



United HealthCare Services, Inc. and Reformed Benefits Association want to help you take control and make the most of your health care benefits. That's why we provide convenient services to get your health care questions answered quickly and accurately:

- **myuhc.com**® - Take advantage of easy, time-saving online tools. You can check your eligibility, benefits, claims, claim payments, search for a doctor and hospital and more.
- **24-hour nurse support** – A nurse is a phone call away and you have other health resources available 24-hours a day, 7 days a week to provide you with information that can help you make informed decisions. Just call the number on the back of your ID card.
- **Customer Care telephone support** – Need more help? Call a customer care professional using the toll-free number on the back of your ID card. Get answers to your benefit questions or receive help looking for a doctor or hospital.

The Benefit Summary is intended only to highlight your Benefits and should not be relied upon to fully determine your coverage. If this Benefit Summary conflicts in any way with the Summary Plan Description (SPD), the SPD shall prevail. It is recommended that you review your SPD for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

**PLAN HIGHLIGHTS**

| Types of Coverage   | Network Benefits                  | Non-Network Benefits              |
|---|-----------------------------------|-----------------------------------|
| <b>Annual Deductible – Combined Medical and Pharmacy</b>  |                                   |                                   |
| Individual Coverage Deductible  | \$2,700 per year                  | \$5,400 per year                  |
| Family Coverage Deductible  | \$5,400 per year                  | \$10,800 per year                 |
| <ul style="list-style-type: none"> <li>• All Individual deductible maximum accounts will count towards the family deductible maximum but an individual will not have to pay more than the individual deductible maximum</li> </ul>  |                                   |                                   |
| <b>Out-of-Pocket Maximum – Combined Medical and Pharmacy</b>  |                                   |                                   |
| Individual Coverage Out-of-Pocket Maximum   | \$5,500 per year                  | \$11,000 per year                 |
| Family Coverage Out-of-Pocket Maximum   | \$11,000 per year                 | \$22,000 per year                 |
| <ul style="list-style-type: none"> <li>• The Out-of-Pocket Maximum includes the Annual Deductible, Copayments, and Coinsurance.</li> <li>• All Individual out of pocket maximum accounts will count towards the family out of pocket maximum but an individual will not have to pay more than the individual out of pocket maximum</li> </ul>   |                                   |                                   |
| <b>Benefit Plan Coinsurance – The Amount the Plan Pays</b>  |                                   |                                   |
|   | 80% after Deductible has been met | 50% after Deductible has been met |
| <b>Lifetime Maximum Benefit</b>   |                                   |                                   |
| There is no dollar limit to the amount the Plan will pay for essential Benefits during the entire period you are enrolled in this Plan.   | No Lifetime Maximum Benefit       | No Lifetime Maximum Benefit       |
| <b>Prescription Drug Benefits</b>   |                                   |                                   |
| <ul style="list-style-type: none"> <li>• Prescription drug benefits are shown in the Pharmacy Plan Summary. Benefits are not payable for Prescriptions until the Deductible above has been met.</li> </ul>  |                                   |                                   |
| <b>Information of Prior Authorization</b>   |                                   |                                   |
| <p>* Prior Authorization is required for certain services. (Note that only genetic testing for BRCA requires prior authorization for Non-Network services under the Physician's Services category)</p> <p>** Prior Authorization is required for Equipment in excess of \$1,000.</p>  |                                   |                                   |
| <b>Information on Benefit Limits</b>  |                                   |                                   |
| <ul style="list-style-type: none"> <li>• The Annual Deductible, Out-of-Pocket Maximum and Benefit limits are calculated on a calendar year basis.</li> <li>• All Benefits are reimbursed based on Eligible Expenses. For a definition of Eligible Expenses, please refer to your Summary Plan Description.</li> <li>• When Benefit limits apply, the limit refers to any combination of Network and Non-Network Benefits unless specifically stated in the Benefit category.</li> <li>• In order to obtain the highest level of Benefits, you should confirm the Network status of all providers prior to obtaining Covered Health Services.</li> </ul> |                                   |                                   |

**BENEFITS**

| Types of Coverage   | Network Benefits   | Non-Network Benefits   |
|---|--|--|
| <b>Acupuncture</b>  |  |  |
| 20 visits per year<br>Covered only when other methods of pain management have failed. | 80% after Deductible has been met  | 50% after Deductible has been met  |
| <b>Ambulance Services – Emergency and Non-Emergency</b>                               |  |  |
|   | 80% after Deductible has been met<br><br>Ambulance transportation is only covered for medically necessary travel.<br>Non-True emergency situations require Prior Authorization or benefit is subject to 50% penalty. | 80% after Network Deductible has been met<br>Ambulance transportation is only covered for medically necessary travel.<br>Non-True emergency situations require Prior Authorization or benefit is subject to 50% penalty. |
| <b>Bariatric Services</b>   |  |  |
| Services must be received at a Centers of Excellence Designated Facility.             | 80% after Deductible has been met  | Non-Network Benefits are not available.  |

