

# 2021 Health Plan Product Offering

Texas Package MC48

1-50 ATNE Employees

May 1, 2021

UnitedHealthcare Multi-Choice® allows you to purchase one health plan package with multiple benefit design options to meet a variety of health care and financial needs. Your employees can choose the option that meets their individual needs, whether it's saving money on essential coverage or paying additional dollars for more comprehensive coverage. And you can keep or change your benefit design package year after year, ensuring that your health plan will evolve with the changing needs of your business and your employees.

## UnitedHealthcare Premier PROformance Plans

Metallic	Plan Code		Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence										Rx Plan
	Choice+	EPO <sup>11</sup>	Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP Ages 19+ <sup>1</sup>	PCP Ages <19 <sup>1</sup>	Spec Prem Des <sup>2</sup>	Spec <sup>3</sup>	Urgent Care	ER	Lab/Xray	MRI, CT.	I/P & O/P Surgery	
					Single	Family	Single	Family	Single	Family	Single	Family											
Platinum	CE-FJ	CE-FN	80%	50%	\$1,000	\$2,000	\$5,000	\$15,000	\$2,500	\$5,000	\$10,000	\$30,000	\$0	\$10	\$0	\$40	\$80	\$25	\$300+Ded+20%	\$40	\$500	Ded+20%	E82
Gold	CE-FP	CE-FR	80%	50%	\$1,500	\$3,000	\$5,000	\$15,000	\$8,500	\$17,000	\$10,000	\$30,000	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	E82
Gold	CE-FK	CE-FT	80%	50%	\$2,000	\$4,000	\$10,000	\$30,000	\$8,500	\$17,000	\$20,000	\$60,000	\$0	\$10	\$0	\$40	\$80	\$25	\$300+Ded+20%	\$40	\$500	Ded+20%	E82
Gold	CE-FV	CE-FS	80%	50%	\$2,500	\$5,000	\$5,000	\$15,000	\$8,500	\$17,000	\$10,000	\$30,000	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	E82
Gold	CE-FL	CE-FX	80%	50%	\$3,000	\$6,000	\$10,000	\$30,000	\$8,500	\$17,000	\$20,000	\$60,000	\$0	\$10	\$0	\$40	\$80	\$25	\$300+Ded+20%	\$40	\$500	Ded+20%	E82
Gold	CE-FZ	CE-F2	80%	50%	\$3,500	\$7,000	\$5,000	\$15,000	\$8,500	\$17,000	\$10,000	\$30,000	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	E82
Gold	CE-FM	CE-F4	80%	50%	\$4,000	\$8,000	\$10,000	\$30,000	\$8,500	\$17,000	\$20,000	\$60,000	\$0	\$10	\$0	\$40	\$80	\$25	\$300+Ded+20%	\$40	\$500	Ded+20%	E82
Silver	CE-FC	CE-FD	80%	50%	\$6,500	\$13,000	\$10,000	\$30,000	\$8,500	\$17,000	\$20,000	\$60,000	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	E82

## UnitedHealthcare Primary Advantage Plans

Metallic	Plan Code		Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence										Rx Plan
	Choice+	EPO <sup>11</sup>	Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP <sup>1</sup>	Spec	Urgent Care	ER	Lab/Xray	MRI, CT.	I/P & O/P Surgery			
					Single	Family	Single	Family	Single	Family	Single	Family											
Gold	CE-DB	CE-DD	80%	50%	\$1,500	\$3,000	\$5,000	\$10,000	\$8,500	\$17,000	\$10,000	\$20,000	\$0	\$0	\$70	\$50	\$250+Ded+20%	Ded+20%	Ded+20%	Ded+20%	E82		
Gold	CE-DC	CE-DF	80%	50%	\$2,500	\$5,000	\$7,500	\$15,000	\$8,500	\$17,000	\$15,000	\$30,000	\$0	\$0	\$70	\$50	\$250+Ded+20%	Ded+20%	Ded+20%	Ded+20%	E82		
Silver	CE-DL	CE-DJ	70%	50%	\$6,000	\$13,000	\$10,000	\$20,000	\$8,500	\$17,000	\$10,000	\$20,000	\$0	\$0	\$70	\$50	\$250+Ded+30%	Ded+30%	Ded+30%	Ded+30%	E82		
Silver	CE-DM	CE-DH	70%	50%	\$7,000	\$14,000	\$10,000	\$20,000	\$8,500	\$17,000	\$10,000	\$20,000	\$0	\$0	\$70	\$50	\$250+Ded+30%	Ded+30%	Ded+30%	Ded+30%	E82		

