

Health Plan Product Offering

Texas

51+ ATNE

Effective July 1, 2023

UnitedHealthcare offers a wide variety of plan options that allow you to tailor your benefit needs to your business needs, choosing what you value in a health plan.

UnitedHealthcare Premium Designation & Standard Plans

| Plan Codes | | Plan Type | Coinsurance | | Deductibles | | | | Out of Pocket Maximum | | | | Copays | | | | | | | | | |
|------------|-------------------|-----------|-------------|----------------|-------------|----------|----------------|----------|-----------------------|----------|----------------|----------|------------------|------|--------------------------|-------------------|---------------|-------------|-----------------|-----------|---------------|-------------------|
| Choice+ | EPO ¹¹ | | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP ¹ | | Spec | | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | MRI, CT, etc. | Inp / Out Surgery |
| | | | | | Single | Family | Single | Family | Single | Family | Single | Family | Dep <19 | PCP | Tier 1 Spec ² | Spec ³ | | | | | | |
| BC-X3 | BC-ZM | Premier | 100% | 70% | \$250 | \$500 | \$5,000 | \$10,000 | \$1,750 | \$3,500 | \$10,000 | \$20,000 | \$0 | \$20 | \$20 | \$40 | \$0 | \$75 | \$300 | 100% | Ded | Ded |
| BC-X4 | BC-ZN | Premier | 100% | 70% | \$500 | \$1,000 | \$5,000 | \$10,000 | \$2,000 | \$4,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$300 | 100% | Ded | Ded |
| BM-DE | BM-DF | Premier | 100% | 70% | \$750 | \$1,500 | \$5,000 | \$10,000 | \$2,500 | \$5,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$300 | 100% | Ded | Ded |
| BC-X5 | BC-ZO | Premier | 100% | 70% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$2,500 | \$5,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$300 | 100% | Ded | Ded |
| BC-X6 | BC-ZP | Premier | 100% | 70% | \$1,500 | \$3,000 | \$5,000 | \$10,000 | \$3,000 | \$6,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$300 | 100% | Ded | Ded |
| BC-X7 | BC-ZQ | Premier | 100% | 70% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$3,500 | \$7,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$300 | 100% | Ded | Ded |
| BC-X8 | BC-ZR | Premier | 100% | 70% | \$2,500 | \$5,000 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$300 | 100% | Ded | Ded |
| BC-X9 | BC-ZS | Premier | 100% | 70% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$4,500 | \$9,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$300 | 100% | Ded | Ded |
| BC-YA | BC-ZT | Premier | 100% | 70% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | \$0 | \$35 | \$35 | \$70 | \$0 | \$75 | \$300 | 100% | Ded | Ded |
| BC-YB | BC-ZU | Premier | 80% | 50% | \$250 | \$500 | \$5,000 | \$10,000 | \$3,000 | \$6,000 | \$10,000 | \$20,000 | \$0 | \$20 | \$20 | \$40 | \$0 | \$75 | \$250+20% | 100% | Ded+20% | Ded+20% |
| BC-YC | BC-ZV | Premier | 80% | 50% | \$500 | \$1,000 | \$5,000 | \$10,000 | \$3,500 | \$7,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+20% | 100% | Ded+20% | Ded+20% |
| BM-DG | BM-DH | Premier | 80% | 50% | \$750 | \$1,500 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+20% | 100% | Ded+20% | Ded+20% |
| BC-YD | BC-ZW | Premier | 80% | 50% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+20% | 100% | Ded+20% | Ded+20% |
| BC-YE | BC-ZX | Premier | 80% | 50% | \$1,500 | \$3,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+20% | 100% | Ded+20% | Ded+20% |
| BC-YF | BC-ZY | Premier | 80% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$250+20% | 100% | Ded+20% | Ded+20% |
| BC-YG | BC-ZZ | Premier | 80% | 50% | \$2,500 | \$5,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$250+20% | 100% | Ded+20% | Ded+20% |
| BC-YH | BC-Z2 | Premier | 80% | 50% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$250+20% | 100% | Ded+20% | Ded+20% |
| BC-YI | BC-Z3 | Premier | 80% | 50% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | \$0 | \$35 | \$35 | \$70 | \$0 | \$75 | \$250+20% | 100% | Ded+20% | Ded+20% |
| BC-YR | BC-1C | Premier | 70% | 50% | \$250 | \$500 | \$5,000 | \$10,000 | \$3,000 | \$6,000 | \$10,000 | \$20,000 | \$0 | \$20 | \$20 | \$40 | \$0 | \$75 | \$250+30% | 100% | Ded+30% | Ded+30% |
| BC-YS | BC-1D | Premier | 70% | 50% | \$500 | \$1,000 | \$5,000 | \$10,000 | \$3,500 | \$7,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+30% | 100% | Ded+30% | Ded+30% |
| BM-DI | BM-DJ | Premier | 70% | 50% | \$750 | \$1,500 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+30% | 100% | Ded+30% | Ded+30% |
| BC-YT | BC-1E | Premier | 70% | 50% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+30% | 100% | Ded+30% | Ded+30% |
| BC-YU | BC-1F | Premier | 70% | 50% | \$1,500 | \$3,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+30% | 100% | Ded+30% | Ded+30% |
| BC-YV | BC-1G | Premier | 70% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$250+30% | 100% | Ded+30% | Ded+30% |
| BC-YW | BC-1H | Premier | 70% | 50% | \$2,500 | \$5,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$250+30% | 100% | Ded+30% | Ded+30% |
| BC-YX | BC-1I | Premier | 70% | 50% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$250+30% | 100% | Ded+30% | Ded+30% |
| BC-YY | BC-1J | Premier | 70% | 50% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | \$0 | \$35 | \$35 | \$70 | \$0 | \$75 | \$250+30% | 100% | Ded+30% | Ded+30% |
| BC-YZ | BC-1K | Premier | 50% | 50% | \$250 | \$500 | \$5,000 | \$10,000 | \$3,000 | \$6,000 | \$10,000 | \$20,000 | \$0 | \$20 | \$20 | \$40 | \$0 | \$75 | \$250+50% | 100% | Ded+50% | Ded+50% |

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|------------|-------------------|-----------|-------------|----------------|-------------|----------|----------------|----------|-----------------------|----------|----------------|----------|------------------|------|--------------------------|-------------------|---------------|-------------|-----------------|-----------|---------------|-------------------|
| Choice+ | EPO ¹¹ | | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP ¹ | | Spec | | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | MRI, CT, etc. | Inp / Out Surgery |
| | | | | | Single | Family | Single | Family | Single | Family | Single | Family | Dep <19 | PCP | Tier 1 Spec ² | Spec ³ | | | | | | |
| BC-Y2 | BC-1L | Premier | 50% | 50% | \$500 | \$1,000 | \$5,000 | \$10,000 | \$3,500 | \$7,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+50% | 100% | Ded+50% | Ded+50% |
| BM-DK | BM-DL | Premier | 50% | 50% | \$750 | \$1,500 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+50% | 100% | Ded+50% | Ded+50% |
| BC-Y3 | BC-1M | Premier | 50% | 50% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+50% | 100% | Ded+50% | Ded+50% |
| BC-Y4 | BC-1N | Premier | 50% | 50% | \$1,500 | \$3,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$25 | \$50 | \$0 | \$75 | \$250+50% | 100% | Ded+50% | Ded+50% |
| BC-Y5 | BC-1O | Premier | 50% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$250+50% | 100% | Ded+50% | Ded+50% |
| BC-Y6 | BC-1P | Premier | 50% | 50% | \$2,500 | \$5,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$250+50% | 100% | Ded+50% | Ded+50% |
| BC-Y7 | BC-1Q | Premier | 50% | 50% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$0 | \$30 | \$30 | \$60 | \$0 | \$75 | \$250+50% | 100% | Ded+50% | Ded+50% |
| BC-Y8 | BC-1R | Premier | 50% | 50% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | \$0 | \$35 | \$35 | \$70 | \$0 | \$75 | \$250+50% | 100% | Ded+50% | Ded+50% |
| BC-WJ | BC-WR | 50/50 | 50% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | N/A | \$50 | \$50 | \$50 | \$0 | \$100 | Ded+50% | Ded+50% | Ded+50% | Ded+50% |
| BC-WK | BC-WS | 50/50 | 50% | 50% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | N/A | \$50 | \$50 | \$50 | \$0 | \$100 | Ded+50% | Ded+50% | Ded+50% | Ded+50% |
| BC-WL | BC-WT | 50/50 | 50% | 50% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | N/A | \$50 | \$50 | \$50 | \$0 | \$100 | Ded+50% | Ded+50% | Ded+50% | Ded+50% |
| DD-YR | DD-ZS | Consumer | 80% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |
| DD-YH | DD-ZT | Consumer | 80% | 50% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |
| DD-YU | DD-YV | Consumer | 80% | 50% | \$7,350 | \$14,700 | \$10,000 | \$20,000 | \$7,900 | \$15,800 | \$20,000 | \$40,000 | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |
| DD-YS | DD-ZU | Consumer | 50% | 50% | \$0 | \$0 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$30,000 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| AG-YF | N/A | Non-Diff | 80% | 80% | \$1,000 | \$2,000 | N/A | N/A | \$3,000 | \$6,000 | N/A | N/A | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |
| AG-YG | N/A | Non-Diff | 80% | 80% | \$2,000 | \$4,000 | N/A | N/A | \$4,000 | \$8,000 | N/A | N/A | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |

