



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 [uhc.com/employer/small-business/shop/dc](http://uhc.com/employer/small-business/shop/dc) or by calling 1-877-856-2430. 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.cciio.cms.gov](http://www.cciio.cms.gov) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	Network: \$6,650 Individual / \$13,300 Family Per policy year.	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 is 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://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	Yes, Dental Deductible: Network: \$50 Individual/ \$100 Family There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
<b>What is the out-of-pocket limit for this plan?</b>	Network: \$6,650 Individual / \$13,300 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/find-a-physician/shopdcnavigate">uhc.com/find-a-physician/shopdcnavigate</a> or call 1-877-856-2430 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>	Yes. An electronic referral is required to see a Network Specialist.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.



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 with referral (You will pay the least)	Network Provider without referral	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	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	Virtual visits (Telehealth) - 0% <u>coinsurance</u> by a Designated Virtual <u>Network Provider</u> . Primary Physician must be assigned. <u>Network OB/GYNs</u> - no <u>referral</u> required.
	<u>Specialist</u> visit	0% <u>coinsurance</u>	Not Covered	Not Covered	We only accept electronic <u>referrals</u> from the assigned <u>Primary Care Physician</u> .
	<u>Preventive care/screening/immunization</u>	No Charge	Not Covered	Not Covered	Includes <u>preventive</u> health services specified in the health care reform law. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . 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)	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	None
	<u>Imaging</u> (CT/PET scans, MRIs)	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider with Referral (You will pay the least)	Network Provider without Referral	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://uhc.com/rxfind">uhc.com/rxfind</a>	Tier 1 - Your Lowest-Cost Option	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	<p>Provider means pharmacy for purposes of this section. Retail: Up to a 31 day supply. Mail-Order: Up to a 90 day supply. If you use an out-of-Network pharmacy (including a mail order pharmacy), you may be responsible for any amount over the allowed amount. You may need to obtain certain drugs, including certain <u>specialty drugs</u>, from a pharmacy designated by us. Certain drugs may have a <u>preauthorization</u> requirement or may result in a higher cost. 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>. Not all drugs are covered. Certain preventive medications and Tier 1 contraceptives are covered at No Charge. If a dispensed drug has a chemically equivalent drug, the cost difference between drugs in addition to any applicable <u>copay</u> and/or <u>coinsurance</u> may be applied.</p>
	Tier 2 - Your Midrange-Cost Option	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	
	Tier 3 - Your Midrange-Cost Option	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	
	Tier 4 - Additional High-Cost Options	Not Applicable	Not Applicable	Not Applicable	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	0% <u>coinsurance</u>	Not Covered	Not Covered	None
	Physician/surgeon fees	0% <u>coinsurance</u>	Not Covered	Not Covered	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	None
	<u>Emergency medical transportation</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	None
	<u>Urgent care</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	0% <u>coinsurance</u>	Not Covered	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider with a referral (You will pay the least)	Network Provider without referral	Out-of-Network Provider (You will pay the most)	
	Physician/surgeon fees	0% <u>coinsurance</u>	Not Covered	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	<u>Network partial hospitalization</u> /intensive outpatient treatment: 0% <u>coinsurance</u>
	Inpatient services	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	None
If you are pregnant	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 services, a <u>copayment</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply.
	Childbirth/delivery professional services	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	0% <u>coinsurance</u>	Not Covered	Not Covered	None
If you need help recovering or have other special health needs	<u>Home health care</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	Limited to 90 visits up to 4 hours per visit per "episode of care".
	<u>Rehabilitation services</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	Limits per policy year: Physical, Speech, Occupational, Pulmonary: Unlimited. Cardiac 90 visits.
	<u>Habilitation services</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	Limits per policy year: Physical, Speech, Occupational: Unlimited.
	<u>Skilled nursing care</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	Skilled nursing is limited to 60 days per policy year. (Inpatient Rehabilitation and Habilitation limited to 90 days each).
	<u>Durable medical equipment</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	Covers 1 per type of <u>Durable medical equipment</u> (including repair/replace) every years.
	<u>Hospice services</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	None
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Not Covered	One exam every 12 months.
	Children's glasses	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Not Covered	One pair every 12 months.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider with a referral (You will pay the least)	Network Provider without referral	Out-of-Network Provider (You will pay the most)	
	Children's dental check-up	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not Covered	Cleanings covered 2 times per 12 months.

**Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)					
• Bariatric Surgery	• Cosmetic Surgery	• Dental Care (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	• Weight Loss Programs	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
• Acupuncture - Anesthesia only	• Chiropractic care	• Hearing Aids - \$2,500/policy year

**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: 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) for the U.S. Department of Labor, Employee Benefits Security Administration, or 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov) for the U.S. Department of Health and Human Services. You may also contact us at 1-877-856-2430. 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 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: 1-877-856-2430 ; or the Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or the District of Columbia Department of Insurance, Securities, and Banking at 202-727-8000 or [disr.washingtondc.gov/disr/site](http://disr.washingtondc.gov/disr/site). Additionally, a consumer assistance program can help you file your appeal Contact DC Office of the Health Care Ombudsman and Bill of Rights 1-877-685-6391 or visit [healthcareombudsman@dc.gov](mailto:healthcareombudsman@dc.gov).

