

2023 Health Plan Product Offering

Texas Package MC51

1-50 ATNE Employees

January 1, 2023

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 with UnitedHealthcare Rewards

Metallic Level	Plan Code			Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence										Rx Plan
	Choice+	EPO ¹¹	Navigate ^{8,11}	Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP Ages 19+ ¹	PCP Ages <19 ¹	Spec Prem Des ²	Spec ³	Urgent Care	ER	Lab/Xray	I/P & O/P Surgery	MRI, CT, etc.	
						Single	Family	Single	Family	Single	Family	Single	Family											
Platinum	CW-ED	CV-4Y	CV-55	100%	70%	\$500	\$1,500	\$10,000	\$20,000	\$2,500	\$7,500	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded	Ded	Ded	Ded	K35Y
Platinum	CV-4O	CV-4Z	CV-56	100%	70%	\$750	\$2,250	\$10,000	\$20,000	\$2,500	\$7,500	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded	Ded	Ded	Ded	K35Y
Platinum	CV-5S	CV-5Z	CV-6L	100%	50%	\$1,000	\$3,000	\$10,000	\$20,000	\$2,500	\$7,500	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$300+Ded	\$40	Ded	Ded	K35Y
Platinum	CV-53	CV-54	CV-6N	100%	70%	\$1,250	\$3,750	\$10,000	\$20,000	\$1,250	\$3,750	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded	Ded	Ded	Ded	K35Y
Gold	CV-4P	CV-42	CV-57	100%	70%	\$3,000	\$9,000	\$10,000	\$20,000	\$5,500	\$11,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded	Ded	Ded	Ded	K35Y
Gold	CV-4Q	CV-43	CW-EG	100%	70%	\$4,000	\$8,000	\$10,000	\$20,000	\$6,500	\$13,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded	Ded	Ded	Ded	K35Y
Gold	CV-5T	CV-52	CV-6M	100%	50%	\$4,500	\$9,000	\$10,000	\$20,000	\$6,500	\$13,000	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$300+Ded	\$40	Ded	Ded	K35Y
Gold	CV-4R	CV-44	CV-59	100%	70%	\$5,000	\$10,000	\$10,000	\$20,000	\$7,000	\$14,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded	Ded	Ded	Ded	K35Y
Platinum	CV-4S	CV-45	CV-6A	80%	50%	\$250	\$750	\$10,000	\$20,000	\$1,250	\$3,750	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K35Y
Platinum	CV-5N	CV-5U	CV-6G	80%	50%	\$500	\$1,500	\$10,000	\$20,000	\$2,500	\$7,500	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$300+Ded+20%	\$40	Ded+20%	Ded+20%	K35Y
Gold	CW-EF	CV-46	CV-6B	80%	50%	\$1,250	\$3,750	\$10,000	\$20,000	\$6,900	\$13,800	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K35Y
Gold	CV-4U	CV-47	CV-6C	80%	50%	\$2,000	\$6,000	\$10,000	\$20,000	\$6,000	\$12,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K35Y
Gold	CW-EE	CV-5V	CV-6H	80%	50%	\$2,500	\$7,500	\$10,000	\$20,000	\$7,000	\$14,000	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$300+Ded+20%	\$40	Ded+20%	Ded+20%	K35Y
Gold	CV-4V	CV-48	N/A	80%	50%	\$3,000	\$9,000	\$10,000	\$20,000	\$5,500	\$11,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K35Y
Gold	CV-5P	CV-5W	N/A	80%	50%	\$3,000	\$9,000	\$10,000	\$20,000	\$6,000	\$12,000	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$300+Ded+20%	\$40	Ded+20%	Ded+20%	K35Y
Gold	N/A	N/A	CV-6I	80%	50%	\$3,000	\$9,000	\$10,000	\$20,000	\$6,000	\$12,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K35Y
Gold	N/A	N/A	CW-EH	80%	50%	\$3,000	\$9,000	\$10,000	\$20,000	\$5,500	\$11,000	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$300+Ded+20%	\$40	Ded+20%	Ded+20%	K35Y
Gold	CV-4W	CV-49	CV-6E	80%	50%	\$4,000	\$8,000	\$10,000	\$20,000	\$6,000	\$12,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K35Y
Gold	CV-5Q	CV-5X	CV-6J	80%	50%	\$4,000	\$8,000	\$10,000	\$20,000	\$6,000	\$12,000	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$300+Ded+20%	\$40	Ded+20%	Ded+20%	K35Y
Silver	CV-4X	CV-5A	CV-6F	80%	50%	\$6,000	\$12,000	\$10,000	\$20,000	\$9,100	\$18,200	Unl	Unl	\$0	\$35	\$0	\$70	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K35Y

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1-50 ATNE Employees

January 1, 2023

UnitedHealthcare Health Savings Account (HSA) with Premium UnitedHealthcare Rewards