| <b>BENEFITS</b>  |  |   |
|--|--|---|
| Types of Coverage  | Network Benefits   | Non-Network Benefits  |
| <b>Dental Services – Accident Only</b>   |  |   |
| Benefits are limited to \$3,000 maximum per year and \$900 maximum per tooth   | * 80% after Deductible has been met  | * 50% after Deductible has been met   |
| <b>Durable Medical Equipment (DME)</b>   |  |   |
| Limited to one purchase every 3 years; notification required for equipment purchase or rental over \$1,000. This limit does not apply to wound vacuums. Limited to \$2,500 per calendar year combined Network and Non-Network for non-Essential equipment. | 80% after Deductible has been met  | ** 50% after Deductible has been met  |
| <b>Emergency Health Services - Outpatient</b>  |  |   |
|  | Emergency: 80% after Deductible has been met<br>Non-Emergency: 50% after Non-Network Deductible has been met | * Emergency: 80% after Network Deductible has been met<br>* Non-Emergency: 50% after Non-Network Deductible has been met. |
| <b>Hearing Aids</b>  |  |   |
|  | Not Covered  | Not Covered   |
| <b>Home Health Care</b>  |  |   |
| Benefits are limited as follows:<br>60 visits per year   | 80% after Deductible has been met  | * 50% after Deductible has been met   |

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| <b>BENEFITS</b>  |  |  |
|--|--|--|
| Types of Coverage  | Network Benefits   | Non-Network Benefits   |
| <b>Hospice Care</b>  |  |  |
| Benefits are limited as follows:<br>360 days during the entire period of time you are covered under the Policy.  | 80% after Deductible has been met  | * 50% after Deductible has been met  |
| <b>Hospital – Inpatient Stay</b>   |  |  |
|  | 80% after Deductible has been met  | * 50% after Deductible has been met  |
| <b>Lab, X-Ray and Diagnostics - Outpatient</b>   |  |  |
| For Preventive Lab, X-Ray and Diagnostics, refer to the Preventive Care Services category.   | 80% after Deductible has been met  | 50% after Deductible has been met  |
| <b>Lab, X-Ray and Major Diagnostics – CT, PET, MRI, MRA and Nuclear Medicine - Outpatient</b>  |  |  |
|  | 80% after Deductible has been met  | 50% after Deductible has been met  |
| <b>Mental Health Services</b>  |  |  |
|  | Inpatient: 80% after Deductible has been met<br>Outpatient: 80% after Deductible has been met  | Inpatient: * 50% after Deductible has been met<br>Outpatient: 50% after Deductible has been met  |
| <b>Neurobiological Disorders - Mental Health Services for Autism Spectrum Disorders</b>  |  |  |
|  | Inpatient: 80% after Deductible has been met<br>Outpatient: 80% after Deductible has been met  | Inpatient: * 50% after Deductible has been met<br>Outpatient: 50% after Deductible has been met  |
| <b>Pharmaceutical Products - Outpatient</b>  |  |  |
| This includes medications administered in an outpatient setting, in the physician's office or in a covered person's home.  | 80% after Deductible has been met  | 50% after Deductible has been met  |
| <b>Physician Fees for Surgical and Medical Services</b>  |  |  |
|  | 80% after Deductible has been met  | 50% after Deductible has been met  |
| <b>Physician's Office Services – Sickness and Injury</b>   |  |  |
| Primary Physician Office Visit   | 80% after Deductible has been met  | 50% after Deductible has been met  |
| Specialist Physician Office Visit  | 80% after Deductible has been met  | 50% after Deductible has been met  |
| <b>Pregnancy – Maternity Services</b>  |  |  |
|  | Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each covered Health Service category in this Benefit Summary. |  |
|  |  | <i>Prior Authorization is required if Inpatient Stay exceeds 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery.</i> |
| <b>Preventive Care Services</b>  |  |  |
| Covered Health Services include but are not limited to:  |  |  |
| Primary Physician Office Visit   | 100% Deductible does not apply.  | Non-Network Benefits are not available   |
| Specialist Physician Office Visit  | 100% Deductible does not apply.  | Non-Network Benefits are not available   |
| Lab, X-Ray or other preventive tests   | 100% Deductible does not apply.  | Non-Network Benefits are not available   |
| <b>Prosthetic Devices</b>  |  |  |
| Limited to one purchase every 3 years; notification required for equipment purchase or rental over \$1,000. Limited to \$2,500 per calendar year combined Network and Non-Network for non-Essential equipment. | 80% after Deductible has been met  | ** 50% after Deductible has been met   |
| <b>Reconstructive Procedures</b>   |  |  |

