

# UHC MEDICAL PPO

FOR CA & NON-CA MEMBERS

	UHC 1000/30/20% PPO PLAN		UHC HDHP/HSA PPO PLAN		UHC AG-RO PPO PLAN (Hawaii Employees)	
WHAT YOU PAY	IN NETWORK <sup>1</sup>	OUT OF NETWORK <sup>1</sup>	IN NETWORK <sup>1</sup>	OUT OF NETWORK <sup>1</sup>	IN NETWORK <sup>1</sup>	OUT OF NETWORK <sup>1</sup>
Calendar Year Deductible (Single)	\$1,000	\$2,000	\$3,300	\$5,400	\$100	\$100
Calendar Year Deductible (Family)	\$3,000	\$6,000	\$6,600	\$11,200	\$300	\$300
Calendar Year OOP Maximum (Single)	\$4,000	\$8,000	\$4,000	\$8,000	\$2,500	\$2,500
Calendar Year OOP Maximum (Family)	\$8,000	\$16,000	\$8,000	\$16,000	\$7,500	\$7,500
Preventive Services	No Charge	Not Covered <sup>1</sup>	No Charge	Not Covered <sup>1</sup>	No Charge	30% <sup>1</sup>
Office Visits						
(Primary/Specialist/Telehealth)	\$30(PCP/SPC)/\$0(TEL)	40% <sup>1</sup>	20%(PCP/SPC)/\$0(TEL) <sup>1</sup>	50% <sup>1</sup>	10%(PCP/SPC/TEL)	30% <sup>1</sup>
Acupuncture /Chiropractic (20 visits/24 visits)	\$30/visit	Not Cov. (Acu) 40% <sup>1</sup> (Chiro)	20% <sup>1</sup>	Not Cov. (Acu) 50% <sup>1</sup> (Chiro)	Not Cov. (Acu) 10% (Chiro)	Not Covered
Lab & X-ray	20%	40% <sup>1</sup>	20% <sup>1</sup>	Not Cov. (Lab) 50% <sup>1</sup> (X-Ray)	10%	30% <sup>1</sup>
Complex Radiology (includes CT, PET and MRI)	20% <sup>1</sup>	40% <sup>1</sup>	20% <sup>1</sup>	50% <sup>1</sup>	10%	30% <sup>1</sup>
Inpatient Hospital Services (includes maternity)	20% <sup>1</sup>	40% <sup>1</sup>	20% <sup>1</sup>	50% <sup>1</sup>	10%	30% <sup>1</sup>
Outpatient Surgery	20% <sup>1</sup>	40% <sup>1</sup>	20% <sup>1</sup>	50% <sup>1</sup>	10%	30% <sup>1</sup>
Urgent Care*	\$30/visit	40% <sup>1</sup>	20% <sup>1</sup>	50% <sup>1</sup>	10% <sup>1</sup>	30% <sup>1</sup>
Emergency Room		20% <sup>1</sup>		20% <sup>1</sup>		10%
Ambulance (Emergency only)		20% <sup>1</sup>		20% <sup>1</sup>		10% <sup>1</sup>
PRESCRIPTION DRUGS						
Prescription Deductible	\$0 Rx Deductible		Combined with Medical Deductible		\$0 Rx Deductible	
Retail Rx (up to 30 day supply)						
Tier 1	\$15	\$15	\$15 <sup>1</sup>	\$15 <sup>1</sup>	\$10	\$10
Tier 2	\$40	\$40	\$40 <sup>1</sup>	\$40 <sup>1</sup>	\$30	\$30
Tier 3	\$60	\$60	\$60 <sup>1</sup>	\$60 <sup>1</sup>	\$50	\$50
Mail Order Rx (up to 90 day supply)	\$37.50/\$100/\$150	Not Covered	\$37.50/\$100/\$150 <sup>1</sup>	Not Covered	\$30/\$90/\$150	Not Covered
Tier 1/Tier 2/Tier 3						

EMPLOYEE SEMI-MONTHLY CONTRIBUTIONS<sup>2</sup>

	UHC PPO	UHC HDHP/HSA <sup>2</sup>	UHC Hawaii
Employee	\$100.00	\$30.00	\$30.00
Employee + Spouse	\$728.47	\$568.94	\$586.57
Employee + Child(ren)	\$214.30	\$127.99	\$131.21
Employee + Family	\$842.98	\$666.93	\$687.53

<sup>1</sup> The deductible applies to all in network and out of network services before coinsurance and co-pay coverage begins. Routine adult physical exam is not covered through out of network provider.