Metallic Level	Plan Code			Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence							Rx Plan	
	Choice+	EPO ¹¹	Navigate ^{8,11}	Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP ¹	Spec	Urgent Care	ER	Lab/Xray	MRI, CT, etc.		I/P & O/P Surgery
						Single	Family	Single	Family	Single	Family	Single	Family									
Gold	CV-33	CV-4A	CV-4J	100%	70%	\$3,000	\$9,000	\$10,000	\$20,000	\$5,500	\$11,000	Unl	Unl	100%	100%	100%	100%	100%	100%	100%	Emb	K35Y
Gold	CV-37	CV-4E	CV-4G	100%	70%	\$3,500	\$7,000	\$10,000	\$20,000	\$3,500	\$7,000	Unl	Unl	100%	100%	100%	100%	100%	100%	100%	Emb	E83Y
Silver	CV-32	CV-39	CV-4I	100%	70%	\$4,000	\$8,000	\$10,000	\$20,000	\$6,500	\$13,000	Unl	Unl	\$0 ⁹	\$30 ⁹	\$60 ⁹	\$50 ⁹	\$350 ⁹	100%	100%	Emb	K35Y
Silver	CV-34	CV-4B	CV-4K	100%	70%	\$5,000	\$10,000	\$10,000	\$20,000	\$6,500	\$13,000	Unl	Unl	100%	100%	100%	100%	100%	100%	100%	Emb	K35Y
Bronze	CV-38	CV-4F	CV-4H	100%	70%	\$7,000	\$14,000	\$10,000	\$20,000	\$7,000	\$14,000	Unl	Unl	100%	100%	100%	100%	100%	100%	100%	Emb	E83Y
Silver	CV-35	CV-4C	CV-4L	80%	50%	\$4,000	\$8,000	\$10,000	\$20,000	\$7,000	\$14,000	Unl	Unl	80%	80%	80%	80%	80%	80%	80%	Emb	K35Y
Silver	CV-36	CV-4D	CV-4M	70%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$6,000	\$12,000	Unl	Unl	70%	70%	70%	70%	70%	70%	70%	Emb	K35Y

Texas Nexus HMO Referral "R"Plans⁸ with UnitedHealthcare Rewards

Metallic	Plan Codes	PLAN TYPE	Coinsurance			Deductibles		Out of Pocket Maximum		Copays/Per Occurrence														Rx Plan	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 ²	Single	Family	Single	Family		Designated Network (Tier 1) ²	Network	Designated Network (Tier 1) ²	Network	Designated Network (Tier 1) ²					Network	Designated Network Facility	Network Facility ⁶	Designated Network Facility			Network Facility ⁶
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%	K35Y	Emb	
Gold	CV-6R	NexusACO R	100%	100%	80%	\$2,750	\$5,500	\$8,500	\$17,000	\$0	\$0	\$30	\$60	\$60	\$120	\$50	\$300+Ded	Ded	Ded	Ded	\$250+Ded+20%	Ded	\$500+Ded+20%	K35Y	Emb	
Gold	CV-6P	NexusACO R	100%	100%	80%	\$3,250	\$6,500	\$8,500	\$17,000	\$0	\$0	\$15	\$50	\$50	\$100	\$50	\$300+Ded	Ded	Ded	Ded	\$250+Ded+20%	Ded	\$500+Ded+20%	K35Y	Emb	
Silver	CV-6O	NexusACO R	100%	100%	80%	\$4,250	\$8,500	\$6,250	\$12,500	\$0	\$0	\$15	\$50	\$50	\$100	\$50	\$300+Ded	Ded	Ded	Ded	\$250+Ded+20%	Ded	\$500+Ded+20%	K35Y	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%	K35Y	Emb	
Gold	CV-6S	NexusACO R	80%	80%	60%	\$1,750	\$3,500	\$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%	K35Y	Emb	
Silver	CV-6Q	NexusACO R	80%	80%	60%	\$5,500	\$11,000	\$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%	K35Y	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%	K35Y	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%	K35Y	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%	K35Y	Emb

Nexus Plans are available in the following Counties: Austin, Bastrop, Bell, Bexar, Brazos, Brazoria, Burnet, Chambers, Collin, Comal, Cooke, Coryell, Dallas, Denton, Ellis, Erath, Falls, Fannin, Fort Bend, Galveston, Grayson, Harris, Hays, Henderson, Hood, Hopkins, Hunt, Johnson, Kaufman, Lamar, Lampasas, Liberty, Limestone, McLennan, Montgomery, Navarro, Palo Pinto, Parker, Rains, Red River, Rockwall, San Jacinto, Tarrant, Travis, Van Zandt, Walker, Waller, Wharton, Williamson, Wise

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*Nexus HSA plans come with UnitedHealthcare Premium Rewards

