



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.** Please read the FEHB Plan brochure (73-900) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB Plan brochure at www.uhcfeds.com and view the Glossary at www.uhcfeds.com. You can call 1-877-835-9861 to request a copy of either document.

| Important Questions | Answers | Why This Matters: |
|--|---|--|
| What is the overall deductible? | \$500 /Self Only, \$1,000 /Self Plus One, \$1,000 /Self and Family in-network; \$3,000 Self Only, \$6,000 Self Plus One, \$6,000 Self and Family out-of-network | See the Common Medical Events chart below for your costs and services this <u>plan</u> covers. |
| Are there services covered before you meet your deductible? | Yes | Primary Care visits, specialist visits, virtual visits, preventive care visits (in-network) are covered before you meet your deductible. See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | Yes | 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. Pharmacy Tier 3 and Tier 4 have a separate deductible of \$250 Self Only and \$500 Self Plus One or Self and Family. There are no other deductibles for specific services. |
| What is the out-of-pocket limit for this plan? | \$7,350 Self Only/ \$14,700 Self Plus One or Self and Family in-network; \$15,000 Self Only, \$30,000 Self Plus One, \$30,000 Self and Family out-of-network | The <u>out-of-pocket limit</u> , or catastrophic maximum, is the most you could pay in a year for covered services. |
| What is not included in the out-of-pocket limit? | Chiropractic services, not covered services, premiums, charges that exceed day or dollar limit; balance billing charges | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Will you pay less if you use a network provider? | Yes. See www.uhc.com or www.uhcfeds.com or call 1-877-835-9861 for a list of <u>network providers</u> . | This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a provider in the plan's <u>network</u> . If you use an <u>out-of-network provider</u> you may receive a bill from the provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |



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| Do you need a referral to see a specialist ? | No | This plan will pay some or all of the costs to see a specialist for covered services. See the chart on page 2 for how this plan pays different kinds of providers. Some services require authorization if in-network your provider may request, if out-of-network you must request |
|--|----|--|

 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 (You will pay the least) | Out-of-Network Provider (You will pay the most, plus you may be balance billed) | |
| If you visit a health care <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | \$0 all ages/visit | 40% coinsurance + | + = Out-of-Network (OON) -plus charges that exceed our plan allowance (this note applies to all OON benefits) |
| | <u>Specialist</u> visit | \$60 copay/visit Not subject to deductible | 40% coinsurance + | |
| | <u>Preventive care/screening/immunization</u> | Nothing | Nothing | Services must be billed as preventive |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | 20% coinsurance | Not covered | |
| | Imaging (CT/PET scans, MRIs) | 20% coinsurance | Not covered | Prior authorization required |
| Prescription Drugs If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.uhcfeds.com | Tier 1 - up to 30-days at retail | \$ 10/prescription | Not covered | |
| | Tier 2 - up to 30-days at retail | \$ 50/prescription | Not covered | |
| | Tier 3 - up to 30-days at retail | \$ 100/prescription * | Not covered | *Pharmacy deductible of \$250 Self Only, \$500 Self Plus One and Self and Family applies to Tier 3 and Tier 4 only |
| | Tier 4 - up to 30-days at retail | \$ 200/prescription* | Not covered | *Pharmacy deductible of \$250 Self Only, \$500 Self Plus One and Self and Family applies to Tier 3 and Tier 4 only |
| Specialty Prescription Drugs | Tier 1 – Max. 30-day supply | \$ 10/prescription | Not covered | Must be obtained from UHC Specialty Pharmacy |
| | Tier 2 – Max. 30-day supply | \$ 150/prescription | Not covered | Must be obtained from UHC Specialty Pharmacy |
| | Tier 3 – Max. 30-day supply | \$ 350/prescription | Not covered | Must be obtained from UHC Specialty Pharmacy |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|---|--|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most, plus you may be balance billed) | |
| | Tier 4 – Max. 30-day supply | \$ 500/prescription | Not covered | Must be obtained from UHC Specialty Pharmacy |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 40% coinsurance + | |
| | Physician/surgeon fees | 20% coinsurance | 40% coinsurance + | |
| If you need immediate medical attention | <u>Emergency room care</u> | 20% coinsurance | 40% coinsurance + | Waived if admitted |
| | <u>Emergency medical transportation</u> | 20% coinsurance | 40% coinsurance + | |
| | <u>Urgent care</u> | \$50 copay/visit (not subject to deductible) | 40% coinsurance + | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance | 40% coinsurance + | |
| | Physician/surgeon fees | 20% coinsurance | 40% coinsurance + | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services – office visits | \$0 copayment per visit -not subject to deductible | 40% coinsurance + | |
| | Autism Spectrum Disorder – office-based services | \$0 copayment per visit -not subject to deductible | 40% coinsurance * | |
| | Facility based services / Treatment | 20% coinsurance | 40% coinsurance+ | |
| | Inpatient services | 20% coinsurance | 40% coinsurance + | |
| If you are pregnant | Office visits | \$60 specialist copay for 1 st visit (not subject to deductible) | 40% coinsurance + | |
| | Childbirth/delivery professional services | 20% coinsurance | 40% coinsurance + | |
| | Childbirth/delivery facility services | 20% coinsurance | 40% coinsurance + | |
| If you need help recovering or have | <u>Home health care</u> | 20% coinsurance | 40% coinsurance + | Must contain a medical component; |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|----------------------------------|--|--|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most, plus you may be balance billed) | |
| other special health needs | <u>Rehabilitation services</u> | 20% coinsurance | 40% coinsurance + | Visit limitations |
| | <u>Habilitation services</u> | 20% coinsurance | 40% coinsurance + | Subject to medical necessity |
| | <u>Skilled nursing care</u> | 20% coinsurance | 40% coinsurance + | In facility 60 days per year |
| | <u>Durable medical equipment</u> | 20% coinsurance | Not covered | Some prior auth required |
| | <u>Hospice services</u> | 20% coinsurance | 40% coinsurance + | |
| If your child needs dental or eye care | Children's eye exam | \$0 copay | 40% coinsurance + | Routine eye exam is preventive care |
| | Children's glasses | Not covered | Not Covered | See Non-FEHB benefits |
| | Children's dental check-up | Not covered | Not Covered | See Non-FEHB benefits |

