UnitedHealthcare

Milwaukee Union EPO

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 www.yourveoliabenefits.com or call 1-844-690-0918. 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.healthcare.gov/sbc-glossary or call 1-866-747-1020 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: $0 Non-Network: $0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	No	See the Common Medical Events Chart below for your costs for services this plan covers.
Are there other deductibles for specific services?	No, there are no other deductibles.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
What is the out-of-pocket limit for this plan?	For network provider: $6,600.00 Individual / $13,200.00 Family per calendar year For out-of-network providers: Not Covered	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.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket.
Will you pay less if you use a network provider?	Yes. See www.myuhc.com or call 1-866-747-1020 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.
Do you need a referral to see a specialist?	No	You can see the specialist you choose without a referral.

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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20.00 copay/visit	Not covered	Virtual Visit - $20.00 Copay per visit by a Designated Virtual Network Provider. No virtual visit coverage for out of network. If you receive services in addition to office visit, additional copays or coinsurance may apply.
	Specialist visit	$40.00 copay/visit	Not covered	If you receive services in addition to office visit, additional copays, deductibles, or co-insurance may apply.
	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not covered	None
	Imaging (CT/PET scans, MRIs)	$40.00 copay/test	Not covered	None

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)	
If you need drugs to treat your illness or condition **More information about prescription drug coverage is available at www.express-scripts.com**	Generic Drugs (Tier 1)	Retail (30 day supply): $10 copay Mail Order (90 day supply): $20 copay	Member pays 100% of the costs and submits paper claim for reimbursement less the applicable copay	Your plan allows coverage for two 30-day fills of your long-term medications at any network pharmacy. After that, you will be required to fill your maintenance medications in 90-day supplies from Express-Scripts Home Delivery. Some drugs will be subject to Step Therapy where a generic alternative may be required to be tried prior to coverage of a brand; Prior Authorization for FDA approved uses; or Quantity Limitations based on manufacturer prescribing guidelines. Health Care Reform requires preventive items and services are covered without any cost-sharing if prescribed by a licensed practitioner.
	Preferred brand drugs (Tier 2)	Retail (30 day supply): $30 copay Mail Order (90 day supply): $60 copay	Member pays 100% of the costs and submits paper claim for reimbursement less the applicable copay	
	Non-preferred brand drugs (Tier 3)	Retail (30 day supply): $50 copay Mail Order (90 day supply): $100 copay	Member pays 100% of the costs and submits paper claim for reimbursement less the applicable copay	
	Specialty drugs (Tier 4)	(30 day supply): $20 copay	Not covered	Specialty drugs are limited to 30-day supplies and can only be filled through an Express-Scripts Specialty Pharmacy (Accredo). Your medication may be subject to utilization management including prior authorization to confirm diagnosis and adherence to nationally established clinical guidelines, step therapy wherein a therapeutic alternative may be required prior to coverage of the requested medication, and/or quantity limits to confirm appropriate dosing per FDA and/or nationally established clinical guidelines.

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)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	None
	Physician/surgeon fees	No charge	Not covered	None
If you need immediate medical attention	Emergency room care	$100.00 copay/visit	$100.00 copay/visit	None
	Emergency medical transportation	No charge	No charge	None.
	Urgent care	$20.00 copay/visit	Not covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	$250.00 copay/visit, medical deductible does not apply	Not covered	None
	Physician/surgeon fees	No charge	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$20.00 copay/visit	Not covered	Partial Hospitalization/Intensive Outpatient Treatment and Intensive Behavioral Therapy (ABA) in-network No charge (100% covered to member). EAP Vendor Magellan 1-800-324-8914 EAP - 6 counseling sessions per Calendar Year. Partial Hospitalization/Intensive Outpatient Treatment - No charge (100% covered to member).
	Inpatient services	$250.00 copay/visit	Not covered	None
If you are pregnant	Office visits	$20.00 copay/initial visit only	Not covered	Cost sharing does not apply for preventive services. Depending on the type of service, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC. (i.e., ultrasound).
	Childbirth/delivery professional services	No charge	Not covered	
	Childbirth/delivery facility services	$250.00 copay/visit	Not covered	

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)	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Limited to 120 visits per calendar year for Home Health Care. Limited to 35 visits per calendar year for Private Duty Nursing.
	Rehabilitation services	No charge	Not covered	60 visit limit is combined with: Physical, Speech, Occupational, Cardiac and Pulmonary therapies. Visit Limit does not apply to members with a behavioral health diagnosis.
	Habilitation services	$40.00 copay/visit	Not covered	Habilitation Services are provided, and limits are combined with Rehabilitation Services above.
	Skilled nursing care	No charge	Not covered	Limited to 60 days per calendar year.
	Durable medical equipment	No charge	Not covered	None
	Hospice services	No charge	Not covered	None
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Child routine vision exam is not covered.
	Children's glasses	Not covered	Not covered	Child glasses are not covered.
	Children's dental check-up	Not covered	Not covered	Child dental check-up is not covered.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Adult routine vision exam (i.e. refraction)
- Cosmetic Surgery
- Dental Care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture
- Chiropractic care
- Private-duty nursing

• Bariatric Surgery	• Hearing aids	

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/ebsa/healthreform. 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: 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 on how 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: 1-866-747-1020 or visit www.myuhc.com or the Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

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? No

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 1-866-747-1020.

Traditional Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 1-866-747-1020.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-747-1020.

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-866-747-1020 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-747-1020.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-866-747-1020.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-866-747-1020.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang 1-866-747-1020.

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**	**$0.00**
■ **Specialist copayment**	**$40.00**
■ **Hospital (facility) copayment**	**$250.00**
■ **Other coinsurance**	**0%**

This EXAMPLE event includes services like:
Specialist office visits *(pre-natal 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:

Cost Sharing	
Deductibles	$0.00
Copayments	$300.00
Coinsurance	$0.00
What isn't covered	
Limits or exclusions	$70.00
The total Peg would pay is	**$370.00**

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

■ **The plan's overall deductible**	**$0.00**
■ **Specialist copayment**	**$40.00**
■ **Hospital (facility) copayment**	**$250.00**
■ **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)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0.00
Copayments	$200.00
Coinsurance	$0.00
What isn't covered	
Limits or exclusions	$4,300.00
The total Joe would pay is	**$4,500.00**

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

■ **The plan's overall deductible**	**$0.00**
■ **Specialist copayment**	**$40.00**
■ **Hospital (facility) copayment**	**$250.00**
■ **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)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0.00
Copayments	$200.00
Coinsurance	$0.00
What isn't covered	
Limits or exclusions	$10.00
The total Mia would pay is	**$210.00**