UnitedHealthcare Premier Plans with UnitedHealthcare Rewards

Metallic Level	Plan Code		Coinsurance		Deductible				Out-Of-Pocket Maximum				Copoly/Per Occurrence										Rx Plan
	Choice+	EPO ¹¹	Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP Ages 19+ ¹	PCP Ages <19 ¹	Spec Prem Des ²	Spec ³	Urgent Care	ER	Lab/Xray	I/P & O/P Surgery	MRI, CT, etc.	
					Single	Family	Single	Family	Single	Family	Single	Family											
Platinum	CV-5B	CV-5H	100%	70%	\$1,000	\$3,000	\$10,000	\$20,000	\$2,500	\$7,500	Unl	Unl	\$0	\$20	\$0	\$20	\$40	\$50	\$500	\$40	Ded	\$500	K35Y
Platinum	CV-5C	CV-5I	80%	50%	\$1,500	\$4,500	\$10,000	\$20,000	\$2,500	\$7,500	Unl	Unl	\$0	\$20	\$0	\$20	\$40	\$50	\$500	\$40	Ded+20%	\$500	K35Y
Gold	CV-5D	CV-5J	80%	50%	\$3,000	\$9,000	\$10,000	\$20,000	\$7,500	\$15,000	Unl	Unl	\$0	\$30	\$0	\$30	\$60	\$50	\$500	\$40	Ded+20%	\$500	K35Y

UnitedHealthcare Assured Plans with UnitedHealthcare Rewards

Metallic Level	Plan Code		Coinsurance		Deductible				Out-Of-Pocket Maximum				Copoly/Per Occurrence										Rx Plan
	Choice	EPO ¹¹	Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP Prem Des ^{1,2}	**PCP ³	Spec Prem Des ²	**Spec ³	Urgent Care	ER	Lab/Xray	MRI, CT, etc.		
					Single	Family	Single	Family	Single	Family	Single	Family											
Gold	CV-5E	CV-5K	70%	50%	\$2,000	\$6,000	\$10,000	\$20,000	\$5,000	\$10,000	Unl	Unl	\$0	\$30	\$30 (after deductible)	\$60	\$60 (after deductible)	\$50	\$500+Ded+30%	Ded+30%	Ded+30%	*K36Y	
Silver	CV-5F	CV-5L	70%	50%	\$4,000	\$8,000	\$10,000	\$20,000	\$7,500	\$15,000	Unl	Unl	\$0	\$30	\$30 (after deductible)	\$60	\$60 (after deductible)	\$50	\$500+Ded+30%	Ded+30%	Ded+30%	*K36Y	
Silver	CV-5G	CV-5M	70%	50%	\$6,000	\$12,000	\$10,000	\$20,000	\$8,500	\$17,000	Unl	Unl	\$0	\$40	\$40 (after deductible)	\$80	\$80 (after deductible)	\$50	\$500+Ded+30%	Ded+30%	Ded+30%	*K36Y	

*Assured plans utilize Essential RX K36Y: \$300/\$600 deductible on tier 3&4 10/65/125/250

Pharmacy Plans (Essential PDL)*

Rx Plan Code	Copays					Deductible		Mail Order Ratio
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 4 Specialty	Single	Family	
K35Y	\$10	\$40	\$125	\$300	\$500	N/A	N/A	2.5
K36Y**	\$10	\$65	\$125	\$250	\$500	\$300	\$600	2.5
E83Y	No Copay	No Copay	No Copay	N/A	N/A	Same as Medical	Same as Medical	No Copay

*All Rx plans utilize the Standard Select Network with Walgreens as the anchor.

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

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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 and Nexus 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 and Navigate 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. V12/5

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A wellness program built to inspire healthier habits



Welcome to UnitedHealthcare Rewards, where healthy choices may result in healthy savings.

It all starts with a few small steps

Participants track daily activities designed to help them move more and take healthy actions, with the potential of getting rewarded up to \$1,000—depending on their plan.

What makes Rewards different?

Combining the best practices from our existing health and wellness incentive programs, Rewards goes a step further by:

- Offering a registration incentive for completing onboarding questions and pairing a device
- Adding wellness activities built for better sleep, regular exercise and taking other rewardable actions
- Integrating the UnitedHealthcare digital experience with the UnitedHealthcare® app, making it available at participants' fingertips

Getting rewards

With daily participation, there's a potential to earn up to:

- **\$300*** with Rewards Core, including a \$25 registration incentive
- **\$1,000*** with Rewards Premium, including a \$65 registration incentive

Redeeming rewards

Earnings can be deposited directly into health savings accounts or used toward:

- A Visa® gift card¹
- Electronic devices and more

*Per participant, per year.

Designed to be a win-win



For employers:

Active participation

The program includes resources such as a flier and video to help get your employees engaged—and reporting to track their participation.



For participants:

Satisfaction

The digital health platform was designed for ease—activities are synced to the participant's device to make tracking simpler. Earning starts upon signing up and participants have the potential to get rewarded up to \$1,000.



For both:

Better health

Rewards encourages wellness and promotes better overall health, which may result in lower medical costs for everyone.

66 days

is the average length of time for a new behavior to become automatic²

Ready to go? Contact your UnitedHealthcare representative

United Healthcare

¹ Receiving a gift card may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations under this program, as applicable.

² Healthline. How long does it take for a new behavior to become automatic? [healthline.com/health/how-long-does-it-take-to-form-a-habit#base-figure](https://www.healthline.com/health/how-long-does-it-take-to-form-a-habit#base-figure). Accessed Dec. 14, 2020.

Visa is a registered trademark of Visa International Service Association.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable.

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Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.