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## \*\*UnitedHealthcare Assured Plans

Metallic Level	Plan Code		Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence								Rx Plan
	Choice+	EPO	Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP Prem Des <sup>1,2</sup>	PCP <sup>3</sup>	Spec Prem Des <sup>2</sup>	Spec <sup>3</sup>	Urgent Care	ER	Lab/Xray	
					Single	Family	Single	Family	Single	Family	Single	Family									
Platinum	CE-EJ	CE-EK	70%	50%	\$500	\$1,000	\$10,000	\$30,000	\$2,000	\$4,000	\$20,000	\$60,000	\$0	\$20	\$20	\$40	\$40	\$50	\$500+Ded+30%	Ded+30%	E38
Gold	CE-EF	CE-EG	70%	50%	\$1,000	\$2,000	\$10,000	\$30,000	\$4,500	\$9,000	\$20,000	\$60,000	\$0	\$20	\$20	\$40	\$40	\$50	\$500+Ded+30%	Ded+30%	E38
Gold	CE-EH	CE-EI	70%	50%	\$1,500	\$3,000	\$10,000	\$30,000	\$4,500	\$9,000	\$20,000	\$60,000	\$0	\$20	\$20	\$40	\$40	\$50	\$500+Ded+30%	Ded+30%	E38
Gold	CE-EL	CE-EM	70%	50%	\$2,000	\$4,000	\$10,000	\$30,000	\$5,000	\$10,000	\$20,000	\$60,000	\$0	\$25	\$25	\$50	\$50	\$50	\$500+Ded+30%	Ded+30%	E38
Gold	CE-EN	CE-EO	70%	50%	\$2,500	\$5,000	\$10,000	\$30,000	\$5,500	\$11,000	\$20,000	\$60,000	\$0	\$25	\$25	\$50	\$50	\$50	\$500+Ded+30%	Ded+30%	E38
Gold	CE-EP	CE-EQ	70%	50%	\$3,000	\$6,000	\$10,000	\$30,000	\$5,000	\$10,000	\$20,000	\$60,000	\$0	\$25	\$25	\$50	\$50	\$50	\$500+Ded+30%	Ded+30%	E38
Silver	CF-X9	CF-YA	70%	50%	\$4,000	\$8,000	\$10,000	\$30,000	\$6,500	\$13,000	\$20,000	\$60,000	\$0	\$30	\$30	\$60	\$60	\$50	\$500+Ded+30%	Ded+30%	E38
Silver	CF-YB	CF-YC	70%	50%	\$5,000	\$10,000	\$10,000	\$30,000	\$7,000	\$14,000	\$20,000	\$60,000	\$0	\$35	\$35	\$70	\$70	\$50	\$500+Ded+30%	Ded+30%	E38
Silver	CF-YD	CF-YE	70%	50%	\$6,000	\$12,000	\$10,000	\$30,000	\$8,000	\$16,000	\$20,000	\$60,000	\$0	\$40	\$40	\$80	\$80	\$50	\$500+Ded+30%	Ded+30%	E38
Silver	CE-EE	CE-ON	70%	50%	\$7,000	\$14,000	\$10,000	\$30,000	\$8,000	\$16,000	\$20,000	\$60,000	\$0	\$50	\$50	\$100	\$100	\$50	\$500+Ded+30%	Ded+30%	E38