Excluded Services & Other Covered Services:

| Services Your <u>Plan</u> Generally Does NOT Cover (Check your FEHB Plan brochure for more information and a list of any other <u>excluded services</u> .) | | |
|--|---|--|
| <ul style="list-style-type: none"> • Cosmetic procedures • Dental care Adults • Dental care Children • Out-of-network: lab, x-ray, diagnostic procedures • Out-of-network x-ray, major and minor • Out-of-network – dialysis | <ul style="list-style-type: none"> • Out-of-network durable medical equipment • Long-term care • Non-emergency care when traveling outside of the US | <ul style="list-style-type: none"> • Private-duty nursing • Routine foot care covered for diabetics only • Services that exceed day limit |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your FEHB Plan brochure.) | | |
|---|--|---|
| <ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Chiropractic care | <ul style="list-style-type: none"> • Hearing Aids - \$2500 maximum per ear every 3 years • Non-FEHB PPO dental – children and adults | <ul style="list-style-type: none"> • Real Appeal (Weight Loss) • Routine Eye care |

Your Rights to Continue Coverage: You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 877-835-9861 or visit www.opm.gov/healthcare-insurance/healthcare/. Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse

equity coverage, or temporary continuation of coverage (TCC). 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 or call 1-800-318-2596.

Your Grievance and Appeals Rights: If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, “How you get care,” and Section 8 “The disputed claims process,” in your FEHB Plan brochure. If you need assistance, you can contact:

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 877-835-9861.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 877-835-9861.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 877-835-9861.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 877-835-9861.]

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 \$500
- Specialist [cost sharing] \$60
- Hospital (facility) [cost sharing] 20%
- Other [cost sharing] 20%

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*)

| | |
|---------------------------|-----------------|
| Total Example Cost | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| <u>Deductibles</u> | \$500 |
| <u>Copayments</u> | \$60 |
| <u>Coinsurance</u> | \$2,500 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$ |
| The total Peg would pay is | \$3,600 |

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

- The plan's overall deductible \$500
- Specialist [cost sharing] \$60
- Hospital (facility) [cost sharing] 20%
- Other [cost sharing] 20%

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*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| <u>Deductibles</u> | \$500 |
| <u>Copayments</u> | \$400 |
| <u>Coinsurance</u> | \$1,100 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$ |
| The total Joe would pay is | \$2,000 |

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

- The plan's overall deductible \$500
- Specialist [cost sharing] \$60
- Hospital (facility) [cost sharing] 20%
- Other [cost sharing] 20%

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:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| <u>Deductibles</u> | \$500 |
| <u>Copayments</u> | \$10 |
| <u>Coinsurance</u> | \$626 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$ |
| The total Mia would pay is | \$1,136 |