
 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 1-866-569-0328 or visit [uhc.com/aca-sample-policy](http://uhc.com/aca-sample-policy). 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>	Network: \$2,100 Individual / \$4,200 Family	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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. Benefits available with no charge such as <u>Network Preventive care</u> services are covered before you meet your <u>deductible</u> . The <u>cost-sharing</u> below indicates whether the <u>deductible</u> applies for each benefit	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 <a href="http://healthcare.gov/coverage/preventive-care-benefits">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>	Network: \$8,500 Individual / \$17,000 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.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	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://uhc.com/xnjdocfindoa2025">uhc.com/xnjdocfindoa2025</a> or call 1-866-569-3028 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.
<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	40% <u>coinsurance</u>	Not Covered	None
	<u>Specialist</u> visit	40% <u>coinsurance</u>	Not Covered	None
	<u>Preventive care/ screening/ immunization</u>	No Charge	Not Covered	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>	<u>Diagnostic test</u> (x-ray, blood work)	40% <u>coinsurance</u>	Not Covered	None
	Imaging (CT/PET scans, MRIs)	40% <u>coinsurance</u>	Not Covered	None
<b>If you need drugs to treat your illness or condition</b>  More information about <u>prescription drug coverage</u> is available at <a href="http://uhc.com/xnjdruglist2025">uhc.com/xnjdruglist2025</a>	Tier 1 - \$0 Cost-share	No Charge	Not Covered	<u>Provider</u> means pharmacy for purposes of this section. Retail: One month supply up to a 30-day supply or a 90-day supply at 2.5x the 30-day <u>cost-share</u> . Mail-Order: Up to a 90-day supply at 2.5x the 30-day <u>cost-share</u> . <u>Specialty drugs</u> limited to a 90-day supply at a <u>network pharmacy</u> . Certain drugs may have a <u>preauthorization</u> requirement. If you don't get <u>preauthorization</u> , benefits will not be covered. Certain preventive medications (including certain contraceptives) are covered at No Charge. See the website listed for information on drugs covered by your <u>plan</u> . Not all drugs are covered. Insulin products listed on the <u>Prescription Drug List</u> are covered at No Charge at a <u>network pharmacy</u> .
	Tier 2 – Preferred Generic	\$15 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	
	Tier 3 - Preferred Brand	30% <u>coinsurance</u>	Not Covered	
	Tier 4 – Non-Preferred Brand	35% <u>coinsurance</u>	Not Covered	
	Tier 5 - Specialty	40% <u>coinsurance</u>	Not Covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	40% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	40% <u>coinsurance</u>	Not Covered	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	\$100 per occurrence <u>deductible</u> applies prior to the overall <u>deductible</u> .
	<u>Emergency medical transportation</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Urgent care</u>	\$75 <u>copay</u> /visit,	\$75 <u>copay</u> /visit, <u>deductible</u>	Virtual visits - No Charge by a Designated Virtual

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>deductible</u> does not apply	does not apply	<u>Network Provider</u> .
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	40% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	40% <u>coinsurance</u>	Not Covered	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Office Visit: 40% <u>coinsurance</u> Intensive Outpatient: 40% <u>coinsurance</u> All Other Outpatient: 40% <u>coinsurance</u>	Not Covered	None
	Inpatient services	40% <u>coinsurance</u>	Not Covered	None
<b>If you are pregnant</b>	Office visits	No Charge	Not Covered	<u>Cost-sharing</u> does not apply for <u>preventive services</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.)
	Childbirth/delivery professional services	40% <u>coinsurance</u>	Not Covered	
	Childbirth/delivery facility services	40% <u>coinsurance</u>	Not Covered	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	40% <u>coinsurance</u>	Not Covered	None
	<u>Rehabilitation services</u>	40% <u>coinsurance</u>	Not Covered	Limits/year: Cardiac, Pulmonary: Unlimited visits each; Physical, Speech, Occupational: 30 visits each
	<u>Habilitative services</u>	40% <u>coinsurance</u>	Not Covered	Limits/year: Speech, Physical, Occupational: 30 visits each No limits apply for treatment of autism or other developmental disabilities.
	<u>Skilled nursing care</u>	40% <u>coinsurance</u>	Not Covered	None
	<u>Durable medical equipment</u>	40% <u>coinsurance</u>	Not Covered	None
	<u>Hospice services</u>	40% <u>coinsurance</u>	Not Covered	None
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	Not Covered	Limited to 1 exam/12 months.
	Children's glasses	40% <u>coinsurance</u>	Not Covered	Limited to 1 pair/12 months.
	Children's dental check-up	No Charge	Not Covered	Limited to 2 visits/12 months.

