
 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, visit [www.welcometouhc.com/uhcwest](http://www.welcometouhc.com/uhcwest) or by calling 1-800-624-8822. 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 1-800-624-8822 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	\$2,400/individual or \$4,800/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 <u>deductible</u>?</b>	Yes. <u>Preventive care</u> services and tier 1 drugs are 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 <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="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	Yes. <u>Prescription drugs</u> – \$400 individual / \$800 family – applies to Tiers 2 through 4 drugs. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	For <u>participating providers</u> \$9,100 individual / \$18,200 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 <u>out-of-pocket limit</u>?</b>	<u>Copayments</u> for certain services, <u>premiums</u> , <u>balance-billing</u> charges, optional addenda, 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 <u>network provider</u>?</b>	Yes. See <a href="http://www.welcometouhc.com/uhcwest">www.welcometouhc.com/uhcwest</a> or call 1-800-624-8822 for a list of <u>participating 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 a <u>non-participating 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>participating provider</u> might use a <u>non-participating provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	Yes, written or oral approval is required, based upon medical policies.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	40% <a href="#">coinsurance</a> / office visit and 40% <a href="#">coinsurance</a> / Virtual visits by a designated virtual <a href="#">participating provider</a>	Not covered	If you receive services in addition to office visit, additional <a href="#">copayments</a> , <a href="#">deductibles</a> or <a href="#">coinsurance</a> may apply.
	<a href="#">Specialist</a> visit	40% <a href="#">coinsurance</a>	Not covered	Member is required to obtain a <a href="#">referral</a> to <a href="#">specialist</a> or other licensed health care practitioner, except for OB/GYN <a href="#">Physician services</a> , reproductive health care services within the <a href="#">Participating Medical Group</a> and Emergency / Urgently needed services. If you receive services in addition to office visit, additional <a href="#">copayments</a> , <a href="#">deductibles</a> or <a href="#">coinsurance</a> may apply.
	<a href="#">Preventive care/screening/immunization</a>	No charge; <a href="#">deductible</a> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	Lab 40% <a href="#">coinsurance</a> / Radiology (Standard) 40% <a href="#">coinsurance</a>	Not covered	None
	Imaging (CT/PET scans, MRIs)	40% <a href="#">coinsurance</a>	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.welcometouhc.com/uhcwest">www.welcometouhc.com/uhcwest</a> .	Tier 1	\$20 <u>copay</u> / prescription retail \$40 <u>copay</u> / prescription mail order \$20 <u>copay</u> / <u>specialty drugs</u> ; <u>deductible</u> does not apply	Not covered	<u>Participating Provider</u> means pharmacy for purposes of this section. Retail: Up to a 31 day supply. Mail-Order: Up to a 90 day supply. You may need to obtain certain drugs, including certain <u>specialty drugs</u> , from a pharmacy designated by us. When applicable: Mail-Order <u>Specialty drugs</u> - Up to a 31 day supply. All limits are unless adjusted based on the drug manufacturer's packaging size, or based on supply limits. <u>Copayment</u> Maximum of \$250 ("Cap") for up to a 31 day supply of an orally administered anticancer medication for a <u>plan</u> design not defined as a High <u>Deductible Health Plan</u> regardless of any <u>Deductible</u> . You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. See the website listed for information on drugs covered by your <u>plan</u> .
	Tier 2	\$80 <u>copay</u> / prescription retail \$160 <u>copay</u> / prescription mail order \$150 <u>copay</u> / <u>specialty drugs</u>	Not covered	
	Tier 3	\$125 <u>copay</u> / prescription retail \$250 <u>copay</u> / prescription mail order \$250 <u>copay</u> / <u>specialty drugs</u>	Not covered	
	Tier 4	25% <u>coinsurance</u> / prescription retail up to a \$250 <u>copay</u> max per prescription 25% <u>coinsurance</u> / prescription mail order up to a \$500 <u>copay</u> max per prescription 25% <u>coinsurance</u> / <u>specialty drugs</u> up to a \$250 <u>copay</u> max per prescription	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	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	
	<a href="#">Emergency medical transportation</a>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	
	<a href="#">Urgent care</a>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	If you receive services in addition to <u>urgent care</u> , additional <u>copayments</u> , <u>deductibles</u> or <u>coinsurance</u> may apply.
<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	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	40% <u>coinsurance</u> / office visit and 40% <u>coinsurance</u> for all other outpatient services	Not covered	None
	Inpatient services	40% <u>coinsurance</u>	Not covered	
<b>If you are pregnant</b>	Office visits	No charge	Not covered	Cost sharing does not apply to certain <u>preventive services</u> . Routine pre-natal care and first postnatal visit is covered at No charge. Depending on the type of services, additional <u>copayments</u> , <u>deductibles</u> or <u>coinsurance</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>	<a href="#">Home health care</a>	40% <u>coinsurance</u>	Not covered	Limited to 100 visits per year. Limit does not apply to home health visits for rehabilitation and habilitation purposes.
	<a href="#">Rehabilitation services</a>	40% <u>coinsurance</u>	Not covered	None
	<a href="#">Habilitative services</a>	40% <u>coinsurance</u>	Not covered	
	<a href="#">Skilled nursing care</a>	40% <u>coinsurance</u>	Not covered	Up to 100 days per benefit period.
	<a href="#">Durable medical equipment</a>	\$70 <u>copay</u> / item; <u>deductible</u> does not apply	Not covered	None
	<a href="#">Hospice services</a>	40% <u>coinsurance</u>	Not covered	If inpatient admission, subject to inpatient <u>copayments</u> , <u>deductibles</u> or <u>coinsurance</u> .
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge; <u>deductible</u> does not apply	Not covered	1 exam per year.
	Children's glasses	40% <u>coinsurance</u> ; <u>deductible</u> does not apply	Not covered	One pair every 12 months.
	Children's dental check-up	No charge; <u>deductible</u> does not apply	Not covered	Cleanings covered 2 times per 12 months. Additional limitations may apply.

