Coverage for: Employee/Family | Plan Type: PS1

Coverage Period: 01/01/2024-12/31/2024



## **UHC Choice Plus Plan - DC**

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit Levi Strauss' Intranet-Threads or call 1-866-204-1923. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf or call 1-866-204-1923 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network*: \$1,500 Individual / \$3,000 Family Non-Network*: \$3,000 Individual / \$6,000 Family per calendar year. *Deductibles crossapply	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive Care services</u> are covered before you meet your <u>deductible</u> .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	Yes, <u>Prescription Drugs</u> - <u>Network</u> : \$50 per Individual	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Medical/Rx For <u>network provider</u> : \$4,000 Individual / \$8,000 Family For out-of- <u>network</u> providers: \$6,000 Individual / \$12,000 Family per calendar year	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. Medical and Pharmacy out of pocket is combined.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover, penalties for failure to obtain pre-notification for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.myuhc.com</u> or call 1-866-204-1923 for a list of <u>network providers</u> .	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist?</u>	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office			40% <u>coinsurance</u>	Virtual Care Services: General Medicine - 20% after deductible BH visits - 20% after deductible No virtual visit coverage for Out-of- network.
or clinic	Specialist visit	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Preventive care/screening/immunization	/ <u>screening</u> / No charge	40% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	40% <u>coinsurance</u>	Prior Authorization required out-of- network for Sleep Studies or \$200 penalty.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of network or \$200 penalty.

		What You	Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition	Generic Drugs (Tier 1) Preferred brand drugs (Tier 2)	Retail: \$10 <u>copay</u> Mail Order: \$20 <u>copay</u> Retail: \$30 <u>copay</u> Mail Order: \$60 <u>copay</u>	Retail: \$10 <u>copay</u> Mail Order: \$20 <u>copay</u> Retail: \$30 <u>copay</u> Mail Order: \$60 <u>copay</u>	Manual claim submission required for out of network  Manual claim submission required for out of network
More information about prescription	Non-preferred brand drugs (Tier 3)	Retail: \$45 <u>copay</u> Mail Order: \$90 <u>copay</u>	Retail: \$45 <u>copay</u> Mail Order: \$90 <u>copay</u>	Manual claim submission required for out of network
drug coverage is available at optumrx.com	Specialty drugs (Tier 4)	Specialty drugs mirror the same benefit cost as retail costs for Tier 1, Tier 2 and Tier 3 (based on drug)	Not covered	Certain drugs may have a pre- notification requirement. Coverage is limited up to a 30-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of network for certain services or \$200 penalty.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need	Emergency room care	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	<u>Urgent care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of <a href="mailto:network">network</a> or \$200 penalty.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None

		What You	Will Pay	
Common Medical Event	Services Vou May Need Notrout Drawidan Out-of-Network		Limitations, Exceptions, & Other Important Information	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Prior Authorization for certain outpatient services required out of <a href="network">network</a> or \$200 penalty. Prior Authorization is also required for benefits provided for Applied Behavioral Analysis (ABA) out of <a href="network">network</a> or \$200 penalty.
	Inpatient services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Prior Authorization for Inpatient services required out of <u>network</u> or \$200 penalty.
If you are pregnant	Office visits	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	network for inpatient stays that exceed normal 48 hours for vaginal delivery or
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	96 hours for cesarean, or \$200 penalty. Routine pre-natal care is covered at no charge.
If you need help	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	120 visit limit per calendar year combined In- <u>network</u> and Out-of- <u>network</u> . Prior Authorization required out of <u>network</u> for <u>Home Health Care</u> or \$200 penalty.
recovering or have	Rehabilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
other special health needs	<u>Habilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of <a href="mailto:network">network</a> or \$200 penalty.
	Skilled nursing care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	60 day limit per calendar year combined In-network and Out-of-network. Prior Authorization required out of network or \$200 penalty.

		What You	Will Pay	
Common Medical Event	t Services You May Need Network Provider (You will pay the least)		Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Durable medical equipment	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of <a href="network">network</a> for DME devices that cost more than \$1,000 per device (purchase or cumulative rental) or \$200 penalty.
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of <a href="network">network</a> for Hospice In-patient only or \$200 penalty.
	Children's eye exam	No charge	Not covered	
If your child needs	Children's glasses	Not covered	Not covered	Not covered
dental or eye care	Children's dental check- up	Not covered	Not covered	Not covered

#### **Excluded Services & Other Covered Services:**

Excluded Services & Other Covered Services:				
Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded				
services.)				
Child dental check-up	- D (10 (A11)	Non-emergency care when traveling		
Child vision glasses	Dental Care (Adult)	outside the U.S.		
Cosmetic Surgery	Long-term care	Weight loss programs		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
Acupuncture	Chiropractic care	- D' / 1 / '		
Adult routine vision exam (i.e. refraction)	Hearing aids	Private-duty nursing		
Bariatric Surgery	Fertility treatment	Routine foot care		

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/ebsa/healthreform">https://www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="https://www.dol.gov/ebsa/healthreform">Health Insurance Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov/">Marketplace</a>, visit <a href="https://www.HealthCare.gov/">www.HealthCare.gov/</a> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals Rights:</u> There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about

your rights, this notice, or assistance, contact: 1-866-204-1923 or visit <a href="www.myuhc.com">www.myuhc.com</a> or the Employee Benefits Security Administration at 1-866-444-3272 or <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>.

#### Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### Does this plan meet the Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

## **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-204-1923.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-204-1923.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-866-204-1923.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-204-1923.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.—

## About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

## Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall	¢1 500
<u>deductible</u>	\$1,500
■ Specialist coinsurance	20%
■ Hospital (facility)	20%
<u>coinsurance</u>	2070
■ Other <u>coinsurance</u>	20%

## This EXAMPLE event includes services like:

Specialist office visits (pre-natal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

Total Ex	ample Cost	:		\$12,700
In this e	xample, Pe	g would	pay:	

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$1,500	
Copayments	\$10	
<u>Coinsurance</u>	\$2,200	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,770	

# Managing Joe's type 2 Diabetes

(a year of routine in-network care of a wellcontrolled condition)

■ The <u>plan's</u> overall	\$1,500
<u>deductible</u>	\$1,500
■ Specialist coinsurance	20%
■ Hospital (facility)	20%
<u>coinsurance</u>	20 / 0
■ Other <u>coinsurance</u>	20%

## This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would	pay:

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$1,500	
Copayments	\$600	
<u>Coinsurance</u>	\$200	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$2,320	

## Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall	\$1,500
<u>deductible</u>	\$1,500
■ Specialist coinsurance	20%
■ Hospital (facility)	20%
<u>coinsurance</u>	2070
■ Other coinsurance	20%

## This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray)

Total Example Cost

Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	<b>\$1,5</b> 00	
Copayments	\$10	
<u>Coinsurance</u>	\$300	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,810	

We do 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 the Civil Rights Coordinator.

Online: UHC\_Civil\_Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare 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 number listed within this Summary of Benefits and Coverage (SBC), 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: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>

Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

**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 other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número gratuito que aparece en este Resumen de Beneficios y Cobertura (Summary of Benefits and Coverage, SBC).

請注意:如果您說中文 **(Chinese)**,我們免費為您提供語言協助服務。請撥打本福利和承保摘要 (Summary of Benefits and Coverage, SBC) 內所列的免付費電話號碼。

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 ghi trong bản Tóm lược về quyền lợi và đài thọ bảo hiểm (Summary of Benefits and Coverage, SBC) này.

알림: 한국어 **(Korean)** 를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 본 혜택 및 보장 요약서 (Summary of Benefits and Coverage, SBC) 에 기재된 무료전화번호로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numerong nakalista sa Buod na ito ng Mga Benepisyo at Saklaw (Summary of Benefits and Coverage o SBC).

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по бесплатному номеру телефона, указанному в данном «Обзоре льгот и покрытия» (Summary of Benefits and Coverage, SBC).

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية ( Summary of ) هذا.

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 nan Rezime avantaj ak pwoteksyon sa a (Summary of Benefits and Coverage, SBC).

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer podany w niniejszym Zestawieniu świadczeń i refundacji (Summary of Benefits and Coverage, SBC).

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para o número gratuito listado neste Resumo de Benefícios e Cobertura (Summary of Benefits and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all'interno di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer 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。 本「保障および給付の概要」 (Summary of Benefits and Coverage, SBC) に記載されているフリー ダイヤルにてお電話ください。 توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش (Summary of) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش (Benefits and Coverage SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते हैं, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। लाभ और कवरेज (Summary of Benefits and Coverage, SBC) के इस सारांश के भीतर सूचीबद्ध टोल फ्री नंबर पर कॉल 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 dawb teev muaj nyob ntawm Tsab Ntawv Nthuav Qhia Cov Txiaj Ntsim Zoo thiab Kev Kam Them Nqi (Summary of Benefits and Coverage, SBC) no.

ចំណាប់អាវម្មណ៍ៈ បើសិនអ្នកនិយាយ**ភាសាខ្មែរ (Khmer)** សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការ៉ាបង់រង (Summary of Benefits and Coverage, SBC) នេះ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan ti awan bayad na nu tawagan nga numero nga nakalista iti uneg na daytoy nga Dagup dagiti Benipisyo ken Pannakasakup (Summary of Benefits and Coverage, SBC).

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá sh**ǫ**qdí Naaltsoos Bee 'Aa'áhayání dóó Bee 'Ak'é'asti' Bee Baa Hane'í (Summary of Benefits and Coverage, SBC) biyi' 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 bilaashka ah ee ku yaalla Soo-koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC).