



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [austintexas.gov/benefits](http://austintexas.gov/benefits) or by calling 512-974-3284.

Important Questions	Answers	Why this Matters:
What is the overall <b>deductible</b> ?	\$1,500/employee. \$3,000/family. Doesn't apply to preventive care.	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
Are there other <b>deductibles</b> for specific services?	No.	None.
Is there an <b>out-of-pocket</b> limit on my expenses?	Yes, for in-network providers. \$5,000/employee \$10,000/family. For out-of-network providers, the limit is \$10,000/employee, \$20,000/employee & dependents.	The <b>out-of-pocket</b> limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <b>out-of-pocket limit</b> ?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <b>network</b> of <b>providers</b> ?	Yes. Go to <a href="http://myuhc.com">myuhc.com</a> or call 1-800-430-7316 for a list of <b>participating providers</b> .	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term <b>in-network, preferred, or participating</b> for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .

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Important Questions	Answers	Why this Matters:
Do I need a referral to see a <b>specialist</b> ?	No. You do not need a referral to see a specialist.	You can see the <b>specialist</b> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <b>excluded services</b> .



- **Copayments** are fixed dollar amounts (for example, \$25) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is call **balance billing**.)
- This plan encourages you to use participating **providers** by charging you lower **deductible, copayment, and coinsurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
If you visit a health care <b>provider's office</b> or <b>clinic</b> .	Primary care visit to treat an injury or illness.	Subject to deductible, then payable at 20%. Preventive services paid at 100%.	Subject to out-of-network deductible, then payable at 40%.	Annual preventive physicals and well-woman exams are each limited to one each plan year.
	Specialist visit.			
	Other practitioner office visit.			
	Preventive care/screening/immunization.			
If you have a test.	Diagnostic test (x-ray, blood work).			
	Imaging (CT/PET scans, MRIs).			

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Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
<b>If you need drugs to treat your illness or condition.</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://austintexas.gov/benefits">austintexas.gov/benefits</a> .	Generic drugs. (Tier 1)	Subject to annual deductible and then payable at 20%. Deductible waived for preventive medications.	Not covered.	Go to web page for detailed drug list. Not all drugs are covered.
	Preferred brand drugs. (Tier 2)			
	Non-preferred brand drugs. (Tier 3)			You will be directed to a specialty pharmacy determined by the medical plan.
	Specialty drugs.			
<b>If you have outpatient surgery.</b>	Facility fee (e.g., ambulatory surgery center).	Subject to out-of-network deductible, then payable at 40%.	None.	None.
	Physician /Surgeon fees.			None.
<b>If you need. Immediate Medical attention.</b>	Emergency room services.			None.
	Emergency medical transportation.			None.
	Urgent care.			None.
<b>If you have a hospital stay.</b>	Facility fee (e.g, hospital room).			Semi-private room.
	Physician/surgeon fee.	None.		

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**UnitedHealthcare Consumer Driven Health Plan with a Health Savings Account** Coverage Period: 01/01/2015 - 12/31/2015  
**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs Coverage for Employees & Dependents | **Plan Type: CDHP**

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions		
		In-network Provider	Out-of-network Provider			
<b>If you have mental health, behavioral health, or substance abuse needs.</b>	Mental/Behavioral health outpatient services.	Subject to annual deductible and then payable at 20%.	Subject to annual out-of-network deductible and then payable at 40%.	None.		
	Mental/Behavioral health inpatient services.					
	Substance use disorder outpatient services.					
	Substance use disorder inpatient services.					
<b>If you are pregnant.</b>	Prenatal and postnatal care.			None.		
	Delivery and all inpatient services.			No separate deductible is applied for newborn if child is discharged with the mother.		
<b>If you need help recovering or have other special health needs.</b>	Home health care.			Limited to 120 visits per covered person per year.		
	Rehabilitation services.			None.		
	Habilitation services.			None.		
	Skilled nursing care.			Limited to 60 days per covered person, per calendar year. Pre-notification required.		
	Durable medical equipment.			Pre-notification required for any item over \$1,000.		
	Hospice service.			Pre-notification required.		
<b>If your child needs dental or eye care.</b>	Eye exam.			Limited to one routine eye exam per calendar year.		
	Glasses.			Not covered.	Not covered.	Not covered.
	Dental check-up.					

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## Excluded Services & Other Covered Services:

### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Long-term care
- Cosmetic surgery
- Dental care
- Infertility treatment
- Hearing Aids
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs

### Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture - Limited to \$1,000 per calendar year.
- Bariatric Surgery - Weight loss program with a surgical option offer by UnitedHealthcare.
- Chiropractic - Limited to 20 visits per year
- Emergency care when traveling outside of the United States.
- Private-duty nursing when approved by plan administrator.
- Routine eye care - Limited to one exam per calendar year.

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### **Your Rights to Continue Coverage:**

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-512-974-3284. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

### **Your Grievance and Appeals Rights:**

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact UnitedHealthcare at 1-800-430-7316 or [www.myuhc.com](http://www.myuhc.com).

### **Does this Coverage Provide Minimum Essential Coverage?**

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

### **Does this Coverage Meet the Minimum Value Standard?**

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

### **Language Access Services:**

Para obtener asistencia en Espanol, llame al 512-974-3284.

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*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

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## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



### This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,466
- Plan pays \$4,653
- Patient (Employee Only) pays \$2,813

#### Sample care costs:

Hospital charges (mother)	\$2,714
Routine obstetric care	\$2,084
Hospital charges (baby)	\$851
Anesthesia	\$906
Laboratory tests	\$527
Prescriptions	\$173
Radiology	\$176
Vaccines, other preventive	\$35
<b>Total</b>	<b>\$7,466</b>

#### Patient Pays:

Deductibles	\$1,500
Co-pays	\$ 0
Co-insurance	\$1,163
Limits or exclusions	\$ 150
<b>Total</b>	<b>\$2,813</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,127
- Plan pays \$2,512
- Patient (Employee Only) pays \$2,615

#### Sample care costs:

Prescriptions	\$2,667
Medical Equipment & Supplies	\$1,171
Office Visits and Procedures	\$725
Education	\$287
Laboratory tests	\$137
Vaccines, other preventive	\$140
<b>Total</b>	<b>\$5,127</b>

#### Patient Pays:

Deductibles	\$ 862
Co-pays	\$ 0
Co-insurance	\$1,674
Limits or exclusions	\$ 79
<b>Total</b>	<b>\$2,615</b>

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, submitted expense would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

**No.** Treatments shown are just examples.

The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

**No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

**Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

**Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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