UnitedHealthcare Premier PROformance Plans

| Plan Codes | | Coinsurance | | Deductible | | | | Out-Of-Pocket Maximum | | | | Copays | | | | | | | | | Deductible Type ⁵ | |
|------------|-------------------|-------------|----------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|------------------|------|--------------------------|-------------------|---------------|-------------|-----------------|-----------|---------------|------------------------------|-------------------|
| Choice+ | EPO ¹¹ | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP ¹ | | Spec | | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | MRI, CT, etc. | | Inp / Out Surgery |
| | | | | Single | Family | Single | Family | Single | Family | Single | Family | Dep <19 | PCP | Tier 1 Spec ² | Spec ³ | | | | | | | |
| CZ-WT | CZ-WX | 80% | 50% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$7,150 | \$14,300 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$80 | \$0 | \$25 | \$300+Ded+20% | \$40 | \$500 | Ded+20% | Emb |
| CZ-WU | CZ-WY | 80% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$7,150 | \$14,300 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$80 | \$0 | \$25 | \$300+Ded+20% | \$40 | \$500 | Ded+20% | Emb |
| CZ-WV | CZ-WZ | 80% | 50% | \$3,000 | \$6,000 | \$7,500 | \$15,000 | \$7,150 | \$14,300 | \$15,000 | \$30,000 | \$0 | \$10 | \$40 | \$80 | \$0 | \$25 | \$300+Ded+20% | \$40 | \$500 | Ded+20% | Emb |
| CZ-WW | CZ-W2 | 80% | 50% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$7,150 | \$14,300 | \$20,000 | \$40,000 | \$0 | \$10 | \$40 | \$80 | \$0 | \$25 | \$300+Ded+20% | \$40 | \$500 | Ded+20% | Emb |
| CZ-XB | DD-SC | 80% | 50% | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$7,150 | \$14,300 | \$20,000 | \$40,000 | \$0 | \$10 | \$40 | \$80 | \$0 | \$25 | \$300+Ded+20% | \$40 | \$500 | Ded+20% | Emb |
| AX-KN | AX-KV | 80% | 50% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$7,150 | \$14,300 | \$10,000 | \$20,000 | \$0 | \$15 | \$50 | \$100 | \$0 | \$25 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb |

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|------------|-------------------|-------------|----------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|------------------|------|--------------------------|-------------------|---------------|-------------|-----------------|-----------|------------------------------|---------------|-------------------|
| Choice+ | EPO ¹¹ | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP ¹ | | Spec | | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | | MRI, CT, etc. | Inp / Out Surgery |
| | | | | Single | Family | Single | Family | Single | Family | Single | Family | Dep <19 | PCP | Tier 1 Spec ² | Spec ³ | | | | | | | |
| AX-KO | AX-KW | 80% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$7,150 | \$14,300 | \$10,000 | \$20,000 | \$0 | \$15 | \$50 | \$100 | \$0 | \$25 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb |
| AX-KP | AX-KX | 80% | 50% | \$3,000 | \$6,000 | \$7,500 | \$15,000 | \$7,150 | \$14,300 | \$15,000 | \$30,000 | \$0 | \$15 | \$50 | \$100 | \$0 | \$25 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb |
| AX-KQ | AX-KY | 80% | 50% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$7,150 | \$14,300 | \$20,000 | \$40,000 | \$0 | \$15 | \$50 | \$100 | \$0 | \$25 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb |
| BM-DN | BM-DP | 80% | 50% | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$7,150 | \$14,300 | \$20,000 | \$40,000 | \$0 | \$15 | \$50 | \$100 | \$0 | \$25 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb |

UnitedHealthcare Premier Value plans

| Plan Codes | | Coinsurance | | Deductibles | | | | Out of Pocket Maximum | | | | Copays | | | | | | | | | |
|------------|-------------------|-------------|----------------|-------------|----------|----------------|----------|-----------------------|----------|----------------|----------|------------------|------|--------------------------|-------------------|---------------|-------------|-----------------|-----------|---------------|-------------------|
| Choice+ | EPO ¹¹ | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP ¹ | | Spec | | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | MRI, CT, etc. | Inp / Out Surgery |
| | | | | Single | Family | Single | Family | Single | Family | Single | Family | Dep <19 | PCP | Tier 1 Spec ² | Spec ³ | | | | | | |
| BC-Y9 | BC-1S | 100% | 70% | \$500 | \$1,500 | \$5,000 | \$15,000 | \$6,350 | \$12,700 | \$10,000 | \$30,000 | \$0 | \$35 | \$35 | \$70 | \$0 | \$100 | \$400 | Ded | \$400 | \$250+Ded |
| BC-ZA | BC-1T | 100% | 70% | \$1,000 | \$3,000 | \$5,000 | \$15,000 | \$6,350 | \$12,700 | \$10,000 | \$30,000 | \$0 | \$40 | \$40 | \$80 | \$0 | \$100 | \$400 | Ded | \$400 | \$250+Ded |
| BC-ZB | BC-1U | 100% | 70% | \$3,000 | \$9,000 | \$5,000 | \$15,000 | \$6,350 | \$12,700 | \$10,000 | \$30,000 | \$0 | \$45 | \$45 | \$90 | \$0 | \$100 | \$400 | Ded | \$400 | \$250+Ded |
| BC-ZC | BC-1V | 100% | 70% | \$5,000 | \$10,000 | \$10,000 | \$30,000 | \$6,350 | \$12,700 | \$20,000 | \$60,000 | \$0 | \$45 | \$45 | \$90 | \$0 | \$100 | \$400 | Ded | \$400 | \$250+Ded |
| CZ-WS | BC-1W | 80% | 50% | \$0 | \$0 | \$5,000 | \$15,000 | \$6,350 | \$12,700 | \$10,000 | \$30,000 | \$0 | \$35 | \$35 | \$70 | \$0 | \$100 | \$400 + 20% | Ded + 20% | \$400 | \$250+Ded+20% |
| BC-ZE | BC-1X | 80% | 50% | \$1,500 | \$4,500 | \$5,000 | \$15,000 | \$6,350 | \$12,700 | \$10,000 | \$30,000 | \$0 | \$40 | \$40 | \$80 | \$0 | \$100 | \$400 + 20% | Ded + 20% | \$400 | \$250+Ded+20% |
| BC-17 | BC-19 | 80% | 50% | \$2,500 | \$7,500 | \$5,000 | \$15,000 | \$6,350 | \$12,700 | \$10,000 | \$30,000 | \$0 | \$40 | \$40 | \$80 | \$0 | \$100 | \$400 + 20% | Ded + 20% | \$400 | \$250+Ded+20% |
| BC-18 | BC-2A | 80% | 50% | \$5,000 | \$10,000 | \$10,000 | \$30,000 | \$6,350 | \$12,700 | \$20,000 | \$60,000 | \$0 | \$45 | \$45 | \$90 | \$0 | \$100 | \$400 + 20% | Ded + 20% | \$400 | \$250+Ded+20% |

UnitedHealthcare Primary Advantage Plans

| Plan Codes | | | Coinsurance | | Deductible | | | | Out-Of-Pocket Maximum | | | | Copays | | | | | | | | Deductible Type ⁵ |
|------------|-------------------|-----------|-------------|----------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|--------|-------|---------------|-------------|-----------------|-----------|---------------|-------------------|------------------------------|
| Choice+ | EPO ¹¹ | PLAN TYPE | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP | Spec | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | MRI, CT, etc. | Inp / Out Surgery | |
| | | | | | Single | Family | Single | Family | Single | Family | Single | Family | | | | | | | | | |
| AN-DI | AN-DO | PrimAdv | 80% | 50% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$6,500 | \$13,000 | \$10,000 | \$20,000 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb |
| AN-DJ | AN-DP | PrimAdv | 80% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$6,500 | \$13,000 | \$10,000 | \$20,000 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb |
| AN-DK | AN-DQ | PrimAdv | 80% | 50% | \$3,000 | \$6,000 | \$10,000 | \$20,000 | \$6,500 | \$13,000 | \$20,000 | \$40,000 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb |
| AN-DL | AN-DR | PrimAdv | 80% | 50% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$6,500 | \$13,000 | \$20,000 | \$40,000 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb |
| BM-CS | BM-CT | PrimAdv | 80% | 50% | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$7,000 | \$14,000 | \$20,000 | \$40,000 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb |

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|------------|-------------------|---------------------------|-------------|----------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|------------------|--------------------|------------------|-------------------|----------------------------|-----------|---------------|------------------------------|-------------------|
| Choice+ | EPO ¹¹ | PLAN TYPE | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP | Spec | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | MRI, CT, etc. | | Inp / Out Surgery |
| | | | | | Single | Family | Single | Family | Single | Family | Single | Family | | | | | | | | | |
| CG-FL | CG-FR | PrimAdv | 70% | 50% | N/A | N/A | \$5,000 | \$10,000 | \$7,950 | \$15,900 | \$10,000 | \$20,000 | \$0 | \$70 | \$0 | \$50 | \$250+30% | 30% | 30% | 30% | Emb |
| CG-FM | CG-FS | PrimAdv | 70% | 50% | \$500 | \$1,000 | \$5,000 | \$10,000 | \$7,950 | \$15,900 | \$10,000 | \$20,000 | \$0 | \$70 | \$0 | \$50 | \$250+Ded+30% | Ded+30% | Ded+30% | Ded+30% | Emb |
| CG-FN | CG-FT | PrimAdv | 70% | 50% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$7,950 | \$15,900 | \$10,000 | \$20,000 | \$0 | \$70 | \$0 | \$50 | \$250+Ded+30% | Ded+30% | Ded+30% | Ded+30% | Emb |
| CG-FO | CG-FU | PrimAdv | 70% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$7,950 | \$15,900 | \$10,000 | \$20,000 | \$0 | \$70 | \$0 | \$50 | \$250+Ded+30% | Ded+30% | Ded+30% | Ded+30% | Emb |
| CG-FP | CG-FV | PrimAdv | 70% | 50% | \$3,000 | \$6,000 | \$10,000 | \$20,000 | \$7,950 | \$15,900 | \$20,000 | \$40,000 | \$0 | \$70 | \$0 | \$50 | \$250+Ded+30% | Ded+30% | Ded+30% | Ded+30% | Emb |
| CG-FQ | CG-FW | PrimAdv | 70% | 50% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$7,950 | \$15,900 | \$20,000 | \$40,000 | \$0 | \$70 | \$0 | \$50 | \$250+Ded+30% | Ded+30% | Ded+30% | Ded+30% | Emb |
| AN-DM | AN-DS | PrimAdv | 50% | 50% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$6,500 | \$13,000 | \$10,000 | \$20,000 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+50% | Ded+50% | Ded+50% | Ded+50% | Emb |
| AN-DN | AN-DT | PrimAdv | 50% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$6,500 | \$13,000 | \$10,000 | \$20,000 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+50% | Ded+50% | Ded+50% | Ded+50% | Emb |
| DD-Z8 | DD-Z9 | PrimAdv HSA ¹⁸ | 80% | 50% | \$1,500 | \$3,000 | \$5,000 | \$10,000 | \$6,500 | \$7,150 | \$10,000 | \$20,000 | \$0 ⁹ | \$100 ⁹ | \$0 ⁹ | \$50 ⁹ | \$250+Ded+20% ⁹ | Ded+20% | Ded+20% | Ded+20% | Non-Emb |
| DD-1A | DD-1B | PrimAdv HSA ¹⁸ | 80% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$6,500 | \$7,150 | \$10,000 | \$20,000 | \$0 ⁹ | \$100 ⁹ | \$0 ⁹ | \$50 ⁹ | \$250+Ded+20% ⁹ | Ded+20% | Ded+20% | Ded+20% | Non-Emb |

UnitedHealthcare Primary Advantage Rx

| Rx Plan | Copays | | | | Mail Order | Rx Ded | Rx Deductible |
|----------|--------|--------|--------|--------|------------|-------------|-----------------------|
| | Tier 1 | Tier 2 | Tier 3 | Tier 4 | | | |
| 454/454X | \$0 | \$50 | \$100 | \$250 | 2.5 | \$250/\$500 | Waived for tier 1 & 2 |
| 455/455X | \$5 | \$50 | \$100 | \$250 | 2.5 | \$250/\$500 | Waived for tier 1 & 2 |
| 751/751X | \$0 | \$50 | \$100 | \$250 | 2.5 | Medical | HSA Only |

UnitedHealthcare \$0 Deductible Plans

| Plan Codes | | Coinsurance | | Deductible | | | | Out-Of-Pocket Maximum | | | | Copays | | | | | | | Deductible Type ⁵ | |
|------------|-------------------|-------------|----------------|------------|--------|----------------|----------|-----------------------|----------|----------------|----------|--------|-------------------|---------------|-------------|-----------------|-----------|---------------|------------------------------|-------------------|
| Choice+ | EPO ¹¹ | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP | Spec ³ | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | MRI, CT, etc. | | Inp / Out Surgery |
| | | | | Single | Family | Single | Family | Single | Family | Single | Family | | | | | | | | | |
| CG-FX | CG-F2 | 70% | 50% | N/A | N/A | \$5,000 | \$10,000 | \$7,000 | \$14,000 | \$10,000 | \$20,000 | \$30 | \$60 | \$0 | \$50 | \$500+30% | 30% | \$500 | 30% | Emb |
| CG-FY | CG-F3 | 60% | 50% | N/A | N/A | \$5,000 | \$10,000 | \$7,500 | \$15,000 | \$10,000 | \$20,000 | \$35 | \$70 | \$0 | \$50 | \$500+40% | 40% | \$500 | 40% | Emb |
| CG-FZ | CG-F4 | 50% | 50% | N/A | N/A | \$5,000 | \$10,000 | \$8,000 | \$16,000 | \$10,000 | \$20,000 | \$40 | \$80 | \$0 | \$50 | \$500+50% | 50% | \$500 | 50% | Emb |

Health Plan Product Offering

Texas
51+ ATNE
Effective July 1, 2023

UnitedHealthcare Navigate^{8,11} Plans

| Plan Code | Coinsurance | | Deductibles | | | | Out of Pocket Maximum | | | | Copays | | | | | | | | Deductible Type ⁵ | |
|-----------|-------------|----------------|-------------|----------|----------------|--------|-----------------------|----------|----------------|--------|------------------|------|--------------------|---------------|-------------|-----------------|-----------|---------------|------------------------------|-------------------|
| | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP ¹ | | Spec with Referral | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | MRI, CT, etc. | | Inp / Out Surgery |
| | | | Single | Family | Single | Family | Single | Family | Single | Family | Dep <19 | PCP | | | | | | | | |
| BC-W7 | 100% | NA | \$0 | \$0 | NA | NA | \$2,000 | \$6,000 | NA | NA | \$0 | \$10 | \$30 | \$0 | \$50 | \$650 | Ded | \$500 | \$250 | Emb |
| BC-W8 | 100% | NA | \$250 | \$750 | NA | NA | \$6,350 | \$12,700 | NA | NA | \$0 | \$15 | \$45 | \$0 | \$50 | \$650 | Ded | \$500 | \$250 + Ded | Emb |
| BC-W9 | 100% | NA | \$500 | \$1,500 | NA | NA | \$6,350 | \$12,700 | NA | NA | \$0 | \$15 | \$45 | \$0 | \$50 | \$650 | Ded | \$500 | \$250 + Ded | Emb |
| BC-XA | 100% | NA | \$1,000 | \$3,000 | NA | NA | \$6,350 | \$12,700 | NA | NA | \$0 | \$15 | \$45 | \$0 | \$50 | \$650 | Ded | \$500 | \$250 + Ded | Emb |
| BC-XB | 100% | NA | \$3,000 | \$9,000 | NA | NA | \$6,350 | \$12,700 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$50 | \$650 | Ded | \$500 | \$250 + Ded | Emb |
| BC-XC | 100% | NA | \$3,500 | \$10,500 | NA | NA | \$6,350 | \$12,700 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$50 | \$650 | Ded | \$500 | \$250 + Ded | Emb |
| BC-XD | 100% | NA | \$4,000 | \$12,000 | NA | NA | \$6,350 | \$12,700 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$50 | \$650 | Ded | \$500 | \$250 + Ded | Emb |
| BC-XE | 100% | NA | \$5,000 | \$10,000 | NA | NA | \$6,350 | \$12,700 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$50 | \$650 | Ded | \$500 | \$250 + Ded | Emb |
| BC-XG | 100% | NA | \$0 | \$0 | NA | NA | \$2,500 | \$5,000 | NA | NA | \$0 | \$10 | \$30 | \$0 | \$50 | \$500 | 100% | \$500 | 100% | Emb |
| BC-XH | 100% | NA | \$500 | \$1,000 | NA | NA | \$3,000 | \$6,000 | NA | NA | \$0 | \$10 | \$30 | \$0 | \$50 | \$500 | 100% | \$500 | Ded | Emb |
| BC-XI | 100% | NA | \$1,000 | \$2,000 | NA | NA | \$3,500 | \$7,000 | NA | NA | \$0 | \$10 | \$30 | \$0 | \$50 | \$500 | 100% | \$500 | Ded | Emb |
| BC-XJ | 100% | NA | \$2,000 | \$4,000 | NA | NA | \$4,500 | \$9,000 | NA | NA | \$0 | \$15 | \$45 | \$0 | \$75 | \$500 | 100% | \$500 | Ded | Emb |
| BC-XK | 100% | NA | \$2,500 | \$5,000 | NA | NA | \$5,000 | \$10,000 | NA | NA | \$0 | \$15 | \$45 | \$0 | \$75 | \$500 | 100% | \$500 | Ded | Emb |
| BC-XL | 100% | NA | \$3,000 | \$6,000 | NA | NA | \$5,500 | \$11,000 | NA | NA | \$0 | \$15 | \$45 | \$0 | \$75 | \$500 | 100% | \$500 | Ded | Emb |
| BC-XM | 100% | NA | \$5,000 | \$10,000 | NA | NA | \$6,500 | \$13,000 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$100 | \$500 | 100% | \$500 | Ded | Emb |
| CZ-V6 | 100% | NA | \$1,000 | \$2,000 | NA | NA | \$4,000 | \$8,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb |
| CZ-V7 | 100% | NA | \$2,000 | \$4,000 | NA | NA | \$5,000 | \$10,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb |
| CZ-V8 | 100% | NA | \$3,000 | \$6,000 | NA | NA | \$6,000 | \$12,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb |
| CZ-V9 | 100% | NA | \$4,000 | \$8,000 | NA | NA | \$7,000 | \$14,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb |
| CZ-WA | 100% | NA | \$5,000 | \$10,000 | NA | NA | \$7,350 | \$14,700 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb |
| CZ-WQ | 100% | NA | \$6,000 | \$12,000 | NA | NA | \$7,350 | \$14,700 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb |
| BC-XN | 80% | NA | \$0 | \$0 | NA | NA | \$6,600 | \$13,200 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$100 | \$500 | Ded+20% | \$500 | Ded + 20% | Emb |
| BC-XO | 80% | NA | \$1,000 | \$2,000 | NA | NA | \$6,600 | \$13,200 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$100 | \$500 | Ded+20% | \$500 | Ded + 20% | Emb |
| BC-XP | 80% | NA | \$2,500 | \$5,000 | NA | NA | \$6,600 | \$13,200 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$100 | \$500 | Ded+20% | \$500 | Ded + 20% | Emb |
| CZ-WG | 80% | NA | \$1,000 | \$2,000 | NA | NA | \$4,000 | \$8,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded+20% | \$40 | \$500 | Ded+20% | Emb |
| CZ-WH | 80% | NA | \$2,000 | \$4,000 | NA | NA | \$5,000 | \$10,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded+20% | \$40 | \$500 | Ded+20% | Emb |
| CZ-WI | 80% | NA | \$3,000 | \$6,000 | NA | NA | \$6,000 | \$12,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded+20% | \$40 | \$500 | Ded+20% | Emb |
| CZ-WJ | 80% | NA | \$4,000 | \$8,000 | NA | NA | \$7,000 | \$14,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded+20% | \$40 | \$500 | Ded+20% | Emb |
| CZ-WK | 80% | NA | \$5,000 | \$10,000 | NA | NA | \$7,350 | \$14,700 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded+20% | \$40 | \$500 | Ded+20% | Emb |

