## What is a benefit summary?

This is a summary of what the plan does and does not cover. This summary can also help you understand your share of the costs. It's always best to review your Certificate of Coverage (COC) and check your coverage before getting any health services, when possible.

## What are the benefits of the UnitedHealthcare Core Tiered Benefit Plus Plan?

**Get more protection with a national network and save with Tier 1 providers.**

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care from anyone in or out of our network, but you can save more money when you use the network. You can save even more when you use UnitedHealth Premium® Tier 1 providers.

> **Pay less by using UnitedHealth Premium Tier 1 providers.** They have been recognized for providing value.

> **There's coverage if you need to go out of the network.** Out-of-network means that a provider does not have a contract with us. Choose what's best for you. Just remember out-of-network providers will likely charge you more.

> **There's no need to choose a primary care provider (PCP) or get referrals to see a specialist.** Consider a PCP; they can be helpful in managing your care.

> **Preventive care is covered 100% in our network.**

**Not enrolled yet?** Search for network doctors or hospitals at **welcometouhc.com** or call **1-866-873-3903**, TTY **711**, 8 a.m. to 8 p.m. local time, Monday through Friday.

**Are you a member?**

Easily manage your benefits online at **myuhc.com®** and on the go with the **UnitedHealthcare Health4Me™** mobile app.

For questions, call the member phone number on your health plan ID card.

## Benefits At-A-Glance

### What you may pay for network care

This chart is a simple summary of the costs you may have to pay when you receive care in the network. It doesn't include all of the deductibles and co-payments you may have to pay. You can find more benefit details beginning on page 2.

| Co-payment (Your cost for an office visit) | Individual Deductible (Your cost before the plan starts to pay) | Co-insurance (Your cost share after the deductible) |
|---|---|---|
| $20 | $1,000 | You have no co-insurance. |

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage for certain conditions. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Riders, and/or Amendments, those documents are correct. Review your COC for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

UnitedHealthcare Insurance Company of Illinois

## Your Costs

In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

| | Your cost if you use Network Benefits | Your cost if you use Out-of-Network Benefits |
|---|---|---|
| **Deductible** | | |
| **What is a deductible?** | | |
| The deductible is the amount you have to pay for covered health care services (common medical event) before your health plan begins to pay. The deductible may not apply to all services. You may have more than one type of deductible. | | |
| > Your co-pays don't count towards meeting the deductible unless otherwise described within the specific common medical event. | | |
| > All individual deductible amounts will count towards meeting the family deductible, but an individual will not have to pay more than the individual deductible amount. | | |
| Medical Deductible - Individual | $1,000 per year | $5,000 per year |
| Medical Deductible - Family | $2,000 per year | $10,000 per year |
| **Out-of-Pocket Limit** | | |
| **What is an out-of-pocket limit?** | | |
| The most you pay during a policy year before your health plan begins to pay 100%. Once you reach the out-of-pocket limit, your health plan will pay for all covered services. This will not include any amounts over the amount we allow when you see an out-of-network provider. | | |
| > All individual out-of-pocket limit amounts will count towards meeting the family out-of-pocket limit, but an individual will not have to pay more than the individual out-of-pocket limit amount. | | |
| > Your co-pays, co-insurance and deductibles (including pharmacy) count towards meeting the out-of-pocket limit. | | |
| Out-of-Pocket Limit - Individual | $2,500 per year | $10,000 per year |
| Out-of-Pocket Limit - Family | $5,000 per year | $20,000 per year |

## Your Costs

**What is co-insurance?**

Co-insurance is your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe. Co-insurance is not the same as a co-payment (or co-pay).

**What is a co-payment?**

A co-payment (co-pay) is a fixed amount (for example, $15) you pay for a covered health care service, usually when you receive the service. You will pay a co-pay or the allowed amount, whichever is less. The amount can vary by the type of covered health care service. Please see the specific common medical event to see if a co-pay applies and how much you have to pay.

