

# SignatureValue Harmony plan details, all in one place.

Use this benefit summary to learn more about this plan’s benefits, ways you can get help managing costs and how you may get more out of this

Check out what’s included in the plan	N/A
 <p><b>Network coverage only</b> You can usually save money when you receive care for covered health care services from network providers.</p>	<input checked="" type="checkbox"/>
 <p><b>Network and out-of-network benefits</b> You may receive care and services from network and out-of-network providers and facilities – but staying in the network can help lower your costs.</p>	<input type="checkbox"/>
 <p><b>Primary care physician (PCP) required</b> With this plan, you need to select a PCP – the doctor who plays a key role in helping manage your care. Each enrolled person on your plan will need to choose a PCP.</p>	<input checked="" type="checkbox"/>
 <p><b>Referrals required</b> You’ll need referrals from your PCP before seeing a specialist or getting certain health care services.</p>	<input checked="" type="checkbox"/>
 <p><b>Preventive care covered at 100%</b> There is no additional cost to you for seeing a network provider for preventive care.</p>	<input checked="" type="checkbox"/>
 <p><b>Pharmacy benefits</b> With this plan, you have coverage that helps pay for prescription drugs and medications.</p>	<input checked="" type="checkbox"/>
 <p><b>Tier 1 providers</b> Using Tier 1 providers may bring you the greatest value from your health care benefits. These PCPs and medical specialists meet national standard benchmarks for quality care and cost savings.</p>	<input type="checkbox"/>
 <p><b>Freestanding centers</b> You may pay less when you use certain freestanding centers – health care facilities that do not bill for services as part of a hospital, such as MRI or surgery centers.</p>	<input type="checkbox"/>
 <p><b>Health savings account (HSA)</b> With an HSA, you’ve got a personal bank account that lets you put money aside, tax-free. Use it to save and pay for qualified medical expenses.</p>	<input type="checkbox"/>

This Benefit Summary is to highlight your Benefits. Don’t use this document to understand your exact coverage. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Schedule of Benefits, Riders, and/or Amendments, those documents govern. Review your COC for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

# Here's a more in-depth look at how SignatureValue Harmony works.

## Medical Benefits

### In Network

Annual Medical Deductible	
Individual	\$2,400
Family	\$4,800
Ped Dental Annual Deductible - Family	You do not have to pay a dental deductible
Ped Dental Annual Deductible - Individual	You do not have to pay a dental deductible

All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.

\*After the Annual Medical Deductible has been met.

You're responsible for paying 100% of your medical expenses until you reach your deductible. For certain covered services, you may be required to pay a fixed dollar amount - your copay.

Annual Out-of-Pocket Limit	
Individual	\$9,400
Family	\$18,800

All individual out-of-pocket maximum amounts will count toward the family out-of-pocket maximum, but an individual will not have to pay more than the individual out-of-pocket maximum amount.

Once you've met your deductible, you start sharing costs with your plan - coinsurance. You continue paying a portion of the expense until you reach your out-of-pocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year.

## What You Pay for Services

### Copays (\$) and Coinsurance (%) for Covered Health Care Services

#### Network

#### Preventive Care Services

Preventive Care

No copay

Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay or deductible.

Includes services such as Routine Wellness Checkups, Immunizations, Breast Pumps, Mammography and Colorectal Cancer Screenings.

Please refer to your UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form.

#### Office Services - Sickness & Injury

Allergy Testing and Treatment

PCP Office Visit

40%\*

Specialist Office Visit

40%\*

Serum is covered.

PCP/Other Practitioner Office Visits/Telehealth Services

40%\*

\*After the Annual Medical Deductible has been met.

\*Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

### Copays (\$) and Coinsurance (%) for Covered Health Care Services

Network

Specialist/Telehealth Services 40%\*

*Member required to obtain referral to Specialists, except for OB/GYN Physician Services and Emergency/Urgently Needed Services.*

Urgently Needed Services

Urgent Care Services - outside medical group 40%\*

Urgent Care Services - within medical group 40%\*

*Please consult your EOC for additional details.*

Virtual Care Services No copay

*Benefits are available only when services are delivered through a Designated Virtual Network Provider for 24/7 Virtual Visit services only. You can find a 24/7 Virtual Visit Provider by contacting us at myuhc.com® or the telephone number on your ID card. Access to 24/7 Virtual Visits and prescription services may not be available in all states or for all groups.*