| <b>BENEFITS</b>  |   |   |
|--|---|---|
| Types of Coverage  | Network Benefits  | Non-Network Benefits  |
|  | Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.<br>Prior Authorization is required for certain services. |   |
| <b>Rehabilitation Services – Outpatient Therapy and Manipulative Treatment</b>   |   |   |
| Benefits per calendar year are limited to:<br>Combined 60 visits of physical, occupational or speech therapy<br>20 visits of chiropractic treatment<br>20 visits of pulmonary rehabilitation<br>36 visits of cardiac rehabilitation<br>20 visits of cognitive rehabilitation therapy | 80% after Deductible has been met   | 50% after Deductible has been met   |
| <b>Scopic Procedures – Outpatient Diagnostic and Therapeutic</b>   |   |   |
| Diagnostic scopic procedures include, but are not limited to: colonoscopy; sigmoidoscopy; endoscopy<br>For preventive scopic procedures, refer to the Preventive Care Services section.  | 80% after Deductible has been met   | 50% after Deductible has been met   |
| <b>Skilled Nursing Facility / Inpatient Rehabilitation Facility Services</b>   |   |   |
| Benefits are limited as follows:<br>Limit 60 days per year   | 80% after Deductible has been met   | * 50% after Deductible has been met   |
| <b>Substance Use Disorder Services</b>   |   |   |
|  | Inpatient: 80% after Deductible has been met<br><br>Outpatient: 80% after Deductible has been met   | Inpatient: * 50% after Deductible has been met<br><br>Outpatient: * 50% after Deductible has been met |

| <b>BENEFITS</b>  |                                     |  |
|--|-------------------------------------|--|
| Types of Coverage  | Network Benefits                    | Non-Network Benefits                   |
| <b>Surgery – Outpatient</b>  |                                     |  |
|  | 80% after Deductible has been met   | 50% after Deductible has been met      |
| <b>Transplantation Services</b>  |                                     |  |
| For Network Benefits, services must be received at a Designated Center of Excellence Facility.   | * 80% after Deductible has been met | Not covered                            |
| <b>Urgent Care Center Services</b>   |                                     |  |
|  | 80% after Deductible has been met   | 50% after Deductible has been met      |
| <b>Vision Examinations</b>   |                                     |  |
|  | Not Covered                         | Not Covered                            |
| <b>Virtual Visits</b>  |                                     |  |
| Network Benefits are available only when services are delivered through a Designated Virtual Visit Network Provider. Find a Designated Virtual Visit Network Provider Group at myuhc.com or by calling Customer Care at the telephone number on your ID card. Access to Virtual Visits and prescription services may not be available in all states or for all groups. | 80% after Deductible has been met   | Non-Network Benefits are not available |

| <b>MEDICAL EXCLUSIONS</b>  |
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| It is recommended that you review your SPD for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.  |
| <b>Alternative Treatments</b><br>Acupressure; aromatherapy; hypnosis; massage therapy; rolfing (holistic tissue massage); art, music, dance, horseback therapy; and other forms of alternative treatment as defined by the National Center for Complementary and Alternative Medicine (NCCAM) of the National Institutes of Health. This exclusion does not apply to Manipulative Treatment and non-manipulative osteopathic care for which Benefits are provided as described in the SPD. Acupuncture is covered only when other methods of pain management have failed.  |
| <b>Dental</b><br>Dental care (which includes dental X-rays, supplies and appliances and all associated expenses, including hospitalizations and anesthesia). This exclusion does not apply to dental care (oral examination, X-rays, extractions and non-surgical elimination of oral infection) required for the direct treatment of a medical condition for which Benefits are available under the Plan as described in the SPD. Dental care that is required to treat the effects of a medical condition, but that is not necessary to directly treat the medical condition, is excluded. Examples include treatment of dental caries resulting from dry mouth after radiation treatment or as a result of medication. Endodontics, periodontal surgery and restorative treatment are excluded. Diagnosis or treatment of or related to the teeth, jawbones or gums. Examples include: extraction (including wisdom teeth), restoration, and replacement of teeth; medical or surgical treatment of dental conditions; and services to improve dental clinical outcomes. This exclusion does not apply to accidental-related dental services for which Benefits are provided as described under Dental Services – Accidental Only in the SPD. Dental implants, bone grafts and other implant-related procedures. This exclusion does not apply to accident-related dental services for which Benefits are provided as described under Dental Services – Accident Only in the SPD. Dental braces (orthodontics). Congenital Anomaly such as cleft lip or cleft palate. |
| <b>Devices, Appliances and Prosthetics</b><br>Devices used specifically as safety items or to affect performance in sports-related activities. Orthotic appliances that straighten or re-shape a body part as described under Durable Medical Equipment (DME) in the SPD. Examples include foot orthotics, cranial banding, or any orthotic braces available over-the-counter. The following items are excluded: blood pressure cuff/monitor; enuresis alarm; non-wearable external defibrillator; trusses; and ultrasonic nebulizers. Devices and computers to assist in communication and speech except for speech generating devices and tracheo-esophageal voice devices for which Benefits are provided as described under Durable Medical Equipment. Oral appliances for snoring. Repair and replacement prosthetic devices when damaged due to misuse, malicious damage or gross neglect. Prosthetic devices. This exclusion does not apply to breast prosthesis, mastectomy bras and lymphedema stockings for which Benefits are provided as described under Reconstructive Procedures in the SPD.   |
| <b>Drugs</b><br>The exclusions listed below apply to the medical portion of the Plan only. Prescription Drug coverage is excluded under the medical plan because it is a separate benefit. Coverage may be available under the Prescription Drug portion of the Plan. See the SPD for coverage details and exclusions. Prescription drugs for outpatient use that are filled by a prescription order or refill. Self-injectable medications. This exclusion does not apply to medications which, due to their characteristics (as determined by United HealthCare Services, Inc.), must typically be administered or directly supervised by a qualified provider or licensed/certified health professional in an outpatient setting. Non-injectable medications given in a Physician's office. This exclusion does not apply to non-injectable medications that are required in an Emergency and consumed in the Physician's office. Over-the-counter drugs and treatments. Growth hormone therapy.  |
| <b>Experimental or Investigational or Unproven Services</b><br>Experimental or Investigational or Unproven Services, unless the Plan has agreed to cover them as defined in the SPD. This exclusion applies even if Experimental or Investigational Services or Unproven Services, treatments, devices or pharmacological regimens are the only available treatment options for your condition. This exclusion does not apply to Covered Health Services provided during a clinical trial for which Benefits are provided as described under Clinical Trials in the SPD.   |
| <b>Foot Care</b>   |