**What is Prior Authorization?**

Prior Authorization is getting approval before you can get access to medicine or services. Services that require prior authorization are noted in the list of Common Medical Events. To get approval, call the member phone number on your health plan ID card.

**Want more information?**

Find additional definitions in the glossary at justplainclear.com.

## Your Costs

Following is a list of services that your plan covers in alphabetical order. In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

| Common Medical Event | Your cost if you use Network Benefits | Your cost if you use Out-of-Network Benefits |
|---|---|---|
| **Ambulance Services** | | |
| Emergency | You pay nothing, after the medical deductible has been met. | You pay nothing, after the network medical deductible has been met. |
| Non-Emergency | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |
| | Prior Authorization is required for Non-Emergency Ambulance. | Prior Authorization is required for Non-Emergency Ambulance. |
| **Amino Acid-Based Elemental Formulas** | | |
| Diagnosis and Treatment | The amount you pay is based on where the covered health service is provided. | |
| Amino acid-based formulas for the treatment of eosinophilic disorders and short bowel syndrome. | You pay nothing, after the medical deductible has been met or as stated under the Outpatient Prescription Drug Schedule of Benefits. | 20% co-insurance, after the medical deductible has been met or as stated under the Outpatient Prescription Drug Schedule of Benefits. |
| | | Prior Authorization is required for certain services. |
| **Autism Spectrum Disorders** | | |
| | The amount you pay is based on where the covered health service is provided. | |
| | Prior Authorization is required for certain services. | Prior Authorization is required for certain services. |
| **Clinical Trials (including Cancer Clinical Trials)** | | |
| | The amount you pay is based on where the covered health service is provided. | |
| | Prior Authorization is required, except for routine patient care costs associated with cancer clinical trials. | Prior Authorization is required, except for routine patient care costs associated with cancer clinical trials. |
| **Congenital Heart Disease (CHD) Surgeries** | | |
| | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |
| | | Prior Authorization is required. |
| **Customized Orthotic Devices** | | |
| | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |
| | | Prior Authorization is required. |

## Your Costs

| Common Medical Event | Your cost if you use Network Benefits | Your cost if you use Out-of-Network Benefits |
|---|---|---|
| **Dental Services - Accident Only** | | |
| | You pay nothing, after the medical deductible has been met. | You pay nothing, after the network medical deductible has been met. |
| | Prior Authorization is required. | Prior Authorization is required. |
| **Dental Services - Anesthesia and Facility** | | |
| | The amount you pay is based on where the covered health service is provided. | |
| | Prior Authorization is required for certain services. | Prior Authorization is required for certain services. |
| **Diabetes Services** | | |
| Diabetes Self Management and Training/Diabetic Eye Examinations/ Foot Care: | The amount you pay is based on where the covered health service is provided. | |
| Diabetes Self Management Items: | The amount you pay is based on where the covered health service is provided under Durable Medical Equipment or in the Prescription Drug Rider. | |
| | | Prior Authorization is required for Durable Medical Equipment that costs more than $1,000. |
| **Durable Medical Equipment** | | |
| Limited to a single purchase of a type of Durable Medical Equipment (including repair and replacement) every 3 years. This limit does not apply to wound vacuums. | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |
| | | Prior Authorization is required for Durable Medical Equipment that costs more than $1,000. |
| **Emergency Health Services - Outpatient** | | |
| | $300 co-pay per visit. A deductible does not apply. | $300 co-pay per visit. A deductible does not apply. |
| | | Notification is required if confined in an Out-of-Network Hospital. |
| **Examination and Treatment for Sexual Assault** | | |
| | You pay nothing. A deductible does not apply. | You pay nothing. A deductible does not apply. |
| **Gender Dysphoria** | | |
| | The amount you pay is based on where the covered health service is provided. | |
| | | Prior Authorization is required for certain services. |

