

UnitedHealthcare of New England, Inc. and United HealthCare Insurance Company

## UnitedHealthcare Choice Plus *Plan BCF*

Choice Plus plan gives you the freedom to see any Physician or other health care professional from our Network, including specialists, without a referral. With this plan, you will receive the highest level of benefits when you seek care from a network physician, facility or other health care professional. In addition, you do not have to worry about any claim forms or bills.

You also may choose to seek care outside the Network, without a referral. However, you should know that care received from a non-network physician, facility or other health care professional means a higher deductible and Copayment. In addition, if you choose to seek care outside the Network, UnitedHealthcare only pays a portion of those charges and it is your responsibility to pay the remainder. This amount you are required to pay, which could be significant, does not apply to the Out-of-Pocket Maximum. We recommend that you ask the non-network physician or health care professional about their billed charges *before you receive care*.

### ***Some of the Important Benefits of Your Plan:***

You have access to a Network of physicians, facilities and other health care professionals, including specialists, without designating a Primary Physician or obtaining a referral.

Benefits are available for office visits and hospital care, as well as inpatient and outpatient surgery.

Care Coordination<sup>SM</sup> services are available to help identify and prevent delays in care for those who might need specialized help.

Emergencies are covered anywhere in the world.

Pap smears are covered.

Prenatal care is covered.

Routine check-ups are covered.

Childhood immunizations are covered.

Mammograms are covered.

Vision and hearing screenings are covered.

Benefits for the treatment of a Preexisting Condition are excluded. For more information, please see "Preexisting Conditions" in the Exclusions section of this Benefit Summary.