Vision Refractions 40%

*For pediatric vision, please refer to your Vision Services Supplement to the Combined Evidence of Coverage and Disclosure Form for a description of this coverage.*

#### Emergency Care

Emergency Ambulance

Air Ambulance 40%\*

Ground Ambulance 40%\*

Emergency Services 40%\*

*The Co-payment is waived if admitted.*

#### Inpatient Care

Hospital Benefits 40%\*

*Only one hospital Co-payment per day is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Co-payment for that day.*

Inpatient Rehabilitation and Habilitation Care 40%\*

*(Including physical, occupational and speech therapy)*

Skilled Nursing Facility Care 40%\*

*Limited to 100 days per benefit period for Skilled Nursing Facility.*

#### Outpatient Care

Acupuncture Services 40%\*

\*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

### Copays (\$) and Coinsurance (%) for Covered Health Care Services

	Network
Chiropractic Care	\$15 copay*
<i>Limited to 20 visits of manipulative treatments per year.</i>	
Home Health Care Visits	40%*
<i>Limited to 100 visits per year.</i>	
<i>Limits are for services other than rehabilitation and habilitation. Home Health visits for rehabilitation up to a maximum of 100 visits per year. Home Health visits for habilitation up to a maximum of 100 visits per year. For infusion Therapy, a separate Infusion Therapy Co-payment applies per 30 days.</i>	
Laboratory Services	40%*
<i>When available through or authorized by your Participating Medical Group. Additional Co-payment for office visits may apply.</i>	
Outpatient Habilitative Services and Outpatient Therapy	40%*
Outpatient Rehabilitation Services and Outpatient Therapy	40%*
Physician Care (physician fees)	40%*
Radiology Services	
Specialized Scanning and Imaging Procedures	40%*
Standard	40%*
<i>A separate Co-payment will be charged for each part of the body scanned as part of an imaging procedure.</i>	
<i>Additional Co-payment for office visits may apply.</i>	
Surgery - Outpatient at a Network Free-Standing or Outpatient Surgery Facility	40%*
<b>Supplies and Services</b>	
Durable Medical Equipment	\$70 copay
Durable Medical Equipment for Treatment of Pediatric Asthma	No copay
Hearing Aids - Bone Anchored	The amount you pay is based on where the covered health care service is provided.
<i>Repairs and/or replacements are not covered, except for malfunctions. Deluxe model and upgrades that are not Medically Necessary are not covered.</i>	
Hearing Aids - Standard	\$70 copay
<i>Limited to \$2,000 per year.</i>	
<i>Limited to a single purchase per hearing impaired ear every 3 years.</i>	
<i>Limit includes repair/replacement.</i>	

\*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

### Copays (\$) and Coinsurance (%) for Covered Health Care Services

Network

Hearing Exam

PCP Office Visit/Nonphysician Health Care Practitioner Office Visit 40%\*

Specialist 40%\*

Prosthetic and Corrective Appliances \$70 copay

#### Pregnancy

Maternity Care

Maternity Care - Inpatient 40%\*

Maternity Care, Tests and Procedures - PCP Office Visit 40%\*

Maternity Care, Tests and Procedures - Specialist 40%\*

#### Mental Health Care & Substance Related and Addictive Disorder Services

All Other Outpatient Treatment 40%\*

*Covered Health Care Services, when authorized for specified adult persons who petition a civil court to create a voluntary CARE agreement or a court-ordered CARE plan are covered at zero cost share, except for prescription drugs.*

*Please refer to your Supplement to the UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.*

*There is no cost for school site outpatient Mental Health Care and Substance-Related and Addictive Disorders Services.*

Inpatient 40%\*

*Please refer to your UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.*

Outpatient Office Visits 40%\*

#### Other Services

Bone Marrow Transplants 40%\*

Clinical Trials The amount you pay is based on where the covered health care service is provided.

*Clinical Trial services require prior authorization by UnitedHealthcare.*

*Paid at negotiated rate. Balance (if any) is your responsibility.*

Cochlear Implant Devices 40%\*

*Additional Co-payment for outpatient surgery or inpatient hospital benefits and outpatient rehabilitation/habilitation therapy may apply.*

