

## Compare the 2021 LCRA group health plans

	UHC Choice	UHC Choice Plus in network	UHC Choice Plus out of network
<b>Office visit copays</b>	\$30 general \$30 Tier 1 specialists \$40 other specialists	\$25 general \$25 Tier 1 specialists \$35 other specialists	Plan pays 60% after deductible
<b>Virtual Visits - telemedicine</b>	\$0 copay	\$0 copay	NA
<b>Deductible</b>	<b>\$0</b>	\$500 individual \$1,500 family	\$1,000 individual \$3,000 family
<b>Coinsurance</b>	Plan pays 90%	Plan pays 80%	Plan pays 60%
<b>Preventative lab, X-ray</b>	Plan pays 100%	Plan pays 100%	Plan pays 60% after deductible
<b>Major diagnostics (CT, PET and MRI scans, for example)</b>	Plan pays 90% after \$100 copay	Plan pays 80% after deductible	Plan pays 60% after deductible
<b>Urgent care</b>	\$50 copay	\$50 copay	Plan pays 60% after deductible
<b>Emergency room</b>	Plan pays 90% after \$200 copay	Plan pays 80% after deductible	Same as in-network benefits
<b>Hospitalization</b>	Plan pays 90% after copay \$200 outpatient copay \$500 inpatient copay	Plan pays 80% after deductible	Plan pays 60% after deductible
<b>Combined medical and prescription out-of-pocket maximums</b>	\$4,500 individual \$9,000 family	\$4,000 individual \$8,000 family	\$8,000 individual \$16,000 family

## UnitedHealthcare provides prescription drug coverage for both group plans

	RETAIL (31-day supply)*	MAIL ORDER (90-day supply)
<b>Tier I</b>	Participant pays 10%, \$10 minimum, \$50 maximum	Participant pays 10%, \$10 minimum, \$100 maximum
<b>Tier II</b>	Participant pays 30%, \$30 minimum, \$100 maximum	Participant pays 30%, \$30 minimum, \$200 maximum
<b>Tier III</b>	Participant pays 50%, \$60 minimum, \$150 maximum	Participant pays 50%, \$60 minimum, \$300 maximum
<b>Specialty Drugs</b>		
<b>Tier I</b>	Participant pays 10%, \$20 minimum, \$100 maximum	
<b>Tier II</b>	Participant pays 30%, \$60 minimum, \$200 maximum	
<b>Tier III</b>	Participant pays 50%, \$120 minimum, \$300 maximum	

\*Reminder: For your convenience you can fill a 90-day supply of maintenance prescriptions at a retail pharmacy. The cost would be the equivalent of paying for three months.