Choice Plus plan details, all in one place.

Use this benefit summary to learn more about this plan's benefits, ways you can get help managing costs and how you may get more out of this health plan.

Check out what's included in the plan	Choice Plus
Network coverage only You can usually save money when you receive care for covered health care services from network providers.	☐
Network and out-of-network benefits You may receive care and services from network and out-of-network providers and facilities — but staying in the network can help lower your costs.	☑
Primary care physician (PCP) required With this plan, you need to select a PCP — the doctor who plays a key role in helping manage your care. Each enrolled person on your plan will need to choose a PCP.	☐
Referrals required You'll need referrals from your PCP before seeing a specialist or getting certain health care services.	☐
Preventive care covered at 100% There is no additional cost to you for seeing a network provider for preventive care.	☑
Pharmacy benefits With this plan, you have coverage that helps pay for prescription drugs and medications.	☑
Tier 1 providers Using Tier 1 providers may bring you the greatest value from your health care benefits. These PCPs and medical specialists meet national standard benchmarks for quality care and cost savings.	☐
Freestanding centers You may pay less when you use certain freestanding centers — health care facilities that do not bill for services as part of a hospital, such as MRI or surgery centers.	☑
Health savings account (HSA) With an HSA, you've got a personal bank account that lets you put money aside, tax-free. Use it to save and pay for qualified medical expenses.	☐

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Schedule of Benefits, Riders, and/or Amendments, those documents govern. 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.

Here's a more in-depth look at how Choice Plus works.

Medical Benefits

	In Network	Out-of-Network
Annual Medical Deductible		
Individual	You do not have to pay a medical deductible.	$4,000
Family	You do not have to pay a medical deductible.	$8,000
Ped Dental Annual Deductible - Family	$200	Included in your medical deductible
Ped Dental Annual Deductible - Individual	$100	Included in your medical deductible

All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.

You're responsible for paying 100% of your medical expenses until you reach your deductible. For certain covered services, you may be required to pay a fixed dollar amount - your copay.

**After the Annual Medical Deductible has been met.*

Annual Out-of-Pocket Limit		
Individual	$2,500	$10,000
Family	$5,000	$20,000

All individual out-of-pocket maximum amounts will count toward the family out-of-pocket maximum, but an individual will not have to pay more than the individual out-of-pocket maximum amount.

Once you've met your deductible, you start sharing costs with your plan - coinsurance. You continue paying a portion of the expense until you reach your out-of-pocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year.

What You Pay for Services

Copays ($) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Preventive Care Services			
Preventive Care *Includes services such as Routine Wellness Checkups, Immunizations, and Lab and X-ray services for Mammogram, Pap Smear, Prostate and Colorectal Cancer screenings.* *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 copay, co-insurance or deductible. Prostate cancer screening services are not subject to Co-insurance or Annual Deductible.*		No copay	20%*
Office Services - Sickness & Injury			
Primary Care Physician *Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.*		$15 copay	20%*
Specialist *Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.*		$30 copay	20%*

*After the Annual Medical Deductible has been met.

[1]Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays ($) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Urgent Care *Additional copays, deductible, or co-insurance may apply when you receive other services at the urgent care facility. For example, surgery and lab work.*		$60 copay	20%*
Virtual Visits *Network Benefits are available only when services are delivered through a Designated Virtual 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.*		No copay	20%*
Emergency Care			
Emergency Ambulance		No copay	No copay
Non-Emergency Ambulance[1]		No copay	20%*
Accidental Dental		No copay	No copay
Emergency Room[1]		$350 copay	$350 copay
Inpatient Care			
Hospital Inpatient Stays[1]		$500 copay per day to a maximum $1,500 copay per Inpatient Stay	20%*
Inpatient Habilitative Services[1]	The amount you pay is based on where the covered health care service is provided.		
Skilled Nursing Facility & Inpatient Rehabilitation Facility Services[1] *Limited to 100 days per year when admitted to a Skilled Nursing Facility.*		$500 copay per day to a maximum $1,500 copay per Inpatient Stay	20%*
Outpatient Care			
Acupuncture Treatment		$30 copay	20%*
Habilitative Services *Limited to 30 visits of occupational therapy per condition per year.* *Limited to 30 visits of physical therapy per condition per year.* *Limited to 30 visits of speech therapy per condition per year.* *Unlimited for Covered Persons up to age 19.*		$15 copay	20%*
Home Health Care[1] *Home Health Care visits that are provided according to the Pregnancy-Maternity Services benefit described in Section 1 of the COC are not subject to the Annual Deductible or Co-insurance.*		No copay	20%*

*After the Annual Medical Deductible has been met.