\*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

### Copays (\$) and Coinsurance (%) for Covered Health Care Services

Network

Dental Treatment Anesthesia	\$50 copay
<i>Additional Co-payment for outpatient surgery or inpatient hospital benefits may apply.</i>	
<i>Please refer to your Dental Supplement to the Combined Evidence of Coverage and Disclosure Form for pediatric dental benefits.</i>	
Depo-Provera Medication (other than contraception)	\$75 copay
<i>Limited to 1 Depo-Provera injection every 90 days.</i>	
<i>Additional Co-payment for office visits may apply.</i>	
Dialysis	40%*
<i>Physician office visit Co-payment may apply.</i>	
Home Test Kits for Sexually Transmitted Diseases	The amount you pay is based on where the covered health care service is provided.
Hospice Services - Inpatient	40%*
<i>Prognosis of life expectancy of one year or less.</i>	
Hospice Services - Outpatient	No copay
<i>Prognosis of life expectancy of one year or less.</i>	
Infertility Services	Not covered
<i>If purchased by your employer, please refer to your Infertility Supplement to the UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form for a description of this coverage.</i>	
Infusion Therapy	\$150 copay
<i>Infusion Therapy is a separate Co-payment in addition to an office visit Co-payment.</i>	
Injectable Drugs	\$150 copay
<i>No cost for injectable immunizations, birth control, infertility and insulin.</i>	
<i>This benefit includes Outpatient Injectable Medications and Self-Injectable Medication.</i>	
Mastectomy/Breast Reconstruction	40%*
<i>(After mastectomy and complications from mastectomy)</i>	
Newborn Care	40%*
<i>The inpatient hospital benefits Co-payment does not apply to newborns when the newborn is discharged with the mother within 48 hours of the normal vaginal delivery or 96 hours of the cesarean delivery. Please see the Combined Evidence of Coverage and Disclosure Form for more details.</i>	
Oral Surgery Services	40%*

\*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

### Copays (\$) and Coinsurance (%) for Covered Health Care Services

Network

Radiation Therapy

Complex	40%*
Standard (photon beam)	No copay
Reconstructive Surgery	40%*
Specialized Footwear for Foot Disfigurement	\$70 copay
Termination of Pregnancy <i>(Medical/medication and surgical).</i>	No copay

Vasectomy No copay

### Pediatric Services - Dental

All Pediatric Dental - Benefits covered up to age 19

*Additional limits may apply. Refer to your plan documents for more information.*

Basic Dental Services See your Supplement to the UnitedHealthcare of California for pediatric dental benefits.

Diagnostic Services See your Supplement to the UnitedHealthcare of California for pediatric dental benefits.

*Limited to 1 evaluation (checkup exam) every 6 months.*

*Limited to 1 series of films every 6 months of Bitewing x-rays.*

*Limited to 1 time every 36 months for Panoramic x-rays.*

Major Restorative Services See your Supplement to the UnitedHealthcare of California for pediatric dental benefits.

Medically Necessary Orthodontics<sup>1</sup> See your Supplement to the UnitedHealthcare of California for pediatric dental benefits.

*All orthodontic treatment must be prior authorized.*

Preventive Services See your Supplement to the UnitedHealthcare of California for pediatric dental benefits.

*Limited to 1 dental prophylaxis cleaning and fluoride treatment every 6 months.*

### Pediatric Services - Vision

Contact Lenses/Necessary Contact Lenses 40%

*Limited to 1 fitting and evaluation per year.*

*Limited to a one year supply.*

*We will pay benefits for only one vision care service. You may choose either eyeglasses (eyeglass lenses and/or eyeglass frames) or contact lenses.*

Eyeglass Frames 40%

*Limited to once per year.*

\*After the Annual Medical Deductible has been met.

<sup>1</sup>Prior Authorization Required. Refer to COC/SBN.

## What You Pay for Services

### Copays (\$) and Coinsurance (%) for Covered Health Care Services

### Network

Eyeglass Lenses 40%

*Limited to once per year.*

Lens Extras No copay

*Limited to once per year.*

*Coverage includes polycarbonate lenses and standard scratch-resistant coating.*

Low Vision Aids 40%

*Coverage includes high-power spectacles, magnifiers and telescopes.*

Low Vision Testing No copay

*Limited to once every 24 months.*

Low Vision Therapy 40%

Routine Vision Exam No copay

*Limited to once per year.*

*Premium rates and/or product forms included herein are subject to approval by regulators. If the rates or product forms offered herein are subsequently modified by regulators we will immediately advise you of the change in plan design and retroactively adjust premium in subsequent billings, in accordance with applicable law.*

\*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.