# Choice Plus Benefits Summary

Types of Coverage	Network Benefits / Copayment Amounts	Non-Network Benefits / Copayment Amounts <sup>2</sup>
<p>This Benefit Summary is intended only to highlight your Benefits and should not be relied upon to fully determine coverage. This benefit plan may not cover all of your health care expenses. <b>More complete descriptions of Benefits and the terms under which they are provided are contained in the Certificate of Coverage that you will receive upon enrolling in the Plan.</b></p> <p>If this Benefit Summary conflicts in any way with the Policy issued to your employer, the Policy shall prevail. Terms that are capitalized in the Benefit Summary are defined in the Certificate of Coverage.</p> <p>Where Benefits are subject to day, visit and/or dollar limits, such limits apply to the combined use of Benefits whether in-Network or out-of-Network, except where mandated by state law.</p> <p>Network Benefits are payable for Covered Health Services provided by or under the direction of your Network physician.</p> <p>*Prior Notification is required for certain services.</p>	<p>UnitedHealthcare of New England, Inc. is financially responsible for Network Benefits.</p> <p><b>Annual Deductible:</b> \$2,000 per Covered Person per calendar year, not to exceed \$4,000 for all Covered Persons in a family.</p> <p><b>Out-of-Pocket Maximum:</b> No Out-of-Pocket Maximum.</p> <p><b>Maximum Policy Benefit:</b> No Maximum Policy Benefit.</p>	<p>United HealthCare Insurance Company is financially responsible for Non-Network Benefits.</p> <p><b>Annual Deductible:</b> \$4,000 per Covered Person per calendar year, not to exceed \$8,000 for all Covered Persons in a family.</p> <p><b>Out-of-Pocket Maximum:</b> \$5,000 per Covered Person, per calendar year, not to exceed \$10,000 for all Covered Persons in a family. The Out-of-Pocket Maximum does include the Annual Deductible. Copayments for some Covered Health Services will never apply to the Out-of-Pocket Maximum as specified in Section 1 of the COC.</p> <p><b>Maximum Policy Benefit:</b> No Maximum Policy Benefit.</p>
<b>1. Ambulance Services - Emergency only</b>	Ground Transportation: 0% of Eligible Expenses Air Transportation: 0% of Eligible Expenses	Same as Network Benefit
<b>2. Dental Services - Accident only</b>	*0% of Eligible Expenses *Prior notification is required before follow-up treatment begins.	*Same as Network Benefit *Prior notification is required before follow-up treatment begins.
<b>3. Durable Medical Equipment</b> Network and Non-Network Benefits for Durable Medical Equipment are limited to \$2,500 per calendar year.	0% of Eligible Expenses	*40% of Eligible Expenses *Prior notification is required when the cost is more than \$1,000.
<b>4. Emergency Health Services</b> In an Emergency, you have the option to call 911. You will not be denied coverage for medical and transportation services incurred when Emergency Health Services are provided as a result of accessing services by dialing 911.	\$100 per visit	Same as Network Benefit *Notification is required if results in an Inpatient Stay.
<b>5. Eye Examinations</b> Refractive eye examinations are limited to one every other calendar year.	\$20 per visit	40% of Eligible Expenses
<b>6. Home Health Care</b>	0% of Eligible Expenses	*40% of Eligible Expenses
<b>7. Hospice Care</b>	0% of Eligible Expenses	*40% of Eligible Expenses
<b>8. Hospital - Inpatient Stay</b>	0% of Eligible Expenses	*40% of Eligible Expenses
<b>9. Injections Received in a Physician's Office</b>	\$20 per visit	40% per injection
<b>10. Maternity Services</b>	Same as 8, 11, 12 and 13 No Copayment applies to Physician office visits for prenatal care after the first visit.	Same as 8, 11, 12 and 13 *Notification is required if Inpatient Stay exceeds 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery.
<b>11. Outpatient Surgery, Diagnostic and Therapeutic Services</b>		
Outpatient Surgery	0% of Eligible Expenses	40% of Eligible Expenses
Outpatient Diagnostic Services	For lab and radiology/Xray: No Copayment For mammography testing: No Copayment	40% of Eligible Expenses
Outpatient Diagnostic/Therapeutic Services - CT Scans, Pet Scans, MRI and Nuclear Medicine	0% of Eligible Expenses	40% of Eligible Expenses
Outpatient Therapeutic Treatments	0% of Eligible Expenses	40% of Eligible Expenses
<b>12. Physician's Office Services</b>	\$20 per visit. No Copayment applies when a Physician charge is not assessed.	40% of Eligible Expenses
<b>13. Professional Fees for Surgical and Medical Services</b>	0% of Eligible Expenses	40% of Eligible Expenses
<b>14. Prosthetic Devices</b> Network and Non-Network Benefits for prosthetic devices are limited to \$2,500 per calendar year.	0% of Eligible Expenses	40% of Eligible Expenses
<b>15. Reconstructive Procedures</b>	Same as 8, 11, 12, 13 and 14	*Same as 8, 11, 12, 13 and 14

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<b>16. Rehabilitation Services - Outpatient Therapy</b> Network and Non-Network Benefits are limited as follows: 20 visits of physical therapy; 20 visits of occupational therapy; and 20 visits of pulmonary rehabilitation per calendar year. (Does not apply to Home Health Care Benefits).	0% of Eligible Expenses	40% of Eligible Expenses
<b>17. Skilled Nursing Facility/Inpatient Rehabilitation Facility Services</b> Network and Non-Network Benefits are limited to 100 days per calendar year.	0% of Eligible Expenses	*40% of Eligible Expenses
<b>18. Transplantation Services</b>	*0% of Eligible Expenses	*40% of Eligible Expenses
<b>19. Urgent Care Center Services</b>	\$50 per visit	40% of Eligible Expenses

## Additional Benefits

<b>Diabetes Services</b> Durable Medical Equipment for the treatment of diabetes is subject to the Durable Medical Equipment limit as described under <i>Durable Medical Equipment</i> .	0% of Eligible Expenses for equipment and supplies; \$20 per visit for diabetes self-management training.	40% of Eligible Expenses  *Notification is required when the cost is more than \$1,000.
<b>Early Intervention Services</b> Network and Non-Network Benefits are limited to \$5,200 per calendar year.  Network and Non-Network Benefits are limited to \$15,600 during the entire period of time a Covered Person is covered under the Policy.	\$20 per visit	40% of Eligible Expenses
<b>Infertility Services</b>	Same as 8, 11, 12 and 13	Same as 8, 11, 12 and 13
<b>Medical Formulas</b> Network and Non-Network Benefits for food products modified to be low protein for treatment of inherited diseases of amino acids and organic acids are limited to \$2,500 per calendar year.	0% of Eligible Expenses	40% of Eligible Expenses
<b>Mental Health Services - Outpatient</b> Must receive prior authorization through the Mental Health/Substance Abuse Designee. Network and Non-Network Benefits for Mental Health Services to treat conditions are limited to 24 visits per calendar year. <b>This limit does not apply to treat conditions described in <sup>1</sup> below.</b>	\$20 per visit	40% of Eligible Expenses
<b>Mental Health Services - Inpatient and Intermediate</b> Must receive prior authorization through the Mental Health/Substance Abuse Designee. For Inpatient Services, Network and Non-Network Benefits for Mental Health Services to treat conditions are limited to 60 days per calendar year. <b>This limit does not apply to treat conditions described in <sup>1</sup> below.</b>	0% of Eligible Expenses	40% of Eligible Expenses
<b>Speech, Hearing and Language Disorders Services</b>	\$20 per visit. No Copayment applies when a Physician charge is not assessed.	40% of Eligible Expenses
<b>Spinal Treatment</b> Benefits include diagnosis and related services and are limited to one visit and treatment per day. Network and Non-Network Benefits are limited to 24 visits per calendar year.	\$20 per visit	No Benefits
<b>Substance Abuse Services - Outpatient</b> Must receive prior authorization through the Mental Health/Substance Abuse Designee. Network and Non-Network Benefits are limited to 20 visits per calendar year but not less than \$500 per calendar year. The Benefit limitation for Substance Abuse does not apply when treatment of Substance Abuse is rendered in conjunction with treatment for Mental Illness.	\$20 per visit	40% of Eligible Expenses
<b>Substance Abuse Services - Inpatient and Intermediate</b> Must receive prior authorization through the Mental Health/Substance Abuse Designee. For Inpatient Services, Network and Non-Network Benefits are limited to 30 days per calendar year. The Benefit limitation for Substance Abuse does not apply when treatment of Substance Abuse is rendered in conjunction with treatment for Mental Illness.	0% of Eligible Expenses	40% of Eligible Expenses

<sup>1</sup>Benefits for the following conditions are paid at the same level as Benefits for any other condition, Sickness or Injury: Biologically-based Mental Disorders; Rape-related mental or emotional disorders for victims of a rape or victims of an assault with intent to commit rape; Non-biologically-based Mental Illness of a Dependent who is a child under 19 years of age; Psychopharmacological services and neuropsychological assessment services for the diagnoses and treatment of either Biologically-based Mental Disorders or Mental Illness. For a list of Biologically-based Mental Disorders, please see Certificate of Coverage (Section 10: Glossary of Defined Terms) for the definition of the term "Biologically-based Mental Disorders." <sup>2</sup>Non-Network Benefits are based on a percentage of the provider's fee up to a usual and customary charge.

Except as may be specifically provided in Section 1 of the Certificate of Coverage (COC) or through a Rider to the Policy, the following are not covered:

#### A. Alternative Treatments

Acupressure; hypnosis; rolfing; massage therapy; aromatherapy; acupuncture; and other forms of alternative treatment.

#### B. Comfort or Convenience

Personal comfort or convenience items or services such as television; telephone; barber or beauty service; guest service; supplies, equipment and similar incidental services and supplies for personal comfort including air conditioners, air purifiers and filters, batteries and battery chargers, dehumidifiers and humidifiers; devices or computers to assist in communication and speech.