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|--|
| <p>Routine foot care. Examples include the cutting or removal of corns and calluses. This exclusion does not apply to preventive foot care for Covered Persons with diabetes for which Benefits are provided as described under Diabetes Services in the SPD or when needed for severe systemic disease. Cutting or removal of corns and calluses. Nail trimming, cutting, or debriding. Hygienic and preventive maintenance foot care, and other services that are performed when there is not a localized Sickness, Injury or symptom involving the foot. Examples include: cleaning and soaking the feet; applying skin creams in order to maintain skin tone. This exclusion does not apply to preventive foot care for Covered Persons who are at risk of neurological or vascular disease arising from diseases such as diabetes. Treatment of flat feet. Shoes (standard or custom), lifts and wedges; shoe orthotics; shoe inserts and arch supports.</p>  |
| <p><b>Medical Supplies and Equipment</b></p> <p>Prescribed or non-prescribed medical supplies and disposable supplies. Examples include: compression stockings, ace bandages, diabetic strips, and syringes; urinary catheters. This exclusion does not apply to:</p> <ul style="list-style-type: none"> <li>• Disposable supplies necessary for the effective use of Durable Medical Equipment for which Benefits are provided as described under Durable Medical Equipment in the SPD.</li> <li>• Diabetic supplies for which Benefits are provided as described under Diabetes Services in the SPD.</li> <li>• Ostomy bags and related supplies for which Benefits are provided as described under Ostomy Supplies in the SPD.</li> </ul> <p>Tubings, nasal cannulas, connectors and masks, except when used with Durable Medical Equipment as described under Durable Medical Equipment as described in the SPD. The repair and replacement of Durable Medical Equipment when damaged due to misuse, malicious breakage or gross neglect and deodorants, filters, lubricants, tape, appliance clears, adhesive, adhesive remover or other items that are not specifically identified in the SPD.</p>   |
| <p><b>Mental Health / Substance Use Disorder</b></p> <p>Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Substance-induced sexual dysfunction disorders and substance-induced sleep disorders. Gambling disorders. All unspecified disorders in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Health services and supplies that do not meet the definition of a Covered Health Service – see the definition in the SPD. Covered Health Services are those health services, including services, supplies, or Pharmaceutical Products, which we determine to be all of the following: Medically Necessary; described as a Covered Health Service in the SPD; not otherwise excluded in the SPD. Mental Health Services as treatments for R &amp; T code conditions and as treatment for other conditions that may be a focus of clinical attention as listed within the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Mental Health Services as treatment for a primary diagnosis of insomnia and other sleep-wake disorders, sexual dysfunction disorders, feeding disorders, binge eating disorders, neurological disorders and other disorders with a known physical basis. Treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders, and paraphilic disorder. Educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning; F for or services that are school-based for children and adolescents under the Individuals with Disabilities Education Act. Learning, motor disorders and primary communication disorders as defined in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Methadone treatment as maintenance, L.A.A.M. (1-Alpha-Acetyl-Methadol), Cyclozine, or their equivalents.</p>  |
| <p><b>Nutrition</b></p> <p>Nutritional or cosmetic therapy using high dose or mega quantities of vitamins, minerals or elements, and other nutrition based therapy. Nutritional counseling for either individuals or groups except as defined under Diabetes Services in the SPD. Food of any kind. Foods that are not covered include: enteral feedings and other nutritional and electrolyte formulas, including infant formula and donor breast milk unless they are the only source of nutrition or unless they are specifically created to treat inborn errors of metabolism such as phenylketonuria (PKU) – infant formula available over the counter is always excluded; foods to control weight, treat obesity (including liquid diets), lower cholesterol or control diabetes; oral vitamins and minerals; meals you can order from a menu, for an additional charge, during an Inpatient Stay, and other dietary and electrolyte supplements; and health education classes unless offered by United HealthCare Services, Inc. or its affiliates, including but not limited to asthma, and weight control classes.</p>  |
| <p><b>Personal Care, Comfort or Convenience</b></p> <p>Television; telephone; beauty/barber service; guest service. Supplies, equipment and similar incidental services and supplies for personal comfort. Examples include: air conditioners, air purifiers and filters, dehumidifiers and humidifiers; batteries and battery chargers; car seats; chairs, bath chairs, feeding chairs, toddler chairs, chair lifts, recliners; electric scooters; exercise equipment and treadmills; home modifications to accommodate a health need such as ramps, swimming pools, elevators, handrails and stair glides; hot tubs; Jacuzzis, saunas and whirlpools; ergonomically correct chairs, non-Hospital beds, comfort beds, mattresses; medical alert systems; motorized beds; music devices; personal computers, pillows; power-operated vehicles; radios; saunas; strollers; safety equipment; vehicle modifications such as van lifts; and video players.</p>  |
