

# UnitedHealthcare Level Funded Benefit Plan Designs

## TRADITIONAL & GATEKEEPER PLANS

Some plans, except for HSA, are available in the non LX version with the minor lab/X-ray benefit covered at 100% coinsurance

| Plan Code  | Product | Rx             | Network  | Ded Network |          | Ded Type <sup>1</sup> | Network Coins | OOPM Network |          | Copays      |           |           |           |                 |           |           |              |            |             |
|--|---------|----------------|----------|-------------|----------|-----------------------|---------------|--------------|----------|-------------|-----------|-----------|-----------|-----------------|-----------|-----------|--------------|------------|-------------|
|  |         |                |          | Single      | Family   |                       |               | Single       | Family   | PCP Dep <19 | PCP       | SPEC      | UC        | ER              | Minor Lab | X-Ray     | Major MRI/CT | OP Surgery | IP Hospital |
| POS <sup>2,13</sup> To check availability on other Networks and/or PDLs, see Excel grid.       |         |                |          |             |          |                       |               |              |          |             |           |           |           |                 |           |           |              |            |             |
| CnP01575LX21B  | POS     | RX3 ADVB       | Core     | \$0         | \$0      | Emb                   | 100%          | \$4,000      | \$8,000  | \$0         | \$15      | \$15      | \$75      | \$300           | 100%      | 100%      | 100%         | 100%       | \$750       |
| CnP015100i80LX26B  | POS     | RX3 ADVB       | Core     | \$0         | \$0      | Emb                   | 80%           | \$2,000      | \$4,000  | \$0         | \$15      | \$15      | \$100     | \$300+Coins     | Coins     | Coins     | Coins        | Coins      | \$750+Coins |
| CnP500i80LX21B   | POS     | RX4 ADVB       | Core     | \$500       | \$1,000  | Emb                   | 80%           | \$4,000      | \$8,000  | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnP1000i100LX21B   | POS     | RX4 ADVB       | Core     | \$1,000     | \$2,000  | Emb                   | 100%          | \$3,500      | \$7,000  | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnP1000i80YLX26B   | POS     | RX17 ADVB      | Core     | \$1,000     | \$2,000  | Emb                   | 80%           | \$7,750      | \$15,500 | \$0         | \$50      | \$70      | \$60      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnP2000i100LX21B   | POS     | RX4 ADVB       | Core     | \$2,000     | \$4,000  | Emb                   | 100%          | \$4,000      | \$8,000  | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnP2000i80LX21B  | POS     | RX4 ADVB       | Core     | \$2,000     | \$4,000  | Emb                   | 80%           | \$5,000      | \$10,000 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnP2500i80LX22B  | POS     | RX4 ADVB       | Core     | \$2,500     | \$5,000  | Emb                   | 80%           | \$5,500      | \$11,000 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnP3500i80LX21B  | POS     | RX4 ADVB       | Core     | \$3,500     | \$7,000  | Emb                   | 80%           | \$8,150      | \$16,300 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnP4000i100LX21B   | POS     | RX4 ADVB       | Core     | \$4,000     | \$8,000  | Emb                   | 100%          | \$8,150      | \$16,300 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnP5000i100LX21B   | POS     | RX4 ADVB       | Core     | \$5,000     | \$10,000 | Emb                   | 100%          | \$8,150      | \$16,300 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnP6000i100LX21B   | POS     | RX4 ADVB       | Core     | \$6,000     | \$12,000 | Emb                   | 100%          | \$8,150      | \$16,300 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnP6000i80LX21B  | POS     | RX4 ADVB       | Core     | \$6,000     | \$12,000 | Emb                   | 80%           | \$8,150      | \$16,300 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnP8550i100LX22B   | POS     | COINS ADVB 100 | Core     | \$8,550     | \$17,100 | Emb                   | 100%          | \$8,550      | \$17,100 | \$0         | Ded+Coins | Ded+Coins | Ded+Coins | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| POS HSA <sup>2,7,13</sup> To check availability on other Networks and/or PDLs, see Excel grid. |         |                |          |             |          |                       |               |              |          |             |           |           |           |                 |           |           |              |            |             |
