2015

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Effective Date: 04/01/2015	Prepared On: 2/23/2015
Report ID: 27966017	SIC: 0000

	UnitedHealthcare Gold Choice VRW (EPOc) (UCR=N/A)		UnitedHealthcare Silver Choice Plus VRX (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs Drug Card	8C(15/35/75/100 ded)		DM(15/35/75 IntDed)	
Cost Share Information	¢050/¢1 700		¢2,000/¢4,000	¢4.000/¢0.000
Individual/Family Deductible	\$850/\$1,700		\$2,000/\$4,000	\$4,000/\$8,000
Individual/Family OOP Limit	\$4,000/\$8,000 (incl ded)		\$5,500/\$11,000 (incl ded)	\$10,000/\$20,000 (incl ded)
Co-Insurance	10%		10%	50%
Office Visits				
Primary Care	\$15 ded waived		\$30 after ded	50% after ded
Specialist	\$25 ded waived		\$60 after ded	50% after ded
Maternity Prenatal/Postnatal	\$15 ded waived		\$30 after ded	50% after ded
Care				
Chiropractic Care	\$15 ded waived; 20 visits/yr		\$30 after ded; 20 visits/yr	50% after ded; 20 visits/yr
Inpatient Services				
Inpatient Hospital	10% after ded		10% after ded	50% after ded
Mental Health Inpatient	10% after ded		10% after ded	50% after ded
Substance Abuse Inpatient	10% after ded		10% after ded	50% after ded
Outpatient Services				
Outpatient Facility	\$200 ded waived		\$200 after ded	50% after ded
Lab/X-Ray	10% after ded		10% after ded	50% after ded
Advanced Radiology	10% after ded		10% after ded	50% after ded
Mental Health Outpatient	\$15 ded waived		\$30 after ded	50% after ded
Substance Abuse Outpatient	\$15 ded waived		\$30 after ded	50% after ded
Emergency Care				
Emergency Room	\$200 ded waived		10% after ded	Paid as in-network
Ambulance	10% after ded		10% after ded	Paid as in-network
Urgent Care	\$75 ded waived		\$75 after ded	50% after ded
Recovery/Special Needs				
Home Health Care	10% ded waived; 60 visits/yr		10% after ded; 60 visits/yr	25% after ded; 60 visits/yr
Skilled Nursing	10% after ded; 200 days/yr		10% after ded; 200 days/yr	50% after ded; 200 days/yr
Durable Medical Equipment	10% after ded		10% after ded	50% after ded
1° P - 1				
Single EE with Spouse EE with Child(ren)	1 x \$611.85 0 x \$1,223.70 0 x \$1,040.15		1 x \$529.49 0 x \$1,058.98 0 x \$900.13	
Family Monthly Cost Annual Cost	1 x \$1,743.78 2 \$2,355.63 \$28,267.56		1 x \$1,509.05 2 \$2,038.54 \$24,462.48	

The rates and benefits in this report are for discussion and estimation purposes only and are not valid without approval from the insurance carriers. Final rates must be based on insurance carrier confirmation and final enrollment. Rx Legend: Generic/Preferred Brand/Non-Preferred Brand/Specialty/Deductible