#### C. Dental

Except as specifically described as covered in Section 1 of the COC for services to repair a sound natural tooth that has documented accident-related damage, dental services are excluded. There is no coverage for services provided for the prevention, diagnosis, and treatment of the teeth, jawbones or gums (including extraction, restoration, and replacement of teeth, medical or surgical treatments of dental conditions, and services to improve dental clinical outcomes). Dental implants and dental braces are excluded. Dental x-rays, supplies and appliances and all associated expenses arising out of such dental services (including hospitalizations and anesthesia) are excluded, except as might otherwise be required for transplant preparation, initiation of immunosuppressives, or the direct treatment of acute traumatic injury, cancer, or cleft palate. Treatment for congenitally missing, malpositioned, or super numerary teeth is excluded, even if part of a Congenital Anomaly.

#### D. Drugs

Prescription drug products for outpatient use that are filled by a prescription order or refill. Self-injectable medications. Non-injectable medications given in a Physician's office except as required in an Emergency. Over-the-counter drugs and treatments.

#### E. Experimental, Investigational or Unproven Services

Experimental, Investigational or Unproven Services are excluded, unless otherwise mandated by law. The fact that an Experimental, 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, Investigational or Unproven in the treatment of that particular condition.

#### F. Foot Care

Routine foot care (including the cutting or removal of corns and calluses); nail trimming, cutting, or debriding; hygienic and preventive maintenance foot care; treatment of flat feet or subluxation of the foot; shoe orthotics except as specifically described as covered in Section 1 of the COC.

#### G. Medical Supplies and Appliances

Devices used specifically as safety items or to affect performance primarily in sports-related activities. Prescribed or non-prescribed medical supplies and disposable supplies including but not limited to elastic stockings, ace bandages, gauze and dressings, ostomy supplies, syringes and diabetic test strips. Orthotic appliances that straighten or re-shape a body part (including cranial banding and some types of braces). Tubings and masks are not covered except when used with Durable Medical Equipment as described in Section 1 of the COC.

#### H. Mental Health/Substance Abuse

Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Services for Mental Health and Substance Abuse which constitute educational services required to be provided by a school committee.

Services for Mental Health and Substance Abuse which constitute services provided by the department of mental health. Treatment provided to a Covered Person who is presently incarcerated, confined or committed to a jail, house of correction or prison, or custodial facility in the department of youth services. Services or supplies for the diagnosis or treatment of Mental Illness, alcoholism or substance abuse disorders that, in the reasonable judgment of the Mental Health/Substance Abuse Designee, are any of the following: Not consistent with prevailing national standards of clinical practice for the treatment of such conditions. Not consistent with prevailing professional research demonstrating that the services or supplies will have a measurable and beneficial health outcome. Typically do not result in outcomes demonstrably better than other available treatment alternatives that are less intensive or more cost effective. Not consistent with the Mental Health/Substance Abuse Designee's level of care guidelines or best practices as modified from time to time.

The Mental Health/Substance Abuse Designee may consult with professional clinical consultants, peer review committees or other appropriate sources for recommendations and information regarding whether a service or supply meets any of these criteria.

#### I. Nutrition

Except as specifically described as covered in Section 1 of the COC, megavitamin and nutrition based therapy; nutritional counseling for either individuals or groups. Except as specifically described as covered in Section 1 of the COC, enteral feedings and other nutritional and electrolyte supplements, including infant formula and donor breast milk.

#### J. Physical Appearance

Cosmetic Procedures including, but not limited to, pharmacological regimens; nutritional procedures or treatments; salabrasion, chemosurgery and other such skin abrasion procedures associated with the removal of scars, tattoos, and/or which are performed as a treatment for acne. Replacement of an existing breast implant is excluded if the earlier breast implant was a Cosmetic Procedure. (Replacement of an existing breast implant is considered reconstructive if the initial breast implant followed mastectomy.) Physical conditioning programs such as athletic training, bodybuilding, exercise, fitness, flexibility, and diversion or general motivation. Weight loss programs for medical

and non-medical reasons. Wigs, regardless of the reason for the hair loss, except as described as covered in section 1 of your COC.