| CnHP2000257525B  | POS     | RX5 ADVB       | Core     | \$2,000     | \$4,000  | Ded NonEmb/OOPM Emb   | 100%          | \$6,900      | \$13,800 | N/A         | Ded+\$25  | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnHP20002575i8025B   | POS     | RX5 ADVB       | Core     | \$2,000     | \$4,000  | Ded NonEmb/OOPM Emb   | 80%           | \$6,900      | \$13,800 | N/A         | Ded+\$25  | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnHP250025B  | POS     | COINS ADVB 100 | Core     | \$2,500     | \$5,000  | NonEmb                | 100%          | \$2,500      | \$5,000  | N/A         | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins       | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnHP25002575i8025B   | POS     | RX5 ADVB       | Core     | \$2,500     | \$5,000  | Ded NonEmb/OOPM Emb   | 80%           | \$5,000      | \$10,000 | N/A         | Ded+\$25  | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnHP350025B  | POS     | COINS ADVB 100 | Core     | \$3,500     | \$7,000  | Emb                   | 100%          | \$3,500      | \$7,000  | N/A         | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins       | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnHP400025B  | POS     | COINS ADVB 100 | Core     | \$4,000     | \$8,000  | Emb                   | 100%          | \$4,000      | \$8,000  | N/A         | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins       | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnHP40002575i8025B   | POS     | RX5 ADVB       | Core     | \$4,000     | \$8,000  | Emb                   | 80%           | \$7,000      | \$14,000 | N/A         | Ded+\$25  | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnHP5000257525B  | POS     | RX5 ADVB       | Core     | \$5,000     | \$10,000 | Emb                   | 100%          | \$6,900      | \$13,800 | N/A         | Ded+\$25  | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnHP50002575i8025B   | POS     | RX5 ADVB       | Core     | \$5,000     | \$10,000 | Emb                   | 80%           | \$7,000      | \$14,000 | N/A         | Ded+\$25  | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| CnHP635025B  | POS     | COINS ADVB 100 | Core     | \$6,350     | \$12,700 | Emb                   | 100%          | \$6,350      | \$12,700 | N/A         | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins       | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| EPO <sup>3,8,13,14</sup> To check availability on other Networks and/or PDLs, see Excel grid.  |         |                |          |             |          |                       |               |              |          |             |           |           |           |                 |           |           |              |            |             |
| NavE01575LX21B   | EPO     | RX3 ADVB       | Navigate | \$0         | \$0      | Emb                   | 100%          | \$4,000      | \$8,000  | \$0         | \$15      | \$15      | \$75      | \$300           | 100%      | 100%      | 100%         | 100%       | \$750       |
| NavE040100i100LX24B  | EPO     | RX19 ADVB      | Navigate | \$0         | \$0      | Emb                   | 100%          | \$6,000      | \$12,000 | \$0         | \$40      | \$100     | \$100     | \$525+Coins     | 100%      | 100%      | \$525        | \$1,500    | \$1,500     |
| NavE1000i100LX21B  | EPO     | RX4 ADVB       | Navigate | \$1,000     | \$2,000  | Emb                   | 100%          | \$3,500      | \$7,000  | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| NavE20003060i100LX26B  | EPO     | RX4 ADVB       | Navigate | \$2,000     | \$4,000  | Emb                   | 100%          | \$4,000      | \$8,000  | \$0         | \$30      | \$60      | \$100     | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| NavE2000i80LX21B   | EPO     | RX4 ADVB       | Navigate | \$2,000     | \$4,000  | Emb                   | 80%           | \$5,000      | \$10,000 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| NavE2500i80LX22B   | EPO     | RX4 ADVB       | Navigate | \$2,500     | \$5,000  | Emb                   | 80%           | \$5,500      | \$11,000 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| NavE3500i80LX21B   | EPO     | RX4 ADVB       | Navigate | \$3,500     | \$7,000  | Emb                   | 80%           | \$8,150      | \$16,300 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| NavE4000i80LX26B   | EPO     | RX4 ADVB       | Navigate | \$4,000     | \$8,000  | Emb                   | 80%           | \$9,000      | \$18,000 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| NavE5000i80LX26B   | EPO     | RX4 ADVB       | Navigate | \$5,000     | \$10,000 | Emb                   | 80%           | \$9,000      | \$18,000 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| NavE6000i100LX21B  | EPO     | RX4 ADVB       | Navigate | \$6,000     | \$12,000 | Emb                   | 100%          | \$8,150      | \$16,300 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |
| NavE6000i80LX21B   | EPO     | RX4 ADVB       | Navigate | \$6,000     | \$12,000 | Emb                   | 80%           | \$8,150      | \$16,300 | \$0         | \$25      | \$75      | \$50      | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   |

