

Medical and Pharmacy Plans

UnitedHealthcare offers a wide variety of plan options that allow you to tailor your benefit needs to your business needs, choosing what you value in a health plan.

CA Small Business 1-100 Insurance Plans

Metallic Level	Deductible ¹		Out-Of-Pocket Maximum ²		Coinsurance		Network ²						Deductible Type	Combined Med/Rx Ded	Plan Code			Pharmacy Plan Code	
	Network	Out of Network	Network	Out of Network	Network	Out of Network	PCP	Spec	ER	Inpatient Hospital	IP Per-Occurrence Ded ⁴	OP Per-Occurrence Ded ⁴			Select Plus	Core	Navigate ⁵		
PPO/EPO																Select Plus	Core	Navigate ⁵	
Platinum	N/A	\$1,000	\$3,000	\$6,000	10%	50%	\$10	\$20	\$100	10%	N/A	N/A	Embedded	No	AU-SI	AU-SL	AU-L7	403	
Platinum	N/A	\$1,000	\$4,700	\$9,400	20%	50%	\$15	\$30	\$100	20%	N/A	N/A	Embedded	No	AU-SJ	AU-SM	AU-SS	403	
Gold	\$500	\$1,000	\$6,000	\$12,000	20%	50%	\$25	\$50	\$150	20%	\$250	\$250	Embedded	No	AU-S5	AU-TB	AU-SY	636	
Gold	\$1,000	\$2,000	\$6,000	\$12,000	20%	50%	\$25	\$50	\$150	20%	\$250	\$250	Embedded	No	AU-S6	AU-TC	AU-SZ	636	
Gold	\$1,500	\$3,000	\$6,000	\$12,000	20%	50%	\$25	\$50	\$150	20%	\$250	\$250	Embedded	No	AU-S7	AU-TD	AU-S1	636	
Silver HSA ²	\$2,000	\$13,000	\$6,500	\$26,000	20%	50%	20%	20%	20%	20%	N/A	N/A	Non-Embedded	Yes	AX-FK	AX-FL	AX-FM	551	
Silver	\$1,500	\$3,000	\$7,350	\$14,700	30%	50%	\$40	\$70	30%	30%	\$250	\$250	Embedded	No	AU-S8	AU-TE	AU-S2	405	
Silver	\$2,250	\$4,500	\$7,350	\$14,700	40%	50%	\$40	\$70	40% + \$400	40%	250	\$250	Embedded	No	AU-S9	AU-TF	AU-S3	405	
Bronze HSA	\$4,800	\$9,600	\$6,550	\$13,100	40%	50%	40%	40%	40%	40%	N/A	N/A	Embedded	Yes	AU-SK	AU-SN	AU-ST	399	
State Mirrored PPO/EPO																Select Plus	Core	Navigate ⁵	
Platinum	N/A	\$1,000	\$3,350	\$8,000	10%	0.5	\$15	\$30	\$150	10%	N/A	N/A	Embedded	No	AV-68	AU-SO	AU-SU	354	
Gold	N/A	\$1,000	\$6,000	\$13,500	20%	0.5	\$25	\$55	\$325	20%	N/A	N/A	Embedded	No	AV-69	AU-SP	AU-SV	397	
Silver	\$2,000	\$4,000	\$7,000	\$14,000	20%	0.5	\$45	\$75	\$350	20%	N/A	N/A	Embedded	No	AV-7A	AU-SQ	AU-SW	637	
Bronze HSA	\$4,800	\$9,600	\$6,550	\$13,100	40%	0.5	40%	40%	40%	40%	N/A	N/A	Embedded	Yes	AV-7C	AK-R6	AK-SM	399	
Bronze ⁶	\$6,300	\$12,600	\$7,000	\$14,000	100%	0.5	\$75	\$105	100%	100%	N/A	N/A	Embedded	No	AV-7B	AU-SR	AU-SX	733	
Non-Differential PPO																Non-Differential PPO			
Silver	2,250		7,350		30%		30%	30%	30%	30%	N/A	N/A	Embedded	No	AU-SH			405	

