

United Healthcare Medical Plan Comparison

Plan Year Effective

January 1, 2016

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PLAN NAME	PLAN 1 - BUY UP		PLAN 2 - CORE		PLAN 3 - HDHP (HSA)	
MEDICAL SERVICES	IN NETWORK BENEFITS		IN NETWORK BENEFITS		IN NETWORK BENEFITS	
INDIVIDUAL ANNUAL DEDUCTIBLE	\$750		\$1,000		\$3,000	
FAMILY ANNUAL DEDUCTIBLE	\$1,500		\$2,000		\$6,000	
INDIVIDUAL OUT-OF-POCKET MAXIMUM	\$2,750 Includes deductible, coinsurance, medical and prescription copays		\$4,000 Includes deductible, coinsurance, medical and prescription copays		\$4,500 Includes deductible and prescription copays	
FAMILY OUT-OF-POCKET MAXIMUM	\$5,500 Includes deductible, coinsurance, medical and prescription copays		\$8,000 Includes deductible, coinsurance, medical and prescription copays		\$9,000 Includes deductible and prescription copays	
INPATIENT HOSPITAL SERVICES	20% after deductible		20% after deductible		0% after deductible	
OUTPATIENT HOSPITAL SERVICES	20% after deductible		20% after deductible		0% after deductible	
EMERGENCY ROOM FACILITY	\$150 copay		\$150 copay		0% after deductible	
PRIMARY CARE PHYSICIAN OFFICE VISIT	\$30 copay		\$35 copay		0% after deductible	
SPECIALIST OFFICE VISIT	\$50 copay		\$60 copay		0% after deductible	
PREVENTIVE / WELLNESS CARE	Covered in full		Covered in full		Covered in full	
URGENT CARE FACILITY	\$75 copay		\$75 copay		0% after deductible	
PRESCRIPTION DRUGS (30 DAY SUPPLY) MAILORDER (90 DAY SUPPLY)	\$10 / \$35 / \$60 / \$100 2.5 times copay		\$10 / \$35 / \$60 / \$100 2.5 times copay		Deductible then: \$10 / \$30 / \$50 2.5 times copay	
EMPLOYEE COST PER PAY PERIOD (26 PERIODS)	PLAN 1 - BUY UP		PLAN 2 - CORE		PLAN 3 - HDHP (HSA)	
	With Wellness Incentive*	Without Wellness Incentive*	With Wellness Incentive*	Without Wellness Incentive*	With Wellness Incentive*	Without Wellness Incentive*
Employee	\$58.97	\$73.97	\$48.21	\$63.21	\$19.27	\$34.27
Employee/Spouse	\$123.83	\$138.83	\$101.25	\$116.25	\$40.47	\$55.47
Employee/Child(ren)	\$106.14	\$121.14	\$86.79	\$101.79	\$34.68	\$49.68
Family	\$188.70	\$203.70	\$154.29	\$169.29	\$61.66	\$76.66

If there is a discrepancy between this summary and the actual certificate will prevail.