

What is a benefit summary?

This is a summary of what the plan does and does not cover. This summary can also help you understand your share of the costs. It's always best to review your Certificate of Coverage (COC) and check your coverage before getting any health care services, when possible.

What are the benefits of the Doctors Plan?

Use our network to save money.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care and services from anyone in our network.

- > **Save money by staying in our network.** If you don't use the network, you'll have to pay for all of the costs.
- > **Select your personal PCP from the plan network.** Each enrolled person must select a PCP. Your PCP can be helpful in managing your care. Your PCP must be in an area where the subscriber lives. There is no need to get a referral to see a specialist.
- > **Preventive care is covered 100% in our network.**

Are you a member?

Easily manage your benefits online at myuhc.com® and on the go with the **UnitedHealthcare Health4Me**® mobile app.

For questions, call the member phone number on your health plan ID card.

Not enrolled yet? Search for network doctors or hospitals at welcometouhc.com or call **1-866-873-3903**, TTY 711, 8 a.m. to 8 p.m. local time, Monday through Friday.

Benefits At-A-Glance

What you may pay for network care

This chart is a simple summary of the costs you may have to pay when you receive care in the network. It doesn't include all of the deductibles and co-payments you may have to pay. You can find more benefit details beginning on page 2.

Co-payment	Individual Deductible	Co-insurance
(Your cost for an office visit)	(Your cost before the plan starts to pay)	(Your cost share after the deductible)
You have no co-payment.	\$250	10%

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage for certain conditions. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Schedule of Benefits, Riders, and/or Amendments, those documents are correct. Review your COC for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

Your Costs

In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

Your cost if you use Network Benefits

Annual Deductible

What is an annual deductible?

The annual deductible is the amount you pay for Covered Health Care Services per year before you are eligible to receive Benefits. It does not include any amount that exceeds Allowed Amounts. The deductible may not apply to all Covered Health Care Services. You may have more than one type of deductible.

- > Your co-pays don't count towards meeting the deductible unless otherwise described within the specific covered health care service.
- > All individual deductible amounts will count towards meeting the family deductible, but an individual will not have to pay more than the individual deductible amount.
- > This benefit plan includes a per occurrence deductible that applies to certain covered health care services. This per occurrence deductible must be met prior to and in addition to the medical deductible.

Medical Deductible - Individual	\$250 per year
Medical Deductible - Family	\$500 per year
Dental - Pediatric Services Deductible - Individual	Included in your medical deductible.
Dental - Pediatric Services Deductible - Family	Included in your medical deductible.

Out-of-Pocket Limit

What is an out-of-pocket limit?

The Out-of-Pocket Limit is the maximum you pay per year. Once you reach the Out-of-Pocket Limit, Benefits are payable at 100% of Allowed Amounts during the rest of that year.

- > All individual out-of-pocket limit amounts will count towards meeting the family out-of-pocket limit, but an individual will not have to pay more than the individual out-of-pocket limit amount.
- > Your co-pays, co-insurance, deductibles and per occurrence deductibles (including pharmacy) count towards meeting the out-of-pocket limit.

Out-of-Pocket Limit - Individual	\$5,000 per year
Out-of-Pocket Limit - Family	\$10,000 per year

Your Costs

What is co-insurance?

Co-insurance is the amount you pay each time you receive certain Covered Health Care Services calculated as a percentage of the Allowed Amount (for example, 20%). You pay co-insurance plus any deductibles you owe. Co-insurance is not the same as a co-payment (or co-pay).

What is a co-payment?

A Co-payment is the amount you pay each time you receive certain Covered Health Care Services calculated as a set dollar amount (for example, \$50). You are responsible for paying the lesser of the applicable Co-payment or the Allowed Amount. Please see the specific Covered Health Care Service to see if a co-payment applies and how much you have to pay.

What is Prior Authorization?

Prior Authorization is getting approval before you receive certain Covered Health Care Services. Physicians and other health care professionals who participate in a Network are responsible for obtaining prior authorization. However there are some Benefits that you are responsible for obtaining authorization before you receive the services. Please see the specific Covered Health Care Service to find services that require you to obtain prior authorization.

Want more information?

Find additional definitions in the glossary at justplainclear.com.

An access plan describing how we monitor the Network of providers is available by calling us at the number on your ID card. The access plan also has information on complaint procedures, quality programs and Benefits for Emergency Health Services.