## Your Costs

| Common Medical Event | Your cost if you use Network Benefits | Your cost if you use Out-of-Network Benefits |
|---|---|---|
| **Habilitative Services for Enrolled Dependents** | | |
| | $20 co-pay per visit. A deductible does not apply. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required. |
| **Hearing Aids** | | |
| Limited to a single purchase (including repair and replacement) per hearing impaired ear every 3 years. | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |
| **Home Health Care** | | |
| Limited to 60 visits per year. | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required. |
| **Hospice Care** | | |
| | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required for Inpatient Stay. |
| **Hospital - Inpatient Stay** | | |
| | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required. |
| **Infertility Services** | | |
| | The amount you pay is based on where the covered health service is provided.<br>Prior Authorization is required. | Prior Authorization is required. |
| **Lab, X-Ray and Diagnostics - Outpatient** | | |
| | You pay nothing. A deductible does not apply. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required for certain services. |
| **Lab, X-Ray and Major Diagnostics - CT, PET, MRI, MRA and Nuclear Medicine - Outpatient** | | |
| | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required. |

## Your Costs

| Common Medical Event | Your cost if you use Network Benefits | Your cost if you use Out-of-Network Benefits |
|---|---|---|
| **Mental Health Services** | | |
| Inpatient: | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |
| Outpatient: | $20 co-pay per visit. A deductible does not apply. | 20% co-insurance, after the medical deductible has been met. |
| Partial Hospitalization/Intensive Outpatient Treatment: | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required for certain services. |
| **Neurobiological Disorders – Autism Spectrum Disorder Services** | | |
| Inpatient: | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |
| Outpatient: | $20 co-pay per visit. A deductible does not apply. | 20% co-insurance, after the medical deductible has been met. |
| Partial Hospitalization/Intensive Outpatient Treatment: | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required for certain services. |
| **Ostomy Supplies** | | |
| Limited to $2,500 per year. | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |
| **Pharmaceutical Products - Outpatient** | | |
| This includes medications given at a doctor's office, or in a Covered Person's home. | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |
| **Physician Fees for Surgical and Medical Services** | | |
| | Designated Network:<br>You pay nothing for primary care visits, after the medical deductible has been met.<br>You pay nothing for specialist care visits, after the medical deductible has been met.<br>Network:<br>You pay nothing for primary care visits, after the medical deductible has been met.<br>You pay nothing for specialist care visits, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |

## Your Costs

| Common Medical Event | Your cost if you use Network Benefits | Your cost if you use Out-of-Network Benefits |
|---|---|---|
| **Physician's Office Services - Sickness and Injury** | | |
| Primary Physician Office Visit | Covered persons less than age 19:<br>You pay nothing. A deductible does not apply.<br>All other Covered Persons:<br>Designated Network: $20 co-pay per visit. A deductible does not apply.<br>Network: $20 co-pay per visit. A deductible does not apply. | 20% co-insurance, after the medical deductible has been met. |
| Specialist Physician Office Visit | Designated Network: $20 co-pay per visit. A deductible does not apply.<br>Network: $40 co-pay per visit. A deductible does not apply. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required for Breast Cancer Genetic Test Counseling (BRCA) for women at higher risk for breast cancer. |
| Additional co-pays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery. | | |
| **Pregnancy - Maternity Services** | | |
| | The amount you pay is based on where the covered health service is provided. | Prior Authorization is required if the stay in the hospital is longer than 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery. |
| **Prescription Drug Benefits** | | |
| Prescription drug benefits are shown in the Prescription Drug benefit summary. | | |
| **Preventive Care Services** | | |
| Physician Office Services, Scopic Procedures, Lab, X-Ray or other preventive tests. | You pay nothing. A deductible does not apply. | 20% co-insurance, after the medical deductible has been met. |
| Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a co-pay, co-insurance or deductible. | | |

