

UnitedHealthcare Featured Portfolio

Texas
Groups with 2-99
Eligible Employees

Balanced Plans – Tailored plans with deductibles between \$1,000—\$5,000

Plan Code	Deductible				Coinsurance		Out-of-Pocket Max				Copay						Medical Deductible Type ²	Preventive Coverage ¹
	In		Out		In	Out	In		Out		PCP	Spec	UC	ER	OP Surg	IP		
	Single	Family	Single	Family			Single	Family	Single	Family								
7A-B	\$1,000	\$3,000	\$2,000	\$6,000	80%	60%	\$3,500	\$7,000	\$7,000	\$14,000	\$25	\$50	\$75	\$200	80%	80%	Embedded	PVN
1O-D	\$2,000	\$6,000	\$4,000	\$12,000	80%	60%	\$4,000	\$8,000	\$8,000	\$16,000	\$25	\$50	\$75	\$125	80%	80%	Embedded	PVN
M1-M	\$1,000	\$3,000	\$2,000	\$6,000	100%	80%	\$1,000	\$3,000	\$5,000	\$10,000	\$20	\$20	\$50	\$100	100%	100%	Embedded	PVN
W2-P	\$4,000	\$12,000	\$6,000	\$18,000	100%	80%	\$4,000	\$12,000	\$10,000	\$20,000	\$25	\$50	\$75	\$200	100%	100%	Embedded	PVN
2A-O	\$3,000	\$9,000	\$6,000	\$18,000	100%	80%	\$3,000	\$9,000	\$10,000	\$20,000	\$25	\$50	\$75	\$200	100%	100%	Embedded	PVN

Value Plans⁵ – Plans for employers seeking benefit alternatives without requiring changes to deductibles and copays

Plan Code	Deductible				Coinsurance		Out-of-Pocket Max				Copay						Medical Deductible Type ²	Preventive Coverage ¹
	In		Out		In	Out	In		Out		PCP	Spec	UC	ER	OP Surg	IP		
	Single	Family	Single	Family			Single	Family	Single	Family								
7V-A	\$2,000	\$4,000	\$4,000	\$8,000	80%	60%	\$4,000	\$8,000	\$8,000	\$16,000	\$25	\$50	\$75	\$250	80%	80%	Non-embedded	PVN
7V-D	\$2,500	\$5,000	\$5,000	\$10,000	100%	80%	\$3,500	\$7,000	\$10,000	\$20,000	100%	100%	100%	100%	100%	100%	Non-embedded	PVN
7V-E	\$3,000	\$6,000	\$6,000	\$12,000	100%	80%	\$4,000	\$8,000	\$12,000	\$24,000	\$30	\$60	\$100	\$250	100%	100%	Non-embedded	PVN
7V-F	\$3,000	\$6,000	\$6,000	\$12,000	100%	80%	\$4,000	\$8,000	\$12,000	\$24,000	100%	100%	100%	100%	100%	100%	Non-embedded	PVN
7V-G	\$5,000	\$10,000	\$8,000	\$16,000	100%	80%	\$6,000	\$12,000	\$14,000	\$28,000	\$30	\$60	\$100	\$250	100%	100%	Non-embedded	PVN
7V-H	\$5,000	\$10,000	\$8,000	\$16,000	100%	80%	\$6,000	\$12,000	\$14,000	\$28,000	100%	100%	100%	100%	100%	100%	Non-embedded	PVN

Consumer-Driven – Health Savings Account plans with deductibles greater than \$1,000

Plan Code	Deductible				Coinsurance		Out-of-Pocket Max				Copay						Medical Deductible Type ²	Preventive Coverage ¹
	In		Out		In	Out	In		Out		PCP	Spec	UC	ER	OP Surg	IP		
	Single	Family	Single	Family			Single	Family	Single	Family								
20-B ⁴	\$2,500	\$5,000	\$5,000	\$10,000	100%	80%	\$3,500	\$7,000	\$10,000	\$20,000	100%	100%	100%	100%	100%	100%	Embedded	PVY

Pharmacy Plans

Pharmacy Plan Code	Tier 1	Tier 2	Tier 3	Tier 4	Mail Service Ratio (90 day supply)	Deductible		Out-of-Pocket Maximum	
						Single	Family	Single	Family
2V	\$10	\$35	\$60	\$0	2.5 x Retail	\$0	\$0	\$0	\$0

Please Note: The information in this grid is provided for informational purposes only & is not intended for use as a contract. For a complete listing of coverage & 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, whether preventive services are covered at 100%, and other benefit details.

- 1 PVN = Covered as other services; PVY = Covered at 100%
- 2 Plans with Non-emb (non-embedded) reflect family deductible and out-of-pocket maximum meaning no individual in the family has satisfied the deductible or out-of-pocket maximum until the entire family amount has been met.
- 3 Combined medical and pharmacy deductible and out-of-pocket maximum. After deductible is met, coinsurance and pharmacy copayments apply. Plan has non-embedded family deductible and out-of-pocket maximum, meaning no individual in the family has satisfied the deductible or out-of-pocket maximum until the entire family amount has been met.
- 4 In 2008, maximum HSA contribution is \$2,900 single/\$5,800 family. These amounts are subject to change by IRS and do not include catch-up contributions for subscribers age 55 and over.
The DefinitySM Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member of FDIC. "Definity HSA" refers generally to the DefinitySM HSA product, which includes a HDHP, although at times "Definity HSA" may refer only and specifically to the Definity Health Savings Account, provided in conjunction with OptumHealth Bank and not to the associated HDHP.
- 5 All Value Plans have a \$500 in-patient hospital per occurrence deductible and a \$250 out-patient surgery per occurrence deductible that are separate from, and in addition to, the annual medical plan deductible. Value Plans also feature deductible and coinsurance for all lab and radiology services.