Your Costs

Following is a list of services that your plan covers in alphabetical order. In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

Covered Health Care Services

Your cost if you use Network Benefits

Ambulance Services

Emergency Ambulance:	10% co-insurance, after the medical deductible has been met.
Non-Emergency Ambulance:	10% co-insurance, after the medical deductible has been met.

Bariatric Surgery

Bariatric surgery is covered when received at a designated facility and performed by a designated physician. Designated services are provided by Bariatric Resource Services, a program for surgical weight loss solutions.

The amount you pay is based on where the covered health care service is provided.

Cellular and Gene Therapy

Cellular or Gene Therapy services must be received from a Designated Provider.

The amount you pay is based on where the covered health care service is provided.

Cleft Lip and Cleft Palate Treatment

The amount you pay is based on where the covered health care service is provided.

Clinical Trials

The amount you pay is based on where the covered health care service is provided.

Prior Authorization is required.

Congenital Heart Disease (CHD) Surgeries

Benefits will be the same as stated under Hospital - Inpatient Stay.

Dental - Pediatric Services (Benefits covered up to age 19)

Benefits provided by the National Options PPO 20 Network (INO-MAC).

Your Costs

Covered Health Care Services

Your cost if you use Network Benefits

Dental - Pediatric Preventive Services

Dental Prophylaxis (Cleanings) You pay nothing, after the medical deductible has been met.
Limited to two times every 12 months.

Fluoride Treatments You pay nothing, after the medical deductible has been met.
Limited to two times every 12 months.

Sealants (Protective Coating) You pay nothing, after the medical deductible has been met.
Limited to once per first or second permanent molar every 36 months.

Space Maintainers (Spacers) You pay nothing, after the medical deductible has been met.

Dental - Pediatric Diagnostic Services

Evaluations (Check-up Exams) You pay nothing, after the medical deductible has been met.
Limited to 2 times per 12 months.
Covered as a separate Benefit only if no other service was done during the visit other than X-rays.

Intraoral Radiographs (X-ray) You pay nothing, after the medical deductible has been met.
Limited to 2 series of films per 12 months for Bitewings and 1 time per 36 months for Panoramic radiograph image.

Your Costs

Covered Health Care Services

Your cost if you use Network Benefits

Dental - Pediatric Basic Dental Services

Endodontics (Root Canal Therapy) 40% co-insurance, after the medical deductible has been met.

Adjunctive Services 40% co-insurance, after the medical deductible has been met.

Palliative (Emergency) Treatment:

Covered as a separate Benefit only if no other services (other than the exam and radiographs) were done on the tooth during the visit.

General Anesthesia: Covered only when clinically Necessary.

Occlusal Guard: Limited to one guard every 12 months.

Oral Surgery 40% co-insurance, after the medical deductible has been met.

Periodontics 40% co-insurance, after the medical deductible has been met.

Periodontal Surgery: Limited to one every 36 months per surgical area.

Scaling and Root Planing: Limited to one time per quadrant every 24 months.

Periodontal Maintenance: Limited to four times every 12 months in combination with prophylaxis.

Minor Restorative Services (Amalgam or Anterior Composite) 40% co-insurance, after the medical deductible has been met.

Simple Extractions (Simple tooth removal) 40% co-insurance, after the medical deductible has been met.

Limited to one time per tooth per lifetime.

Dental - Pediatric Major Restorative Services

Crowns/Inlays/Onlays 50% co-insurance, after the medical deductible has been met.
Limited to one time per tooth every 60 months.

Removable Dentures 50% co-insurance, after the medical deductible has been met.
(Full denture/partial denture)
Limited to a frequency of one every 60 months.

Bridges (Fixed partial dentures) 50% co-insurance, after the medical deductible has been met.
Limited to one time every 60 months.

Implant Procedures 50% co-insurance, after the medical deductible has been met.
Limited to one time every 60 months.

Your Costs

Covered Health Care Services

Your cost if you use Network Benefits

Dental - Pediatric Medically Necessary Orthodontics

Benefits are not available for comprehensive orthodontic treatment for crowded dentitions (crooked teeth), excessive spacing between teeth, temporomandibular joint (TMJ) conditions and/or having horizontal/vertical (overjet/overbite) discrepancies.

50% co-insurance, after the medical deductible has been met.

Dental Services - Accident Only

10% co-insurance, after the medical deductible has been met.

