



 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 1-800-980-5357 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	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	No	You will have to meet the deductible before the plan pays for any services.
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: \$1,300 Individual / \$2,600 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/xncdocfindoa2024 or call 1-800-980-5357 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
		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	\$5 copay /visit, deductible does not apply	Not Covered	None
	Specialist visit	\$15 copay /visit, deductible does not apply	Not Covered	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>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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Lab Testing: Free Standing/Office: \$3 <u>copay</u> /service, <u>deductible</u> does not apply Hospital: \$40 <u>copay</u> /service, <u>deductible</u> does not apply X-Ray/Diagnostics: 15% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	None
	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	None
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at uhc.com/xncdruglist2024	Tier 1 - Your Lowest Cost Option	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> . Specialty drugs limited to a 30-day supply at a <u>network</u> pharmacy. 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.
	Tier 2 – Your Lower Cost Option	\$1 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	
	Tier 3 - Your Mid-Range Cost Option	\$15 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	
	Tier 4 – Your Mid-Range Cost Option	\$40 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	
	Tier 5 – Your Higher Cost Option	40% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	
	Tier 6 – Your Highest Cost Option	50% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	None
	Physician/surgeon fees	15% <u>coinsurance</u> , <u>deductible</u> does not apply	Not Covered	None
If you need	<u>Emergency room care</u>	40% <u>coinsurance</u> , <u>deductible</u>	40% <u>coinsurance</u> , <u>deductible</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)	
immediate medical attention		does not apply	does not apply	
	<u>Emergency medical transportation</u>	15% <u>coinsurance, deductible</u> does not apply	15% <u>coinsurance, deductible</u> does not apply	None
	<u>Urgent care</u>	\$50 <u>copay /visit, deductible</u> does not apply	Not Covered	Virtual visits - No Charge by a Designated Virtual <u>Provider</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	15% <u>coinsurance, deductible</u> does not apply	Not Covered	None
	Physician/surgeon fees	15% <u>coinsurance, deductible</u> does not apply	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$15 <u>copay /visit, deductible</u> does not apply Outpatient: 15% <u>coinsurance, deductible</u> does not apply	Not Covered	None
	Inpatient services	15% <u>coinsurance, deductible</u> does not apply	Not Covered	None
If you are pregnant	Office visits	No Charge	Not Covered	Cost-sharing does not apply for <u>preventive services</u> . Depending on the type of service, a <u>copayment, 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	15% <u>coinsurance, deductible</u> does not apply	Not Covered	
	Childbirth/delivery facility services	15% <u>coinsurance, deductible</u> does not apply	Not Covered	
If you need help recovering or have other special health needs	<u>Home health care</u>	15% <u>coinsurance, deductible</u> does not apply	Not Covered	Limited to 60 visits/year.
	<u>Rehabilitation services</u>	15% <u>coinsurance, deductible</u> does not apply	Not Covered	Limits/year: Chiropractic, Manipulative, Occupational, Physical: combined limit 30 visits; Speech: 30 visits; Cardiac, Pulmonary: Unlimited visits each
	<u>Habilitative services</u>	15% <u>coinsurance, deductible</u> does not apply	Not Covered	Limits/year: Chiropractic, Manipulative, Occupational, Physical: combined limit 30 visits; Speech: 30 visits No limits apply for treatment of Autism Spectrum Disorder Services.
	<u>Skilled nursing care</u>	15% <u>coinsurance, deductible</u> does not apply	Not Covered	Limited to 60 days/year (combined with inpatient rehabilitation)
	<u>Durable medical equipment</u>	15% <u>coinsurance, deductible</u> does not apply	Not Covered	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>Hospice services</u>	15% <u>coinsurance, deductible</u> does not apply	Not Covered	None
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Limited to 1 exam/12 months.
	Children's glasses	15% <u>coinsurance, deductible</u> does not apply	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.)

- Abortion - (except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Glasses (Adult)
- Long-term care
- Non-emergency care when traveling 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
- Chiropractic (manipulative) care - 30 visits/year, combined with PT/OT
- Hearing aids
- Infertility treatment - cycle limits may apply
- Private duty nursing - home health care only

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 North Carolina, Inc. at 1-800-980-5357 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 North Carolina Department of Insurance, 325 N. Salisbury Street, Suite 1018, Raleigh, NC 27603, 1-855-408-1212 or ncdoi.gov/consumers/health-insurance 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 North Carolina Department of Insurance at 1-855-408-1212 or ncdoi.gov/consumers/health-insurance

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 1-800-980-5357

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-980-5357

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-980-5357

Navajo (Dine): Dine'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-980-5357

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	\$0
■ Specialist copayment	\$15
■ Hospital (facility) coinsurance	15%
■ Other coinsurance	15%

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:	
<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$40
<u>Coinsurance</u>	\$1,258
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$1,358

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

■ The plan's overall deductible	\$0
■ Specialist copayment	\$15
■ Hospital (facility) coinsurance	15%
■ Other coinsurance	15%

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:	
<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$700
<u>Coinsurance</u>	\$20
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$720

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

■ The plan's overall deductible	\$0
■ Specialist copayment	\$15
■ Hospital (facility) coinsurance	15%
■ Other coinsurance	15%

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:	
<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$30
<u>Coinsurance</u>	\$600
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$630