# UnitedHealthcare Level Funded Benefit Plan Designs

## TRADITIONAL & GATEKEEPER PLANS

Some plans, except for HSA, are available in the non LX version with the minor lab/X-ray benefit covered at 100% coinsurance

| Plan Code   | Product | Rx             | Network  | Ded Network |          | Ded Type <sup>1</sup> | Network Coins | OOPM Network |          | Copays      |           |           |           |                 |           |           |              |            |             |           |  |
|---|---------|----------------|----------|-------------|----------|-----------------------|---------------|--------------|----------|-------------|-----------|-----------|-----------|-----------------|-----------|-----------|--------------|------------|-------------|-----------|--|
|   |         |                |          | Single      | Family   |                       |               | Single       | Family   | PCP Dep <19 | PCP       | SPEC      | UC        | ER              | Minor Lab | X-Ray     | Major MRI/CT | OP Surgery | IP Hospital |           |  |
| NavHE550100LX22B  | EPO     | COINS ADVB 100 | Navigate | \$8,550     | \$17,100 | Emb                   | 100%          | \$8,550      | \$17,100 | \$0         | Ded+Coins | Ded+Coins | Ded+Coins | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   | Ded+Coins |  |
| EPO HSA <sup>3,7,8,13,14</sup> To check availability on other Networks and/or PDLs, see Excel grid. |         |                |          |             |          |                       |               |              |          |             |           |           |           |                 |           |           |              |            |             |           |  |
| NavHE2000257525B  | EPO     | RX5 ADVB       | Navigate | \$2,000     | \$4,000  | Ded NonEmb/OOPM Emb   | 100%          | \$6,900      | \$13,800 | Ded+\$25    | N/A       | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   | Ded+Coins |  |
| NavHE20002575i8025B   | EPO     | RX5 ADVB       | Navigate | \$2,000     | \$4,000  | Ded NonEmb/OOPM Emb   | 80%           | \$6,900      | \$13,800 | Ded+\$25    | N/A       | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   | Ded+Coins |  |
| NavHE250025B  | EPO     | COINS ADVB 100 | Navigate | \$2,500     | \$5,000  | NonEmb                | 100%          | \$2,500      | \$5,000  | Ded+Coins   | N/A       | Ded+Coins | Ded+Coins | Ded+Coins       | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   | Ded+Coins |  |
| NavHE25002575i8025B   | EPO     | RX5 ADVB       | Navigate | \$2,500     | \$5,000  | Ded NonEmb/OOPM Emb   | 80%           | \$5,000      | \$10,000 | Ded+\$25    | N/A       | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   | Ded+Coins |  |
| NavHE350025B  | EPO     | COINS ADVB 100 | Navigate | \$3,500     | \$7,000  | Emb                   | 100%          | \$3,500      | \$7,000  | Ded+Coins   | N/A       | Ded+Coins | Ded+Coins | Ded+Coins       | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   | Ded+Coins |  |
| NavHE400025B  | EPO     | COINS ADVB 100 | Navigate | \$4,000     | \$8,000  | Emb                   | 100%          | \$4,000      | \$8,000  | Ded+Coins   | N/A       | Ded+Coins | Ded+Coins | Ded+Coins       | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   | Ded+Coins |  |
| NavHE40002575i8025B   | EPO     | RX5 ADVB       | Navigate | \$4,000     | \$8,000  | Emb                   | 80%           | \$7,000      | \$14,000 | Ded+\$25    | N/A       | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   | Ded+Coins |  |
| NavHE5000257525B  | EPO     | RX5 ADVB       | Navigate | \$5,000     | \$10,000 | Emb                   | 100%          | \$6,900      | \$13,800 | Ded+\$25    | N/A       | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   | Ded+Coins |  |
| NavHE50002575i8025B   | EPO     | RX5 ADVB       | Navigate | \$5,000     | \$10,000 | Emb                   | 80%           | \$7,000      | \$14,000 | Ded+\$25    | N/A       | Ded+\$75  | Ded+\$50  | Ded+\$300+Coins | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   | Ded+Coins |  |
| NavHE635025B  | EPO     | COINS ADVB 100 | Navigate | \$6,350     | \$12,700 | Emb                   | 100%          | \$6,350      | \$12,700 | Ded+Coins   | N/A       | Ded+Coins | Ded+Coins | Ded+Coins       | Ded+Coins | Ded+Coins | Ded+Coins    | Ded+Coins  | Ded+Coins   | Ded+Coins |  |