**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](#).)**

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"><li>• Cosmetic surgery</li><li>• Dental care (Adult)</li><li>• Infertility treatment</li></ul> | <ul style="list-style-type: none"><li>• Long-term care</li><li>• Non-emergency care when traveling outside the U.S.</li><li>• Private-duty nursing</li></ul> | <ul style="list-style-type: none"><li>• Routine foot care</li><li>• Weight loss programs</li></ul> |
|--|--|--|

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

- |   |  |  |
|---|--|--|
| <ul style="list-style-type: none"><li>• Acupuncture</li><li>• Bariatric surgery</li></ul> | <ul style="list-style-type: none"><li>• Chiropractic care</li><li>• Hearing aids</li></ul> | <ul style="list-style-type: none"><li>• Routine eye care (Adult)</li></ul> |
|---|--|--|

**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 are: Department of Managed Health Care California Help Center, 980 9<sup>th</sup> Street Suite #500, Sacramento, CA 95814-4275 at 1-888-466-2219 or [www.dmhc.ca.gov](http://www.dmhc.ca.gov), or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>. 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: your human resource department, and the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>

Additionally, a consumer assistance program may help you file your [appeal](#). Contact Department of Managed Health Care California Help Center, 980 9<sup>th</sup> Street Suite #500, Sacramento, CA 95814-4275 at 1-888-466-2219 or [www.dmhc.ca.gov](http://www.dmhc.ca.gov)

**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 1-800-624-8822.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-624-8822.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-624-8822.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-624-8822.

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 [participating provider](#) pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$2,400
- [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*)

**Total Example Cost** \$12,700

**In this example, Peg would pay:**

Cost Sharing	
<a href="#">Deductibles*</a>	\$2,400
<a href="#">Copayments</a>	\$11
<a href="#">Coinsurance</a>	\$4,000
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$6,471</b>

**Managing Joe's Type 2 Diabetes**

(a year of routine [participating provider](#) care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$2,400
- [Specialist coinsurance](#) 40%
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 40%

**This EXAMPLE event includes services like:**

- [Primary care physician](#) office visit (*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	
<a href="#">Deductibles*</a>	\$1,700
<a href="#">Copayments</a>	\$1,500
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$3,200</b>

**Mia's Simple Fracture**

([participating provider](#) [emergency room](#) visit and follow up care)

- The [plan's](#) overall [deductible](#) \$2,400
- [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*)

**Total Example Cost** \$2,800

**In this example, Mia would pay:**

Cost Sharing	
<a href="#">Deductibles*</a>	\$2,400
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$200
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,610</b>

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-800-624-8822. \*Note: This [plan](#) has other [deductibles](#) for specific services included in this coverage example. See "Are there other [deductibles](#) for specific services?" row above.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.