[1]Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays ($) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Lab Testing[1]			
For services provided at a freestanding lab, freestanding diagnostic center or in a physician's office.	No copay	$25 copay	20%*
For services provided at a hospital-based lab or an outpatient hospital-based diagnostic center.	No copay	$25 copay	20%*
Major Diagnostic and Imaging[1]			
For services provided at a freestanding diagnostic center or in a physician's office.		$150 copay	20%*
For services provided at an outpatient hospital-based diagnostic center.		$300 copay	20%*
Physician Fees for Surgical and Medical Services		No copay	20%*
Rehabilitation Services *Limited to 30 visits of physical therapy per condition per year.* *Limited to 30 visits of speech therapy per condition per year.* *Limited to 90 visits of cardiac rehabilitation per therapy (physical, speech, occupational) per year.* *Limited to 1 program per Covered Person during the entire period of time he or she is enrolled for coverage under the Policy for pulmonary rehabilitation therapy.* *Limited to 30 visits of occupational therapy per condition per year.*		$15 copay	20%*
Scopic Procedures			
For services provided at a freestanding center or in a physician's office.		$150 copay	20%*
For services provided at an outpatient hospital-based center. *Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.*		$300 copay	20%*
Surgery[1]			
For services provided at an ambulatory surgical center or in a physician's office.		$150 copay	20%*
For services provided at an outpatient hospital-based surgical center.		$300 copay	20%*
Therapeutic Treatments[1] *Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.*		$150 copay	20%*
X-ray and other Diagnostic Testing[1]			
For services provided at a freestanding lab, freestanding diagnostic center or in a physician's office.		$50 copay	20%*
For services provided at a hospital-based lab or an outpatient hospital-based diagnostic center.		$50 copay	20%*

*After the Annual Medical Deductible has been met.

[1]Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays ($) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Supplies and Services			
Diabetes Self-Management and Training[1]	The amount you pay is based on where the covered health care service is provided.		
Diabetes Self-Management Items[1] *Diabetes test strips are not subject to the Annual Deductible, co-insurance or co-payment.*	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 Prescription Drug Benefits Section.		
Durable Medical Equipment, Orthotics and Supplies[1]		No copay	20%*
Hearing Aids *Limited to one hearing aid per hearing impaired ear every three years.*		No copay	20%*
Pharmaceutical Products *This includes medications given at a doctor's office, or in a covered person's home. You will never pay more than $150 per 30-day supply for a Pharmaceutical Product to treat diabetes, HIV or AIDS, or for a Specialty Pharmaceutical Product.*		No copay	20%*
Prosthetic Devices[1]		No copay	20%*
Urinary Catheters		No copay	20%*
Pregnancy			
Maternity Services[1]	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.		
Mental Health Care & Substance Related and Addictive Disorder Services			
Inpatient[1]		$500 copay per day to a maximum $1,500 copay per Inpatient Stay	20%*
Outpatient[1]		$15 copay	20%*
Partial Hospitalization[1]		No copay	20%*
Other Services			
Blood and Blood Products		No copay	20%*
Case Management Services	The amount you pay is based on where the covered health care service is provided.		
Cellular or Gene Therapy[1] *For Network Benefits, 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.		
Controlled Clinical Trials[1]	The amount you pay is based on where the covered health care service is provided.		

*After the Annual Medical Deductible has been met.