Diabetes Services

Diabetes Self-Management and Training/Diabetic Eye Exams/Foot Care:

The amount you pay is based on where the covered health care service is provided.

Diabetes Self-Management Items:

The amount you pay is based on where the covered health care service is provided under Durable Medical Equipment (DME), Orthotics and Supplies or in the Outpatient Prescription Drug Benefit.

Durable Medical Equipment (DME), Orthotics and Supplies

10% co-insurance, after the medical deductible has been met.

Emergency Health Care Services - Outpatient

After you pay the \$500 per occurrence deductible per visit; you pay 10% co-insurance, after the medical deductible has been met.

Gender Dysphoria

The amount you pay is based on where the covered health care service is provided and in the Outpatient Prescription Drug Benefit.

Your Costs

Covered Health Care Services

Your cost if you use Network Benefits

Habilitative Services

Inpatient: The amount you pay is based on where the covered health care service is provided.

Outpatient: 10% co-insurance, after the medical deductible has been met.

Outpatient therapies are limited per year as follows:

20 visits of physical therapy.

20 visits of occupational therapy.

20 visits of speech therapy.

30 visits of post-cochlear implant aural therapy.

20 visits of cognitive therapy.

20 visits of Manipulative Treatments.

Hearing Aids

Limited to a single purchase per hearing impaired ear every three years. Repair and/or replacement of a hearing aid would apply to this limit in the same manner as a purchase. 10% co-insurance, after the medical deductible has been met.

Home Health Care

Limited to 364 visits per year. One visit equals up to four hours of skilled care services. This visit limit does not include any service which is billed only for the administration of intravenous infusion. 10% co-insurance, after the medical deductible has been met.

Home Health Special Services Program - Limited to 15 visits per lifetime. This does not count toward the 364 visits limit above.

For the administration of intravenous infusion, you must receive services from a provider we identify.

Hospice Care

10% co-insurance, after the medical deductible has been met.

Your Costs

Covered Health Care Services

Your cost if you use Network Benefits

Hospital - Inpatient Stay

This Benefit includes Private Duty Nursing provided on an inpatient basis only when skilled nursing care is not available from the Hospital, or as determined to be Medically Necessary.

10% co-insurance, after the medical deductible has been met.

Hospitalization and General Anesthesia for Dental Procedures for Children

The amount you pay is based on where the covered health care service is provided.

Infertility Services

For Network Benefits, infertility services must be received at a Designated Facility and performed by a Designated Physician.

10% co-insurance, after the medical deductible has been met.

Lab, X-Ray and Diagnostic - Outpatient

Lab Testing - Outpatient:

\$15 co-pay per service. A deductible does not apply.

Prostate cancer screenings are not subject to the Annual Deductible.

X-Ray and Other Diagnostic Testing - Outpatient:

\$15 co-pay per service. A deductible does not apply.

Major Diagnostic and Imaging - Outpatient

\$500 co-pay per service. A deductible does not apply.

Mental Health Care and Substance - Related and Addictive Disorders Services

Inpatient:

10% co-insurance, after the medical deductible has been met.

Outpatient:

You pay nothing. A deductible does not apply.

Partial Hospitalization/Intensive Outpatient Treatment:

10% co-insurance, after the medical deductible has been met.

Ostomy Supplies

Limited to \$2,500 per year.

10% co-insurance, after the medical deductible has been met.

Your Costs

Covered Health Care Services

Your cost if you use Network Benefits

Pharmaceutical Products - Outpatient

This includes medications given at a doctor's office, or in a Covered Person's home. 10% co-insurance, after the medical deductible has been met.

Phenylketonuria (PKU) Testing and Medical Foods

The amount you pay is based on where the covered health care service is provided.

Physician Fees for Surgical and Medical Services

10% co-insurance, after the medical deductible has been met.

Physician's Office Services - Sickness and Injury

You pay nothing for a primary care physician office visit. A deductible does not apply.

\$100 co-pay per visit for a specialist office visit. A deductible does not apply.

Additional co-pays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.

Pregnancy - Maternity Services

The amount you pay is based on where the covered health care service is provided except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay.

Prescription Drug Benefits

Prescription drug benefits are shown in the Prescription Drug benefit summary.

Preventive Care Services

Physician Office Services, Lab, X-Ray or other preventive tests. You pay nothing. A deductible does not apply.

Additional Preventive Care Services. You pay nothing. A deductible does not apply.

