



HSA Choice Plus HDHP Plan

Coverage For: Family | Plan Type: PS1



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, call 1-866-314-0335 or visit [welcometouhc.com](http://welcometouhc.com). 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.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	<u>Network: \$3,000 Individual / \$6,000 Family</u> <u>Out-of-Network: \$5,000 Individual / \$10,000 Family</u> 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 plan, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive Care Services</u> is 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 annual <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 <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	<u>Network: \$8,000 Individual / \$16,000 Family</u> <u>Out-of-Network: \$14,000 Individual / \$28,000 Family</u> Per calendar year.	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 <u>this plan</u> , they have to meet their <u>own out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> 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> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.myuhc.com">www.myuhc.com</a> or call 1-866-314-0335 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 charge</u> 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.
<b>Do you need a referral to see a specialist?</b>	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)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	25% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Specialist visit</u>	25% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Preventive care/ screening/ immunization</u>	No Charge	50% <u>coinsurance</u>	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.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	25% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$400 penalty applies.
	Imaging (CT/PET scans, MRIs)	25% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> or a \$400 penalty applies.

\* For more information about limitations and exceptions, see the plan or policy document at [welcometouhc.com](http://welcometouhc.com).

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)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about prescription drug coverage is available at <a href="http://www.expressscripts.com">www.expressscripts.com</a></p>	Generic	25% <u>coinsurance</u> (retail and mail-order)	Not Covered	<p>Medical deductible does apply to prescription drug costs.</p> <p>Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription)</p> <p>Certain Prescription Drugs are covered up to preset limits. These limits are based upon standard FDA approved dosing for the medications. If you request that a prescription be filled for a drug that is subject to quantity limitations, the prescription will be filled up to the preset limits. In some cases, it may be medically necessary for you to exceed the preset limits. In those instances, Prior Authorization is required. In such cases your doctor may initiate Prior Authorization by calling Express Scripts at 800-753-2851. Many drugs are subject to quantity limitations for patient safety based on FDA guidelines. The website, <b>express-scripts.com</b>, is designed to help you explore ways to track your prescription benefits. Please visit for more information on drug limits for your plan. The <b>Price a Medication</b> tool, available online (web and mobile), will indicate drug coverage limits. <i>For more information about specific drugs subject to coverage limitations, please visit <a href="http://express-scripts.com">express-scripts.com</a>.</i></p>
	Formulary Brand	25% <u>coinsurance</u> (retail and mail-order)	Not Covered	
	Non-Formulary Brand	25% <u>coinsurance</u> (retail and mail-order)	Not Covered	
	Specialty	25% <u>coinsurance</u> (retail and mail-order)	Not Covered	
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	25% <u>coinsurance</u>	50% <u>coinsurance</u>	<p><u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$400 penalty applies.</p>
	Physician/ surgeon fees	25% <u>coinsurance</u>	50% <u>coinsurance</u>	None

\* For more information about limitations and exceptions, see the plan or policy document at [welcometouhc.com](http://welcometouhc.com).

<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	25% <u>coinsurance</u>	*25% <u>coinsurance</u>	* <u>Network deductible</u> applies.
	<u>Emergency medical transportation</u>	25% <u>coinsurance</u>	*25% <u>coinsurance</u>	* <u>Network deductible</u> applies.
	<u>Urgent Care</u>	25% <u>coinsurance</u>	50% <u>coinsurance</u>	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	25% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> or a \$400 penalty applies.
	Physician/surgeon fees	25% <u>coinsurance</u>	50% <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)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	25% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Network Partial hospitalization/intensive outpatient treatment</u> : 25% <u>coinsurance</u> <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$400 penalty applies.
	Inpatient services	25% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> or a \$400 penalty applies.
<b>If you are pregnant</b>	Office Visits	No Charge	50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery professional services	25% <u>coinsurance</u>	50% <u>coinsurance</u>	Depending on the type of service a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)

\* For more information about limitations and exceptions, see the plan or policy document at [welcometouhc.com](http://welcometouhc.com).