Health Plan Product Offering

Texas
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UnitedHealthcare Charter^{8,11} Plans

| Plan Codes | Charter | PLAN TYPE | Coinsurance | | Deductibles | | | | Out of Pocket Maximum | | | | Copays | | | | | | | | Deductible Type ⁵ | |
|------------|-----------------|-----------|-------------|----------------|-------------|--------|----------------|---------|-----------------------|--------|----------------|-------------------|---------|-------------------|------------------|-------------------|--------------------|-----------------|--------------------|---------------|------------------------------|-------------------|
| | | | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP | | SCP | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | MRI, CT, etc. | | Inp / Out Surgery |
| | | | | | Single | Family | Single | Family | Single | Family | Single | Family | Dep <19 | PCP | | | | | | | | |
| BM-C8 | Charter PrimAdv | 80% | NA | \$1,000 | \$2,000 | NA | NA | \$6,500 | \$13,000 | NA | NA | \$0 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb | |
| BM-C9 | Charter PrimAdv | 80% | NA | \$2,000 | \$4,000 | NA | NA | \$6,500 | \$13,000 | NA | NA | \$0 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb | |
| BM-DA | Charter PrimAdv | 80% | NA | \$3,000 | \$6,000 | NA | NA | \$6,500 | \$13,000 | NA | NA | \$0 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb | |
| BM-DB | Charter PrimAdv | 80% | NA | \$5,000 | \$10,000 | NA | NA | \$6,500 | \$13,000 | NA | NA | \$0 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Emb | |
| BM-DC | Charter PrimAdv | 50% | NA | \$1,000 | \$2,000 | NA | NA | \$6,500 | \$13,000 | NA | NA | \$0 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+50% | Ded+50% | Ded+50% | Ded+50% | Emb | |
| BM-DD | Charter PrimAdv | 50% | NA | \$2,000 | \$4,000 | NA | NA | \$6,500 | \$13,000 | NA | NA | \$0 | \$0 | \$100 | \$0 | \$50 | \$250+Ded+50% | Ded+50% | Ded+50% | Ded+50% | Emb | |
| BC-XQ | Charter | 100% | NA | \$0 | \$0 | NA | NA | \$2,500 | \$5,000 | NA | NA | \$0 | \$10 | \$30 | \$0 | \$50 | \$500 | 100% | \$500 | 100% | Emb | |
| BC-XR | Charter | 100% | NA | \$500 | \$1,500 | NA | NA | \$3,000 | \$6,000 | NA | NA | \$0 | \$10 | \$30 | \$0 | \$50 | \$500 | 100% | \$500 | Ded | Emb | |
| BC-XS | Charter | 100% | NA | \$1,000 | \$2,000 | NA | NA | \$3,500 | \$7,000 | NA | NA | \$0 | \$10 | \$30 | \$0 | \$50 | \$500 | 100% | \$500 | Ded | Emb | |
| BC-XT | Charter | 100% | NA | \$2,000 | \$4,000 | NA | NA | \$4,500 | \$9,000 | NA | NA | \$0 | \$15 | \$45 | \$0 | \$75 | \$500 | 100% | \$500 | Ded | Emb | |
| BC-XU | Charter | 100% | NA | \$2,500 | \$5,000 | NA | NA | \$5,000 | \$10,000 | NA | NA | \$0 | \$15 | \$45 | \$0 | \$75 | \$500 | 100% | \$500 | Ded | Emb | |
| BC-XV | Charter | 100% | NA | \$3,000 | \$6,000 | NA | NA | \$5,500 | \$11,000 | NA | NA | \$0 | \$15 | \$45 | \$0 | \$75 | \$500 | 100% | \$500 | Ded | Emb | |
| BC-XW | Charter | 100% | NA | \$5,000 | \$10,000 | NA | NA | \$6,500 | \$13,000 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$100 | \$500 | 100% | \$500 | Ded | Emb | |
| CZ-WB | Charter | 100% | NA | \$1,000 | \$2,000 | NA | NA | \$4,000 | \$8,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb | |
| CZ-WC | Charter | 100% | NA | \$2,000 | \$4,000 | NA | NA | \$5,000 | \$10,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb | |
| CZ-WD | Charter | 100% | NA | \$3,000 | \$6,000 | NA | NA | \$6,000 | \$12,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb | |
| CZ-WE | Charter | 100% | NA | \$4,000 | \$8,000 | NA | NA | \$7,000 | \$14,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb | |
| CZ-WF | Charter | 100% | NA | \$5,000 | \$10,000 | NA | NA | \$7,350 | \$14,700 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb | |
| CZ-WR | Charter | 100% | NA | \$6,000 | \$12,000 | NA | NA | \$7,350 | \$14,700 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded | \$40 | \$500 | Ded | Emb | |
| BC-XX | Charter | 80% | NA | \$0 | \$0 | NA | NA | \$6,600 | \$13,200 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$100 | \$500 | Ded+20% | \$500 | 80% | Emb | |
| BC-XY | Charter | 80% | NA | \$1,000 | \$2,000 | NA | NA | \$6,600 | \$13,200 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$100 | \$500 | Ded+20% | \$500 | 80% | Emb | |
| BC-XZ | Charter | 80% | NA | \$2,500 | \$5,000 | NA | NA | \$6,600 | \$13,200 | NA | NA | \$0 | \$25 | \$75 | \$0 | \$100 | \$500 | Ded+20% | \$500 | 80% | Emb | |
| CZ-WL | Charter | 80% | NA | \$1,000 | \$2,000 | NA | NA | \$4,000 | \$8,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded+20% | \$40 | \$500 | 80% | Emb | |
| CZ-WM | Charter | 80% | NA | \$2,000 | \$4,000 | NA | NA | \$5,000 | \$10,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded+20% | \$40 | \$500 | 80% | Emb | |
| CZ-WN | Charter | 80% | NA | \$3,000 | \$6,000 | NA | NA | \$6,000 | \$12,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded+20% | \$40 | \$500 | 80% | Emb | |
| CZ-WO | Charter | 80% | NA | \$4,000 | \$8,000 | NA | NA | \$7,000 | \$14,000 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded+20% | \$40 | \$500 | 80% | Emb | |
| CZ-WP | Charter | 80% | NA | \$5,000 | \$10,000 | NA | NA | \$7,350 | \$14,700 | NA | NA | \$0 | \$10 | \$60 | \$0 | \$25 | \$500+Ded+20% | \$40 | \$500 | 80% | Emb | |
| DD-1L | HSA Charter | 100% | NA | \$2,000 | \$4,000 | NA | NA | \$6,450 | \$6,850 | NA | NA | \$15 ⁹ | | \$45 ⁹ | \$0 ⁹ | \$75 ⁹ | \$500 ⁹ | 100% | \$500 ⁹ | 100% | Non-Emb | |
| DD-1M | HSA Charter | 100% | NA | \$3,000 | \$6,000 | NA | NA | \$5,000 | \$10,000 | NA | NA | 100% | | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb | |
| DD-13 | HSA Charter | 100% | NA | \$3,000 | \$6,000 | NA | NA | \$3,000 | \$6,000 | NA | NA | 100% | | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb | |
| DD-1U | HSA Charter | 100% | NA | \$4,000 | \$8,000 | NA | NA | \$5,450 | \$10,900 | NA | NA | 100% | | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb | |

