907.53
64+	\$997.32	64+	\$981.30	64+	\$956.76	64+	\$947.31	64+	\$946.98	64+	\$932.40	64+	\$922.29

• For 2018, the current rates include the number of children, but they are not displayed. As we do today, rates only include a charge for the three oldest children.

• Renewal and alternate rate columns show the new child age brackets. Ages 0 to 14 have one rate band, while ages 15 through 20 have a different rate band corresponding to each year.

 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.welcometouhc.com or by calling 1-800-782-3740. 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.cciio.cms.gov or www.dol.gov/ebsa/healthreform or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<u>Network</u> : \$1,250 Individual / \$2,500 Family <u>out-of-Network</u> : \$3,000 Individual / \$6,000 Family Per calendar 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. <u>Preventive care</u> and categories with a <u>copay</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	<u>Network</u> : \$4,250 Individual / \$8,500 Family <u>out-of-Network</u> : \$8,000 Individual / \$16,000 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 out-of-pocket limit?	Premiums, <u>balance-billing</u> charges, health care this plan doesn't cover and penalties for failure to obtain <u>preauthorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.welcometouhc.com or call 1-800-782-3740 for a list of <u>network providers</u> .	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 referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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	\$30 <u>copay</u> per visit, <u>deductible</u> does not apply	30% <u>coinsurance</u>	Virtual visits (Telehealth) - \$10 <u>copay</u> per visit by a Designated Virtual Network Provider, <u>deductible</u> does not apply. 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.
	<u>Specialist</u> visit	\$60 <u>copay</u> per visit, <u>deductible</u> does not apply	30% <u>coinsurance</u>	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.
	<u>Preventive care/screening/immunization</u>	No Charge	30% <u>coinsurance</u>	Includes preventive health services specified in the health care reform law. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Free Standing/Office: 20% <u>coinsurance</u> . Hospital: 20% <u>coinsurance</u> .	30% <u>coinsurance</u>	<u>Preauthorization</u> required for out-of-Network for certain services or benefit reduces to 50% of allowed.
	Imaging (CT/PET scans, MRIs)	Free Standing/Office: 20% <u>coinsurance</u> . Hospital: 20% <u>coinsurance</u> .	30% <u>coinsurance</u>	\$250 Hospital-Based per occurrence <u>deductible</u> applies prior to the overall <u>deductible</u> . <u>Preauthorization</u> required for out-of-Network or benefit reduces to 50% of allowed.

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.welcometouhc.com .	Tier 1 - Your Lowest-Cost Option	Deductible does not apply. Retail: \$10 <u>copay</u> Mail-Order: \$20 <u>copay</u> <u>Specialty Drugs**</u> : \$10 <u>copay</u>	Deductible does not apply. Retail: \$10 <u>copay</u> <u>Specialty Drugs</u> : \$10 <u>copay</u>	Provider means pharmacy for purposes of this section. Retail: Up to a 31 day supply. Mail-Order*: Up to a 90 day supply or *Preferred 90 Day Retail <u>Network Pharmacy</u> . If you use an out-of- <u>Network</u> pharmacy (including a mail order pharmacy), you may be responsible for any amount over the <u>allowed amount</u> . **Your cost shown is for a Preferred Specialty Network Pharmacy. Non-Preferred Specialty Network Pharmacy: Copay is 2 times the Preferred Specialty Network Pharmacy Copay or the coinsurance (up to 50% of the <u>Prescription Drug Charge</u>) based on the applicable Tier. <u>Copay</u> is per prescription order up to the day supply limit listed above. You may need to obtain certain drugs, including certain <u>specialty drugs</u> , from a pharmacy designated by us. Certain drugs may have a <u>preauthorization</u> requirement or may result in a higher cost. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. See the website listed for information on drugs covered by your <u>plan</u> . Not all drugs are covered. If a dispensed drug has a chemically equivalent drug, the cost difference between drugs in addition to any applicable <u>copay</u> and/or <u>coinsurance</u> may be applied. Certain preventive medications and Tier 1 contraceptives are covered at No Charge.
	Tier 2 - Your Midrange-Cost Option	Deductible does not apply. Retail: \$40 <u>copay</u> Mail-Order: \$80 <u>copay</u> <u>Specialty Drugs**</u> : \$250 <u>copay</u>	Deductible does not apply. Retail: \$40 <u>copay</u> <u>Specialty Drugs</u> : \$250 <u>copay</u>	
	Tier 3 - Your Midrange-Cost Option	Deductible does not apply. Retail: \$75 <u>copay</u> Mail-Order: \$150 <u>copay</u> <u>Specialty Drugs**</u> : \$500 <u>copay</u>	Deductible does not apply. Retail: \$75 <u>copay</u> <u>Specialty Drugs</u> : \$500 <u>copay</u>	
	Tier 4 - Additional High-Cost Options	Not Applicable	Not Applicable	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surg Center: 20% <u>coinsurance</u> Hospital: 20% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> required for certain services for out-of- <u>Network</u> or benefit reduces to 50% of allowed. \$250 Hospital per occurrence <u>deductible</u> applies prior to the overall <u>deductible</u> .
	Physician/surgeon fees	20% <u>coinsurance</u>	30% <u>coinsurance</u>	
If you need immediate medical attention	Emergency room care	20% <u>coinsurance</u>	20% <u>coinsurance</u>	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)	
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	<u>Urgent care</u>	\$30 <u>copay</u> per visit, <u>deductible</u> does not apply	30% <u>coinsurance</u>	If you receive services in addition to <u>urgent care</u> 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)	20% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> required for out-of- <u>Network</u> or benefit reduces to 50% of allowed.
	Physician/surgeon fees	20% <u>coinsurance</u>	30% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$60 <u>copay</u> per visit, <u>deductible</u> does not apply	30% <u>coinsurance</u>	Network <u>partial hospitalization</u> /intensive patient treatment: 20% <u>coinsurance</u> <u>Preauthorization</u> required for certain services for out-of- <u>Network</u> or benefit reduces to 50% of allowed.
	Inpatient services	20% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> required for out-of- <u>Network</u> or benefit reduces to 50% of allowed.
If you are pregnant	Office visits	No Charge	30% <u>coinsurance</u>	Cost sharing does not apply for <u>preventive services</u> . Depending on the type of service, a <u>copayment</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply.
	Childbirth/delivery professional services	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Inpatient <u>preauthorization</u> apply for out-of- <u>Network</u> if stay exceeds 48 hours (C-Section: 96 hours) or benefit reduces to 50% of allowed.
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Limited to 100 visits per calendar year. <u>Preauthorization</u> required for out-of- <u>Network</u> or benefit reduces to 50% of allowed.
	<u>Rehabilitation services</u>	\$30 <u>copay</u> per outpatient visit, <u>deductible</u> does not apply	30% <u>coinsurance</u>	Limits per calendar year Physical and Occupational: 30 visits combined; Speech: 30 visits; Pulmonary and Cardiac: Unlimited.