| <p><b>Physical Appearance</b></p> <p>Cosmetic procedures. See the definition in the SPD. Examples include: pharmacological regimens, nutritional procedures or treatments; Scar or tattoo removal or revision procedures (such as salabrasion, chemoabrasion and other such skin abrasion procedures); Skin abrasion procedures performed as a treatment for acne; treatment of hair loss; varicose vein treatment of the lower extremities, when it is considered cosmetic; Liposuction or removal of fat deposits considered undesirable, including fat accumulation under the male breast and nipple; Treatment for skin wrinkles or any treatment to improve the appearance of the skin; Treatment for spider veins; Hair removal or replacement by any means. Replacement of an existing intact breast implant if the earlier breast implant was performed as a Cosmetic Procedure. Treatment of benign gynecomastia (abnormal breast enlargement in males). Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, health club memberships and programs, spa treatments and diversion or general motivation. Weight loss programs whether or not they are under medical supervision. Weight loss programs for medical reasons are also excluded, even if for morbid obesity. Wigs regardless of the reason for the hair loss, except for temporary loss of hair resulting from treatment of a malignancy.</p>  |
| <p><b>Procedures and Treatments</b></p> <p>Procedure or surgery to remove fatty tissue such as panniculectomy, abdominoplasty, thighplasty, brachioplasty, or mastopexy. Excision or elimination of hanging skin on any part of the body. Examples include plastic surgery procedures called abdominoplasty or abdominal panniculectomy, and brachioplasty. Medical and surgical treatment of excessive sweating (hyperhidrosis). Medical and surgical treatment for snoring, except when provided as a part of treatment for documented obstructive sleep apnea. Rehabilitation services and Manipulative Treatment to improve general physical condition that are provided to reduce potential risk factors, where significant therapeutic improvement is not expected, including routine, long-term or maintenance/preventive treatment. Speech therapy except as required for treatment of a speech impediment or speech dysfunction that results from Injury, stroke, cancer, Congenital Anomaly, or autism spectrum disorders. Speech therapy to treat stuttering, stammering or other articulation disorders. Psychotherapy. Sex transformation operations and related services. Physiological modalities and procedures that result in similar or redundant therapeutic effects when performed on the same body region during the same visit or office encounter. Biofeedback. Manipulative treatment to treat a condition unrelated to spinal manipulation and ancillary physiologic treatment rendered to restore/improve motion, reduce pain and improve function, such as asthma or allergies. Manipulative treatment (the therapeutic application of chiropractic and osteopathic manipulative treatment with or without ancillary physiologic treatment and/or rehabilitative methods rendered to restore/improve motion, reduce pain and improve function). Services for the evaluation and treatment of temporomandibular joint syndrome (TMJ), whether the services are considered to be dental in nature, the following services for the diagnosis and treatment of TMJ: surface electromyography; Doppler analysis; vibration analysis; computerized mandibular scan or jaw tracking; craniocervical therapy; orthodontics; occlusal adjustment; dental restorations. Upper and lower jawbone surgery, orthognathic surgery and jaw alignment. This exclusion does not apply to reconstructive jaw surgery required for Covered Persons because of a Congenital Anomaly, acute traumatic Injury, dislocation, tumors, cancer or obstructive sleep apnea. Orthognathic surgery (procedure to correct underbite or overbite) and jaw alignment. Breast reduction except surgery as coverage is required by the Women's Health and Cancer Right's Act of 1998 for which Benefits are described under Reconstructive Procedures in the SPD. Non-surgical treatment of obesity even if for morbid obesity. Surgical treatment of obesity unless there is a diagnosis of morbid obesity as described under Obesity Surgery in the SPD and services are provided at a Centers of Excellence Designated Facility. Stand-alone multi-disciplinary smoking cessation programs. These are programs that usually include health care providers specializing in smoking cessation and may include a psychologist, social worker or other licensed or certified professional. The programs usually include intensive psychological support, behavior modification techniques and medications to control cravings. Chelation therapy, except to treat heavy metal poisoning.</p> |
| <p><b>Providers</b></p> <p>Services performed by a provider who is a family member by birth or marriage. Examples include a spouse, brother, sister, parent or child. This includes any service the provider may perform on himself or herself. Services performed by a provider with your same legal residence. Services ordered or delivered by a Christian Science practitioner. Services performed by an unlicensed provider or a provider who is operating outside of the scope of his/her license. Services provided at a free-standing or Hospital-based diagnostic facility without an order written by a Physician or other provider. Services which are self-directed to a free-standing or Hospital-based diagnostic facility. Services ordered by a Physician or other provider who is an employee or representative of a free-standing or Hospital-based diagnostic facility, when that Physician or other provider has not been actively involved in your medical care prior to ordering the service, or is not actively involved in your medical care after the service is received. This exclusion does not apply to mammography.</p>  |
| <p><b>Reproduction</b></p> <p>Health services and associated expenses for infertility treatments, including assisted reproductive technology, regardless of the reason for the treatment. This exclusion does not apply to services required to treat or correct underlying causes of infertility. The following infertility treatment-related services: cryo-preservation and other forms of preservation of reproductive materials, long-term storage of reproductive materials such as sperm, eggs, embryos, ovarian tissue, and testicular tissue, donor services. Surrogate parenting, donor eggs, donor sperm and host uterus. Storage and retrieval of all reproductive materials. Examples include eggs, sperm, testicular tissue and ovarian tissue. The reversal of voluntary sterilization. Health services and associated expenses for elective surgical, non-surgical, or drug-induced Pregnancy termination. This exclusion does not apply to treatment of a molar Pregnancy, ectopic Pregnancy, or missed abortion (commonly known as a miscarriage). Services provided by a doula (labor aide); and parenting, prenatal or birthing classes. Artificial reproduction treatments done for genetic or eugenic.</p>   |