Health Plan Product Offering

Texas
51+ ATNE
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UnitedHealthcare Charter^{8,11} Plans

| Plan Codes | Charter | PLAN TYPE | Coinsurance | | Deductibles | | | | Out of Pocket Maximum | | | | Copays | | | | | | | Deductible Type ⁵ | | |
|------------|-------------|-----------|-------------|----------------|-------------|--------|----------------|---------|-----------------------|--------|----------------|--------|---------|------|------|---------------|-------------|-----------------|----------|------------------------------|---------------|-------------------|
| | | | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP | | SCP | Virtual Visit | Urgent Care | ER ⁴ | Lab/XRay | | MRI, CT, etc. | Inp / Out Surgery |
| | | | | | Single | Family | Single | Family | Single | Family | Single | Family | Dep <19 | PCP | | | | | | | | |
| DD-16 | HSA Charter | 100% | NA | \$4,000 | \$8,000 | NA | NA | \$4,000 | \$8,000 | NA | NA | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb | | |
| DD-1N | HSA Charter | 100% | NA | \$5,000 | \$10,000 | NA | NA | \$6,450 | \$12,900 | NA | NA | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb | | |
| DD-14 | HSA Charter | 100% | NA | \$5,000 | \$10,000 | NA | NA | \$5,000 | \$10,000 | NA | NA | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb | | |
| DD-1O | HSA Charter | 100% | NA | \$6,350 | \$12,700 | NA | NA | \$6,350 | \$12,700 | NA | NA | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb | | |
| DD-1X | HSA Charter | 100% | NA | \$6,750 | \$13,500 | NA | NA | \$6,750 | \$13,500 | NA | NA | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb | | |
| DD-1P | HSA Charter | 80% | NA | \$3,000 | \$6,000 | NA | NA | \$6,450 | \$12,900 | NA | NA | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | Emb | | |
| DD-1R | HSA Charter | 70% | NA | \$3,000 | \$6,000 | NA | NA | \$6,450 | \$12,900 | NA | NA | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | Emb | | |

UnitedHealthcare Charter 100^{8,11} Plans

| Plan Code | Charter | Coinsurance | Deductible | | Out-Of-Pocket Maximum | | Copoly/Per Occurrence | | | | | | | | |
|-----------|---------|-------------|------------|---------|-----------------------|--------|-----------------------|------------------|---------------------|-------------|-----------------|----------|--------------|-------------|---------------|
| | | | Network | | Network | | Virtual Visits | PCP ¹ | Spec w/PCP Referral | Urgent Care | ER ⁴ | Lab/Xray | I/P Hospital | O/P Surgery | MRI, CT, etc. |
| | | | Single | Family | Single | Family | | | | | | | | | |
| CW-8C | 100% | \$0 | \$0 | \$3,000 | \$6,000 | \$0 | \$10 | \$20 | \$75 | \$500 | 100% | 100% | 100% | 100% | |
| CW-8D | 100% | \$0 | \$0 | \$5,000 | \$10,000 | \$0 | \$20 | \$40 | \$75 | \$500 | 100% | \$500 | \$250 | \$250 | |
| CW-8E | 100% | \$0 | \$0 | \$5,000 | \$10,000 | \$0 | \$20 | \$40 | \$75 | \$500 | 100% | \$1,000 | \$500 | \$500 | |
| CW-8F | 100% | \$0 | \$0 | \$7,000 | \$14,000 | \$0 | \$30 | \$60 | \$75 | \$500 | 100% | \$1,500 | \$750 | \$500 | |
| CW-8G | 100% | \$0 | \$0 | \$7,000 | \$14,000 | \$0 | \$30 | \$60 | \$75 | \$500 | 100% | \$2,500 | \$1,250 | \$500 | |
| CG-GH | 100% | \$0 | \$0 | \$3,000 | \$6,000 | \$0 | \$0 | \$0 | \$75 | \$500 | 100% | 100% | 100% | 100% | |
| CG-GI | 100% | \$0 | \$0 | \$5,000 | \$10,000 | \$0 | \$0 | \$0 | \$75 | \$500 | 100% | \$500 | \$250 | 100% | |
| CG-GJ | 100% | \$0 | \$0 | \$5,000 | \$10,000 | \$0 | \$0 | \$0 | \$75 | \$500 | 100% | \$1,000 | \$500 | 100% | |
| CG-GK | 100% | \$0 | \$0 | \$7,000 | \$14,000 | \$0 | \$0 | \$0 | \$75 | \$500 | 100% | \$1,500 | \$750 | 100% | |
| CG-GL | 100% | \$0 | \$0 | \$7,000 | \$14,000 | \$0 | \$0 | \$0 | \$75 | \$500 | 100% | \$2,500 | \$1,250 | 100% | |