Insurance coverage provided by or through United HealthCare Insurance Company, United HealthCare Insurance Company of Illinois or their affiliates. Administrative services provided by United HealthCare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Texas, Inc.



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Texas
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UnitedHealthcare EDGESM — A new suite of benefit plans that are designed to help fully insured customers provide affordable coverage for their employees at a time when rising costs have almost pushed that possibility out of reach.

All EDGE plans include health and wellness programs, services and discounts from UnitedHealth Wellness[®] — **at no additional charge.** In addition, members can maximize their benefits through a range of health and wellness discounts not covered under most health plans.

EDGE works two ways to deliver maximum health care value:

1. Exceptional access and outstanding discounts through the nationwide UnitedHealthcare network of 537,000 physicians and other health care professionals, 4,700 hospitals and 60,000 pharmacies. Every member can use the network to reduce employer costs and employee out-of-pocket expenses.
2. Reduces premiums² by guiding members to quality and efficiency designated specialty physicians through the UnitedHealth Premium[®] designation program. UnitedHealth Premium is maximizing health care value with a comprehensive national quality and efficiency designation program. EDGE features an enhanced benefit level for individuals who choose to visit quality and efficiency designated specialty physicians. UnitedHealth Premium is transforming health care values with a comprehensive national quality and efficiency designation program. Using physicians practicing in 16 different specialties who meet quality and efficiency criteria results in significantly lower costs.³

- 1 Not all preventive care is covered and preventive care for some EDGE plans is subject to a member cost share
 2 Subject to specific plan design and coverage
 3 UnitedHealthcare claims analysis, November 2005

EDGE plans include basic features like:

- ▶ Preventive care at 100%¹
- ▶ Calendar year or plan year basis
- ▶ \$100 urgent care copay
- ▶ \$250 emergency room copay
- ▶ \$500 inpatient per occurrence deductible
- ▶ \$250 outpatient per occurrence deductible
- ▶ Lifetime maximum of \$5,000,000
- ▶ Family deductible at 3x individual
- ▶ Family out-of-pocket maximum at 2x individual
- ▶ Embedded deductibles
- ▶ Separate pharmacy plan rider

Plan Code	Deductible In \$ / Out \$				Coinsurance					Out-of-Pocket In \$ / Out \$				Copays					Prevent. Care ⁵		
	Single	Family	Phys. Base ¹	SPEC Non-Prem. Des. ²	SPEC Prem. Des. ³	INN Non-phys. ⁴	Out-of-Network	Single	Family	PCP ¹	SPEC ²	SPEC Prem. Des. ³	URG CARE	ER	OP	IP					
Y3-A	\$1,000	\$3,000	\$2,000	\$6,000	70%	100%	70%	100%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$30	\$60	\$30	\$100	\$250	100%	100%	PVY
Y3-C	\$2,000	\$6,000	\$4,000	\$12,000	70%	100%	70%	100%	50%	\$6,000	\$12,000	\$12,000	\$24,000	\$30	\$60	\$30	\$100	\$250	100%	100%	PVY
Y3-D	\$1,000	\$3,000	\$2,000	\$6,000	60%	80%	60%	80%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$30	\$60	\$30	\$100	\$250	80%	80%	PVN
Y3-E	\$1,500	\$4,500	\$3,000	\$9,000	60%	80%	60%	80%	50%	\$10,000	\$20,000	\$20,000	\$40,000	\$30	\$60	\$30	\$100	\$250	80%	80%	PVN

Pharmacy Plans

Plan Code	Deductible		Copay				Mail Order (90-day Supply)
	Single	Family	Tier 1	Tier 2	Tier 3	Tier 4	
DS	\$0	\$0	\$15	\$45	\$85	\$200	3x each retail category

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- All plans have embedded deductibles.
- All plans have additional per occurrence deductibles on inpatient hospitalization (\$500) and outpatient surgery (\$250). Lab and imaging apply to deductible and coinsurance.

Please see benefit summary for complete details..

- All plans have a \$5,000,000 lifetime maximum.

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

2 This tier of benefits applies to physicians in specialties where there is no UnitedHealth Premium[®] designation program and for specialty physicians that are not quality and efficiency designated.

3 This tier of benefits applies to UnitedHealth Premium quality and efficiency designated specialists. Please visit myuhc.com[®] for details.

4 These benefits apply to all categories in which deductible-coinsurance cost-sharing applies, except physician fees for surgical and medical services. This is the in-network plan coinsurance.

5 PVY = Preventive care at 100%. PVN = Preventive care is subject to member cost share.

The UnitedHealth Premium[®] designation program is an information resource to help our members choose a physician. It may be used as one of many factors members consider when choosing the physicians from whom they receive care. As with any performance assessment program, physician evaluations have a risk of error. Please see myuhc.com[®] for detailed program information and methodologies.

UnitedHealth Wellness[®] is a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by United HealthCare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Some UnitedHealth Wellness programs and services may not be available in all states or for all group sizes.

Insurance coverage provided by or through United HealthCare Insurance Company, United HealthCare Insurance Company of Illinois or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Texas, Inc.