| <p><b>Services Provided under Another Plan</b></p> <p>Health services for which other coverage is available under another plan, except for Eligible Expenses payable as described in the SPD. Examples include coverage required by workers' compensation, no-fault auto insurance, or similar legislation. If coverage under workers' compensation, no-fault automobile coverage or similar legislation is optional for you because you could elect it, or could have it elected for you. Health services for treatment of military service-related disabilities, when you are legally entitled to other coverage and facilities are reasonably available to you. Health services while on active military duty.</p>  |
| <p><b>Transplants</b></p> <p>Health services for organ and tissue transplants, except as identified under Transplantation Services in the SPD unless United HealthCare Services, Inc. determines the transplant to be appropriate according to United HealthCare Services, Inc.'s transplant guidelines. Mechanical or animal organ transplants, except services related to the implant or removal of a circulatory assist device (a device that supports the heart while the patient waits for a suitable donor heart to become available); and donor costs for organ or tissue transplantation to another person (these contest may be payable through the recipient's benefit plan).</p>  |
| <p><b>Travel</b></p> <p>Health services provided in a foreign country, unless required as Emergency Health Services. Travel or transportation expenses, even if ordered by a Physician, except as identified under Travel and Lodging in the SPD. Additional travel expenses related to Covered Health Services received from a Designated Facility or Designated Physician may be reimbursed at the Plan's discretion. This exclusion does not apply to ambulance transportation for which Benefits are provided as described in the SPD.</p>   |
| <p><b>Types of Care</b></p> <p>Multi-disciplinary pain management programs provided on an inpatient basis for acute pain or for exacerbation of chronic pain. Custodial care; domiciliary care. Private Duty Nursing. Respite care. This exclusion does not apply to respite care that is part of an integrated hospice care program of services provided to a terminally ill person by a licensed hospice care agency for which Benefits are described under Hospice Care in the SPD. Rest cures; services of personal care attendants. Work hardening (individualized treatment programs designed to return a person to work or to prepare a person for specific work).</p>  |
| <p><b>Vision and Hearing</b></p> <p>Purchase cost and associated fitting charge for eye glasses and contact lenses. Implantable lenses used only to correct a refractive error (such as Intacs corneal implants). Purchase cost and associated fitting and testing charges for hearing aids Eye exercise or vision therapy. Surgery and other related treatment that is intended to correct nearsightedness, farsightedness, presbyopia and astigmatism including, but not limited to, procedures such as laser and other refractive eye surgery and radial keratotomy. Routine vision examinations, including refractive examinations to determine the need for vision correction.</p>  |
| <p><b>All Other Exclusions</b></p> <p>Health services and supplies that do not meet the definition of a Covered Health Service – see the definition of Covered Health Services in the Glossary in the SPD. Covered Health Services are those health services including services, supplies or Prescription Drugs, which the Claims Administrator determines to be all of the following: Medically Necessary; described as a Covered Health Service in the SPD; and not otherwise excluded in the SPD. Physical, psychiatric or psychological exams, testing, vaccinations, immunizations or treatments when: required solely for purposes of education, school, sports or camp, travel, career or employment, insurance, marriage or adoption; or as a result of incarceration; related to judicial or administrative proceedings or orders; conducted for purposes of medical research; required to obtain or maintain a license of any type. This exclusion does not apply to Covered Health Services provided during a clinical trial for which Benefits are provided as described in the SPD. Health services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country. This exclusion does not apply to Covered Persons who are civilians injured or otherwise affected by war, any act of war or terrorism in a non-war zone. Health services received after the date your coverage under the Plan ends. This applies to all health services, even if the health service is required to treat a medical condition that arose before the date your coverage under the Plan ended. Health services for which you have no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under the Plan. Charges that exceed Eligible Expenses or any specified limitation in the SPD. Foreign language and sign language services. Health services related to a non-Covered Health Service: When a service is not a Covered Health Service, all services related to that non-Covered Health Service are also excluded. This exclusion does not apply to services the Plan would otherwise determine to be Covered Health Services if they are to treat complications that arise from the non-Covered Health Service. For the purpose of this exclusion, a "complication" is an unexpected or unanticipated condition that is superimposed on an existing disease and that affects or modifies the prognosis of the original disease or condition. Examples of a "complication" are bleeding or infections, following a Cosmetic Procedure, that require hospitalization. Health services when a provider waives the Copay, Annual Deductible or Coinsurance amounts. Autopsies and other coroner services and transportation services for a corpse. Charges for: missed appointments; room or facility reservations; completion of claim forms; or record processing. Charges prohibited by federal anti-kickback or self-referral status. Diagnostic tests that are: delivered in other than a Physician's office or health care facility; and self-administered home diagnostic tests, including but not limited to HIV and pregnancy tests. Vision therapy when rendered in connection with behavioral health disorders, including but not limited to: learning and reading disabilities; attention deficit/hyperactivity disorder; TBI; or dyslexia.</p>   |



