

## 2023 Employee Medical & Rx Benefits Overview

Medical Benefits - UHC		Choice	Choice Plus		Choice Plus w/ HSA	
<i>Plan Highlights</i>		In Network Only	In Network	Out of Network	In Network	Out of Network
Lifetime Maximum		Unlimited	Unlimited		Unlimited	
<i>Deductible (Ded) (Calendar Year)</i>		Embedded	Embedded		Aggregate	
Individual		\$0	\$500	\$1,000	\$2,000	\$4,000
Family		\$0	\$1,500	\$3,000	\$4,000	\$8,000
<i>Co-Insurance</i>						
Member Pays After Deductible		10%	20%	40%	20%	40%
<i>Out-of-Pocket Limits (Includes deductible and some copays)</i>						
Individual		\$4,500	\$4,000	\$8,000	\$4,500	\$9,000
Family		\$9,000	\$8,000	\$16,000	\$8,700	\$18,000
<i>Account Funding</i>						
		N/A	N/A		Single: \$500 Family: \$1,000	
<i>Physician Office Visits</i>						
Primary Care Office Visit		\$30 Copay	\$25 Copay	Ded & 40%	Ded & 20%	Ded & 40%
Specialist Office Visit		\$40 Copay	\$35 Copay	Ded & 40%	Ded & 20%	Ded & 40%
Office Procedures		10%	Ded & 20%	Ded & 40%	Ded & 20%	Ded & 40%
In office Lab and X-ray		Included	Included	Ded & 40%	Ded & 20%	Ded & 40%
<i>Preventive Care</i>						
Allowable Charge		Free	Free	Ded & 40%	Free	Ded & 40%
<i>Other Services</i>						
Other Lab and X-ray		\$100 Copay & 10%	Ded & 20%	Ded & 40%	Ded & 20%	Ded & 40%
MRI/CT/PET Scans		\$100 Copay & 10%	Ded & 20%	Ded & 40%	Ded & 20%	Ded & 40%
Outpatient Facility		\$200 Copay & 10%	Ded & 20%	Ded & 40%	Ded & 20%	Ded & 40%
Inpatient Facility		\$500 Copay & 10%	Ded & 20%	Ded & 40%	Ded & 20%	Ded & 40%
<i>Virtual Visits</i>						
Through UHC's platform		\$0 Copay	\$0 Copay		\$49 Copay	
<i>Urgent Care</i>						
		\$50 Copay	\$50 Copay	Ded & 40%	Ded & 20%	Ded & 40%
<i>Emergency Room (true emergencies)</i>						
Emergency Medical Transportation		\$100 Copay	Ded & 20%		Ded & 20%	
Facility Charges		\$200 Copay & 10%	Ded & 20%		Ded & 20%	
ER Physician Charges		10%	Ded & 20%		Ded & 20%	
<i>Prescription Drugs</i>						
Tier 1	Retail	10% with \$10 min - \$50 max			Ded & 20%	
	Mail Order	10% with \$10 min - \$100 max			Ded & 20%	
	Specialty	10% with \$20 min - \$100 max			Ded & 20%	
Tier 2	Retail	30% with \$30 min - \$100 max			Ded & 20%	
	Mail Order	30% with \$30 min - \$200 max			Ded & 20%	
	Specialty	30% with \$60 min - \$200 max			Ded & 20%	
Tier 3	Retail	50% with \$60 min - \$150 max			Ded & 20%	
	Mail Order	50% with \$60 min - \$300 max			Ded & 20%	
	Specialty	50% with \$120 min - \$300 max			Ded & 20%	

\*See Summary of Benefits and Coverage (SBC) for more details. If a discrepancy is found between this overview and the SBC, the SBC will govern.