## Your Costs

| Common Medical Event | Your cost if you use Network Benefits | Your cost if you use Out-of-Network Benefits |
|---|---|---|
| **Prosthetic Devices** | | |
| | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met.<br><br>Prior Authorization is required for Prosthetic Devices that costs more than $1,000. |
| **Reconstructive Procedures** | | |
| | The amount you pay is based on where the covered health service is provided. | Prior Authorization is required. |
| **Rehabilitation Services - Outpatient Therapy and Manipulative Treatment** | | |
| Limited to:<br>20 visits of physical therapy.<br>60 visits of physical therapy for multiple sclerosis.<br>20 visits of occupational therapy.<br>20 visits of speech therapy.<br>20 visits of pulmonary rehabilitation.<br>36 visits of cardiac rehabilitation.<br>30 visits of post-cochlear implant aural therapy.<br>20 visits of cognitive rehabilitation therapy.<br>20 visits of manipulative treatments. | $20 co-pay per visit. A deductible does not apply. | 20% co-insurance, after the medical deductible has been met.<br><br>Prior Authorization is required for certain services. |
| **Scopic Procedures - Outpatient Diagnostic and Therapeutic** | | |
| Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy. | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |
| **Skilled Nursing Facility / Inpatient Rehabilitation Facility Services** | | |
| Limited to 60 days per year. | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met.<br><br>Prior Authorization is required. |

## Your Costs

| Common Medical Event | Your cost if you use Network Benefits | Your cost if you use Out-of-Network Benefits |
|---|---|---|
| **Substance Use Disorder Services** | | |
| Inpatient: | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met. |
| Outpatient: | $20 co-pay per visit. A deductible does not apply. | 20% co-insurance, after the medical deductible has been met. |
| Partial Hospitalization/Intensive Outpatient Treatment: | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required for certain services. |
| **Surgery - Outpatient** | | |
| | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required for certain services. |
| **Temporomandibular Joint Services and Craniomandibular Disorder** | | |
| | The amount you pay is based on where the covered health service is provided. | Prior Authorization is required for Inpatient Stay. |
| **Therapeutic Treatments - Outpatient** | | |
| Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology. | You pay nothing, after the medical deductible has been met. | 20% co-insurance, after the medical deductible has been met.<br>Prior Authorization is required for certain services. |
| **Transplantation Services** | | |
| Network Benefits must be received at a designated facility. | The amount you pay is based on where the covered health service is provided.<br>Prior Authorization is required. | Prior Authorization is required. |
| **Urgent Care Center Services** | | |
| | $75 co-pay per visit. A deductible does not apply. | 20% co-insurance, after the medical deductible has been met. |

Additional co-pays, deductible, or co-insurance may apply when you receive other services at the urgent care facility. For example, surgery.

## Your Costs

| Common Medical Event | Your cost if you use Network Benefits | Your cost if you use Out-of-Network Benefits |
|---|---|---|
| **Virtual Visits** | | |
| 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. | $20 co-pay per visit. A deductible does not apply. | 20% co-insurance, after the medical deductible has been met. |

## Services your plan does not cover (Exclusions)

It is recommended that you review your COC, Amendments and Riders 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.

### Alternative Treatments

Acupressure; acupuncture; aromatherapy; hypnotism; massage therapy; rolfing; art therapy, music therapy, dance therapy, 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 or treatment for Autism Spectrum Disorders for which Benefits are provided as described in Section 1 of the COC.

### Dental

Dental care (which includes dental X-rays, supplies and appliances and all associated expenses, including hospitalizations and anesthesia). This exclusion does not apply to accident-related dental services for which Benefits are provided as described under Dental Services - Accident Only in Section 1 of the COC. This exclusion does not apply to dental care as described under Dental - Anesthesia and Facility in Section 1 of the COC. 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 Policy, limited to: Transplant preparation; prior to initiation of immunosuppressive drugs; the direct treatment of acute traumatic Injury, cancer or cleft palate. 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. Preventive care, diagnosis, treatment of or related to the teeth, jawbones or gums. Examples include: extraction, restoration and replacement of teeth; medical or surgical treatments of dental conditions; and services to improve dental clinical outcomes. This exclusion does not apply to preventive care for which Benefits are provided under the United States Preventive Services Task Force requirement or the Health Resources and Services Administration (HRSA) requirement. This exclusion also does not apply to accidental-related dental services for which Benefits are provided as described under Dental Services - Accidental Only in Section 1 of the COC. 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 Section 1 of the COC. Dental braces (orthodontics). Treatment of congenitally missing, malpositioned, or supernumerary teeth, even if part of a Congenital Anomaly.