All FDA approved methods of contraception are covered under this Policy without cost sharing as required by federal and state law.

Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a co-pay, co-insurance or deductible.

Prosthetic Devices

10% co-insurance, after the medical deductible has been met.

Your Costs

Covered Health Care Services

Your cost if you use Network Benefits

Reconstructive Procedures

The amount you pay is based on where the covered health care service is provided.

Rehabilitation Services - Outpatient Therapy and Manipulative Treatment

Limited to: 10% co-insurance, after the medical deductible has been met.

- 20 visits of physical therapy.
- 20 visits of occupational therapy.
- 20 visits of speech therapy.
- 30 visits of post-cochlear implant aural therapy.
- 20 visits of cognitive rehabilitation therapy.
- 20 visits of Manipulative Treatments.

Rehabilitation Services - Outpatient Therapies Congenital Defects and Birth Abnormalities

Limited to care and treatment of congenital defect and birth abnormalities for children from age 3 to age 6 are covered up to 20 visits each for physical, occupational and speech therapy, without regard to whether the condition is acute or chronic and without regard to whether the purpose of the therapy is to maintain or to improve functional capacity.

You pay nothing. A deductible does not apply.

This limit of 20 visits for each therapy to treat congenital defects and birth abnormalities does not apply to therapy that is Medically Necessary to treat Autism Spectrum Disorders.

Scopic Procedures - Outpatient Diagnostic and Therapeutic

Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy. 10% co-insurance, after the medical deductible has been met.

Skilled Nursing Facility / Inpatient Rehabilitation Facility Services

Limited to 100 days per year in a Skilled Nursing Facility. 10% co-insurance, after the medical deductible has been met.

Your Costs

Covered Health Care Services

Your cost if you use Network Benefits

Surgery - Outpatient

10% co-insurance, after the medical deductible has been met.

Telehealth Services

The amount you pay is based on where the covered health care service is provided.

Temporomandibular Joint Services

The amount you pay is based on where the covered health care service is provided.

Therapeutic Treatments - Outpatient

Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.

10% co-insurance, after the medical deductible has been met.

Transplantation Services

Network Benefits must be received from a Designated Provider.

The amount you pay is based on where the covered health care service is provided.

Urgent Care Center Services

You pay nothing. A deductible does not apply.

Additional co-pays, deductible, or co-insurance may apply when you receive other services at the urgent care facility. For example, surgery and lab work.

Virtual Visits

Benefits are available only when services are delivered through a Designated Virtual Visit Network Provider. You can find a Designated Virtual Visit Network Provider by contacting us at myuhc.com[®] or the telephone number on your ID card. Access to Virtual Visits and prescription services may not be available in all states or for all groups.

You pay nothing. A deductible does not apply.

Your Costs

Covered Health Care Services

Your cost if you use Network Benefits

Vision - Pediatric Services (Benefits covered up to age 19)

Find a listing of Spectera Eyecare Network Vision Care Providers at myuhcvision.com.

Routine Vision Exam \$10 co-pay per visit. A deductible does not apply.
Limited to once every 12 months.

Eyeglass Lenses \$25 co-pay. A deductible does not apply.
Limited to once every 12 months.

Lens Extras You pay nothing. A deductible does not apply.
Limited to once every 12 months.
Coverage includes polycarbonate lenses and standard scratch-resistant coating.

Eyeglass Frames
Limited to once every 12 months.

Eyeglass frames with a retail cost up to \$130. You pay nothing. A deductible does not apply.

Eyeglass frames with a retail cost between \$130 - 160. \$15 co-pay. A deductible does not apply.

Eyeglass frames with a retail cost between \$160 - 200. \$30 co-pay. A deductible does not apply.

Eyeglass frames with a retail cost between \$200 - 250. \$50 co-pay. A deductible does not apply.

Eyeglass frames with a retail cost greater than \$250. 40% co-insurance. A deductible does not apply.

Contact Lenses/Necessary Contact Lenses \$25 co-pay. A deductible does not apply.

You are eligible to choose only one of either eyeglasses (Eyeglass Lenses and/or Eyeglass Frames) or Contact Lenses. If you choose more than one of these Vision Care Services, we will pay Benefits for only one Vision Care Service.

Fitting and evaluation limited to once every 12 months.

Limited to a 12 month supply.

Find a complete list of covered contacts at myuhcvision.com.