## NexusACO

| Plan Code <sup>15</sup> | Product | Rx                   | Network      | Ded Network |          | Ded Type <sup>1</sup> | Network Coins | OOPM Network |          | PCP Copay   |          |         | SPEC Copay |         | UC       | ER             | Minor Lab | X-Ray    | Major MRI/CT | OP Surgery Copay |               | Inpatient Hospital Copay |               |
|-------------------------|---------|----------------------|--------------|-------------|----------|-----------------------|---------------|--------------|----------|-------------|----------|---------|------------|---------|----------|----------------|-----------|----------|--------------|------------------|---------------|--------------------------|---------------|
|                         |         |                      |              | Single      | Family   |                       |               | Single       | Family   | PCP Dep <19 | Tier 1   | Tier 2  | Tier 1     | Tier 2  |          |                |           |          |              | Tier 1           | Tier 2        | Tier 1                   | Tier 2        |
| POS <sup>2</sup>        |         |                      |              |             |          |                       |               |              |          |             |          |         |            |         |          |                |           |          |              |                  |               |                          |               |
| NexOAP0i10024B          | POS     | Nex 3 ADVB           | NexusACO OAP | \$0         | \$0      | Emb                   | 100%          | \$3,000      | \$6,000  | \$0         | \$30     | \$60    | \$60       | \$100   | \$100    | \$525+100%     | 100%      | 100%     | \$525        | \$1,500          | \$2,250       | \$1,500                  | \$2,500       |
| NexOAP0i8024B           | POS     | Nex 3 ADVB           | NexusACO OAP | \$0         | \$0      | Emb                   | 80%           | \$6,000      | \$12,000 | \$0         | \$40     | \$80    | \$80       | \$125   | \$100    | \$525+100%     | 100%      | 80%      | \$525        | \$1,500          | \$2,250       | \$1,500                  | \$2,500       |
| NexOAP500i10024B        | POS     | Nex 3 ADVB           | NexusACO OAP | \$500       | \$1,000  | Emb                   | 100%          | \$4,000      | \$8,000  | \$0         | \$10     | \$40    | \$40       | \$100   | \$50     | \$300 Ded+100% | Ded+100%  | Ded+100% | Ded+100%     | Ded+100%         | \$250 Ded+80% | Ded+100%                 | \$500 Ded+80% |
| NexOAP500i8024B         | POS     | Nex 3 ADVB           | NexusACO OAP | \$500       | \$1,000  | Emb                   | 80%           | \$4,000      | \$8,000  | \$0         | \$15     | \$45    | \$50       | \$125   | \$50     | \$300 Ded+80%  | Ded+80%   | Ded+80%  | Ded+80%      | Ded+80%          | \$250 Ded+60% | Ded+80%                  | \$500 Ded+60% |
| NexOAP1000i10024B       | POS     | Nex 3 ADVB           | NexusACO OAP | \$1,000     | \$2,000  | Emb                   | 100%          | \$4,000      | \$8,000  | \$0         | \$10     | \$40    | \$40       | \$100   | \$50     | \$300 Ded+100% | Ded+100%  | Ded+100% | Ded+100%     | Ded+100%         | \$250 Ded+80% | Ded+100%                 | \$500 Ded+80% |
| NexOAP1000i8024B        | POS     | Nex 3 ADVB           | NexusACO OAP | \$1,000     | \$2,000  | Emb                   | 80%           | \$4,000      | \$8,000  | \$0         | \$15     | \$45    | \$50       | \$125   | \$50     | \$300 Ded+80%  | Ded+80%   | Ded+80%  | Ded+80%      | Ded+80%          | \$250 Ded+60% | Ded+80%                  | \$500 Ded+60% |
| NexOAP2000i10024B       | POS     | Nex 3 ADVB           | NexusACO OAP | \$2,000     | \$4,000  | Emb                   | 100%          | \$5,000      | \$10,000 | \$0         | \$10     | \$40    | \$40       | \$100   | \$50     | \$300 Ded+100% | Ded+100%  | Ded+100% | Ded+100%     | Ded+100%         | \$250 Ded+80% | Ded+100%                 | \$500 Ded+80% |