### Devices, Appliances and Prosthetics

Devices used specifically as safety items or to affect performance in sports-related activities. Orthotic appliances that straighten or re-shape a body part. Examples include foot orthotics and some types of braces, including over-the-counter orthotic braces. This exclusion does not apply to orthotic devices as described under the Customized Orthotic Devices provision in Section 1 of the COC. Cranial banding. The following items are excluded, even if prescribed by a Physician: 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 aid devices and tracheo-esophogeal voice devices for which Benefits are provided as described under Durable Medical Equipment in Section 1 of the COC. Oral appliances for snoring. Repairs to prosthetic devices due to misuse, malicious damage or gross neglect. Replacement of prosthetic devices due to misuse, malicious damage or gross neglect or to replace lost or stolen items.

## Services your plan does not cover (Exclusions)

### Drugs

Prescription drug products for outpatient use that are filled by a prescription order or refill. This also does not apply to prescription drugs for Infertility as described under Infertility Services in Section 1 of the COC. Self-injectable medications. This exclusion does not apply to medications which, due to their characteristics, 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. This exclusion does not apply to over-the-counter FDA-approved contraceptive drugs, devices and products as provided for in comprehensive guidelines supported by the Health Resources and Services Administration and as required by Illinois law when prescribed by a Network provider for which Benefits are available, without cost sharing, as described under Preventive Care Services in Section 1 of the COC. Growth hormone therapy. New Pharmaceutical Products and/or new dosage forms until the date they are reviewed. A Pharmaceutical Product that contains (an) active ingredient(s) available in and therapeutically equivalent (having essentially the same efficacy and adverse effect profile) to another covered Pharmaceutical Product. Such determinations may be made up to six times during a calendar year. A Pharmaceutical Product that contains (an) active ingredient(s) which is (are) a modified version of and therapeutically equivalent (having essentially the same efficacy and adverse effect profile) to another covered Pharmaceutical Product. Such determinations may be made up to six times during a calendar year. A Pharmaceutical Product with an approved biosimilar or a biosimilar and therapeutically equivalent (having essentially the same efficacy and adverse effect profile) to another covered Pharmaceutical Product. For the purpose of this exclusion a "biosimilar" is a biological Pharmaceutical Product approved based on showing that it is highly similar to a reference product (a biological Pharmaceutical Product) and has no clinically meaningful differences in terms of safety and effectiveness from the reference product. Such determinations may be made up to six times per calendar year. Certain Pharmaceutical Products for which there are therapeutically equivalent (having essentially the same efficacy and adverse effect profile) alternatives available, unless otherwise required by law or approved by us. Such determinations may be made up to six times during a calendar year.

### Experimental, Investigational or Unproven Services

Experimental or Investigational and Unproven Services and all services related to Experimental or Investigational and Unproven Services are excluded. The fact that an Experimental or Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in Benefits if the procedure is considered to be Experimental or Investigational or Unproven in the treatment of that particular condition. Please refer to Section 6: Questions, Complaints and Appeals for external review rights. 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 Section 1 of the COC.

### Foot Care

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 Section 1 of the COC. Nail trimming, cutting, or debriding. Hygienic and preventive maintenance foot care. 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. Treatment of subluxation of the foot. Shoes; shoe orthotics; shoe inserts and arch supports.

### Gender Dysphoria

Cosmetic Procedures including the following: Abdominoplasty. Blepharoplasty. Breast enlargement, including augmentation mammoplasty and breast implants. Body contouring, such as lipoplasty. Brow lift. Calf implants. Cheek, chin, and nose implants. Injection of fillers or neurotoxins. Face lift, forehead lift, or neck tightening. Facial bone remodeling for facial feminizations. Hair removal. Hair transplantation. Lip augmentation. Lip reduction. Liposuction. Mastopexy. Pectoral implants for chest masculinization. Rhinoplasty. Skin resurfacing. Thyroid cartilage reduction; reduction thyroid chondroplasty; trachea shave (removal or reduction of the Adam's Apple). Voice modification surgery. Voice lessons and voice therapy.