Low Vision Care Services You pay nothing for Low Vision Testing. A deductible does not apply.
Limited to once every 24 months. 25% co-insurance for Low Vision Therapy. A deductible does not apply.

Vision Exams (Benefit is for Covered Persons over age 19)

Find a listing of Spectera Eyecare Network Vision Care Providers at myuhcvision.com.

Limited to 1 exam every 12 months. \$10 co-pay per visit. A deductible does not apply.

Services your plan generally does NOT cover. It is recommended that you review your COC, Amendments and Riders for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

- Acupuncture
- Cosmetic Surgery
- Dental Care (Adult)
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- Routine Foot Care
- Weight Loss Programs

For Internal Use only:

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UnitedHealthcare of Colorado, Inc. does 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 Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator. United HealthCare 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 phone number listed on your ID card, 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 others languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項：日本語(Japanese)を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (Hindi) बोलते है, आपको भाषा सहायता सेवाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) ស្រវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានស្តាប់អ្នក។ សមនូវសព្វទៅលើខតតគិតថ្លៃ ដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍI BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániti'go, saad bee áka'anida'awo'igíí, t'áá jíik'eh, bee ná'ahóot'i'. T'áá shqoqí ninaaltsoos nit'i'izi bee nééhozinígíí bine'déé' t'áá jíik'ehgo béesh bee hane'í biká'igíí bee hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LUU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русском (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرف العضوية.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

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Outpatient Prescription Drug Products

Colorado Plan 840

Standard Drugs: 0/50/100/350

Your Co-payment and/or Co-insurance is determined by the tier to which the Prescription Drug List (PDL) Management Committee has assigned the Prescription Drug Product. All Prescription Drug Products on the Prescription Drug List are assigned to Tier 1, Tier 2, Tier 3 or Tier 4. Find individualized information on your benefit coverage, determine tier status, check the status of claims and search for network pharmacies by logging into your account on myuhc.com® or calling the Customer Care number on your ID card.

Annual Drug Deductible

Individual Deductible	\$250 (Deductible does not apply to Tier 1 or Tier 2)
Family Deductible	\$500 (Deductible does not apply to Tier 1 or Tier 2)

Out-of-Pocket Drug Limit

Individual Out-of-Pocket Limit	See the Medical Benefit Summary for the total Individual Out-of-Pocket Limit that applies.
Family Out-of-Pocket Limit	See the Medical Benefit Summary for the total Family Out-of-Pocket Limit that applies.

This summary of Benefits is intended only to highlight your Benefits for Outpatient Prescription Drug Products and should not be relied upon to determine coverage. Your plan may not cover all of your Outpatient Prescription Drug expenses. Please refer to your Outpatient Prescription Drug Benefit and Certificate of Coverage for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage. If this description conflicts in any way with the Outpatient Prescription Drug Benefit or the Certificate of Coverage, the Outpatient Prescription Drug Benefit and Certificate of Coverage shall prevail.

	Retail Network Pharmacy or Preferred Specialty Network Pharmacy	Retail Non-Preferred Specialty Network Pharmacy	*Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy
Tier 1 Prescription Drug Products	No Co-payment	No Co-payment	No Co-payment
Tier 2 Prescription Drug Products	\$50	\$100	\$125
Tier 3 Prescription Drug Products	\$100	\$200	\$250
Tier 4 Prescription Drug Products	\$350	\$700	\$875

Benefit Plan Co-payment/Co-insurance - The amount you pay for Prescription Drug Products.

* Only certain Prescription Drug Products are available through mail order; please visit myuhc.com[®] or call Customer Care at the telephone number on the back of your ID card for more information. If you choose to opt out of Mail Order Network Pharmacy but do not inform us, you will be subject to the Out-of-Network Benefit for that Prescription Drug Product after the allowed number of fills at the Retail Network Pharmacy.

For Specialty Drugs from a Non-Preferred Pharmacy, you will be required to pay 2 times the Preferred Specialty Network Pharmacy Co-payment and/or 2 times the Preferred Specialty Network Pharmacy Co-insurance (up to 50% of the Prescription Drug Charge) based on the applicable Tier.

An Ancillary Charge may apply when a covered Prescription Drug Product is dispensed at your or the provider's request and there is another drug that is Chemically Equivalent. When you choose the higher cost drug of the two, you will pay the difference between the higher cost drug and the lower cost drug in addition to your Co-payment and/or Co-insurance that applies to the lower cost drug. The Ancillary Charge may not apply to any Out of Pocket Limit.

