



Here's how a typical plan works.

This example shows you how an average plan works and defines good-to-know terms. You can find your specific plan details at myuhc.com > **Coverage & Benefits**.

So here's
an example.

At the start of your plan year...	
You're responsible for paying 100% of the amount allowed for your covered health services until you reach your deductible , which is the amount you pay before your health plan pays a portion.	YOU PAY 100%
Along the way...	
You may also be required to pay a fixed amount—or copay —each time you see a provider or purchase a prescription.	YOU PAY 100% of the copay
Once you reach your deductible...	YOU PAY 20%*
Your health plan starts to share a percentage of the costs with you—this is your coinsurance .*	YOUR PLAN PAYS 80%*
When you reach your out-of-pocket limit...	
Your plan covers the costs at 100%. Your out-of-pocket limit is the most you'll have to pay for covered health services in a plan year—copays and coinsurance count toward this.	YOUR PLAN PAYS 100%

*Your coinsurance may vary. This example is for illustrative purposes only. Please visit myuhc.com > Coverage & Benefits for your coverage details.



If you need a referral.

If your ID card has the words "Referrals Required," have your PCP send Oxford an electronic referral before you make an appointment with a specialist or other network provider. Without it, your care may not be covered and you may end up paying more. To learn what services require referrals, sign in at myuhc.com > **Coverage & Benefits** to view your coverage details.



If you need prior authorization.






Your plan may require prior authorization (sometimes referred to as preauthorization or precertification) before you receive certain services or medications. This means that you or your network provider may need to get approval from your plan before the services or medications are covered. Call the toll-free member phone number on your ID card or sign in at myuhc.com > **Coverage & Benefits** to check if prior authorization is needed.



Get to know your care options and costs.

How much you pay for care can depend on where you go. Here's a look at some options and the approximate price you'll pay. You'll want to make your PCP your first stop whenever possible. For life-threatening conditions, call 911 or go to an emergency room.

Care Options

	START HERE				
					
	PCP	Virtual Doctor Visits	Convenience Care	Urgent Care	Emergency Room
	Care from the doctor who knows you best.	See a doctor whenever, wherever.	Basic conditions that aren't life-threatening.	Serious conditions that aren't life-threatening.	Life- and limb-threatening emergencies.
Average Cost	Varies by plan type	\$	\$+\$	\$\$\$	\$\$\$\$
Hours	Varies by location	24/7	Varies by location	Varies by location —may be open nights/weekends	24/7
How to Connect	Contact your PCP	myuhc.com/virtualvisits	myuhc.com	myuhc.com	myuhc.com

✓ indicates the recommended place for care when it comes to the following common conditions:

	PCP	Virtual Doctor Visits	Convenience Care	Urgent Care	Emergency Room
Broken bone				✓	✓
Chest pain					✓
Cough	✓	✓	✓		
Fever	✓	✓	✓		
Muscle strain	✓		✓		
Pinkeye	✓	✓	✓		
Shortness of breath					✓
Sinus problems	✓	✓	✓		
Sore throat	✓	✓	✓		
Sprain	✓		✓	✓	
Urinary tract infection	✓	✓	✓		

And that's a wrap.

Easy peasy.