| NexOAP2000i8024B        | POS     | Nex 3 ADVB           | NexusACO OAP | \$2,000     | \$4,000  | Emb                   | 80%           | \$5,000      | \$10,000 | \$0         | \$15     | \$45    | \$50       | \$125   | \$50     | \$300 Ded+80%  | Ded+80%   | Ded+80%  | Ded+80%      | Ded+80%          | \$250 Ded+60% | Ded+80%                  | \$500 Ded+60% |
| NexOAP3000i10024B       | POS     | Nex 3 ADVB           | NexusACO OAP | \$3,000     | \$6,000  | Emb                   | 100%          | \$6,000      | \$12,000 | \$0         | \$10     | \$40    | \$40       | \$100   | \$50     | \$300 Ded+100% | Ded+100%  | Ded+100% | Ded+100%     | Ded+100%         | \$250 Ded+80% | Ded+100%                 | \$500 Ded+80% |
| NexOAP3000i8024B        | POS     | Nex 3 ADVB           | NexusACO OAP | \$3,000     | \$6,000  | Emb                   | 80%           | \$6,000      | \$12,000 | \$0         | \$15     | \$45    | \$50       | \$125   | \$50     | \$300 Ded+80%  | Ded+80%   | Ded+80%  | Ded+80%      | Ded+80%          | \$250 Ded+60% | Ded+80%                  | \$500 Ded+60% |
| NexOAP5000i10024B       | POS     | Nex 3 ADVB           | NexusACO OAP | \$5,000     | \$10,000 | Emb                   | 100%          | \$7,900      | \$15,800 | \$0         | \$10     | \$40    | \$40       | \$100   | \$50     | \$300 Ded+100% | Ded+100%  | Ded+100% | Ded+100%     | Ded+100%         | \$250 Ded+80% | Ded+100%                 | \$500 Ded+80% |
| NexOAP5000i8024B        | POS     | Nex 3 ADVB           | NexusACO OAP | \$5,000     | \$10,000 | Emb                   | 80%           | \$7,900      | \$15,800 | \$0         | \$15     | \$45    | \$50       | \$125   | \$50     | \$300 Ded+80%  | Ded+80%   | Ded+80%  | Ded+80%      | Ded+80%          | \$250 Ded+60% | Ded+80%                  | \$500 Ded+60% |
| POS HSA <sup>2</sup>    |         |                      |              |             |          |                       |               |              |          |             |          |         |            |         |          |                |           |          |              |                  |               |                          |               |
| NexOAH2000i10025B       | POS     | Nex 1 COINS ADVB 100 | NexusACO OAP | \$2,000     | \$4,000  | NonEmb                | 100%          | \$2,700      | \$5,400  | N/A         | Ded+100% | Ded+80% | Ded+100%   | Ded+80% | Ded+100% | Ded+100%       | Ded+100%  | Ded+100% | Ded+100%     | Ded+100%         | \$250 Ded+80% | Ded+100%                 | \$500 Ded+80% |
| NexOAH2000i100X25B      | POS     | Nex 1 COINS ADVB 100 | NexusACO OAP | \$2,000     | \$4,000  | NonEmb                | 100%          | \$3,000      | \$6,000  | N/A         | Ded+100% | Ded+80% | Ded+100%   | Ded+80% | Ded+100% | Ded+100%       | Ded+100%  | Ded+100% | Ded+100%     | Ded+100%         | \$250 Ded+80% | Ded+100%                 | \$500 Ded+80% |
| NexOAH2000i8025B        | POS     | Nex 1 COINS ADVB 80  | NexusACO OAP | \$3,500     | \$7,000  | Emb                   | 80%           | \$6,500      | \$13,000 | N/A         | Ded+80%  | Ded+60% | Ded+80%    | Ded+60% | Ded+80%  | Ded+80%        | Ded+80%   | Ded+80%  | Ded+80%      | Ded+80%          | \$250 Ded+60% | Ded+80%                  | \$500 Ded+60% |
| NexOAH4000i80X25B       | POS     | Nex 1 COINS ADVB 80  | NexusACO OAP | \$4,000     | \$8,000  | Emb                   | 80%           | \$6,000      | \$12,000 | N/A         | Ded+80%  | Ded+60% | Ded+80%    | Ded+60% | Ded+80%  | Ded+80%        | Ded+80%   | Ded+80%  | Ded+80%      | Ded+80%          | \$250 Ded+60% | Ded+80%                  | \$500 Ded+60% |
| NexOAH5000i10025B       | POS     | Nex 1 COINS ADVB 100 | NexusACO OAP | \$5,000     | \$10,000 | Emb                   | 100%          | \$6,500      | \$13,000 | N/A         | Ded+100% | Ded+80% | Ded+100%   | Ded+80% | Ded+100% | Ded+100%       | Ded+100%  | Ded+100% | Ded+100%     | Ded+100%         | \$250 Ded+80% | Ded+100%                 | \$500 Ded+80% |
| NexOAH6000i10025B       | POS     | Nex 1 COINS ADVB 100 | NexusACO OAP | \$6,000     | \$12,000 | Emb                   | 100%          | \$6,500      | \$13,000 | N/A         | Ded+100% | Ded+80% | Ded+100%   | Ded+80% | Ded+100% | Ded+100%       | Ded+100%  | Ded+100% | Ded+100%     | Ded+100%         | \$250 Ded+80% | Ded+100%                 | \$500 Ded+80% |