Health Plan Product Offering

Texas
51+ ATNE
Effective July 1, 2023

Texas Nexus Insurance OA and OAP Plans

| Plan Codes | | PLAN TYPE | Coinsurance | | | | Deductibles | | | | Out of Pocket Maximum | | | | Copays/Per Occurrence | | | | | | | | | | | | Deductible Type ⁵ | | |
|------------|-------------------|-----------|-------------|----------------|--|----------------------|-------------|----------|----------------|----------|-----------------------|----------|----------------|----------|-----------------------|--|---------|--|---------|-------------|---------------|-----------|---------------|-----------------------------|--------------------------------|-----------------------------|------------------------------|--------------------------------|--------|
| Ch+ | EPO ¹¹ | | Network | Out of Network | Physician Professional Services | | Network | | Out of Network | | Network | | Out of Network | | Virtual Visit | PCP ¹ | | Specialist | | Urgent Care | ER | Lab/ XRay | MRI, CT, etc. | Outpatient Surgery | | Inpatient Hospital | | | |
| | | | | | Designated Network (Tier 1) ² | Network ³ | Single | Family | Single | Family | Single | Family | Single | Family | | Designated Network (Tier 1) ² | Network | Designated Network (Tier 1) ² | Network | | | | | Designated Network Facility | Network Facility ¹⁰ | Designated Network Facility | | Network Facility ¹⁰ | |
| CP-WU | CP-WW | Nexus | 100% | 70% | 100% | 80% | \$250 | \$750 | \$5,000 | \$10,000 | \$5,000 | \$15,000 | \$10,000 | \$20,000 | \$0 | \$0 | \$40 | \$40 | \$100 | \$50 | \$750+Ded | Ded | Ded | Ded | \$250+Ded | \$1,000+Ded+20% | \$500+Ded | \$2,000+Ded+20% | Emb |
| CZ-XM | CZ-XN | Nexus | 100% | 70% | 100% | 80% | \$250 | \$750 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$40 | \$100 | \$50 | \$300+Ded | Ded | Ded | Ded | Ded | \$1,000+Ded+20% | Ded | \$2,000+Ded+20% | Emb |
| CZ-XF | CZ-XE | Nexus | 100% | 70% | 100% | 80% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$40 | \$100 | \$50 | \$300+Ded | Ded | Ded | Ded | Ded | \$250+Ded+20% | Ded | \$500+Ded+20% | Emb |
| CZ-XK | CZ-XH | Nexus HRA | 100% | 70% | 100% | 80% | \$1,460 | \$2,920 | \$5,000 | \$10,000 | \$8,150 | \$16,300 | \$10,000 | \$20,000 | \$0 | **\$10 | **\$40 | **\$40 | **\$100 | \$50 | \$300+Ded | **\$40 | **\$500 | Ded | Ded | \$250+Ded+20% | Ded | \$500+Ded+20% | Emb |
| CG-GN | CG-GP | Nexus | 100% | 70% | 100% | 80% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$40 | \$100 | \$50 | \$300+Ded | Ded | Ded | Ded | Ded | \$250+Ded+20% | Ded | \$500+Ded+20% | Emb |
| CG-GS | CG-GT | Nexus | 100% | 70% | 100% | 80% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$40 | \$100 | \$50 | \$300+Ded | Ded | Ded | Ded | Ded | \$250+Ded+20% | Ded | \$500+Ded+20% | Emb |
| CG-GV | CG-GX | Nexus | 100% | 70% | 100% | 80% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$7,900 | \$15,800 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$40 | \$100 | \$50 | \$300+Ded | Ded | Ded | Ded | Ded | \$250+Ded+20% | Ded | \$500+Ded+20% | Emb |
| CG-GQ | CG-GR | Nexus | 80% | 50% | 80% | 60% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$15 | \$45 | \$50 | \$125 | \$50 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Ded+20% | \$250+Ded+40% | Ded+20% | \$500+Ded+40% | Emb |
| CG-GM | CG-GO | Nexus | 80% | 50% | 80% | 60% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$15 | \$45 | \$50 | \$125 | \$50 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Ded+20% | \$250+Ded+40% | Ded+20% | \$500+Ded+40% | Emb |
| CZ-XL | CZ-XI | Nexus | 80% | 50% | 80% | 60% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$0 | \$15 | \$45 | \$50 | \$125 | \$50 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Ded+20% | \$250+Ded+40% | Ded+20% | \$500+Ded+40% | Emb |
| CG-GU | CG-GW | Nexus | 80% | 50% | 80% | 60% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$7,900 | \$15,800 | \$10,000 | \$20,000 | \$0 | \$15 | \$45 | \$50 | \$125 | \$50 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Ded+20% | \$250+Ded+40% | Ded+20% | \$500+Ded+40% | Emb |
| CZ-XJ | CZ-XG | Nexus | 80% | 50% | 80% | 60% | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$8,150 | \$16,300 | \$20,000 | \$40,000 | \$0 | \$15 | \$45 | \$50 | \$125 | \$50 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | Ded+20% | \$250+Ded+40% | Ded+20% | \$500+Ded+40% | Emb |
| DD-2L | DD-2M | Nexus HSA | 100% | 70% | 100% | 80% | \$1,500 | \$3,000 | \$6,000 | \$12,000 | \$6,500 | \$8,150 | \$12,000 | \$24,000 | 100% | 100% | 80% | 100% | 80% | 100% | 100% | 100% | 100% | 100% | 100% | \$250+80% | 100% | \$500+80% | NonEmb |
| DD-2N | DD-2O | Nexus HSA | 100% | 70% | 100% | 80% | \$2,000 | \$4,000 | \$6,000 | \$12,000 | \$6,500 | \$8,150 | \$12,000 | \$24,000 | 100% | 100% | 80% | 100% | 80% | 100% | 100% | 100% | 100% | 100% | 100% | \$250+80% | 100% | \$500+80% | NonEmb |
| DD-2P | DD-2Q | Nexus HSA | 100% | 70% | 100% | 80% | \$2,500 | \$5,000 | \$6,000 | \$12,000 | \$6,500 | \$8,150 | \$12,000 | \$24,000 | 100% | 100% | 80% | 100% | 80% | 100% | 100% | 100% | 100% | 100% | 100% | \$250+80% | 100% | \$500+80% | NonEmb |
| DD-2E | DD-2G | Nexus HSA | 100% | 70% | 100% | 80% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | \$6,500 | \$13,000 | \$12,000 | \$24,000 | 100% | 100% | 80% | 100% | 80% | 100% | 100% | 100% | 100% | 100% | 100% | \$250+80% | 100% | \$500+80% | Emb |
| DD-2R | DD-2S | Nexus HSA | 100% | 70% | 100% | 80% | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$6,500 | \$13,000 | \$12,000 | \$24,000 | 100% | 100% | 80% | 100% | 80% | 100% | 100% | 100% | 100% | 100% | 100% | \$250+80% | 100% | \$500+80% | Emb |
| DD-2T | DD-2U | Nexus HSA | 100% | 70% | 100% | 80% | \$6,000 | \$12,000 | \$6,000 | \$12,000 | \$6,500 | \$13,000 | \$12,000 | \$24,000 | 100% | 100% | 80% | 100% | 80% | 100% | 100% | 100% | 100% | 100% | 100% | \$250+80% | 100% | \$500+80% | Emb |
| DD-2D | DD-2F | Nexus HSA | 80% | 50% | 80% | 60% | \$3,500 | \$7,000 | \$6,000 | \$12,000 | \$6,500 | \$13,000 | \$12,000 | \$24,000 | 80% | 80% | 60% | 80% | 60% | 80% | 80% | 80% | 80% | 80% | 80% | \$250+60% | 80% | \$500+60% | Emb |
| DD-2H | DD-2J | Nexus HSA | 70% | 50% | 70% | 50% | \$1,500 | \$3,000 | \$6,000 | \$12,000 | \$3,000 | \$6,000 | \$12,000 | \$24,000 | 70% | 70% | 50% | 70% | 50% | 70% | 70% | 70% | 70% | 70% | 70% | \$250+50% | 70% | \$500+50% | NonEmb |
| DD-2I | DD-2K | Nexus HSA | 70% | 50% | 70% | 50% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | \$4,500 | \$9,000 | \$12,000 | \$24,000 | 70% | 70% | 50% | 70% | 50% | 70% | 70% | 70% | 70% | 70% | 70% | \$250+50% | 70% | \$500+50% | Emb |

** Copys are after deductible has been met

Health Plan Product Offering

Texas
51+ ATNE
Effective July 1, 2023

Texas Nexus HMO Referral Plans

| Plan Codes | PLAN TYPE | Coinsurance | | | Deductibles | | Out of Pocket Maximum | | Copays/Per Occurrence | | | | | | | | | | | | | | Deductible Type ⁵ |
|------------|-----------|-------------|--|----------------------|-------------|----------|-----------------------|----------|-----------------------|------------------|--|---------|--|---------|-------------|---------------|-----------|---------------|-----------------------------|-------------------------------|-----------------------------|-------------------------------|------------------------------|
| | | Network | Physician Professional Services | | Network | | Network | | Virtual Visit | PCP ¹ | | | Specialist | | Urgent Care | ER | Lab/ XRay | MRI, CT, etc. | Outpatient Surgery | | Inpatient Hospital | | |
| | | | Designated Network (Tier 1) ² | Network ³ | Single | Family | Single | Family | | Dep <19 | Designated Network (Tier 1) ² | Network | Designated Network (Tier 1) ² | Network | | | | | Designated Network Facility | Network Facility ⁶ | Designated Network Facility | Network Facility ⁶ | |
| CR-B8 | Nexus | 100% | 100% | 80% | \$1,000 | \$2,000 | \$4,000 | \$8,000 | \$0 | \$0 | \$10 | \$40 | \$40 | \$100 | \$50 | \$300+Ded | Ded | Ded | Ded | \$250+Ded+20% | Ded | \$500+Ded+20% | Emb |
| CR-B9 | Nexus | 100% | 100% | 80% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$0 | \$0 | \$10 | \$40 | \$40 | \$100 | \$50 | \$300+Ded | Ded | Ded | Ded | \$250+Ded+20% | Ded | \$500+Ded+20% | Emb |
| CR-CM | Nexus | 100% | 100% | 80% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | \$0 | \$0 | \$10 | \$40 | \$40 | \$100 | \$50 | \$300+Ded | Ded | Ded | Ded | \$250+Ded+20% | Ded | \$500+Ded+20% | Emb |
| CR-CN | Nexus | 100% | 100% | 80% | \$5,000 | \$10,000 | \$7,900 | \$15,800 | \$0 | \$0 | \$10 | \$40 | \$40 | \$100 | \$50 | \$300+Ded | Ded | Ded | Ded | \$250+Ded+20% | Ded | \$500+Ded+20% | Emb |
| CR-CO | Nexus | 80% | 80% | 60% | \$1,000 | \$2,000 | \$4,000 | \$8,000 | \$0 | \$0 | \$15 | \$45 | \$50 | \$125 | \$50 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | \$250+Ded+40% | Ded+20% | \$500+Ded+40% | Emb |
| CR-CP | Nexus | 80% | 80% | 60% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$0 | \$0 | \$15 | \$45 | \$50 | \$125 | \$50 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | \$250+Ded+40% | Ded+20% | \$500+Ded+40% | Emb |
| CR-CQ | Nexus | 80% | 80% | 60% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | \$0 | \$0 | \$15 | \$45 | \$50 | \$125 | \$50 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | \$250+Ded+40% | Ded+20% | \$500+Ded+40% | Emb |
| CR-CR | Nexus | 80% | 80% | 60% | \$5,000 | \$10,000 | \$7,900 | \$15,800 | \$0 | \$0 | \$15 | \$45 | \$50 | \$125 | \$50 | \$300+Ded+20% | Ded+20% | Ded+20% | Ded+20% | \$250+Ded+40% | Ded+20% | \$500+Ded+40% | Emb |
| DD-19 | Nexus HSA | 100% | 100% | 80% | \$3,000 | \$6,000 | \$6,500 | \$13,000 | 100% | 100% | 100% | 80% | 100% | 80% | 100% | 100% | 100% | 100% | 100% | \$250+80% | 100% | \$500+80% | Emb |
| DD-2A | Nexus HSA | 100% | 100% | 80% | \$5,000 | \$10,000 | \$6,500 | \$13,000 | 100% | 100% | 100% | 80% | 100% | 80% | 100% | 100% | 100% | 100% | 100% | \$250+80% | 100% | \$500+80% | Emb |
| DD-2B | Nexus HSA | 100% | 100% | 80% | \$6,000 | \$12,000 | \$6,500 | \$13,000 | 100% | 100% | 100% | 80% | 100% | 80% | 100% | 100% | 100% | 100% | 100% | \$250+80% | 100% | \$500+80% | Emb |
| DD-2C | Nexus HSA | 80% | 80% | 60% | \$3,500 | \$7,000 | \$6,500 | \$13,000 | 80% | 80% | 80% | 60% | 80% | 60% | 80% | 80% | 80% | 80% | 80% | \$250+60% | 80% | \$500+60% | Emb |