**Benefit Summary**  
**Outpatient Prescription Drug**  
 Consumer HSA Pharmacy Plan 2018

Your Copayment and/or Coinsurance is determined by the tier to which the Prescription Drug List Management Committee has assigned the Prescription Drug. All Prescription Drugs on the Prescription Drug List are assigned to Tier-1, Tier-2 or Tier-3. Find individualized information on your benefit coverage, determine tier status, check the status of claims and search for network pharmacies by logging on to [www.myuhc.com](http://www.myuhc.com)® or calling Customer Care at the telephone number on the back of your ID card

A deductible and out-of-pocket maximum may apply. Please refer to the medical plan documents for the annual deductible and out-of-pocket maximum amounts, which include both medical and pharmacy expenses. This means that you will pay the full amount we have contracted with the pharmacy to charge for your prescriptions (not just your copayment), until you have satisfied the deductible. Once the deductible is satisfied, your prescriptions will be subject to the copayments outlined below. If you reach the Out-of-Pocket maximum, you will not be required to pay a copayment.

This summary of Benefits is intended only to highlight your Benefits for Prescription Drugs and should not be relied upon to determine coverage. Your plan may not cover all of your Prescription Drug expenses. Please refer to the Prescription Drug section of the Summary Plan Description (SPD) for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage. If this description conflicts in any way with the Prescription Drug section of the SPD, the Prescription Drug section of SPD shall prevail.

**Annual Drug Deductible – Network and Non-Network**

Individual Deductible See Medical Benefit Summary  
 Family Deductible See Medical Benefit Summary

**Out-of-Pocket Drug Maximum – Network and Non-Network**

Individual Out-of-Pocket Maximum See Medical Benefit Summary  
 Family Out-of-Pocket Maximum See Medical Benefit Summary

| Tier Level         | Retail<br>Up to 31-day supply        |                                    | *Mail Order or Network<br>Pharmacy<br>Up to 90-day supply |
|--------------------|--------------------------------------|------------------------------------|---|
|                    | Network                              | Non-Network                        | Network   |
| Tier 1             | \$10 after Deductible has been met.  | 50% after Deductible has been met. | \$25 after Deductible has been met.                       |
| Tier 2             | \$40 after Deductible has been met.  | 50% after Deductible has been met. | \$100 after Deductible has been met.                      |
| Tier 3             | \$80 after Deductible has been met.  | 50% after Deductible has been met. | \$200 after Deductible has been met.                      |
| Specialty Pharmacy | \$100 after Deductible has been met. | Not covered                        | N/A   |

Certain Preventive Medications are available for a copayment before you meet the plan's annual Deductible as follows:

| Tier Level | Network Retail Pharmacy<br>(up to 31 day supply) | Mail Order or Network Pharmacy<br>(up to 90 day supply) |
|------------|--|---|
| Tier 1     | \$10   | \$25  |
| Tier 2     | \$40   | \$100   |
| Tier 3     | \$80   | \$200   |

Pharmacy copays for Preventive Medications will apply toward the combined Medical and Pharmacy Out of Pocket Maximum

\* Only certain Prescription Drugs are available through mail order; please visit [www.myuhc.com](http://www.myuhc.com)® or call Customer Care at the telephone number on the back of your ID card for more information.

Note: If you purchase a Prescription Drug from a Non-Network Pharmacy, you are responsible for any difference between what the Non-Network Pharmacy charges and the amount we would have paid for the same Prescription Drug dispensed by a Network Pharmacy.