UnitedHealthcare

Medical and Pharmacy Plans

California
Small Business 1-100 Employees
Effective November 1, 2018

CA Small Business 1-100 HMO Plans

Metallic Level	Deductible ¹	Out-Of-Pocket Maximum ²	PCP	Spec	ER	Inpatient Hospital ⁷	Outpatient Surgery	Deductible Type	Combined Med/Rx Ded	HMO Plan Codes				Pharmacy Plan Code
										Signature Value	Advantage	Focus	Alliance	
HMO														
Platinum	N/A	\$2,250	\$20	\$40	\$400	\$500	\$250	N/A	No	BJ-KS	BJ-KU	BJ-KW	BJ-KY	407
Platinum	N/A	\$2,500	\$20	\$40	30%	30%	30%	N/A	No	AV-L7	AV-MB	AV-MF	AV-MJ	406
Gold	N/A	\$5,500	\$30	\$60	\$500	\$1,000	\$500	N/A	No	BJ-KT	BJ-KV	BJ-KX	BJ-KZ	859
Gold	N/A	\$5,500	\$30	\$50	30%	30%	30%	N/A	No	AV-L8	AV-MC	AV-MG	AV-MK	407
Gold	\$1,000	\$5,500	\$30	\$50	30%	30%	30%	Embedded	No	AV-L9	AV-MD	AV-MH	AV-ML	407
Silver	\$2,250	\$7,350	\$50	\$75	40%	40%	40%	Embedded	No	AV-MA	AV-ME	AV-MI	AV-MM	696
Silver	\$2,000	\$6,750	30%	30%	30%	30%	30%	Embedded	No	N/A	N/A	N/A	AK-RI	408
Bronze HSA	\$6,500	\$6,500	0%	0%	0%	0%	0%	Embedded	Yes	N/A	N/A	N/A	AK-RJ	409
Bronze	\$6,250	\$7,350	30%	30%	30%	30%	30%	Embedded	No	N/A	N/A	N/A	AV-MZ	698
State Mirrored HMO														
Platinum	N/A	\$3,350	\$15	\$30	\$150	10%	10%	N/A	No	AV-MN	AV-MQ	AV-MT	AV-MW	356
Gold	N/A	\$6,000	\$25	\$55	\$325	20%	20%	N/A	No	AV-MO	AV-MR	AV-MU	AV-MX	410
Silver	\$2,000	\$7,000	\$45	\$75	\$350	20%	20%	Embedded	No	AV-MP	AV-MS	AV-MV	AV-MY	697
Bronze HSA	\$4,800	\$6,550	40%	40%	40%	40%	40%	Embedded	Yes	N/A	N/A	N/A	AX-2G	412

1 Refer to the benefit summary for the Family Deductible amount. For HMO plans, refer to the Schedule of Benefits for a detailed list of benefits subject to the Deductible.

2 Refer to the benefit summary for the Family Out-of-Pocket Maximum amount. Deductibles and member cost share for covered services, including office visits and pharmacy, apply to the Out-of-Pocket Maximum.

The Out-of-Pocket Maximum follows the Deductible Type for each plan, except for plans AX-FK, AX-FL and AX-FM which have an embedded Family Out-of-Pocket Maximum.

3 Benefits with coinsurance (%) responsibility are subject to the Deductible.

4 The Per Occurrence Deductible is separate from the Annual Deductible and accrues toward the Out-of-Pocket Maximum. The Outpatient Per Occurrence Deductible may be waived for outpatient services received at an in-network independent, non-hospital affiliated provider.

5 Navigate is an In-Network product only, and does not cover Out-of-Network services. Only Select Plus and Core plans include benefit coverage for both In-Network and Out-of-Network services.

6 An annual combined limit of 3 visits apply to PCP, Specialist, Urgent Care, Mental Health and Substance Use Disorder office visits at the specified Copayment. Subsequent visits are subject to the plan Deductible and Copayment for the remainder of the Calendar Year.

7 Inpatient Hospital Copayment is applicable per day, up to a maximum of 4 days per stay.

UnitedHealthcare

Medical and Pharmacy Plans

California
Small Business 1-100 Employees
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Pharmacy Plans - PPO

Deductible ¹		Member Copay				Mail Order (90 Day Supply)	Plan Code
Individual	Family	Tier 1	Tier 2	Tier 3	Tier 4		
\$500	\$1,000	100% (max \$500)	100% (max \$500)	100% (max \$500)	100% (max \$500)	2.5x	733
N/A	N/A	\$5	\$15	\$25	10% (max \$250)	2.5x	354
N/A	N/A	\$15	\$55	\$75	20% (max \$250)	2.5x	397
Medical Deductible		40% (max \$500)	40% (max \$500)	40% (max \$500)	40% (max \$500)	2.5x	399
N/A	N/A	\$10	\$30	\$60	25% (max \$250)	2.5x	403
\$200	\$400	\$20	\$50	\$100	25% (max \$250)	2.5x	405
Medical Deductible		\$20	\$50	\$100	25% (max \$250)	2.5x	551
N/A	N/A	\$15	\$35	\$70	25% (max \$250)	2.5x	636
\$125	\$250	\$15	\$55	\$85	20% (max \$250)	2.5x	637

Pharmacy Plans - HMO

Deductible ¹		Member Copay				Mail Order (90 Day Supply)	Plan Code
Individual	Family	Tier 1	Tier 2	Tier 3	Tier 4		
N/A	N/A	\$5	\$15	\$25	10% (max \$250)	2x	356
N/A	N/A	\$15	\$35	\$50	25% (max \$250)	2x	406
N/A	N/A	\$15	\$35	\$70	25% (max \$250)	2x	407
\$100	\$200	\$15	\$40	\$80	25% (max \$250)	2x	859
\$200	\$400	\$20	\$50	\$100	25% (max \$250)	2x	408
Medical Deductible		0%	0%	0%	0%	2x	409
N/A	N/A	\$15	\$55	\$75	20% (max \$250)	2x	410
Medical Deductible		40% (max \$500)	40% (max \$500)	40% (max \$500)	40% (max \$500)	2x	412
\$200	\$400	\$25	\$50	\$100	25% (max \$250)	2x	696
\$125	\$250	\$15	\$55	\$85	20% (max \$250)	2x	697
\$250	\$500	\$25	\$100	\$150	30% (max \$500)	2x	698

¹ Does not apply to Tier 1, except for pharmacy plans subject to the Medical Deductible and pharmacy plans 733, 637 and 697.

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