
 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 1-877-250-8188 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>                             | \$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$7,500 Individual / \$15,000 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.   |
| <b>Are there services covered before you meet your deductible?</b> | Yes. Preventive care and categories with a copay are covered before you meet your deductible.   | 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 <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 deductibles for specific services.  |
| <b>What is the out-of-pocket limit for this plan?</b>              | Network: \$9,400 Individual / \$18,800 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.   |
| <b>What is not included in the out-of-pocket limit?</b>            | 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.   |
| <b>Will you pay less if you use a network provider?</b>            | Yes. See <a href="http://uhc.com/xtnodocfindoa2024">uhc.com/xtnodocfindoa2024</a> or call 1-877-250-8188 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. |
| <b>Do you need a referral to see a specialist?</b>                 | 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) |   |
| <b>If you visit a health care provider's office or clinic</b>  | Primary care visit to treat an injury or illness | No Charge   | \$50 <u>copay</u> /visit, <u>deductible</u> does not apply        | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
|  | <u>Specialist</u> visit                          | No Charge   | \$100 <u>copay</u> /visit, <u>deductible</u> does not apply       | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
|  | <u>Preventive care/ screening/ immunization</u>  | No Charge   | 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)       | No Charge   | 50% <u>coinsurance</u>  | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
|  | Imaging (CT/PET scans, MRIs)                     | No Charge   | 50% <u>coinsurance</u>  | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <u>prescription drug coverage</u> is available at <a href="http://uhc.com/xtnQdruqlist2024">uhc.com/xtnQdruqlist2024</a> | Tier 1 - Your Lowest Cost Option                 | No Charge   | No Charge   | Not Covered  | <u>Provider</u> means pharmacy for purposes of this section.<br>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> .<br>Mail-Order: Up to a 90-day supply at 2.5x the 30-day <u>cost share</u> .<br><u>Specialty</u> drugs limited to a 30-day supply at a <u>network</u> pharmacy.<br>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.<br>See the website listed for information on drugs covered by your <u>plan</u> . Not all drugs are covered.<br><u>Cost-sharing</u> waived at non-IHCP with IHCP referral. |
|  | Tier 2 - Your Lower Cost Option                  | No Charge   | \$25 <u>copay</u> /prescription, <u>deductible</u> does not apply | Not Covered  |   |
|  | Tier 3 - Your Mid-Range Cost Option              | No Charge   | \$50 <u>copay</u> /prescription                                   | Not Covered  |   |
|  | Tier 4 - Your Mid-Range Cost Option              | No Charge   | \$100 <u>copay</u> /prescription                                  | Not Covered  |   |
|  | Tier 5 - Your Higher Cost Option                 | No Charge   | \$500 <u>copay</u> /prescription                                  | Not Covered  |   |
|  | Tier 6 - Your Highest Cost Option                | Not Applicable  | Not Applicable  | Not Applicable   |   |
| <b>If you have outpatient</b>  | Facility fee (e.g., ambulatory)                  | No Charge   | 50% <u>coinsurance</u>  | Not Covered  | <u>Cost-sharing</u> 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) |   |
| <b>surgery</b>   | surgery center)                            |   |  |  |   |
|  | Physician/ surgeon fees                    | No Charge   | 50% <u>coinsurance</u>   | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
| <b>If you need immediate medical attention</b>                                   | <u>Emergency room care</u>                 | No Charge   | 50% <u>coinsurance</u>   | 50% <u>coinsurance</u>                                   | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
|  | <u>Emergency medical transportation</u>    | No Charge   | 50% <u>coinsurance</u>   | 50% <u>coinsurance</u>                                   | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
|  | <u>Urgent care</u>                         | No Charge   | \$75 <u>copay</u> /visit, <u>deductible</u> does not apply   | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
| <b>If you have a hospital stay</b>   | Facility fee (e.g., hospital room)         | No Charge   | 50% <u>coinsurance</u>   | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
|  | Physician/ surgeon fees                    | No Charge   | 50% <u>coinsurance</u>   | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                        | No Charge   | Office Visit: \$50 <u>copay</u> /visit, <u>deductible</u> does not apply<br>Outpatient: 50% <u>coinsurance</u> | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
|  | Inpatient services                         | No Charge   | 50% <u>coinsurance</u>   | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
| <b>If you are pregnant</b>   | Office Visits                              | No Charge   | 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.)<br><u>Cost-sharing</u> waived at non-IHCP with IHCP referral. |
|  | Childbirth/ delivery professional services | No Charge   | 50% <u>coinsurance</u>   | Not Covered  |   |
|  | Childbirth/ delivery facility services     | No Charge   | 50% <u>coinsurance</u>   | Not Covered  |   |
| <b>If you need help recovering or have other special health needs</b>            | <u>Home health care</u>                    | No Charge   | 50% <u>coinsurance</u>   | Not Covered  | Limited to 60 visits/year.<br><u>Cost-sharing</u> waived at non-IHCP with IHCP referral.  |
|  | <u>Rehabilitation services</u>             | No Charge   | \$50 <u>copay</u> /visit, <u>deductible</u> does not apply   | Not Covered  | Limits/year: Physical, Occupational, Speech: 20 visits each; Cardiac, Pulmonary: 36 visits each<br><u>Cost-sharing</u> 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) |   |
|   |                                  |   |  |  | <u>referral</u> .   |
|   | <u>Habilitation services</u>     | No Charge   | \$50 <u>copay</u> /visit, <u>deductible</u> does not apply | Not Covered  | Limits/year: Physical, Occupational, Speech: 20 visits each; Pulmonary: 36 visits<br><u>Cost-sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
|   | <u>Skilled nursing care</u>      | No Charge   | 50% <u>coinsurance</u>                                     | Not Covered  | Limited to 60 days/year (combined with inpatient rehabilitation)<br><u>Cost-sharing</u> waived at non-IHCP with IHCP <u>referral</u> .                  |
|   | <u>Durable medical equipment</u> | No Charge   | 50% <u>coinsurance</u>                                     | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
|   | <u>Hospice services</u>          | No Charge   | 50% <u>coinsurance</u>                                     | Not Covered  | <u>Cost-sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
| <b>If your child needs dental or eye care</b> | Children's eye exam              | No Charge   | No Charge  | Not Covered  | Limited to 1 exam/12 months.<br><u>Cost-sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
|   | Children's glasses               | No Charge   | 50% <u>coinsurance</u>                                     | Not Covered  | Limited to 1 pair/12 months.<br><u>Cost-sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
|   | Children's dental check-up       | No Charge   | No Charge  | Not Covered  | Limited to 2 visits/12 months.<br><u>Cost-sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |

## 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
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Glasses (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- 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.)

- Chiropractic (manipulative) care - 20 visits/year
- Hearing aids

**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 1-877-250-8188 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](https://dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa) or Tennessee Department of Commerce and Insurance, Consumer Insurance Services, 500 James Robertson Parkway, Nashville, TN 37243, 1-800-342-4029 or [tn.gov/commerce/insurance-division](https://tn.gov/commerce/insurance-division) or Office of Personnel Management Multi State Plan Program: [opm.gov/healthcare-insurance/multi-state-plan-program/external-review/](https://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](https://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](https://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](https://dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa) or Tennessee Department of Commerce and Insurance, Consumer Insurance Services at 1-800-342-4029 or [tn.gov/commerce/insurance-division](https://tn.gov/commerce/insurance-division).

Additionally, a consumer assistance program may help you file your appeal. Contact [dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa](https://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 1-877-250-8188

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-250-8188

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-250-8188

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-877-250-8188

*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 \$7,500
- Specialist copayment \$100
- Hospital (facility) coinsurance 50%
- Other coinsurance 50%

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>                     | \$0             |
| <u>Copayments</u>                      | \$0             |
| <u>Coinsurance</u>                     | \$0             |
| <i>What isn't covered</i>              |                 |
| Limits or exclusions                   | \$60            |
| <b>The total Peg would pay is</b>      | <b>\$60</b>     |

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

- The plan's overall deductible \$7,500
- Specialist copayment \$100
- Hospital (facility) coinsurance 50%
- Other coinsurance 50%

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>                     | \$0            |
| <u>Copayments</u>                      | \$0            |
| <u>Coinsurance</u>                     | \$0            |
| <i>What isn't covered</i>              |                |
| Limits or exclusions                   | \$0            |
| <b>The total Joe would pay is</b>      | <b>\$0</b>     |

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

- The plan's overall deductible \$7,500
- Specialist copayment \$100
- Hospital (facility) coinsurance 50%
- Other coinsurance 50%

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>                     | \$0            |
| <u>Copayments</u>                      | \$0            |
| <u>Coinsurance</u>                     | \$0            |
| <i>What isn't covered</i>              |                |
| Limits or exclusions                   | \$0            |
| <b>The total Mia would pay is</b>      | <b>\$0</b>     |

**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.