**Does this plan provide Minimum Essential Coverage? Yes.**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet 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 1-877-856-2430.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-856-2430.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-856-2430.

Navajo (Dine): Dinek'ehgo shika at' ohwol ninisingo, kwiiijigo holne' 1-877-856-2430.

————— *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** \$ 6,650
- **Specialist coinsurance** 0%
- **Hospital (facility) coinsurance** 0%
- **Other coinsurance** 0%

**This EXAMPLE event includes services like:**

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	\$12,800
<b>In this example, Peg would pay:</b>	
<i>Cost Sharing</i>	
Deductibles	\$6,600
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$6,660</b>

**Managing Joe's type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** \$ 6,650
- **Specialist coinsurance** 0%
- **Hospital (facility) coinsurance** 0%
- **Other coinsurance** 0%

**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>	\$7,400
<b>In this example, Joe would pay:</b>	
<i>Cost Sharing</i>	
Deductibles	\$6,600
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$30
<b>The total Joe would pay is</b>	<b>\$6,630</b>

**Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

- **The plan's overall deductible** \$ 6,650
- **Specialist coinsurance** 0%
- **Hospital (facility) coinsurance** 0%
- **Other coinsurance** 0%

**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>	\$1,900
<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>	
Deductibles	\$1,900
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,900</b>

The plan would be responsible for the other costs of these EXAMPLE covered services

## Notice of Non-Discrimination

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

If you think you were treated unfairly 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, UTAH 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 number listed within this Summary of Benefits and Coverage (SBC), 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, 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 other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.



If you, or someone you're helping, has questions about the Health Insurance Marketplace, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-877-856-2430.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Health Insurance Marketplace, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-856-2430.

እርስዎ፣ ወይም እርስዎ የሚያግዙት ግለሰብ፣ ስለ Health Insurance Marketplace ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ 1-877-856-2430 ይደውሉ።

如果您，或是您正在協助的對象，有關於Health Insurance Marketplace 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話1-877-856-2430。

Si vous, ou une personne que vous aidez, avez des questions à propos du Health Insurance Marketplace, vous avez le droit d'obtenir gratuitement de l'aide et des renseignements dans votre langue. Pour parler à un interprète, appelez le 1-877-856-2430.

Kung ikaw, o ang iyong tinutulongan, ay may mga katanungan tungkol sa Health Insurance Marketplace, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makipag-usap sa isang tagasalin ng wika, tumawag sa 1-877-856-2430.

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Health Insurance Marketplace, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-877-856-2430.

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Health Insurance Marketplace, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-877-856-2430.

Se tu o qualcuno che stai aiutando avete domande su Health Insurance Marketplace, avete il diritto di ottenere aiuto e informazioni nella vostra lingua gratuitamente. Per parlare con un interprete, potete chiamare 1-877-856-2430.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Health Insurance Marketplace, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-856-2430.

I bale we, tole mut u ye hola, a gwee mbarga inyu Health Insurance Marketplace, U gwee Kunde I kosna mahola ni biniiguene i hop wong nni nsaa wogui wo. I Nyu ipot ni mut a nla koblene we hop, sebel 1-877-856-2430.

Ọ bụrụ gị, ma o bụ onye I na eyere-aka, nwere ajujụ gbasara Health Insurance Marketplace, I nwere ohere iwenta nye maka na ọmụma na asụsụ gị na akwughị ụgwọ. I chọrọ I kwurụ onye-ntapịa okwu, kpọ 1-877-856-2430.

Bí iwo, tábí ẹnịkẹni tí o n ranlwo, bá ní ibeere nipa Health Insurance Marketplace, o ní ẹtọ lati gba iranwo àti ifitónilétí ní èdè rẹ láisanwó. Látí bá ongbufo kan soro, pè sórí 1-877-856-2430.

যদি আপনি, অথবা আপনি অন্য কাউকে সহায়তা করছেন, তাদের Health Insurance Marketplace সম্পর্কে প্রশ্ন থাকলে, আপনার অধিকার আছে বিনা খরচে সাহায্য পাবার, এবং আপনার নিজস্ব ভাষাতে তথ্য জানবার। অনুবাদকের সাথে কথা বলার জন্য, কল করুন 1-877-856-2430.

ご本人様、またはお客様の身の回りの方でも、Health Insurance Marketplace についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-877-856-2430までお電話ください。

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Health Insurance Marketplace에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-856-2430로 전화하십시오.

หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Health Insurance Marketplace คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลเป็นภาษาของคุณได้โดยไม่ต้องเสียค่าใช้จ่ายใดๆ พูดคุยกับสาม โทรฯ 1-877-856-2430

Falls Sie oder jemand, dem Sie helfen, Fragen zum Health Insurance Marketplace haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-877-856-2430 an.

إذا كان لديك أو لدى شخص تساعدك أسئلة بخصوص Health Insurance Marketplace، فلدالك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أي تكلفة. للتحدث مع مترجم اتصل بـ 1-877-856-2430.