# UnitedHealthcare Level Funded Benefit Plan Designs

## Pharmacy

| Rx Plan Code                  | HSA RX | Prescription Drug List (PDL) | Pharmacy Retail Network | Deductible      |                 | Tier 1    | Tier 1 Specialty | Tier 2    | Tier 2 Specialty | Tier 3    | Tier 3 Specialty | Tier 4    | Tier 4 Specialty | Mail Service Ratio (90 day supply) |
|-------------------------------|--------|------------------------------|-------------------------|-----------------|-----------------|-----------|------------------|-----------|------------------|-----------|------------------|-----------|------------------|------------------------------------|
|                               |        |                              |                         | Individual      | Family          |           |                  |           |                  |           |                  |           |                  |                                    |
| RX19 ADVB                     | No     | Advantage                    | Broad                   | N/A             | N/A             | \$5       | \$5              | \$20      | \$165            | \$50      | \$350            | \$100     | \$500            | 2.5                                |
| RX3 ADVB                      | No     | Advantage                    | Broad                   | N/A             | N/A             | \$5       | \$5              | \$30      | \$150            | \$65      | \$350            | \$150     | \$500            | 2.5                                |
| Nex 3 ADVB                    | No     | Advantage                    | Broad                   | N/A             | N/A             | \$10      | \$10             | \$35      | \$150            | \$75      | \$350            | \$250     | \$500            | 2.5                                |
| RX5 ADVB                      | Yes    | Advantage                    | Broad                   | Same as Medical | Same as Medical | \$10      | \$10             | \$35      | \$150            | \$70      | \$350            | \$150     | \$500            | 2.5                                |
| RX4 ADVB                      | No     | Advantage                    | Broad                   | N/A             | N/A             | \$10      | \$10             | \$35      | \$150            | \$75      | \$350            | \$250     | \$500            | 2.5                                |
| RX17 ADVB                     | No     | Advantage                    | Broad                   | N/A             | N/A             | \$10      | \$10             | \$40      | \$165            | \$125     | \$350            | \$300     | \$500            | 2.5                                |
| RX27 ADVB                     | No     | Advantage                    | Broad                   | N/A             | N/A             | \$15      | \$15             | \$50      | \$150            | \$150     | \$350            | \$250     | \$500            | 2.5                                |
| Nex 1 COINS ADVB <sup>∞</sup> | Yes    | Advantage                    | Broad                   | Same as Medical | Same as Medical | Ded+Coins | Ded+Coins        | Ded+Coins | Ded+Coins        | Ded+Coins | Ded+Coins        | Ded+Coins | Ded+Coins        | 2.5                                |
| COINS ADVB <sup>∞</sup>       | Yes    | Advantage                    | Broad                   | Same as Medical | Same as Medical | Ded+Coins | Ded+Coins        | Ded+Coins | Ded+Coins        | Ded+Coins | Ded+Coins        | Ded+Coins | Ded+Coins        | 2.5                                |

