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 1-888-200-0325 or visit 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/ or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or $2,500 Individual / $5,000 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Benefits available with no charge such as Network Preventive care services are covered before you meet your deductible. The cost-sharing below indicates whether the deductible applies for each benefit	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at healthcare.gov/coverage/preventive-care-benefits.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Network: $9,200 Individual / $18,400 Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan 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 network provider?	Yes. See uhc.com/xildocfindoa2025 or call 1-888-200-0325 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP 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	No Charge	$30 copay /visit, deductible does not apply	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Specialist visit	No Charge	$100 copay /visit, deductible does not apply	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Preventive care/ screening/ immunization	No Charge	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)	No Charge	Lab Testing: Free Standing/Office: $15 copay /service Hospital: $100 copay /service X-Ray/Diagnostics: Free Standing/Office: $50 copay /service Hospital: $150 copay /service	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Imaging (CT/PET scans, MRIs)	No Charge	Free Standing/Office: $200 copay /service Hospital: $300 copay /service	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at uhc.com/xildruglist2025	Tier 1 - $0 Cost-share	No Charge	No Charge	Not Covered	Provider 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 cost-share. Mail-Order: Up to a 90-day supply at 2.5x the 30-day cost-share. Specialty drugs limited to a 30-day supply at a network pharmacy. Certain drugs may have a preauthorization requirement. If you don't get preauthorization, benefits will not be covered. Certain preventive medications (including certain contraceptives) are covered at No Charge. See the website listed for information on drugs
	Tier 2 – Preferred Generic	No Charge	$3 copay /prescription, deductible does not apply	Not Covered	
	Tier 3 - Preferred Brand	No Charge	$80 copay /prescription, deductible does not apply	Not Covered	
	Tier 4 – Non-Preferred Brand	No Charge	$200 copay /prescription, deductible does not apply	Not Covered	
	Tier 5 - Specialty	No Charge	$400 copay /prescription, deductible does not apply	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
					covered by your plan. Not all drugs are covered. Cost-sharing waived at non-IHCP with IHCP referral. Insulin products listed on the Prescription Drug List are covered at No Charge at a network pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	$375 copay /service	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Physician/ surgeon fees	No Charge	Free Standing/Office: $375 copay /date of service Hospital: $750 copay /date of service	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency room care	No Charge	$1,000 copay /visit	$1,000 copay /visit	Cost-sharing waived at non-IHCP with IHCP referral.
	Emergency medical transportation	No Charge	$1,000 copay /transport	$1,000 copay /transport	Cost-sharing waived at non-IHCP with IHCP referral.
	Urgent care	No Charge	$100 copay /visit, deductible does not apply	Not Covered	Virtual visits - No Charge by a Designated Virtual Network Provider. Cost-sharing waived at non-IHCP with IHCP referral.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	30% coinsurance	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Physician/ surgeon fees	No Charge	30% coinsurance	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
If you need mental health, behavioral health, or substance abuse	Outpatient services	No Charge	Office Visit: $30 copay /visit, deductible does not apply Intensive Outpatient: $200 copay /visit All Other Outpatient: $300 copay /visit	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Inpatient services	No Charge	30% coinsurance	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
services					
If you are pregnant	Office Visits	No Charge	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. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound.) Cost-sharing waived at non-IHCP with IHCP referral.
	Childbirth/ delivery professional services	No Charge	30% coinsurance	Not Covered	
	Childbirth/ delivery facility services	No Charge	30% coinsurance	Not Covered	
If you need help recovering or have other special health needs	Home health care	No Charge	30% coinsurance	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Rehabilitation services	No Charge	$90 copay /visit	Not Covered	Limits/year: Cardiac, Physical, Speech, Pulmonary, Occupational: Unlimited visits each Cost-sharing waived at non-IHCP with IHCP referral.
	Habilitation services	No Charge	$90 copay /visit	Not Covered	Limits/year: Speech, Physical, Occupational: Unlimited visits each Cost-sharing waived at non-IHCP with IHCP referral.
	Skilled nursing care	No Charge	30% coinsurance	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No Charge	30% coinsurance	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
	Hospice services	No Charge	30% coinsurance	Not Covered	Cost-sharing waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Not Covered	Limited to 1 exam/12 months. Cost-sharing waived at non-IHCP with IHCP referral.
	Children's glasses	No Charge	30% coinsurance	Not Covered	Limited to 1 pair/12 months. Cost-sharing waived at non-IHCP with IHCP

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
					referral.
	Children's dental check-up	No Charge	No Charge	Not Covered	Limited to 2 visits/12 months. Cost-sharing waived at non-IHCP with IHCP referral.

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	• Long-term care • Non-emergency care when traveling outside the U.S.	• Routine foot care - except as covered for certain diseases • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Abortion • Bariatric surgery • Chiropractic (manipulative) care - 25 visits/year	• Dental care (Adult) - 2 visits/12 months • Hearing aids - 1 purchase per hearing impaired ear /36 months • Infertility treatment - cycle limits may apply	• Private-duty nursing - home health care only • 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: UnitedHealthcare of Illinois, Inc. at 1-888-200-0325 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 or Illinois Department of Insurance Consumer Services Section, Chicago Office: 122 S. Michigan Ave., 19th Floor, Chicago, IL 60603, Springfield Office: 320 W. Washington Springfield, IL 62767, 1-877-527-9431 or idoi.illinois.gov or Office of Personnel Management Multi State Plan Program: 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 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 or the Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or Illinois Department of Insurance Consumer Services Section, at 1-877-527-9431 or idoi.illinois.gov.

Additionally, a consumer assistance program may help you file your appeal. Contact 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 1-888-200-0325
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-200-0325
Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-200-0325
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-200-0325

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	$2,500
Specialist copayment	$100
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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)*

Total Example Cost	**$12,700**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$60**

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

The plan's overall deductible	$2,500
Specialist copayment	$100
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	**$5,600**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$0**

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

The plan's overall deductible	$2,500
Specialist copayment	$100
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	**$2,800**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$0**

Note: These numbers assume the patient received care from an IHCP or with an IHCP referral to a non-IHCP. If you received care from a non-IHCP without a referral from an IHCP your costs may be higher.