	Childbirth/delivery facility services	25% <u>coinsurance</u>	50% <u>coinsurance</u>	Inpatient <u>Preauthorization</u> applies <u>out-of-network</u> if stay exceeds 48 hours (C-Section: 96 hours) or a \$400 penalty applies.
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	25% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 120 visits per calendar year. <u>Preauthorization</u> is required <u>out-of-network</u> or a \$400 penalty applies.
	<u>Rehabilitation services</u>	25% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 60 visits per therapy, per calendar year. <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$400 penalty applies.
	<u>Habilitative services</u>	25% <u>coinsurance</u>	50% <u>coinsurance</u>	Services are provided under and limits are combined with <u>Rehabilitation Services</u> above. <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$400 penalty applies.
	<u>Skilled nursing care</u>	25% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 100 days per calendar year (combined with inpatient rehabilitation). <u>Preauthorization</u> is required <u>out-of-network</u> or a \$400 penalty 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)	
	<u>Durable medical equipment</u>	25% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> for DME over \$1,000 or a \$400 penalty applies.
	<u>Hospice services</u>	25% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> before admission for an Inpatient Stay in a hospice facility or a \$400 penalty applies.
<b>If your child needs dental or eye care</b>	Children's eye exam	25% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Children's glasses	Not Covered	Not Covered	No coverage for Children's glasses.
	Children's dental check-up	Not Covered	Not Covered	No coverage for Children's dental check-up.

## 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.)

- |                     |  |  |
|---------------------|--|--|
| • Bariatric surgery | • Long Term Care                                     | • Routine foot care - Except as covered for Diabetes |
| • Cosmetic Surgery  | • Non-emergency care when traveling outside - the US | • Weight loss programs                               |
| • Dental Care       | • Prescription drugs                                 |  |
| • Glasses           |  |  |

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

- |  |  |  |
|--|--|--|
| • Acupuncture - 20 visits per calendar year                      | • Hearing aids - \$5,000 per calendar year                 | • Private duty nursing - 70 visits per calendar year Outpatient only |
| • Chiropractic (manipulative) care - 60 visits per calendar year | • Infertility Treatment - Limited to \$15,000 per lifetime | • Routine eye care (Adult)   |

**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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://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](http://www.cciio.cms.gov). 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](http://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 on how 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: the Member Service number listed on the back of your ID card or [myuhc.com](http://myuhc.com) or the Employee Benefits Security Administration at 1-866-444-3272 or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform). Additionally, a consumer assistance program may help you file your appeal. Contact [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform).

### 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 1-866-314-0335.

Traditional Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-314-0335.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-314-0335.

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-866-314-0335. uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-314-0335.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-866-314-0335.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-866-314-0335.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-866-314-0335.

*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)

### Managing Joe's type 2 Diabetes

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

### Mia's Simple Fracture

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

<b>The plan's overall deductible</b>	<b>\$3,000</b>	<b>The plan's overall deductible</b>	<b>\$3,000</b>	<b>The plan's overall deductible</b>	<b>\$3,000</b>
<b>Specialist coinsurance</b>	<b>25%</b>	<b>Specialist coinsurance</b>	<b>25%</b>	<b>Specialist coinsurance</b>	<b>25%</b>
<b>Hospital (facility) coinsurance</b>	<b>25%</b>	<b>Hospital (facility) coinsurance</b>	<b>25%</b>	<b>Hospital (facility) coinsurance</b>	<b>25%</b>
<b>Other coinsurance</b>	<b>25%</b>	<b>Other coinsurance</b>	<b>25%</b>	<b>Other coinsurance</b>	<b>25%</b>

**This EXAMPLE event includes services like:**  
Specialist office visits (pre-natal care)  
Childbirth/Delivery Professional Services  
Childbirth/Delivery Facility Services  
Diagnostic tests (ultrasounds and blood work)  
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)

<b>Total Example Cost</b>	<b>\$12,700</b>
<b>In this example, Peg would pay:</b>	
<u>Cost Sharing</u>	
<u>Deductibles</u>	<b>\$3,000</b>
<u>Copayments</u>	<b>\$0</b>
<u>Coinsurance</u>	<b>\$2,000</b>
<i>What isn't covered</i>	
Limits or exclusions	<b>\$70</b>
<b>The total Peg would pay is</b>	<b>\$5,070</b>

<b>Total Example Cost</b>	<b>\$5,600</b>
<b>In this example, Joe would pay:</b>	
<u>Cost Sharing</u>	
<u>Deductibles</u>	<b>\$1,050</b>
<u>Copayments</u>	<b>\$0</b>
<u>Coinsurance</u>	<b>\$0</b>
<i>What isn't covered</i>	
Limits or exclusions	<b>\$4,300</b>
<b>The total Joe would pay is</b>	<b>\$5,350</b>

<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Mia would pay:</b>	
<u>Cost Sharing</u>	
<u>Deductibles</u>	<b>\$2,750</b>
<u>Copayments</u>	<b>\$0</b>
<u>Coinsurance</u>	<b>\$0</b>
<i>What isn't covered</i>	
Limits or exclusions	<b>\$10</b>
<b>The total Mia would pay is</b>	<b>\$2,760</b>

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