Other Important Information about your Outpatient Prescription Drug Benefits

For Prescription Drug Products at a retail Network Pharmacy, you are responsible for paying the lowest of the applicable Co-payment and/or Co-insurance, the Network Pharmacy's Usual and Customary Charge for the Prescription Drug Product or the Prescription Drug Charge for that Prescription Drug Product. For Prescription Drug Products from a mail order Network Pharmacy, you are responsible for paying the lower of the applicable Co-payment and/or Co-insurance or the Prescription Drug Charge for that Prescription Drug Product. See the Co-payments and/or Co-insurance stated in the Benefit Information table for amounts.

For a single Co-payment and/or Co-insurance, you may receive a Prescription Drug Product up to the stated supply limit. Some products are subject to additional supply limits based on criteria that we have developed. Supply limits are subject, from time to time, to our review and change.

Specialty Prescription Drug Products supply limits are as written by the provider, up to a consecutive 31-day supply of the Specialty Prescription Drug Product, unless adjusted based on the drug manufacturer's packaging size, or based on supply limits, or as allowed under the Smart Fill Program. Supply limits apply to Specialty Prescription Drug Products obtained at a Preferred Specialty Network Pharmacy, a Non-Preferred Specialty Network Pharmacy, an out-of-Network Pharmacy, a mail order Network Pharmacy or a Designated Pharmacy.

Certain Prescription Drug Products for which Benefits are described under the Prescription Drug Benefit are subject to step therapy requirements. In order to receive Benefits for such Prescription Drug Products you must use a different Prescription Drug Product(s) first. You may find out whether a Prescription Drug Product is subject to step therapy requirements by contacting us at myuhc.com[®] or the telephone number on your ID card.

Before certain Prescription Drug Products are dispensed to you, your Physician, your pharmacist or you are required to obtain prior authorization from us or our designee to determine whether the Prescription Drug Product is in accordance with our approved guidelines and it meets the definition of a Covered Health Care Service and is not an Experimental or Investigational or Unproven Service. We may also require prior authorization to be obtained from us or our designee so we can determine whether the Prescription Drug Product, in accordance with our approved guidelines, was prescribed by a Specialist.

If you require certain Prescription Drug Products, including, but not limited to, Specialty Prescription Drug Products, we may direct you to a Designated Pharmacy with whom we have an arrangement to provide those Prescription Drug Products. If you choose not to obtain your Prescription Drug Product from the Designated Pharmacy, you may opt-out of the Designated Pharmacy program by contacting us at myuhc.com[®] or the telephone number on your ID card. If you want to opt-out of the program and fill your Prescription Drug Product at a non-Designated Pharmacy but do not inform us, you will be responsible for the entire cost of the Prescription Drug Product and no Benefits will be paid. If you are directed to a Designated Pharmacy and you have informed us of your decision not to obtain your Prescription Drug Product from a Designated Pharmacy, no Benefits will be paid for that Prescription Drug Product. For a Specialty Prescription Drug Product, if you choose to obtain your Specialty Prescription Drug Product at a Non-Preferred Specialty Network Pharmacy, you may be subject to the Non-Preferred Specialty Network Co-payment and/or Co-insurance.

You may be required to fill the first Prescription Drug Product order and obtain 2 refills through a retail pharmacy before using a mail order Network Pharmacy.

If you require certain Maintenance Medications, we may direct you to the Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy to obtain those Maintenance Medications. If you choose not to obtain your Maintenance Medications from the Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy, you may opt-out of the Maintenance Medication Program by contacting us at myuhc.com[®] or the telephone number on your ID card. If you choose to opt out when directed to a Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy but do not inform us, no Benefits will be paid for that Prescription Drug Product after the allowed number of fills at Retail Network Pharmacy.

Certain PPACA Zero Cost Share Preventive Care Medications that are obtained at a Network Pharmacy with a Prescription Order or Refill from a Physician are payable at 100% of the Prescription Drug Charge (without application of any Co-payment, Co-insurance, Annual Deductible, or Annual Drug Deductible) as required by applicable law. You may find out if a drug is a PPACA Zero Cost Share Preventive Care Medication by contacting us at myuhc.com[®] or the telephone number on your ID card.