Out of Network services are subject to limited daily benefit and balance billing. Members are responsible for the difference between provider charges and UHC's allowed charges/reimbursement amount. Precertification is required for certain services. Please refer to the Summary of Benefits or Evidence of Coverage for additional details.

<sup>2</sup> Heluna Health will contribute \$66.68 per pay period, totaling \$1,600.32 per plan year towards your Health Savings Account. The contributions will be pro-rated for new employees hired after August 1st. To qualify for Heluna Health HSA contributions you must satisfy the conditions listed on HSA Eligibility Guidelines page.



Visit online to get details on PPO benefits, UHC local and national network, how to access covered care, how to obtain precertification for procedures, when you need to file a claim, how to submit claims, AND MORE!

[myuhc.com](https://myuhc.com)

# UHC Rewards

## GET IN ON UHC REWARDS

What's better than earning rewards for reaching goals and taking care of your health? Being able to choose how those rewards are earned and spent. **With UnitedHealthcare Rewards, you can earn up to \$1,000/year.**

**UHC Rewards is included in all UHC HMO, PPO, and HSA health plans at no additional cost.**

## CHOOSE REWARD ACTIVITIES THAT INSPIRE YOU

With UHC Rewards, a variety of actions lead to rewards — and new ways to earn will be added throughout the year.

Some ways you can earn include:

- Getting a biometric screening
- Completing a health survey
- Tracking 14 days of sleep
- Going paperless

## START EARNING TODAY

Download the **UnitedHealthcare® app** and then:

- Sign in or register
- Select the **Menu** tab and choose **UHC Rewards**
- Activate UHC Rewards and start earning

## Getting started



### Get in

UHC Rewards is available in the **UnitedHealthcare app** and on **myuhc.com** — a HealthSafe ID® is required to register



### Get going

Complete reward activities — earn rewards for reaching daily goals and completing one-time reward activities



### Get started

Download the UnitedHealthcare app and activate UHC Rewards



### Get rewarded

Deposit directly into HSA or use toward a digital Visa® gift card

# UHC MEDICAL PROVIDER SEARCH

## UHC Plan Members

- 1 Visit [www.myuhc.com](http://www.myuhc.com) and click to “Find a Provider”. A new window will open.
- 2 Select “Medical Directory” to locate doctors, hospitals, or labs. Select “Behavioral Health Directory” to locate mental and substance abuse providers and facilities.
- 3 On the next page click “Employer and Individual Plans”.
- 4 Scroll down to choose the network you want to search in:
  - **Harmony HMO:** choose “SignatureValue Plans”, select “California”, then “SignatureValue Harmony HMO”
  - **SignatureValue HMO:** choose “SignatureValue Plans”, “California”, then “SignatureValue HMO”
  - **PPO/HSA:** choose “Select Plus”
- 5 Enter your Zip Code, Address, City, or State.
- 6 If you already have a doctor in mind you can enter their name in the search box to verify if they are in network. If you are uncertain then click on “People”. Otherwise choose what type of doctor you would like to search for. If you are searching for a Primary Care Provider, click on “Primary Care”.
- 7 You will see a listing of doctors and facilities. You can refine your search results to show you providers accepting new patients, or who specialize in specific areas.

**Remember:** if you choose the HMO plan, make sure to check that any provider or facility you visit is both in-network with UHC and part of your Medical Group. Medical Group information will be displayed on the website. Provider contracts are always changing with the carriers. Please call your provider to ensure that they are still in-network before going to see them. Contact UHC before the 15th of the month to change your assigned Primary Care Doctor or Medical Group.

## UHC Plan Networks

### Looking for your Medication?

Visit <https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists> and select “California Plans”, “Large Group - Access”, and then the “Tier 3 Formulary” link.

### Getting Precertification

When receiving care through one of the PPO plans, you should always make sure the services requested by your provider are medically necessary and cost effective.

Some services—such as outpatient surgeries, scheduled hospitalizations, and complex lab and radiology procedures—require precertification.

#### **This is an important step.**

Failure to obtain precertification will result in a reduction of benefits.



New Members enrolling in one of UHC's HMO plans, must enter the provider ID number in UKG for the PCP and/or Medical Group of choice to be assigned to you and your dependents. If you skip this step, UHC will auto assign a provider for you. You can always contact UHC's member services department to change your provider and/or Medical Group assignment. Provider ID # begins with a “0”. Please do not reference the NPI number.