#### K. Providers

Services performed by a provider with your same legal residence or who is a family member by birth or marriage, including spouse, brother, sister, parent or child. This includes any service the provider may perform on himself or herself.

#### L. Reproduction

Surrogate parenting. The reversal of voluntary sterilization.

#### M. 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, including but not limited to coverage required by workers' compensation, no-fault automobile insurance, or similar legislation. If coverage under workers' compensation or similar legislation is optional because you could elect it, or could have it elected for you, Benefits will not be paid for any Injury, Mental Illness or Sickness that would have been covered under workers' compensation or similar legislation had that coverage been elected. 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.

#### N. Transplants

Health services for organ or tissue transplants are excluded, except those specified as covered in Section 1 of the COC. Any solid organ transplant that is performed as a treatment for cancer. Health services connected with the removal of an organ or tissue from you for purposes of a transplant to another person. Health services for transplants involving mechanical or animal organs. Any multiple organ transplant not listed as a Covered Health Service in Section 1 of the COC.

#### O. 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 transplantation services may be reimbursed at our discretion.

#### P. Vision and Hearing

Purchase cost of eye glasses, contact lenses, or hearing aids. Fitting charge for hearing aids, eye glasses or contact lenses. Eye exercise therapy. Surgery that is intended to allow you to see better without glasses or other vision correction including radial keratotomy, laser, and other refractive eye surgery.

#### Q. Other Exclusions

Health services and supplies that do not meet the definition of a Covered Health Service - see definition in Section 10 of the COC.

Physical, psychiatric or psychological examinations, testing, vaccinations, immunizations or treatments otherwise covered under the Policy, when such services are: (1) required solely for purposes of career, education, sports or camp, travel, employment, insurance, marriage or adoption; (2) relating to judicial or administrative proceedings or orders; (3) conducted for purposes of medical research; or (4) 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.

Health services received after the date your coverage under the Policy ends, including health services for medical conditions arising prior to the date your coverage under the Policy ends.

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. In the event that a Non-Network provider waives Copayments and/or the Annual Deductible for a particular health service, no Benefits are provided for the health service for which Copayments and/or the Annual Deductible are waived.

Charges in excess of Eligible Expenses or in excess of any specified limitation.

Services for the evaluation and treatment of temporomandibular joint syndrome (TMJ), whether the services are considered to be medical or dental in nature.

Upper and lower jaw bone surgery except as required for direct treatment of acute traumatic Injury or cancer. Orthognathic surgery, jaw alignment, and treatment for the temporomandibular joint, except as a treatment of obstructive sleep apnea.

Surgical treatment and non-surgical treatment of obesity (including morbid obesity).

Growth hormone therapy; sex transformation operations; treatment of benign gynecomastia (abnormal breast enlargement in males); medical and surgical treatment of excessive sweating (hyperhidrosis) except as specifically described as covered in Section 1 of the COC; medical and surgical treatment for snoring, except when provided as part of treatment for documented obstructive sleep apnea. Oral appliances for snoring. Custodial care; domiciliary care; private duty nursing; respite care; rest cures.

Psychosurgery. Services performed by a provider that are represented to be part of that provider's annual service agreement. Those services are part of that separate service agreement and do not meet the definition of a Covered Health Service as described in Section 10 of the COC.

#### R. Preexisting Conditions

Benefits for the treatment of a Preexisting Condition are excluded until the earlier of the following: the date you have had Continuous Creditable Coverage for 6 months; or the date you have had Continuous Creditable Coverage for 6 months if you are a Late Enrollee. This exclusion does not apply to newborn children or newly adopted children. This exception for newborn and adopted children no longer applies after the end of the first 63-day period during which the child has not had Continuous Creditable Coverage.