\*\*Non Premium Designated (PD) PCP and Specialist copays apply after deductible

## UnitedHealthcare Health Savings Account (HSA) Motion Plans

Metallic	Plan Code		Contrib Range	Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence								Rx Plan <sup>9</sup>	Ded Type <sup>5</sup>	
	Choice+	EPO <sup>11</sup>		Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP <sup>1</sup>	Spec	Urgent Care	ER	Lab/Xray	MRI, CT.	I/P & O/P Surgery			
						Single	Family	Single	Family	Single	Family	Single	Family											
Silver	CE-CY	CE-CZ	\$0-\$200	100%	70%	\$5,000	\$10,000	\$10,000	\$30,000	\$6,000	\$12,000	\$20,000	\$60,000	100%	100%	100%	100%	100%	100%	100%	100%	100%	E82	Emb
Bronze	CE-C9	CE-DA	\$0-\$0	100%	70%	\$6,850	\$13,700	\$10,000	\$30,000	\$6,850	\$13,700	\$20,000	\$60,000	100%	100%	100%	100%	100%	100%	100%	100%	100%	E83	Emb
Silver	CE-DN	CE-DO	\$0-\$0	80%	50%	\$2,700	\$5,400	\$5,000	\$15,000	\$6,500	\$7,150	\$10,000	\$30,000	100%	100%	\$100	\$50	\$250	80%	80%	80%	80%	E82	NonEmb
Silver	CE-C4	CE-C5	\$0-\$0	80%	50%	\$2,800	\$5,600	\$5,000	\$15,000	\$6,350	\$12,700	\$10,000	\$30,000	80%	80%	80%	80%	80%	80%	80%	80%	80%	E82	Emb
Silver	CE-C6	CE-C7	\$0-\$150	80%	50%	\$3,750	\$7,500	\$5,000	\$15,000	\$6,350	\$12,700	\$10,000	\$30,000	80%	80%	80%	80%	80%	80%	80%	80%	80%	E82	Emb

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## UnitedHealthcare Navigate Plans<sup>8, 11</sup>

Metallic	Navigate Plan Code	Plan Type	Contrib Range	Coins	Deductible		Out-Of-Pocket Maximum		Copoly/Per Occurrence									Rx Plan	Ded Type <sup>5</sup>
					Network		Network		Virtual Visits	PCP Ages 19+ <sup>1</sup>	PCP Ages <19 <sup>1</sup>	Spec w/PCP Referral	Urgent Care	ER	Lab/Xray	MRI, CT.	I/P & O/P Surgery		
				Single	Family	Single	Family												
Gold	CE-DZ	Primary Advantage	N/A	80%	\$1,500	\$3,000	\$8,500	\$17,000	\$0	\$0	\$0	\$70	\$50	\$250+Ded+20%	Ded+20%	Ded+20%	Ded+20%	E82	Emb
Gold	CE-D3	Primary Advantage	N/A	80%	\$2,500	\$5,000	\$8,500	\$17,000	\$0	\$0	\$0	\$70	\$50	\$250+Ded+20%	Ded+20%	Ded+20%	Ded+20%	E82	Emb
Silver	CE-D5	Primary Advantage	N/A	70%	\$6,000	\$12,000	\$8,500	\$17,000	\$0	\$0	\$0	\$70	\$50	\$250+Ded+30%	Ded+30%	Ded+30%	Ded+30%	E82	Emb
Silver	CE-D7	Primary Advantage	N/A	70%	\$7,000	\$14,000	\$8,500	\$17,000	\$0	\$0	\$0	\$70	\$50	\$250+Ded+30%	Ded+30%	Ded+30%	Ded+30%	E82	Emb
Platinum	CE-F8	PROformance	N/A	80%	\$1,000	\$2,000	\$2,500	\$5,000	\$0	\$10	\$0	\$40-Prem Des/\$80	\$25	\$300+Ded+20%	\$40	\$500	Ded+20%	E82	Emb
Gold	CE-F9	PROformance	N/A	80%	\$1,500	\$3,000	\$8,500	\$17,000	\$0	\$15	\$0	\$50-Prem Des/\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	E82	Emb
Gold	CE-GC	PROformance	N/A	80%	\$3,000	\$6,000	\$8,500	\$17,000	\$0	\$10	\$0	\$40-Prem Des/\$80	\$25	\$300+Ded+20%	\$40	\$500	Ded+20%	E82	Emb
Gold	CE-F6	PROformance	N/A	80%	\$4,000	\$8,000	\$8,500	\$17,000	\$0	\$10	\$0	\$40-Prem Des/\$80	\$25	\$300+Ded+20%	\$40	\$500	Ded+20%	E82	Emb
Silver	CE-F7	PROformance	N/A	80%	\$6,500	\$13,000	\$8,500	\$17,000	\$0	\$15	\$0	\$50-Prem Des/\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	E82	Emb
Silver	CE-DQ	Motion HSA	\$0-\$200	100%	\$5,000	\$10,000	\$6,000	\$12,000	100%	100%	100%	100%	100%	100%	100%	100%	100%	E82	Emb
Bronze	CE-DS	Motion HSA	\$0-\$0	100%	\$6,850	\$13,700	\$6,850	\$13,700	100%	100%	100%	100%	100%	100%	100%	100%	100%	E83	Emb
Silver	CE-DT	Motion HSA	\$0-\$0	80%	\$2,800	\$5,600	\$6,350	\$12,700	80%	80%	80%	80%	80%	80%	80%	80%	80%	E82	Emb
Silver	CE-DV	Motion HSA	\$0-\$150	80%	\$3,750	\$7,500	\$6,350	\$12,700	80%	80%	80%	80%	80%	80%	80%	80%	80%	E82	Emb

## Texas Nexus HMO Referral "R"Plans<sup>8,11</sup>

Nexus Plans are available in the following Counties: Bell, Llano, Burnet, Williamson, Milam, Travis, Lee, Bastrop, Hays, Caldwell, Fayette, Gillespie, Blanco, Kerr, Kendall, Bandera, Comal, Medina, Bexar, Guadalupe, Frio, Atascosa, Wilson and Gonzales.

Metallic	Plan Codes	PLAN TYPE	Coinsurance			Deductibles		Out of Pocket Maximum		Copays/Per Occurrence														Rx Plan	Deductible Type <sup>5</sup>
			Network	Physician Professional Services		Network		Network		Virtual Visit	PCP <sup>1</sup>			Specialist		Urgent Care	ER	Lab/ XRay	MRI, CT, etc.	Outpatient Surgery		Inpatient Hospital			
				Designated Network (Tier 1) <sup>2</sup>	Network <sup>3</sup>	Single	Family	Single	Family		Dep <19	Designated Network (Tier 1) <sup>2</sup>	Network	Designated Network (Tier 1) <sup>2</sup>	Network					Designated Network Facility	Network Facility <sup>6</sup>	Designated Network Facility	Network Facility <sup>6</sup>		
Gold	CE-OO	NexusACO R	100%	100%	80%	\$2,000	\$4,000	\$8,500	\$17,000	\$0	\$0	\$30	\$60	\$60	\$120	\$50	\$300+Ded	Ded	Ded	Ded	\$250+Ded+20%	Ded	\$500+Ded+20%	E82	Emb
Gold	CE-OW	NexusACO R	100%	100%	80%	\$3,500	\$7,000	\$8,500	\$17,000	\$0	\$0	\$15	\$50	\$50	\$100	\$50	\$300+Ded	Ded	Ded	Ded	\$250+Ded+20%	Ded	\$500+Ded+20%	E82	Emb
Gold	CE-OP	NexusACO R	100%	100%	80%	\$3,500	\$7,000	\$8,500	\$17,000	\$0	\$0	\$30	\$60	\$60	\$120	\$50	\$300+Ded	Ded	Ded	Ded	\$250+Ded+20%	Ded	\$500+Ded+20%	E82	Emb
Silver	CE-OQ	NexusACO R	100%	100%	80%	\$5,000	\$10,000	\$8,500	\$17,000	\$0	\$0	\$30	\$60	\$60	\$120	\$50	\$300+Ded	Ded	Ded	Ded	\$250+Ded+20%	Ded	\$500+Ded+20%	E82	Emb
Silver	CE-OR	NexusACO R	100%	100%	80%	\$7,500	\$15,000	\$8,500	\$17,000	\$0	\$0	\$30	\$60	\$60	\$120	\$50	\$300+Ded	Ded	Ded	Ded	\$250+Ded+20%	Ded	\$500+Ded+20%	E82	Emb
Gold	CE-OS	NexusACO R	80%	80%	60%	\$2,000	\$4,000	\$8,500	\$17,000	\$0	\$0	\$30	\$60	\$60	\$120	\$50	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	\$250+Ded+40%	Ded+20%	\$500+Ded+40%	E82	Emb