## Services your plan does not cover (Exclusions)

### Medical Supplies

Prescribed or non-prescribed medical supplies and disposable supplies. Examples include: compression stockings, ace bandages, gauze and dressings, urinary catheters. This exclusion does not apply to:

- Disposable supplies necessary for the effective use of Durable Medical Equipment for which Benefits are provided as described under Durable Medical Equipment in Section 1 of the COC.
- Diabetic supplies for which Benefits are provided as described under Diabetes Services in Section 1 of the COC.
- Ostomy supplies for which Benefits are provided as described under Ostomy Supplies in Section 1 of the COC.

Tubing and masks, except when used with Durable Medical Equipment as described under Durable Medical Equipment in Section 1 of the COC.

### Mental Health, Neurobiological/Autism Spectrum, and Substance Use Disorders

Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association or under IL law 215 ILCS 5/370c. Outside of an initial assessment, services as treatments for a primary diagnosis of conditions and problems that may be a focus of clinical attention, but are specifically noted not to be mental disorders within the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association or under IL law 215 ILCS 5/370c. Outside of initial assessment, services as treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, pyromania, kleptomania, gambling disorder, and paraphilic disorder. This exclusion does not apply to services for Autism Spectrum Disorders for Covered Persons for which Benefits are provided as described under Section 1 of the COC. Educational services that are focused on primarily building skills and capabilities in communication, social interaction and learning. This exclusion does not apply to services for Autism Spectrum Disorders for Covered Persons for which Benefits are provided as described under Section 1 of the COC. Tuition or services that are school-based for children and adolescents required to be provided by, or paid for, by the school under the Individuals with Disabilities Education Act. Outside of initial assessment, unspecified disorders for which the provider is not obligated to provide clinical rationale as defined in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Transitional Living services.

### Nutrition

Individual and group nutritional counseling including non-specific disease nutritional education such as general good eating habits, calorie control or dietary preferences. This exclusion does not apply to preventive care for which Benefits are provided under the United States Preventive Services Task Force requirement. This exclusion also does not apply to amino acid-based elemental formulas or medical nutritional education services that are provided as part of treatment for a disease by appropriately licensed or registered health care professionals when both of the following are true:

- Nutritional education is required for a disease in which patient self-management is an important component of treatment.
- There exists a knowledge deficit regarding the disease which requires the intervention of a trained health professional.

Enteral feedings, even if the sole source of nutrition. Infant formula and donor breast milk. Nutritional or cosmetic therapy using high dose or mega quantities of vitamins, minerals or elements and other nutrition-based therapy. Examples include supplements, electrolytes, and foods of any kind (including high protein foods and low carbohydrate foods).

### Personal Care, Comfort or Convenience

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; batteries and battery chargers; breast pumps (This exclusion does not apply to breast pumps for which Benefits are provided under the Health Resources and Services Administration (HRSA) requirement); car seats; chairs, bath chairs, feeding chairs, toddler chairs, chair lifts, recliners; exercise equipment; home modifications such as elevators, handrails and ramps; hot and cold compresses; hot tubs; humidifiers; Jacuzzis; mattresses; medical alert systems; motorized beds; music devices; personal computers, pillows; power-operated vehicles; radios; saunas; stair lifts and stair glides; strollers; safety equipment; treadmills; vehicle modifications such as van lifts; video players, whirlpools.