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)	
	<u>Habilitation services</u>	\$30 <u>copay</u> per outpatient visit, <u>deductible</u> does not apply	30% <u>coinsurance</u>	Limits per calendar year: Physical and Occupational: 30 visits combined; Speech: 30 visits. Cost share applies for outpatient services only. <u>Preauthorization</u> required for out-of- <u>Network</u> inpatient services or benefit to 50% of allowed.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Skilled nursing is limited to 100 days per calendar year (combined with Inpatient Rehabilitation) . <u>Preauthorization</u> required for out-of- <u>Network</u> or benefit reduces to 50% of allowed.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> required for out-of- <u>Network</u> <u>Durable medical equipment</u> over \$1,000 or no coverage.
	<u>Hospice services</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> required for out-of- <u>Network</u> before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of allowed.
If your child needs dental or eye care	Children's eye exam	\$30 <u>copay</u> per visit, <u>deductible</u> does not apply	50% <u>coinsurance</u>	One exam every 12 months.
	Children's glasses	50% <u>coinsurance</u> , <u>deductible</u> does not apply	50% <u>coinsurance</u>	One pair every 12 months.
	Children's dental check-up	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Cleanings covered 2 times per 12 months.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded</u> services.)				
• Acupuncture	• Bariatric Surgery	• Cosmetic Surgery	• Dental Care (Adult)	• Infertility Treatment
• Long-Term Care	• Non-emergency care when traveling outside the U.S.	• Routine Foot Care	• Weight Loss Programs	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic care-30 visits per calendar year
- Hearing Aids-\$2,500/calendar year
- Private Duty Nursing - 2 visits/calendar year
- Routine eye care (Adult)-1 exam/12 months

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: 1-866-444-3272 or www.dol.gov/ebsa/healthreform for the U.S. Department of Labor, Employee Benefits Security Administration. You may also contact us at 1-800-782-3740 . 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 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: 1-800-782-3740 ; or the Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or the Virginia Bureau of Insurance at 1-877-310-6560 or www.scc.virginia.gov/boi.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet 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 1-800-782-3740 .

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-782-3740 .

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-782-3740 .

Navajo (Dine): Dinek'ehgo shika at' ohwol ninisingo, kwijigo holne' 1-800-782-3740 .

—————*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** \$ 1,250
- **Specialist copayment** \$60
- **Hospital (facility) coinsurance** 20%
- **Other coinsurance** 20%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,800
In this example, Peg would pay:	
<i>Cost Sharing</i>	
Deductibles	\$1,200
Copayments	\$30
Coinsurance	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,290

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** \$ 1,250
- **Specialist copayment** \$60
- **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	\$7,400
In this example, Joe would pay:	
<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$1,300
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$30
The total Joe would pay is	\$1,630

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- **The plan's overall deductible** \$ 1,250
- **Specialist copayment** \$60
- **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	\$1,900
In this example, Mia would pay:	
<i>Cost Sharing</i>	
Deductibles	\$1,200
Copayments	\$100
Coinsurance	\$50
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,350

The plan would be responsible for the other costs of these EXAMPLE covered services

Notice of Non-Discrimination

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: UHC_Civil_Rights@uhc.com

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 <http://www.hhs.gov/ocr/office/file/index.html>.

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)**, udostępniłmy 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 ذکر شده در این خلاصه مزایا و پوشش (Summary of Benefits and Coverage، SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते हैं, आपको भाषा सहायता सेवाएं, निःशुल्क 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.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (**Khmer**) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ ក៏មានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខគុកចេញថ្លៃ ដែលមានកក់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការរាប់បញ្ចូល (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 yánílti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqodí 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 hodílnih.

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).