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## Texas Nexus HMO Referral "R" Plans<sup>8,11</sup>

Nexus Plans are available in the following Counties: Bell, Llano, Burnet, Williamson, Milam, Travis, Lee, Bastrop, Hays, Caldwell, Fayette, Gillespie, Blanco, Kerr, Kendall, Bandera, Comal, Medina, Bexar, Guadalupe, Frio, Atascosa, Wilson and Gonzales.

Metallic	Plan Codes	PLAN TYPE	Coinsurance			Deductibles		Out of Pocket Maximum		Copays/Per Occurrence														Rx Plan	Deductible Type <sup>5</sup>	
			Network	Physician Professional Services		Network		Network		Virtual Visit	PCP <sup>1</sup>			Specialist		Urgent Care	ER	Lab/ XRay	MRI, CT, etc.	Outpatient Surgery		Inpatient Hospital				
				Designated Network (Tier 1) <sup>2</sup>	Network <sup>3</sup>	Single	Family	Single	Family		Dep <19	Designated Network (Tier 1) <sup>2</sup>	Network	Designated Network (Tier 1) <sup>2</sup>	Network					Designated Network Facility	Network Facility <sup>10</sup>	Designated Network Facility	Network Facility <sup>10</sup>			
Silver	CE-OX	NexusACO R	80%	80%	60%	\$5,250	\$10,500	\$8,500	\$17,000	\$0	\$0	\$15	\$50	\$50	\$100	\$50	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	\$250+Ded+40%	Ded+20%	\$500+Ded+40%	E82	Emb	
Silver	CE-OT	NexusACO R	80%	80%	60%	\$6,500	\$13,000	\$8,500	\$17,000	\$0	\$0	\$30	\$60	\$60	\$120	\$50	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	\$250+Ded+40%	Ded+20%	\$500+Ded+40%	E82	Emb	
Bronze	CE-OU	HSA w/Motion	100%	100%	80%	\$6,825	\$13,650	\$6,850	\$13,700	100%	100%	100%	80%	100%	80%	100%	100%	100%	100%	100%	80%	100%	80%	E82	Emb	
Silver	CE-OV	HSA w/Motion	80%	80%	60%	\$3,000	\$6,000	\$6,850	\$13,700	80%	80%	80%	60%	80%	60%	80%	80%	80%	80%	80%	80%	60%	80%	60%	E82	Emb