Benefits are provided for certain Prescription Drug Products dispensed by a mail order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy. The Outpatient Prescription Drug Schedule of Benefits will tell you how mail order Network Pharmacy and Preferred 90 Day Retail Network Pharmacy supply limits apply. Please contact us at myuhc.com[®] or the telephone number on your ID card to find out if Benefits are provided for your Prescription Drug Product and for information on how to obtain your Prescription Drug Product through a mail order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy.

PHARMACY EXCLUSIONS

The following exclusions apply. In addition see your Pharmacy Benefit and SBN for additional exclusions and limitations that may apply.

Exclusions

- A Prescription Drug Product that contains (an) active ingredient(s) available in and Therapeutically Equivalent to another covered Prescription Drug Product. Such determinations may be made up to six times during a calendar year, and we may decide at any time to reinstate Benefits for a Prescription Drug Product that was previously excluded under this provision.
- A Prescription Drug Product that contains (an) active ingredient(s) which is (are) a modified version of and Therapeutically Equivalent to another covered Prescription Drug Product. Such determinations may be made up to six times during a calendar year, and we may decide at any time to reinstate Benefits for a Prescription Drug Product that was previously excluded under this provision.
- Certain Prescription Drug Products for which there are Therapeutically Equivalent alternatives available, unless otherwise required by law or approved by us. Such determinations may be made up to six times during a calendar year, and we may decide at any time to reinstate Benefits for a Prescription Drug Product that was previously excluded under this provision.
- Experimental or Investigational or Unproven Services and medications; medications used for experimental treatments for specific diseases and/or dosage regimens determined by us to be experimental, investigational or unproven. This does not include Prescription Drug Products that have been approved by the U.S. Food and Drug Administration (FDA) for use in the treatment of cancer but have not been approved by the FDA for the treatment of the specific type of cancer for which the drug is prescribed if: The drug is recognized for treatment of that cancer in the authoritative reference compendia as indicated by the secretary of the U.S. Department of Health and Human Services; and the treatment is for a Covered Health Service.
- Any product dispensed for the purpose of appetite suppression or weight loss.
- Medications used for cosmetic purposes.
- Prescription Drug Products when prescribed to treat infertility. This exclusion does not apply to Prescription Drug Products for which Benefits are provided as described under Infertility Services in Section 7 of the COC.
- Certain Prescription Drug Products for tobacco cessation that exceed the minimum number of drugs required to be covered under the Patient Protection and Affordable Care Act (PPACA) in order to comply with essential health benefits requirements.
- Drugs available over-the-counter that do not require a Prescription Order or Refill by federal or state law before being dispensed, unless we have designated the over-the-counter medication as eligible for coverage as if it were a Prescription Drug Product and it is obtained with a Prescription Order or Refill from a Physician. Prescription Drug Products that are available in over-the-counter form or made up of components that are available in over-the-counter form or equivalent. Certain Prescription Drug Products that we have determined are Therapeutically Equivalent to an over-the-counter drug or supplement. Such determinations may be made up to six times during a calendar year. We may decide at any time to reinstate Benefits for a Prescription Drug Product that was previously excluded under this provision. This exclusion does not apply to prescribed over-the-counter FDA-approved contraceptives or over-the-counter medications that have an A or B recommendation from the U.S. Preventive Service Task Force (USPSTF) when prescribed by a Physician for which Benefits are available, without cost sharing, as described under Preventive Care Services in Section 7 of the COC.
- Any product for which the primary use is a source of nutrition, nutritional supplements, or dietary management of disease, and prescription medical food products even when used for the treatment of Sickness or Injury, except for Medical Foods prescribed for the treatment of Inherited Enzymatic Disorders for which Benefits are provided as described under Phenylketonuria (PKU) Testing and Medical Foods in Section 7 of the COC.

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UnitedHealthcare of Colorado, Inc. does 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 Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator. United HealthCare 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 phone number listed on your ID card, 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 others languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意: 如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LUU Y: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (**Arabic**)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرف العضوية.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項: 日本語(**Japanese**)を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते हैं, आपको भाषा सहायता सेवाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (**Khmer**) ស្រីវាជំនួយភាសាដើរយតតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សមន្ទវសព្វទៅលើខតតគិតថ្លៃ ដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍI BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i. T'áá shq'odí ninaaltsoos nít'ízi bee nééhozínígíí bine'déé' t'áá jíik'ehgo béésh bee hane'i biká'ígíí bee hodiilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

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