[1]Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays ($) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Dental Services - Hospital and Ambulatory Facility Charges Related to Dental Care[1]			
Inpatient:		$500 copay per day to a maximum $1,500 copay per Inpatient Stay	20%*
Outpatient: For services provided at an ambulatory surgical center or in a physician's office provided by your Primary Care Physician or Network Obstetrician or gynecologist.		$150 copay	20%*
Outpatient: For services provided at an outpatient hospital-based surgical center provided by your Primary Care Physician or Network Obstetrician or gynecologist.		$300 copay	20%*
Detoxification Services			
Inpatient		$500 copay per day to a maximum $1,500 copay per Inpatient Stay	20%*
Outpatient		$15 copay	20%*
Partial Hospitalization		No copay	20%*
Family Planning Services			
Primary Care Physician		$15 copay	20%*
Specialist		$30 copay	20%*
See Prescription Drug Products for cost sharing for contraceptive Prescription Drug Products. *Male sterilization services not subject to the Co-payment, Co-insurance or Annual Deductible.*			
Gender Dysphoria[1]	The amount you pay is based on where the covered health care service is provided or in the Prescription Drug Benefits Section.		
Hospice Care[1]		No copay	20%*
Infertility Services[1]		No copay	20%*
Lymphedema Services	The amount you pay is based on where the covered health care service is provided.		
Chiropractic Services[1] *20 visits per condition per year*		$15 copay	20%*
Medical Foods[1]		No copay	20%*
Nutritional Services and Medical Nutrition Therapy		No copay	20%*
Surgical Morbid Obesity Treatment[1]		No copay	20%*
Reconstructive Procedures[1]	The amount you pay is based on where the covered health care service is provided.		
Telehealth Services	The amount you pay is based on where the covered health care service is provided.		
Transplantation Services[1] *Network Benefits must be received from a Designated Provider.*	The amount you pay is based on where the covered health care service is provided.		

*After the Annual Medical Deductible has been met.

[1]Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays ($) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Pediatric Services - Dental			
All Pediatric Dental - Benefits covered up to age 19 *Additional limits may apply. Refer to your plan documents for more information.* *Additional limits may apply. Refer to your plan documents for more information.*			
Basic Dental Services *Palliative (Emergency) treatment is 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 is covered only when clinically Necessary. Occlusal guards are limited to one guard every 12 months. Periodontal surgery is limited to one every 36 months per surgical area. Scaling and root planing are limited to one time per quadrant every 24 months. Periodontal maintenance is limited to four times every 12 months in combination with prophylaxis. Simple extractions (simple tooth removal) is limited to one time per tooth per lifetime.*		20%*	20%*
Diagnostic Services *Limited to 2 evaluations (checkup exams) every 12 months.* *Limited to 2 series of films every 12 months of Bitewing x-rays.* *Limited to 1 time every 36 months for Panoramic x-rays.*		No copay*	No copay*
Major Restorative Services		50%*	50%*
Medically Necessary Orthodontics[1] *All orthodontic treatment must be prior authorized.*		50%*	50%*
Preventive Services *Limited to two dental prophylaxis cleanings every 12 months. Fluoride treatments limited to eight times every 12 months for ages 0-2, and four times every 12 months for ages 3 and above per provider or location.*		No copay*	No copay*
Pediatric Services - Vision			
Routine Vision Exam *Limited to once every 12 months.*		$15 copay	20%*
All Pediatric Vision - Benefits Covered up to age 19			
Contact Lenses/Necessary Contact Lenses *Limited to a 12 month supply.* *Limited to one fitting and evaluation every 12 months.* *We will pay benefits for only one vision care service. You may choose either eyeglasses (eyeglass lenses and/or eyeglass frames) or contact lenses.*		50%	50%*

*After the Annual Medical Deductible has been met.

[1]Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays ($) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Eyeglass Frames			
Eyeglass frames with a retail cost below $130.		50%	50%*
Eyeglass frames with a retail cost between $130-$160.		50%	50%*
Eyeglass frames with a retail cost between $160-$200.		50%	50%*
Eyeglass frames with a retail cost between $200-$250.		50%	50%*
Eyeglass frames with a retail cost greater than $250.		50%	50%*
Limited to once every 12 months.			
Eyeglass Lenses		50%	50%*
Limited to once every 12 months.			
Lens Extras		No copay	No copay*
Limited to once every 12 months.			
Coverage includes polycarbonate lenses and standard scratch-resistant coating.			
Low Vision Testing		No copay	20%*
Limited to comprehensive low vision exam once every 5 years, including 4 follow-up visits in any 5-year period and prescribed optical devices, such as high-powered spectacles, magnifiers and telescopes.			
Low Vision Therapy		25%	25%*
Limited to comprehensive low vision exam once every 5 years, including 4 follow-up visits in any 5-year period and prescribed optical devices, such as high-powered spectacles, magnifiers and telescopes.			

*After the Annual Medical Deductible has been met.

[1]Prior Authorization Required. Refer to COC/SBN.