# Pharmacy Benefits

Pharmacy Plan Details	
Pharmacy Network	National
Prescription Drug List	Custom Advantage (state mandated) w/ SMCS Drugs

## In Network

Annual Pharmacy Deductible	
Individual	\$400
Family	\$800

*\*After the Annual Pharmacy Deductible has been met.*

### Annual Pharmacy Deductible

The Pharmacy Deductible is the amount you pay for pharmacy expenses per year before you begin to receive Pharmacy Benefits.

Prescription Drug Product Tier Level	Up to a 31-day supply		Up to a 90-day supply
	Retail and Specialty Pharmacy Network	Retail Non-preferred Specialty Network Pharmacy	Mail Order Network Pharmacy**
<b>Tier 1</b> \$	\$20	Not applicable	\$40
<b>Tier 2</b> \$\$	\$80*	Not applicable	\$160*
<b>Tier 3</b> \$\$\$	\$125*	Not applicable	\$250*
<b>Tier 4</b> \$\$\$\$	25% however you will not pay more than \$250*	Not applicable	25% however you will not pay more than \$500*
Preferred Specialty Prescription Drug Product Tier Level	Preferred Specialty Retail Network	Retail Non-preferred Specialty Network Pharmacy	Mail Order Preferred Specialty Network Pharmacy**
<b>Tier 1</b> \$	\$20	\$20	Not applicable
<b>Tier 2</b> \$\$	\$150*	\$150*	Not applicable
<b>Tier 3</b> \$\$\$	\$250*	\$250*	Not applicable
<b>Tier 4</b> \$\$\$\$	25% however you will not pay more than \$250*	25% however you will not pay more than \$250*	Not applicable

\*\* Only certain Prescription Drug Products are available through mail order; please visit myuhc.com® or call Customer Care at the telephone number on the back of your ID card for more information. You will be charged a retail Copayment and/or Coinsurance for 31 days or 2 times for 60 days based on the number of days supply dispensed for any Prescription Order or Refills sent to the mail order pharmacy. To maximize your Benefit, ask your Physician to write your Prescription Order or Refill for a 90-day supply, with refills when appropriate, rather than a 30-day supply with three refills.

Your Copayment and/or Coinsurance is determined by the tier to which the Prescription Drug List (PDL) Management Committee has assigned the Prescription Drug Product. All Prescription Drug Products on the Prescription Drug List are assigned to Tier 1, Tier 2, Tier 3 or Tier 4.

If you are a member, you can find individualized information on your benefit coverage, determine tier status, check the status of claims and search for network pharmacies by logging into your account on myuhc.com® or calling the Customer Care number on your ID card. If you are not a member, you can view prescription information at [welcometouhc.com](http://welcometouhc.com) > Benefits > Pharmacy Benefits.

# Here's an example of how the plan's costs come into play.

## 1 At the start of your plan year...

You're responsible for paying 100% of your covered health services until you reach your **deductible**, which is the amount you pay before your health plan pays a portion.

YOU PAY 100%

## 2 Once you reach your deductible...

Your health plan starts to share a percentage of costs (the allowed amounts, excluding copays) for covered health care services with you—this is your **coinsurance**.\*

YOU PAY 20%\*

YOUR PLAN PAYS 80%

## 3 When you reach your out-of-pocket limit...

Your plan covers your costs (the allowed amount) at 100%. Your **out-of-pocket limit** is the most you'll pay for covered health services in a plan year—copays and coinsurance count toward this.

YOUR PLAN PAYS 100%

Along the way, you may also be required to pay a fixed amount (for example, \$15)—or **copay**—for covered health care services, such as seeing a provider or purchasing a prescription. You pay 100% of the copay, usually when you receive the service.

\* Your coinsurance may vary by service. This example is for illustrative purposes only.

## More ways to help manage your health plan and stay in the loop.



### Search the network to find doctors.

You can go to providers in and out of our network — but when you stay in network, you'll likely pay less for care. To get started:

- Go to [welcometouhc.com](https://welcometouhc.com) > **Benefits** > **Find a Doctor or Facility**.
- Choose **Search for a health plan**.
- Choose **SignatureValue Harmony** to view providers in the health plan's network.



### Manage your meds.

Look up your prescriptions using the Prescription Drug List (PDL). It places medications in tiers that represent what you'll pay, which may make it easier for you and your doctor to find options to help you save money.

- Go to [welcometouhc.com](https://welcometouhc.com) > **Benefits** > **Pharmacy Benefits**.
- Select **Advantage** to view the medications that are covered under your plan.



### Access your plan online.

With [myuhc.com](https://myuhc.com)®, you've got a personalized health hub to help you find a doctor, manage your claims, estimate costs and more.