## UnitedHealthcare Premier and Premier Value Plans

Metallic	Plan Code		Plan Type	Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence									
	Choice+	EPO <sup>11</sup>		Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP Ages 19+ <sup>1</sup>	PCP Ages <19 <sup>1</sup>	Spec Prem Des <sup>2</sup>	Spec <sup>3</sup>	Urgent Care	ER	Lab/Xray	MRI, CT.	I/P & O/P Surgery
						Single	Family	Single	Family	Single	Family	Single	Family										
Platinum	CE-E3	CE-E4	Premier	100%	70%	\$2,000	\$6,000	\$5,000	\$15,000	\$5,000	\$10,000	\$10,000	\$30,000	\$0	\$20	\$0	\$20	\$40	\$50	\$350	100%	\$400	Ded
Gold	CE-E9	CE-FA	Premier Value	100%	70%	\$3,500	\$10,500	\$5,000	\$15,000	\$6,000	\$13,500	\$10,000	\$30,000	\$0	\$45	\$0	\$45	\$90	\$50	\$300	Ded	\$400	\$250+Ded
Gold	CE-ER	CE-ES	Premier	100%	70%	\$5,500	\$11,000	\$10,000	\$30,000	\$7,900	\$15,800	\$20,000	\$60,000	\$0	\$30	\$0	\$30	\$60	\$50	\$350	100%	\$400	Ded
Gold	CE-EU	CE-EV	Premier Value	50%	50%	\$1,000	\$3,000	\$5,000	\$15,000	\$5,000	\$10,000	\$10,000	\$30,000	\$0	\$35	\$0	\$35	\$70	\$50	\$400+50%	Ded+50%	\$400	\$250+Ded+50%
Silver	CE-EY	CE-EZ	Premier Value	50%	50%	\$5,500	\$11,000	\$10,000	\$30,000	\$7,900	\$15,800	\$20,000	\$60,000	\$0	\$35	\$0	\$35	\$70	\$50	\$400+50%	Ded+50%	\$400	\$250+Ded+50%

## UnitedHealthcare Health Reimbursement Account (HRA) Plans

Metallic Level	Plan Code	Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence								Rx Plan	
		Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP Ages 19+ <sup>1</sup>	PCP Ages &lt;19 <sup>1</sup>	Spec Prem Des <sup>2</sup>	Spec <sup>3</sup>	Urgent Care	ER	I/P & O/P Surg		
				Single	Family	Single	Family	Single	Family	Single	Family										
Silver	CE-C8	80%	50%	\$5,500	\$11,000	\$10,000	\$30,000	\$6,350	\$12,700	\$20,000	\$60,000	80%	80%	80%	80%	80%	80%	80%	80%	80%	E82

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## Pharmacy Plans

Rx Plan Code	Copays				Deductible		Mail Order Ratio
	Tier 1	Tier 2	Tier 3	Tier 4	Single	Family	
E82	\$10	\$40	\$125	\$300	N/A	N/A	2.5
E38*	\$10	\$65	\$125	\$250	\$300	\$600	2.5
E83	No Copay	No Copay	No Copay	N/A	Same as Medical	Same as Medical	No Copay

\*Individual and Family deductible only applies to tier 3 and tier 4

1 Primary Care Physicians include Family Practice, Internal Medicine, Obstetrics-Gynecology, and Pediatrics

2 This tier of benefits applies to UnitedHealth Premium Tier 1 Designated Providers. Please visit myuhc.com for details

3 This tier of benefit applies to Physicians that are not UnitedHealth Premium Tier 1 Designated

5 "Embedded" deductible means once an individual meets their portion of the deductible, services are paid for that person without the entire family deductible being met. "Non-Embedded" deductible means no covered family member will satisfy an individual deductible until the entire family deductible is met.

8 Navigate, Nexus and Charter plans require referrals for certain services. Failure to obtain a referral may result in either non-payment of claims or in a reduction of benefits.

9 Copayment and/or copayment+coinsurance on HSA plans will be required after the deductible has been met and will continue to be required until the annual out-of-pocket maximum is met.

11 EPO, Navigate, Nexus and Charter plans exclude coverage for services provided by Out-of-Network Providers with the exception of (1) Services performed in a Network Facility by hospital-based providers; and (2) Services performed under the Emergency Care benefit

Please note: The information in this grid is provided for informational purposes only and is not intended for use as a contract. For a complete listing of coverage and exclusions, please refer to the Certificate of Coverage or talk to your UnitedHealthcare representative for additional details that could impact the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible. Insurance coverage provided by or through by United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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