

2024 Health plan coverage details

	PPO Select			PPO Preferred			HDHP		
Premium	Your employer will provide your premium amounts								
Annual medical deductibles and out-of-pocket limits	Tier 1/ designated network	Network	Out-of network	Tier 1/ designated network	Network	Out-of network	Network	Out-of network	
Deductible amounts (Plan Year)									
Individual		\$500	\$1,000		\$750	\$1,500	\$3,200	\$5,200	
Family		\$1,000	\$2,000		\$1,500	\$3,000	\$6,400	\$10,400	
Out-of-pocket limits (Plan Year)									
Individual		\$3,000	Unlimited		\$4,000	Unlimited	\$5,000	Unlimited	
Family		\$6,000	Unlimited		\$8,000	Unlimited	\$10,000	Unlimited	
Medical copays (\$) and coinsurance (%)	Tier 1/ designated network	Network	Out-of network	Tier 1/ designated network	Network	Out-of network	Network	Out-of network	
Doctors and specialists									
Preventive care visit		Covered in Full	Not Covered		Covered in Full	Not Covered	Covered in Full	Not Covered	
Primary care visit (illness or injury)		\$20	40%*		\$40		20%*	50%*	
Specialist	\$30	\$50	40%*	\$50	\$70	45%*	20%*	50%*	
Virtual, urgent and emergency care									
24/7 Virtual Visit (online doctor)		No Charge	Not Covered		No Charge	Not Covered	20%*	50%*	
Urgent care visit		\$50	40%*		\$50	45%*	20%*	50%*	
Emergency room		\$100 + 20%*	\$100 + 20%*		\$100 + 20%*	\$100 + 20%*	\$100 + 20%*	\$100 + 20%*	
Prescription type	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply
Tier level 1 (\$ – generic)	\$10	\$10	\$25	\$10	\$10	\$25	\$10*	\$10*	\$25*
Tier level 2 (\$\$ – brand-name and generic)	\$30	\$30	\$75	\$30	\$30	\$75	\$30*	\$30*	\$75*
Tier level 3 (\$\$\$ – brand-name and generic)	\$60	\$60	\$150	\$60	\$60	\$150	\$60*	\$60*	\$150*
Specialty (\$\$\$\$ – mostly brand-name)	\$90	\$90	N/A	\$90	\$90	N/A	\$90*	\$90*	N/A

The above is only a summary. It is not intended to be a complete listing of all plan details.
*After the deductible.

Common health care terms — good info to know

Coinsurance

The percentage of costs you pay for a covered health care service after your deductible is reached.

Copayment

Also called a copay, this is a fixed amount of money you may pay for certain covered health services, like a doctor's appointment.

Deductible

The amount you pay before your plan starts sharing costs for covered services.

Out-of-pocket limit

The most you could pay for covered services in a plan year.

Premium

A routine payment that's typically taken out of your paycheck and helps keep your plan active, so you can stay covered.



Tier 1/designated network

Includes doctors, specialists and facilities who may offer you the greatest value for your health care benefits. You may pay less when you see Tier 1/designated network doctors and specialists. Look for the blue Tier 1 symbol when searching the network.*

*Tier 1 providers may be subject to change, visit myuhc.com for the most current information or call the number on your health plan ID card.

justplainclear.com

For thousands of health care terms defined simply and clearly, this is your site.

Get more info

UnitedHealthcare plans:

Call 1-866-873-3903, TTY 711



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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。

These plans have exclusions, limitations and reduction of benefits. For costs and complete details contact your employer.

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