### Get on-the-go access.

When you're out and about, the UnitedHealthcare® app puts your health plan at your fingertips. Download to find nearby care, video chat with a doctor 24/7, access your health plan ID card and more.



# Other important information about your benefits.

## Medical Exclusions

Services your plan generally does NOT cover. It is recommended that you review your COC, Amendments and Riders for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

- Cosmetic Surgery
- Dental Care (Adult)
- Infertility Treatment
- Long-Term Care
- Non-emergency care when traveling outside the plan network and/or outside the U.S.
- Private-Duty Nursing
- Routine Foot Care
- Weight Loss Programs

## Outpatient Prescription Drug Benefits

For Prescription Drug Products dispensed at a retail Network Pharmacy, you are responsible for paying the lowest of the following: 1) The applicable Copayment and/or Coinsurance; 2) The Network Pharmacy's Usual and Customary Charge for the Prescription Drug Product; and 3) The Prescription Drug Charge for that Prescription Drug Product. For Prescription Drug Products from a mail order Network Pharmacy, you are responsible for paying the lower of the following: 1) The applicable Copayment and/or Coinsurance; and 2) The Prescription Drug Charge for that Prescription Drug Product. For an out-of-Network Pharmacy, your reimbursement is based on the Out-of-Network Reimbursement Rate, and you are responsible for the difference between the Out-of-Network Reimbursement Rate and the out-of-Network Pharmacy's Usual and Customary Charge.

See the Copayment and/or Coinsurance stated in the Benefit Information table for amounts. We will not reimburse you for any non-covered drug product.

For a single Copayment and/or Coinsurance, you may receive a Prescription Drug Product up to the stated supply limit. Some products are subject to additional supply limits based on criteria that we have developed. Supply limits are subject, from time to time, to our review and change.

Specialty Prescription Drug Products supply limits are as written by the provider, up to a consecutive 31-day supply of the Specialty Prescription Drug Product, unless adjusted based on the drug manufacturer's packaging size, or based on supply limits, or as allowed under the Smart Fill Program. Supply limits apply to Specialty Prescription Drug Products obtained at a Preferred Specialty Network Pharmacy, a Non-Preferred Specialty Network Pharmacy, an out-of-Network Pharmacy, a mail order Network Pharmacy or a Designated Pharmacy.

Certain Prescription Drug Products for which Benefits are described under the Prescription Drug Rider are subject to step therapy requirements. In order to receive Benefits for such Prescription Drug Products you must use a different Prescription Drug Product(s) first. You may find out whether a Prescription Drug Product is subject to step therapy requirements by contacting us at [myuhc.com](http://myuhc.com) or the telephone number on your ID card.

Before certain Prescription Drug Products are dispensed to you, your Physician, your pharmacist or you are required to obtain prior authorization from us or our designee to determine whether the Prescription Drug Product is in accordance with our approved guidelines and it meets the definition of a Covered Health Care Service and is not an Experimental or Investigational or Unproven Service. We may also require you to obtain prior authorization from us or our designee so we can determine whether the Prescription Drug Product, in accordance with our approved guidelines, was prescribed by a Specialist.

If you require certain Prescription Drug Products, we may direct you to a Designated Pharmacy with whom we have an arrangement to provide those Prescription Drug Products. If you are directed to a Designated Pharmacy and you choose not to obtain your Prescription Drug Product from the Designated Pharmacy, you will be subject to the Out-of-Network Benefit for that Prescription Drug Product.

Certain Preventative Care Medications may be covered at zero costshare. You can get more information by contacting us at [myuhc.com](http://myuhc.com) or the telephone number on your ID card.

Benefits are provided for certain Prescription Drug Products dispensed by a mail order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy. The Outpatient Prescription Drug Schedule of Benefits will tell you how mail order Network Pharmacy and Preferred 90 Day Retail Network Pharmacy supply limits apply. Please contact us at [myuhc.com](http://myuhc.com) or the telephone number on your ID card to find out if Benefits are provided for your Prescription Drug Product and for information on how to obtain your Prescription Drug Product through a mail order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy.

# Other important information about your benefits.

## Pharmacy Exclusions

The following exclusions apply. In addition see your Pharmacy Rider and SBN for additional exclusions and limitations that may apply.