## 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.)

- |                       |                                                      |                                                                            |
|-----------------------|------------------------------------------------------|----------------------------------------------------------------------------|
| • Cosmetic surgery    | • Non-emergency care when traveling outside the U.S. | • Routine foot care - except as covered for certain conditions or diseases |
| • Dental care (Adult) | • Routine eye care (Adult)                           | • Weight loss programs                                                     |
| • Long-term care      |                                                      |                                                                            |

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

- |                                             |                                                                 |                                                                                                            |
|---------------------------------------------|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| • Abortion                                  | • Chiropractic (manipulative) care - 30 visits/year             | • Infertility treatment – limited to artificial insemination and prescription drugs to stimulate ovulation |
| • Acupuncture – in place of anesthesia only | • Hearing aids - 1 purchase per hearing impaired ear /24 months | • Private-duty nursing - home health care only                                                             |
| • Bariatric surgery                         |                                                                 |                                                                                                            |

**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: UnitedHealthcare Insurance Company at 1-866-569-0328 or U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa](http://dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa) or New Jersey Department of Banking and Insurance, 20 West State Street, P.O. Box 325, Trenton, NJ 08625, 1-800-446-7467 or [state.nj.us/dobi](http://state.nj.us/dobi) or Office of Personnel Management Multi State Plan Program: [opm.gov/healthcare-insurance/multi-state-plan-program/external-review/](http://opm.gov/healthcare-insurance/multi-state-plan-program/external-review/). 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 [HealthCare.gov](http://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/exchange](http://myuhc.com/exchange) or the Employee Benefits Security Administration at 1-866-444-3272 or [dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa](http://dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa) or New Jersey Department of Banking and Insurance at 1-800-446-7467 or [state.nj.us/dobi](http://state.nj.us/dobi).

Additionally, a consumer assistance program may help you file your appeal. Contact [dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa](http://dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa).

### 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? Not Applicable.

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 1-866-569-0328

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-569-0328

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-569-0328

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijigo holne' 1-866-569-0328

*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** **\$2,100**
- **Specialist coinsurance** **40%**
- **Hospital (facility) coinsurance** **40%**
- **Other coinsurance** **40%**

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
<b>In this example, Peg would pay:</b>	
<i>Cost Sharing</i>	
<u>Deductibles</u>	<b>\$2,100</b>
<u>Copayments</u>	<b>\$0</b>
<u>Coinsurance</u>	<b>\$3,600</b>
<i>What isn't covered</i>	
Limits or exclusions	<b>\$60</b>
<b>The total Peg would pay is</b>	<b>\$5,760</b>

**Managing Joe's Type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** **\$2,100**
- **Specialist coinsurance** **40%**
- **Hospital (facility) coinsurance** **40%**
- **Other coinsurance** **40%**

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
<b>In this example, Joe would pay:</b>	
<i>Cost Sharing</i>	
<u>Deductibles</u>	<b>\$1,100</b>
<u>Copayments</u>	<b>\$0</b>
<u>Coinsurance</u>	<b>\$0</b>
<i>What isn't covered</i>	
Limits or exclusions	<b>\$0</b>
<b>The total Joe would pay is</b>	<b>\$1,100</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- **The plan's overall deductible** **\$2,100**
- **Specialist coinsurance** **40%**
- **Hospital (facility) coinsurance** **40%**
- **Other coinsurance** **40%**

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>\$2,800</b>
<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>	
<u>Deductibles</u>	<b>\$2,100</b>
<u>Copayments</u>	<b>\$0</b>
<u>Coinsurance</u>	<b>\$0</b>
<i>What isn't covered</i>	
Limits or exclusions	<b>\$0</b>
<b>The total Mia would pay is</b>	<b>\$2,100</b>