## Services your plan does not cover (Exclusions)

### Physical Appearance

Cosmetic Procedures, except those procedures necessary for newborn children who have been diagnosed with congenital defects and/or birth abnormalities. See the definition in Section 9 of the COC. Examples include: pharmacological regimens, nutritional procedures or treatments. Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures). Skin abrasion procedures performed as a treatment for acne. 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 breast implant if the earlier breast implant was performed as a Cosmetic Procedure. Note: Replacement of an existing breast implant is considered reconstructive if the initial breast implant followed mastectomy. See Reconstructive Procedures in Section 1 of the COC. Treatment of benign gynecomastia (abnormal breast enlargement in males). Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, 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. Wigs regardless of the reason for the hair loss.

### Procedures and Treatments

Excision or elimination of hanging skin on any part of the body. Examples include plastic surgery procedures called abdominoplasty 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. Rehabilitation services for 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 Disorder or habilitative services as described under Habilitative Services for Enrolled Dependents. This exclusion does not apply to speech therapy for Autism Spectrum Disorders for Covered Persons for which Benefits are provided as described under Autism Spectrum Disorders in Section 1 of the COC; and Habilitative Services for Covered Persons for which Benefits are provided as described under Habilitative Services for Enrolled Dependents in Section 1 of the COC. Outpatient cognitive rehabilitation therapy except as Medically Necessary following a post-traumatic brain Injury or cerebral vascular accident. Psychosurgery. 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. The following services for the diagnosis and treatment of TMJ: surface electromyography; Doppler analysis; vibration analysis; computerized mandibular scan or jaw tracking; craniosacral therapy; orthodontics; occlusal adjustment; and 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. Surgical and non-surgical treatment of obesity. Breast reduction surgery except as coverage is required by the Women's Health and Cancer Rights Act of 1998 for which Benefits are described under Reconstructive Procedures in Section 1 of the COC.

### Providers

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 provided at a Freestanding Facility or diagnostic Hospital-based Facility without an order written by a Physician or other provider. Services which are self-directed to a Freestanding Facility or diagnostic or Hospital-based Facility. Services ordered by a Physician or other provider who is an employee or representative of a Freestanding Facility or diagnostic or Hospital-based 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.

## Services your plan does not cover (Exclusions)

### Reproduction

The reversal of voluntary sterilization; however, in the event a voluntary sterilization is successfully reversed, Infertility benefits shall be available if the Covered Person's diagnosis meets the definition of Infertility. Payment for services rendered to a surrogate (however, costs for procedures to obtain eggs, sperm or embryos from a Covered Person will be covered if the individual chooses to use a surrogate); Costs associated with cryo preservation and storage of sperm, eggs, and embryos; provided, however, subsequent procedures of a medical nature necessary to make use of the cryo preserved substance shall not be similarly excluded if deemed non-experimental and non-investigational; Selected termination of an embryo; provided, however, that where the life of the mother would be in danger were all embryos to be carried to full term, the termination would be covered; Non-medical costs of an egg or sperm donor; Travel costs for travel within 100 miles of the Covered Person's home address, travel costs not necessary, not mandated or required by us; Infertility treatments deemed experimental in nature. However, where Infertility treatment includes elements which are not experimental in nature along with those which are, to the extent services may be delineated and separately charged, those services which are not experimental in nature shall be covered; Infertility treatments rendered to dependents under the age of 18.

### Services Provided under Another Plan

Health services for which other coverage is required by federal, state or local law to be purchased or provided through other arrangements. Examples include coverage required by workers' compensation or similar legislation. If coverage under workers' compensation or similar legislation is optional for you because you could elect it, or could have it elected for you, Benefits will not be paid for any Injury, Sickness, or Mental Illness that would have been covered under workers' compensation or similar legislation had that coverage been elected. Services resulting from accidental bodily injuries arising out of a motor vehicle accident to the extent the services are payable under a medical expense payment provision of an automobile insurance policy. 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.

### Transplants

Health services for organ and tissue transplants, except those described under Transplantation Services in Section 1 of the COC. Health services connected with the removal of an organ or tissue from you for purposes of a transplant to another person. (Donor costs that are directly related to organ removal are payable for a transplant through the organ recipient's Benefits under the Policy.) Health services for transplants involving permanent mechanical or animal organs.