UnitedHealthcare Health Savings Account (HSA) Plans

| Plan Codes | | | Coinsurance | | Deductibles | | | | Out of Pocket Maximum | | | | Copays | | | | | | | | Deductible Type ⁵ | |
|------------|-------------------|---------------------------|-------------|----------------|-------------|----------|----------------|----------|-----------------------|----------|----------------|----------|-----------------|-------------------|----------------|-----------------|------------------|-----------|---------------|-------------------|------------------------------|---------|
| Choice+ | EPO ¹¹ | Navigate ^{8, 11} | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP | Spec ³ | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | MRI, CT, etc. | Inp / Out Surgery | | |
| | | | | | Single | Family | Single | Family | Single | Family | Single | Family | | | | | | | | | | |
| DD-YI | DD-ZW | DD-1D | 100% | 70% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$3,000 | \$6,000 | \$10,000 | \$20,000 | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Non-Emb |
| DD-YT | DD-ZV | DD-1C | 100% | 70% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$4,500 | \$6,850 | \$10,000 | \$20,000 | 30 ⁹ | 60 ⁹ | 0 ⁹ | 75 ⁹ | 500 ⁹ | 100% | 100% | 100% | 100% | Non-Emb |
| DD-X4 | DD-X7 | DD-1Y | 100% | 70% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$2,000 | \$4,000 | \$10,000 | \$20,000 | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Non-Emb |
| DD-YJ | DD-ZX | DD-1E | 100% | 70% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb |
| DD-X5 | DD-X8 | DD-1Z | 100% | 70% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$3,000 | \$6,000 | \$10,000 | \$20,000 | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb |
| DD-YW | DD-YX | DD-1T | 100% | 70% | \$4,000 | \$8,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$10,000 | \$20,000 | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb |
| DD-YE | DD-YF | DD-15 | 100% | 70% | \$4,000 | \$8,000 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb |
| DD-YK | DD-ZY | DD-1F | 100% | 70% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb |

Health Plan Product Offering

Texas
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Effective July 1, 2023

UnitedHealthcare Health Savings Account (HSA) Plans

| Plan Codes | | | Coinsurance | | Deductibles | | | | Out of Pocket Maximum | | | | Copays | | | | | | | Deductible Type ⁵ | | |
|------------|-------------------|---------------------------|-------------|----------------|-------------|----------|----------------|----------|-----------------------|----------|----------------|----------|--------|-------------------|---------------|-------------|-----------------|----------|---------------|------------------------------|-------------------|-----|
| Choice+ | EPO ¹¹ | Navigate ^{8, 11} | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP | Spec ³ | Virtual Visit | Urgent Care | ER ⁴ | Lab/XRay | MRI, CT, etc. | | Inp / Out Surgery | |
| | | | | | Single | Family | Single | Family | Single | Family | Single | Family | | | | | | | | | | |
| DD-X6 | DD-X9 | DD-12 | 100% | 70% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$10,000 | \$20,000 | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb |
| DD-YL | DD-ZZ | DD-1G | 100% | 70% | \$6,350 | \$12,700 | \$10,000 | \$20,000 | \$6,350 | \$12,700 | \$20,000 | \$40,000 | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb |
| DD-Y2 | DD-Y3 | DD-1W | 100% | 70% | \$6,750 | \$13,500 | \$10,000 | \$20,000 | \$6,750 | \$13,500 | \$20,000 | \$40,000 | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | Emb |
| DD-YP | DD-Z2 | DD-1H | 80% | 50% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | Emb |
| DD-YM | DD-Z3 | DD-1I | 80% | 50% | \$3,500 | \$7,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | Emb |
| DD-YY | DD-YZ | DD-1V | 80% | 50% | \$4,000 | \$8,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | Emb |
| DD-YN | DD-Z4 | DD-1J | 80% | 50% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | Emb |
| DD-ZO | DD-ZP | DD-1Q | 70% | 50% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | Emb |
| DD-ZQ | DD-ZR | DD-1S | 70% | 50% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | Emb |
| DD-YO | DD-Z5 | DD-1K | 50% | 50% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | Emb |

UnitedHealthcare Copay Clear Plans

| Plan Codes | | Coinsurance | | Deductibles | | | | Out of Pocket Maximum | | | | Copay / Per Occurrence | | | | | | | | | | Deductible Type ⁵ | |
|------------|-------------------|-------------|----------------|-------------|----------|----------------|----------|-----------------------|----------|----------------|----------|------------------------|---------------------------|------------------|----------------------------|-------------------|-------------|--------|----------|---------------|-------------|------------------------------|-------------|
| Choice + | EPO ¹¹ | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | Virtual Visit | PCP ¹ Prem Des | PCP ¹ | Spec ² Prem Des | Spec ³ | Urgent Care | ER | Lab/Xray | MRI, CT, etc. | O/P Surgery | | I/P Surgery |
| | | | | Single | Family | Single | Family | Single | Family | Single | Family | | | | | | | | | | | | |
| BT-C2 | BT-C8 | 100% | 50% | \$500 | \$1,000 | \$5,000 | \$10,000 | \$7,500 | \$15,000 | \$10,000 | \$20,000 | \$0 | \$0 | \$0* | \$75 | \$75* | \$50 | \$750* | \$0** | \$500* | \$750* | \$2,000* | Emb |
| BT-C3 | BT-C9 | 100% | 50% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$7,500 | \$15,000 | \$10,000 | \$20,000 | \$0 | \$0 | \$0* | \$75 | \$75* | \$50 | \$750* | \$0** | \$500* | \$750* | \$2,000* | Emb |
| BT-C4 | BT-DA | 100% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$7,500 | \$15,000 | \$10,000 | \$20,000 | \$0 | \$0 | \$0* | \$75 | \$75* | \$50 | \$750* | \$0** | \$500* | \$750* | \$2,000* | Emb |
| BT-C5 | BT-DB | 100% | 50% | \$3,000 | \$6,000 | \$7,500 | \$15,000 | \$7,500 | \$15,000 | \$15,000 | \$30,000 | \$0 | \$0 | \$0* | \$75 | \$75* | \$50 | \$750* | \$0** | \$500* | \$750* | \$2,000* | Emb |
| BT-C6 | BT-DC | 100% | 50% | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$7,500 | \$15,000 | \$20,000 | \$40,000 | \$0 | \$0 | \$0* | \$75 | \$75* | \$50 | \$750* | \$0** | \$500* | \$750* | \$2,000* | Emb |
| BT-C7 | BT-DD | 100% | 50% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$7,500 | \$15,000 | \$20,000 | \$40,000 | \$0 | \$0 | \$0* | \$75 | \$75* | \$50 | \$750* | \$0** | \$500* | \$750* | \$2,000* | Emb |

