Terms to Know

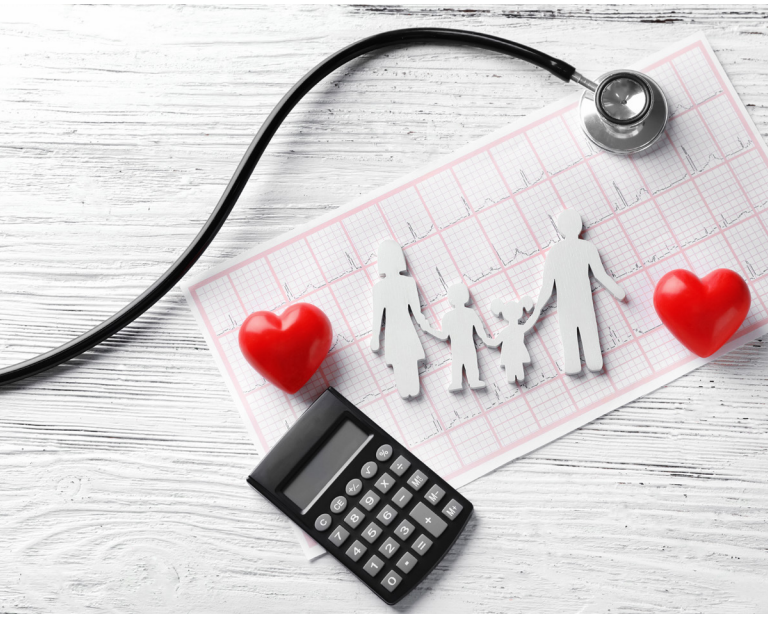
Deductible – The amount you are required to pay each calendar year before any coinsurance payments will be made. Copays do not apply towards the deductible. Deductible resets January 1st of each year.

Coinsurance – Plans pay a set percentage of the allowed amount of the covered expense. The amounts listed in your summary of benefits reflect your responsibility up to the OOP Maximum.

In-Network OOP Maximum – The highest amount you are required to pay in copays, coinsurance and deductibles for any covered expenses performed by an in-network provider in any calendar year. OOP Maximum resets January 1st of each year.

Out-of-Network Out-of-Pocket (OOP) Maximum – The highest amount you are required to pay in copays, coinsurance and deductibles for covered expenses performed by an out-of-network provider in any calendar year. Using out-of-network providers may result in additional costs not included in this maximum if the provider bills more than the allowed amount. OOP Maximum resets January 1st of each year.

Preventive Care – Services include routine physical exams, certain routine test and immunizations. The plans pay 100% for these services performed in-network when they are coded by the provider as preventive services and are performed in accordance with age and frequency requirements.



Virtual Visits

Visit with a doctor 24/7—whenever, wherever.

With a Virtual Visit, you can talk — by phone or video — to a doctor who can diagnose common medical conditions and even prescribe medications, if needed.*

Whether using myuhc.com® or the UnitedHealthcare® app, Virtual Visits let you video chat with a doctor 24/7 — without setting up additional accounts or apps. But, if you'd rather just speak with a doctor, you can simply do a Virtual Visit over the phone at 855.615.8335.

Use a Virtual Visit for these common conditions:

- Allergies
- Flu
- Sore throats
- Bronchitis
- Headaches / migraines
- Stomachaches
- Eye infections
- Rashes
- And more

*Certain prescriptions may not be available, and other restrictions may apply.

Get On-The-Go Access

The UnitedHealthcare® app puts your plan at your fingertips.

When you're out and about, you can do everything from managing your plan to getting convenient care. Just download the app to:

- Find nearby care options in your network.
- Estimate costs.
- Video chat with a doctor 24/7.*
- View and share your health plan ID card.
- See your claim details and view progress toward your deductible.

*Data rates may apply.

Get the app and log on with Touch ID®.

The UnitedHealthcare app is available for download for iPhone® or Android®.