### Travel

Health services provided in a foreign country, unless required as Emergency Health Services. Travel or transportation expenses, even though prescribed by a Physician. Some travel expenses related to Covered Health Services received from a Designated Facility or Designated Physician may be reimbursed. This exclusion does not apply to ambulance transportation for which Benefits are provided as described under Ambulance Services in Section 1 of the COC.

### Types of Care

Multi-disciplinary pain management programs provided on an inpatient basis for acute pain or for exacerbation of chronic pain. Custodial care or maintenance 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 provided as described under Hospice Care in Section 1 of the COC. 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).

## Services your plan does not cover (Exclusions)

### Vision and Hearing

Purchase cost and fitting charge for eye glasses and contact lenses. Implantable lenses used only to correct a refractive error (such as Intacs corneal implants). Eye exercise or vision therapy. Surgery that is intended to allow you to see better without glasses or other vision correction. Examples include radial keratotomy, laser, and other refractive eye surgery. Bone anchored hearing aids except when either of the following applies: For Covered Persons with craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid. For Covered Persons with hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid. More than one bone anchored hearing aid per Covered Person who meets the above coverage criteria during the entire period of time the Covered Person is enrolled under the Policy. Repairs and/or replacement for a bone anchored hearing aid for Covered Persons who meet the above coverage criteria, other than for malfunctions. Routine vision examinations, including refractive examinations to determine the need for vision correction.

### All Other Exclusions

Health services and supplies that do not meet the definition of a Covered Health Service - see the definition in Section 9 of the COC. 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 Section 1 of the COC and Schedule of Benefits; and not otherwise excluded in Section 2 of the COC. Physical, psychiatric or psychological exams, testing, all forms of vaccinations and immunizations or treatments that are otherwise covered under the Policy when: required solely for purposes of school, sports or camp, travel, career or employment, insurance, marriage, Civil Union or adoption; related to judicial or administrative proceedings or orders; conducted for purposes of medical research (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 Section 1 of the COC); required to obtain or maintain a license of any type. 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 non-war zones. Health services received after the date your coverage under the Policy 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 Policy 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 Policy. Charges in excess of Eligible Expenses or in excess of any specified limitation. Long term (more than 30 days) storage. Examples include cryopreservation of tissue, blood and blood products. Autopsy. 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 we 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 bacterial infections - except infections which result from accidental Injury, or infection which results from accidental, involuntary or unintentional ingestion of a contaminated substance, following a Cosmetic Procedure, that require hospitalization. Services for the treatment of autism spectrum disorders as defined under Autism Spectrum Disorders in Section 1 of the COC provided by or required by law to be provided by a school, municipality or other state or federal agency.

**For Internal Use only:**
**ILM840AHBO17**

| **Item#** | **Rev. Date** | |
|---|---|---|
| 230-14977 | 0317_rev03 | U14-002/Sep/Emb/29226/2011 |

UnitedHealthcare Insurance Company of Illinois

UnitedHealthcare Insurance Company of Illinois does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to Civil Rights Coordinator.

**Online:** UHC_Civil_Rights@uhc.com

**Mail:** Civil Rights Coordinator. United HealthCare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free member phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

**Online:** https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

**Phone:** Toll-free 1-800-368-1019, 800-537-7697 (TDD)

**Mail:** U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in others languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m. ET.

---

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 **(Chinese)**，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: **한국어(Korean)**를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث **العربية (Arabic)**، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرّف العضوية.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項：**日本語(Japanese)**を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما **فارسی (Farsi)** است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

कृपा ध्यान दें: यदि आप **हिंदी (Hindi)** भाषी हैं तो आपके लिए भाषा सहायता सेवाएं नि:शुल्क उपलब्ध हैं। कृपा अपने पहचान पत्र पर दिए टाल-फ़्री फ़ोन नंबर पर काल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយ**ភាសាខ្មែរ (Khmer)** សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃ ដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitł'izí bee nééhozinígíí bine'dęę' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

**THIS PAGE INTENTIONALLY LEFT BLANK**