* After plan deductible

** Plan deductible waived at Preferred Lab Network (PLN) providers

Health Plan Product Offering

Texas
51+ ATNE
Effective July 1, 2023

UnitedHealthcare Flex Free¹⁷ plans

| Plan Codes | | Coinsurance | | Deductibles | | | | Out of Pocket Maximum | | | | Copays | | | | | | | Deductible Type ⁵ | |
|------------|-------------------|-------------|----------------|-------------|----------|----------------|----------|-----------------------|----------|----------------|----------|-----------------------------------|------|---------------|-------------|-----------------|-----------|---------------|------------------------------|-------------------|
| Choice+ | EPO ¹¹ | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP | Spec | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | MRI, CT, etc. | | Inp / Out Surgery |
| | | | | Single | Family | Single | Family | Single | Family | Single | Family | | | | | | | | | |
| BC-WY | BC-W5 | 100% | 50% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$6,850 | \$13,700 | \$20,000 | \$40,000 | \$0 (Visit 1-3), then Ded & Coins | | \$0 | \$0 | \$250+Ded | Ded | \$250+Ded | \$250+Ded | Emb |
| BC-WU | BC-WZ | 80% | 50% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$6,850 | \$13,700 | \$10,000 | \$20,000 | \$0 (Visit 1-3), then Ded & Coins | | \$0 | \$0 | \$250+Ded+20% | Ded+20% | \$250+Ded+20% | \$250+Ded+20% | Emb |
| BC-WV | BC-W2 | 80% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$6,850 | \$13,700 | \$10,000 | \$20,000 | \$0 (Visit 1-3), then Ded & Coins | | \$0 | \$0 | \$250+Ded+20% | Ded+20% | \$250+Ded+20% | \$250+Ded+20% | Emb |
| BC-WW | BC-W3 | 80% | 50% | \$3,000 | \$6,000 | \$5,000 | \$10,000 | \$6,850 | \$13,700 | \$10,000 | \$20,000 | \$0 (Visit 1-3), then Ded & Coins | | \$0 | \$0 | \$250+Ded+20% | Ded+20% | \$250+Ded+20% | \$250+Ded+20% | Emb |
| BC-WX | BC-W4 | 80% | 50% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$6,850 | \$13,700 | \$20,000 | \$40,000 | \$0 (Visit 1-3), then Ded & Coins | | \$0 | \$0 | \$250+Ded+20% | Ded+20% | \$250+Ded+20% | \$250+Ded+20% | Emb |

UnitedHealthcare Flex point⁶ Plans

| Plan Codes | | Coinsurance | | Deductibles | | | | Out of Pocket Maximum | | | | Copays | | | | | | | Deductible Type ⁵ | | |
|------------|-------------------|-------------|----------------|-------------|----------|----------------|----------|-----------------------|----------|----------------|----------|--------|----------------------------------|--------------------------|---------------|-------------|-----------------|-----------|------------------------------|---------------|-------------------|
| Choice+ | EPO ¹¹ | Network | Out of Network | Network | | Out of Network | | Network | | Out of Network | | PCP | Spec | | Virtual Visit | Urgent Care | ER ⁴ | Lab/ XRay | | MRI, CT, etc. | Inp / Out Surgery |
| | | | | Single | Family | Single | Family | Single | Family | Single | Family | | PCP (Visits 1 -4, Includes Spec) | Tier 1 Spec ² | | | | | | | |
| BC-ZF | BC-1Y | 80% | 50% | \$1,000 | \$2,000 | \$5,000 | \$10,000 | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$25 | \$25 | \$50 | \$0 | \$100 | \$250+20% | Ded+20% | Ded+20% | Ded+20% | Emb |
| BC-ZG | BC-1Z | 80% | 50% | \$2,000 | \$4,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 | \$10,000 | \$20,000 | \$30 | \$30 | \$60 | \$0 | \$100 | \$250+20% | Ded+20% | Ded+20% | Ded+20% | Emb |
| BC-ZH | BC-12 | 80% | 50% | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$6,350 | \$12,700 | \$10,000 | \$20,000 | \$35 | \$35 | \$70 | \$0 | \$100 | \$250+20% | Ded+20% | Ded+20% | Ded+20% | Emb |

Specialty Medicine Cost Share (SMCS) with Standard Select Network

| Rx Plan Code | Prescription Drug List (PDL) | Copays | | | | | | | | Deductible | | Mail Order Ratio |
|--------------|------------------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|-----------------|-----------------|------------------|
| | | Tier 1 | Tier 1 Specialty | Tier 2 | Tier 2 Specialty | Tier 3 | Tier 3 Specialty | Tier 4 | Tier 4 Specialty | Single | Family | |
| G71Y | Advantage | \$5 | \$5 | \$30 | \$150 | \$65 | \$500 | N/A | N/A | N/A | N/A | 2.5 |
| G71Y* | Advantage | \$5 | \$5 | \$30 | \$150 | \$65 | \$500 | N/A | N/A | Same as Medical | Same as Medical | 2.5 |
| 774Y | Advantage | \$5 | \$5 | \$30 | \$150 | \$80 | \$500 | N/A | N/A | N/A | N/A | 2.5 |
| G72Y | Advantage | \$5 | \$5 | \$40 | \$150 | \$75 | \$500 | N/A | N/A | N/A | N/A | 2.5 |
| G73Y | Advantage | \$5 | \$5 | \$40 | \$150 | \$90 | \$500 | N/A | N/A | N/A | N/A | 2.5 |
| G74Y | Advantage | \$5 | \$5 | \$50 | \$150 | \$100 | \$500 | N/A | N/A | N/A | N/A | 2.5 |
| 010Y | Advantage | \$10 | \$10 | \$35 | \$150 | \$70 | \$500 | N/A | N/A | N/A | N/A | 2.5 |
| 010Y* | Advantage | \$10 | \$10 | \$35 | \$150 | \$70 | \$500 | N/A | N/A | Same as Medical | Same as Medical | 2.5 |
| C55Y | Advantage | \$10 | \$10 | \$35 | \$150 | \$85 | \$500 | N/A | N/A | N/A | N/A | 2.5 |
| G58Y | Advantage | \$10 | \$10 | \$45 | \$150 | \$80 | \$500 | N/A | N/A | N/A | N/A | 2.5 |
| G75Y | Advantage | \$10 | \$10 | \$45 | \$150 | \$95 | \$500 | N/A | N/A | N/A | N/A | 2.5 |

Health Plan Product Offering

Texas
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Effective July 1, 2023

Specialty Medicine Cost Share (SMCS) with Standard Select Network

| Rx Plan Code | Prescription Drug List (PDL) | Copays | | | | | | | | Deductible | | Mail Order Ratio |
|--------------|------------------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|-----------------|-----------------|------------------|
| | | Tier 1 | Tier 1 Specialty | Tier 2 | Tier 2 Specialty | Tier 3 | Tier 3 Specialty | Tier 4 | Tier 4 Specialty | Single | Family | |
| 997Y | Advantage | \$10 | \$10 | \$50 | \$150 | \$100 | \$500 | N/A | N/A | N/A | N/A | 2.5 |
| G76Y | Essential | \$5 | \$5 | \$40 | \$40 | \$105 | \$105 | \$250 | \$500 | N/A | N/A | 2.5 |
| G76Y* | Essential | \$5 | \$5 | \$40 | \$40 | \$105 | \$105 | \$250 | \$500 | Same as Medical | Same as Medical | 2.5 |
| G77Y | Essential | \$5 | \$5 | \$45 | \$45 | \$110 | \$110 | \$250 | \$500 | N/A | N/A | 2.5 |
| G78Y | Essential | \$10 | \$10 | \$50 | \$50 | \$120 | \$120 | \$250 | \$500 | N/A | N/A | 2.5 |
| G79Y | Essential | \$10 | \$10 | \$65 | \$65 | \$125 | \$125 | \$250 | \$500 | N/A | N/A | 2.5 |
| G76L** | Advantage | No Copay | No Copay | No Copay | No Copay | No Copay | No Copay | N/A | N/A | Same as Medical | Same as Medical | 2.5 |
| D57L** | Essential | No Copay | No Copay | No Copay | No Copay | No Copay | No Copay | No Copay | No Copay | Same as Medical | Same as Medical | 2.5 |

Standard Select utilizes Walgreens as the anchor pharmacy

* Version can be paired with HSA plans with combined Pharmacy/Medical plans.

* *Can only be paired with HSA plans with combined Pharmacy/Medical plans -Deductible equals Out of Pocket.

Health Plan Product Offering

Texas
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1 Primary Care Physicians include Family Practice, Internal medicine, 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 benefits applies to physicians in specialties where there is no UnitedHealth Premium designation program and for physicians who are not UnitedHealth Premium Tier 1 Designated.

4 Plan deductible is waived for Emergency Room visits on plans where copay or copay + coinsurance are listed.

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.

6 "Flexpoint" plans feature a copay for office visits one through four during the calendar year or plan year, depending on plan type selected. Office visits five and over will be subject to plan deductible/coinsurance. This is a separate limit for both Physician Office visits and Urgent Care visits. Plans feature one Preventive Care visit per year, which does not count against the office visit copay limit.

8 "Navigate" 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 Copayments 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 and Navigate plans exclude coverage for services provided by Out-of-Network Providers with the exceptions of 1) Services performed in a Network Facility by hospital-based providers; and 2) Services performed under the Emergency Care benefit.

17 "FlexFree" plans feature \$0 copay for the first 3 PCP and/or Specialist office visits during the Plan Year. Office visits 4+ will be subject to plan deductible/coinsurance. Plans also feature \$0 copay for the first 2 Urgent Care visits during the Plan Year. Urgent Care visits 3+ will be subject to plan deductible/coinsurance. Preventive Care visits do not count against the office visit copay limit.

18 Copayments on Primary Advantage HSA plans will be required only after the deductible has been met and will continue to be required until the annual out-of-pocket maximum is met.

18 There is no separate additional Rx deductible required for Primary Advantage HSA plans.

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 Benefit Summary or talk to your UnitedHealthcare representative for additional details that could impact the benefits. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare, Inc. V5/8/23

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