Pharmacy Benefits

Pharmacy Plan Details	
Pharmacy Network	National
Prescription Drug List	Advantage w/ SMCS Drugs

	In Network
Annual Pharmacy Deductible	
Individual	You do not have to pay a pharmacy deductible
Family	You do not have to pay a pharmacy deductible

Prescription Drug Product Tier Level	Up to a 31-day supply: Retail Network	Up to a 31-day supply: Retail Non-preferred Specialty Network Pharmacy	Up to a 31-day supply: Out-of-Network Pharmacy	Up to a 90-day supply: Mail Order Network Pharmacy**
Tier 1 $	$10	Not applicable	$10	$20
Tier 2 $$	$40	Not applicable	$40	$80
Tier 3 $$$	$75	Not applicable	$75	$150
Preferred Specialty Prescription Drug Product Tier Level	**Preferred Specialty Retail Network**	**Retail Non-preferred Specialty Network Pharmacy**	**Preferred Specialty Out-of-Network Pharmacy**	**Mail Order Preferred Specialty Network Pharmacy****
Tier 1 $	$10	$20	$10	Not covered***
Tier 2 $$	$100	$200	$100	Not covered***
Tier 3 $$$	$150	$300	$150	Not covered***

* After the Annual Medical Deductible has been met.

** 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. You will be charged a retail Copayment and/or Coinsurance for 31 days or 2 times for 60 days based on the number of days supply dispensed for any Prescription Order or Refills sent to the mail order pharmacy. To maximize your Benefit, ask your Physician to write your Prescription Order or Refill for a 90-day supply, with refills when appropriate, rather than a 30-day supply with three refills.

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.

Your Copayment and/or Coinsurance 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 or Tier 3.

If you are a member, you can 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. If you are not a member, you can view prescription information at welcometouhc.com > Benefits > Pharmacy Benefits.

***Maximum Network Coverage for Specialty Prescription Drug Products dispensed through Designated Pharmacy. See Designated Pharmacies in section 10 of your Certificate of Coverage.

Here's an example of how the plan's costs come into play.

1 At the start of your plan year...

You're responsible for paying 100% of your covered health services until you reach your **deductible**, which is the amount you pay before your health plan pays a portion.

YOU PAY 100%

2 Once you reach your deductible...

Your health plan starts to share a percentage of costs (the allowed amounts, excluding copays) for covered health care services with you—this is your **coinsurance**.*

YOU PAY 20%*

YOUR PLAN PAYS 80%

3 When you reach your out-of-pocket limit...

Your plan covers your costs (the allowed amount) at 100%. Your **out-of-pocket limit** is the most you'll pay for covered health services in a plan year—copays and coinsurance count toward this.

YOUR PLAN PAYS 100%

Along the way, you may also be required to pay a fixed amount (for example, $15)—or **copay**—for covered health care services, such as seeing a provider or purchasing a prescription. You pay 100% of the copay, usually when you receive the service.

* Your coinsurance may vary by service. This example is for illustrative purposes only.

More ways to help manage your health plan and stay in the loop.

Search the network to find doctors.

You can go to providers in and out of our network — but when you stay in network, you'll likely pay less for care. To get started:

- Go to welcometouhc.com **> Benefits > Find a Doctor or Facility.**
- Choose **Search for a health plan.**
- Choose **Choice Plus** to view providers in the health plan's network.

Manage your meds.

Look up your prescriptions using the Prescription Drug List (PDL). It places medications in tiers that represent what you'll pay, which may make it easier for you and your doctor to find options to help you save money.

- Go to welcometouhc.com **> Benefits > Pharmacy Benefits.**
- Select **Advantage** to view the medications that are covered under your plan.

Access your plan online.

With myuhc.com®, you've got a personalized health hub to help you find a doctor, manage your claims, estimate costs and more.

Get on-the-go access.

When you're out and about, the UnitedHealthcare® app puts your health plan at your fingertips. Download to find nearby care, video chat with a doctor 24/7, access your health plan ID card and more.



Other important information about your benefits.

Medical Exclusions

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.

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

Outpatient Prescription Drug Benefits

For Prescription Drug Products dispensed at a retail Network Pharmacy, you are responsible for paying the lowest of the following: 1) The applicable Copayment and/or Coinsurance; 2) The Network Pharmacy's Usual and Customary Charge for the Prescription Drug Product; and 3) 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 following: 1) The applicable Copayment and/or Coinsurance; and 2) The Prescription Drug Charge for that Prescription Drug Product. For an out-of-Network Pharmacy, your reimbursement is based on the Out-of-Network Reimbursement Rate, and you are responsible for the difference between the Out-of-Network Reimbursement Rate and the out-of-Network Pharmacy's Usual and Customary Charge.