- A Pharmaceutical Product for which Benefits are provided in your Combined Evidence of Coverage and Disclosure Form.
- Any Prescription Drug Product to the extent payment or benefits are provided by the local, state or federal government (for example, Medicare).
- Any product dispensed for the purpose of appetite suppression or weight loss.
- Any product for which the primary use is a source of nutrition, nutritional supplements, or dietary management of disease, and prescription medical food products even when used for the treatment of Sickness or Injury, to avert the development of serious physical or mental disabilities or to promote normal development or function as a consequence of phenylketonuria (PKU) .
- Certain New Prescription Drug Products and/or new dosage forms until the date they are reviewed and placed on a tier by our PDL Management Committee.
- Certain Prescription Drug Products for tobacco cessation.
- Certain Prescription Drug Products for which there are Therapeutically Equivalent alternatives available.
- Certain compounded drugs.
- Drugs available over-the-counter.
- Drugs which are prescribed, dispensed or intended for use during an Inpatient Stay.
- Durable Medical Equipment, including certain insulin pumps and related supplies for the management and treatment of diabetes, for which Benefits are provided in your Certificate. Prescribed and non-prescribed outpatient supplies. This does not apply to diabetic supplies and inhaler spacers specifically stated as covered.
- Experimental or Investigational or Unproven Services and medications, unless required by an external, independent review panel pursuant to California Health and Safety Code Section 1370.4.
- General vitamins, except Prenatal vitamins, vitamins with fluoride, and single entity vitamins when accompanied by a Prescription Order or Refill.
- Growth hormone for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition).
- Medications used for cosmetic or convenience purposes.
- Prescription Drug Products when prescribed to treat infertility. This exclusion does not apply to Prescription Drug Products prescribed to treat Iatrogenic Infertility and Preimplantation Genetic Testing (PGT) as described in the Combined Evidence of Coverage and Disclosure Form.
- Prescription Drug Products, including New Prescription Drug Products or new dosage forms, that we determine do not meet the definition of a Covered Health Care Service.

UnitedHealthcare does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

**Online:** [UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

**Mail:** Civil Rights Coordinator  
UnitedHealthcare Civil Rights Grievance  
P.O. Box 30608, Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m. You can also file a complaint with the U.S. Dept. of Health and Human Services.

**Online:** <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at:  
<http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

**Mail:** U.S. Dept. of Health and Human Services,  
200 Independence Avenue, SW Room 509F, HHH Building  
Washington, D.C. 20201

We provide free services to help you communicate with us such as letters in others languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

**ATENCIÓN:** Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

**請注意:** 如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

**XIN LƯU Ý:** Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

**알림:** 한국어 (**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

**PAALALA:** Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

**ВНИМАНИЕ:** бесплатные услуги перевода доступны для людей, чей родной язык является русский (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تويوغللا تدع اسم الما تامدخ ناف، (Arabic) ةيبرعلا شدحت تنك اذا :هيبن ت ع جردملا ين اجملا فتا امل مقرب لاصتال ا جري .كل ةحاتم ةين اجملا كتب فصا امل فيرعتل ا قاطب

**ATANSYON:** Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisyè sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

**ATTENTION :** Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

**UWAGA:** Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

**ATENÇÃO:** Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

**ATTENZIONE:** in caso la lingua parlata sia l'italiano (**Italian**), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

**ACHTUNG:** Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

**注意事項:** 日本語 (**Japanese**) を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

**ध्यान दें:** यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर काल करें।

**CEEB TOOM:** Yog koj hais Lus Hmoob (**Hmong**), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

**ΠΡΟΣΟΧΗ :** Αν μιλάτε Ελληνικά (**Greek**), υπάρχει δωρεάν βοήθεια στη γλώσσα σας. Παρακαλείστε να καλέσετε το δωρεάν αριθμό που θα βρείτε στην κάρτα ταυτότητας μέλους.

**PAKDAAR:** Nu saritaem ti llocano (**Ilocano**), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyan. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

**DÍI BAA'ÁKONÍNÍZIN:** Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shqódí ninaaltsoos nitl'izi bee nééhozinígíí bine'déé' t'áá jíik'ehgo béesh bee hane'í biká'ígíí bee hodíilnih.

**OGOW:** Haddii aad ku hadasho Soomaali (**Somali**), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

**ગુજરાતી (Gujarati):** ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો આપને ભાષાકીય મદદરૂપ સેવા વવના મૂલ્યે પરાપ્ય છે. મહેરબાની કરી તમારા આઈડી કાર્ડની સૂચિ પર આપેલા સભ્ય માટેના ટોલ-ફ્રી નંબર ઉપર કોલ કરો.