## Other Important Information about your Outpatient Prescription Drug Benefits

You are responsible for paying the lower of the applicable Copayment and/or Coinsurance or the retail Network Pharmacy's Usual and Customary Charge, or the lower of the applicable Copayment and/or Coinsurance or the mail order Network Pharmacy's Prescription Drug Cost.

For a single Copayment and/or Coinsurance, you may receive a Prescription Drug up to the stated supply limit. Some Prescription Drugs are subject to additional supply limits

Some Prescription Drug or Pharmaceutical Products for which Benefits are described under the Prescription Drug section of the Summary Plan Description (SPD) are subject to step therapy requirements. This means that in order to receive Benefits for such Prescription Drug or Pharmaceutical Products you are required to use a different Prescription Drug(s) or Pharmaceutical Product(s) first.

Also note that some Prescription Drugs require that you obtain prior authorization from us in advance to determine whether the Prescription Drug meets the definition of a Covered Health Service and is not Experimental, Investigational or Unproven.

You may be required to fill an initial Prescription Drug Product order and obtain one refill through a retail pharmacy prior to using a mail order Network Pharmacy.

## Pharmacy Exclusions

Exclusions from coverage listed in the SPD apply also to this Prescription Drug section. In addition, the following exclusions apply:

### Exclusions

- Coverage for Prescription Drugs for the amount dispensed (days' supply or quantity limit) which exceeds the supply limit.
- Coverage for Prescription Drug Products for the amount dispensed (days' supply or quantity limit) which is less than the minimum supply limit.
- Prescription Drugs dispensed outside the United States, except as required for Emergency treatment.
- Drugs which are prescribed, dispensed or intended for use during an Inpatient Stay.
- Experimental, Investigational or Unproven Services and medications; medications used for experimental indications and/or dosage regimens determined to be experimental, investigational or unproven, unless United HealthCare Services, Inc. and the Reformed Benefits Association have agreed to cover.
- Prescription Drugs furnished by the local, state or federal government. Any Prescription Drug to the extent payment or benefits are provided or available from the local, state or federal government (for example, Medicare) whether or not payment or benefits are received, except as otherwise provided by law.
- Prescription Drugs for any condition, Injury, Sickness or mental illness arising out of, or in the course of, employment for which benefits are available under any workers' compensation law or other similar laws, whether or not a claim for such benefits is made or payment or benefits are received.
- Any product dispensed for the purpose of appetite suppression or weight loss.
- A Pharmaceutical Product for which Benefits are provided in the Summary Plan Description (SPD). This exclusion does not apply to Depo Provera and other injectable drugs used for contraception.
- Durable Medical Equipment. Prescribed and non-prescribed outpatient supplies, other than the diabetic supplies and inhaler spacers specifically stated as covered.
- General vitamins, except the following which require a Prescription Order or Refill: prenatal vitamins, vitamins with fluoride, and single entity vitamins.
- Unit dose packaging of Prescription Drugs.
- Medications used for cosmetic purposes.
- Prescription Drugs, including New Prescription Drugs or new dosage forms, that Reformed Benefits Association

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determine do not meet the definition of a Covered Health Service.

- Prescription Drugs as a replacement for a previously dispensed Prescription Drug that was lost, stolen, broken or destroyed.
- Prescription Drugs when prescribed to treat infertility.
- Certain Prescription Drugs for smoking cessation.
- Compounded drugs that do not contain at least one ingredient that has been approved by the U.S. Food and Drug Administration and requires a Prescription Order or Refill. Compounded drugs that are available as a similar commercially available Prescription Drug. (Compounded drugs that contain at least one ingredient that requires a Prescription Order or Refill are assigned to Tier 3.
- Drugs available over-the-counter that do not require a Prescription Order or Refill by federal or state law before being dispensed, unless the Plan Administrator has designated the over-the-counter medication as eligible for coverage as if it were a Prescription Drug and it is obtained with a Prescription Order or Refill from a Physician. Prescription Drugs that are available in over-the-counter form or comprised of components that are available in over-the-counter form or equivalent. Certain Prescription Drugs that the Plan Administrator has determined are Therapeutically Equivalent to an over-the-counter drug. Such determinations may be made up to six times during a calendar year, and the Plan Administrator may decide at any time to reinstate Benefits for a Prescription Drug that was previously excluded under this provision.
- Certain New Prescription Drugs and/or new dosage forms until the date they are reviewed and assigned to a tier by our Prescription Drug List Management Committee.
- Growth hormone for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition).
- A Prescription Drug that contains (an) active ingredient(s) available in and Therapeutically Equivalent to another covered Prescription Drug.
- A Prescription Drug that contains (an) active ingredient(s) which is (are) a modified version of and Therapeutically Equivalent to another covered Prescription Drug.
- A Prescription Drug typically administered by a qualified provider or licensed health professional in an outpatient setting. This exclusion does not apply to Depo provera and other injectable drugs used for contraception.
- Certain Prescription Drug Products that have not been prescribed by a Specialist Physician.