



UNITED HEALTHCARE - SUMMARY OF PLANS

	PLATINUM	GOLD	GOLD	SILVER	SILVER	BRONZE
Benefits	UHC PLATINUM RP5 w/006 15/100%	UHC GOLD RP4 w/006 20/1000/90%	UHC GOLD HSA RHL w/006 1500/100%	UHC SILVER RQM w/013 40/2000/80%	UHC SILVER HSA RHO w/006 2000/90%	UHC BRONZE HSA RHG w/006 5000/100%
Physicians and Facilities	In & Out of Network	In & Out of Network	In & Out of Network	In & Out of Network	In Network	In Network
Physicians and Specialist Copays	\$15/\$30	\$20/\$40	100% after deductible	\$40/\$90	90% after deductible	100% after deductible
Out of Network	Yes, but with separate and higher deductibles	Yes, but with separate and higher deductibles	Yes, but with separate and higher deductibles	Yes, but with separate and higher deductibles	No	No
Deductible	None	\$1,000/2,000	\$1,500/3,000	\$2,000/4,000	\$2,000/4,000	\$5,000/10,000
Maximum Out of Pocket Costs	\$3,000/6,000	\$3,000/6,000	\$3,000/6,000	\$6,250/12,500	\$6,000/12,000	\$6,250/12,500
Preventative	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered
Pediatric Vision	\$15 Copay for Exam	\$20 Copay for Exam	Exam 100% Covered	\$40 Copay for Exam	Exam 70% Covered	Exam 100% Covered
Pediatric Dental	Exam \$100 deductible	Exam 100% after deductible	Exam 100% after deductible	Exam 100% after deductible	Exam 100% after deductible	Exam 100% after deductible
Pediatric Dental	Basic 80% after deductible Major 50% after deductible	Basic 80% after deductible Major 50% after deductible	Basic 80% after deductible Major 50% after deductible	Basic 80% after deductible Major 50% after deductible	Basic 80% after deductible Major 50% after deductible	e33333333
Prescription Coverage	\$10/40/75	\$10/40/75	\$10/40/75 after deductible	\$10/40/75	\$10/40/75 after deductible	\$10/40/75 after deductible
In-Patient Hospital Copay and/or coinsurance	\$500 per day \$1,500 day max	90% after deductible	100% after deductible	80% after deductible	90% after deductible	100% after deductible
Urgent Care and Emergency Room	Urgent Care \$75/ER \$250	90% after deductible	100% after deductible	Urgent care \$100/ER 80% after deductible	90% after deductible	100% after deductible
Diagnostic Services	\$150 to \$300 depending on service	90% after deductible	100% after deductible	80% after deductible	890% after deductible	100% after deductible

Note: This is a brief summary of benefits, please refer to company literature for full contract information, which can be found on www.alleninsurance.com

Reviewed for 2014 [11-2-2013]