See the Copayment and/or Coinsurance stated in the Benefit Information table for amounts. We will not reimburse you for any non-covered drug product.

For a single Copayment and/or Coinsurance, 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 Rider 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 you to obtain prior authorization 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, we may direct you to a Designated Pharmacy with whom we have an arrangement to provide those Prescription Drug Products. If you are directed to a Designated Pharmacy and you choose not to obtain your Prescription Drug Product from the Designated Pharmacy, you will be subject to the Out-of-Network Benefit for that Prescription Drug Product.

Certain Preventative Care Medications may be covered at zero costshare. You can get more information 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.

Other important information about your benefits.

Pharmacy Exclusions

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

- A Pharmaceutical Product for which Benefits are provided in your Certificate.
- Durable Medical Equipment, including insulin pumps and related supplies for the management and treatment of diabetes, for which Benefits are provided in your Certificate. Prescribed and non-prescribed outpatient supplies. This does not apply to diabetic supplies and inhaler spacers specifically stated as covered.
- General vitamins, except Prenatal vitamins, vitamins with fluoride, and single entity vitamins when accompanied by a Prescription Order or Refill.
- Prescription Drug Products, including New Prescription Drug Products or new dosage forms, that we determine do not meet the definition of a Covered Health Care Service.
- Certain compounded drugs.
- Experimental or Investigational or Unproven Services and medications. This exclusion does not apply to the off-label use of a Prescription Drug Product if such Prescription Drug Product is recognized for treatment in any of the standard reference compendia or in the medical literature.
- Any product dispensed for the purpose of appetite suppression or weight loss, except when determined to be Medically Necessary.
- Certain Prescription Drug Products for smoking 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.
- 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 medical food for Covered Persons with metabolic disorders when ordered by a health care practitioner qualified to provide diagnosis and treatment in the field of metabolic disorders.
- Certain New Prescription Drug Products and/or new dosage forms until the date they are reviewed and placed on a tier by our PDL Management Committee.
- Any medication that is used for the treatment of erectile dysfunction or sexual dysfunction.
- A Prescription Drug Product with either: an approved biosimilar, a biosimilar and Therapeutically Equivalent to another covered Prescription Drug Product.
- Publicly available software applications and/or monitors that may be available with or without a Prescription Order or Refill.
- Any Prescription Drug Product to the extent payment or benefits are provided or available from the local, state or federal government (for example, Medicare).
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- Certain Prescription Drug Products that we have determined are Therapeutically Equivalent to an over-the-counter drug or supplement.
- Diagnostic kits and products. This exclusion includes products/agents used to help diagnose a condition. These may be covered through the medical benefit. Examples include barium, drug assay test kits, DNA collection kits, and urine collection kits.
- Certain Prescription Drug Products that are FDA approved as a package with a device or application, including smart package sensors and/or embedded drug sensors, for convenience. This exclusion only applies to Prescription Drug Products that have covered Therapeutic Equivalents.
- Medications used solely for cosmetic purposes.
- Drugs available over-the-counter. This exclusion does not apply to FDA approved over-the-counter medications that are considered ACA preventive medications. This exclusion also does not apply to FDA approved contraceptive drugs that are available over-the counter and do not require a prescription.

UnitedHealthcare does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator
UnitedHealthcare Civil Rights Grievance
P.O. Box 30608, Salt Lake City, UT 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**, **1-800-537-7697** (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. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

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 LƯU 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 русский (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (**Arabic**)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة العضوية الخاصة بك.

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**), udostępniliśmy 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. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते है, आपको भाषा सहायता सेबाएं, 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.

ΠΡΟΣΟΧΗ : Αν μιλάτε Ελληνικά **(Greek)**, υπάρχει δωρεάν βοήθεια στη γλώσσα σας. Παρακαλείστε να καλέσετε το δωρεάν αριθμό που θα βρείτε στην κάρτα ταυτότητας μέλους.

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.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitł'izí bee nééhozinígíí bine'dęę' t'áá jíík'ehgo béésh bee hane'í biká'ígíí 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.

ગુજરાતી **(Gujarati)**: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો આપને ભાષાકીય મદદરૂપ સેવા વવના મૂલ્યે પરાપ્ય છે. મહેરબાની કરી તમારા આઇડી કાડડની સૂચિપર આપેલો સેભ્યે માટેના ટોલ-ફ્રી નંબર ઉપર કોલ કરો.

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