<sup>†</sup>When utilizing the RX8, Nex 1 and Nex 2 plan designs, an Rx Deductible applies to Tier 3 or Tier 4

<sup>#</sup>When utilizing the RX32 or RX33 plan designs, an Rx Deductible applies to Tier 2, Tier 3 or Tier 4

<sup>∞</sup>For any COINS plans, the coinsurance amount is represented within the Rx plan name

<sup>π</sup>The Essential PDL Rx plan "Coins ES" has a \$150 minimum on tier 3 and a \$300 minimum on tier 4

All Rx plans for the current coverage may not be represented in above chart. Please consult your plan documents for current Rx information.

# UnitedHealthcare Level Funded Benefit Plan Designs

## UnitedHealthcare Level Funded plan options key

|  |   |
|--|---|
| LX   | Minor Lab/X-ray covered at Deductible then Coinsurance  |
| i  | % of Coinsurance. Ex. i80 = 80% coinsurance   |
| Nav  | Plan is available on the Navigate network. Ex: NavE2000i80LX21B                                       |
| Char   | Plan is available on the Charter network. Ex: CharE2000i80LX21B                                       |
| Cn   | Plan is available on the CORE network. Ex: CnE2000i80LX21B  |
| Lib  | Plan is available on the Liberty network. Ex: LibE2000i80LX21B  |
| Fr   | Plan is available on the Freedom network. Ex: FrE2000i80LX21B   |
| Met  | Plan is available on the Metro network. Ex: MetE2000i80LX21B  |
| Sel  | Plan is available on the Select network. Ex: SelE2000i80LX21B   |
| DP   | Plan is available on the Doctors Plan network/product. Ex: DPE2000100i80XES25B                        |
| Nex  | Plan is available on the Nexus network. Ex: NexOAE500i10024B  |
| SelTier  | Select Tiering. Ex: SelTierMSE3000i70LX24B  |
| UHCFr  | Plan is available on the UHC Freedom network. Ex: UHCFrE2000i80LX23B                                  |
| OPT  | Plan is available on the Options network. Ex: OPTP2000i80LX24B  |
| TIA  | Plans are available for groups in the Tecna Association. Ex: TIAE2000i8024B                           |
| NHP  | Plan is available on the Neighborhood Health Partnership Network. Ex. NHPE500i10026B                  |
| NHPF   | Plan is available on the Neighborhood Health Partnership Network and a Flex plan. Ex. NHPF3500i10026B |
| ES   | Plan is paired with the Essential Rx PDL  |
| CP   | Plan is paired with the Core Plus Preventive Medication List  |
| Rx10   | Rx Copay after Deductible   |
| B  | Pharmacy Retail on the Broad Network  |
| V, W, X, Y, Z  | Signifies a difference between similar plans. Ex: Out of pocket maximum is different                  |
| 21, 22, 23, 24, 25, 26   | Plan year   |
| *Some of these values may not apply to this plan grid but applicable in other states |   |

# UnitedHealthcare Level Funded Benefit Plan Designs

<sup>1</sup>"Emb" means once an individual meets his or her portion of the plan coverage, services are paid for that person without the entire family amount being met. "Non-Emb" means no covered family member will satisfy an individual portion until the entire family amount is met. "OOPM Emb" means once an individual meets his or her portion of the OOP, services are paid for that person without the full OOP amount being met.

<sup>2</sup> POS/PPO Open Access Plans: National In- and Out-of-Network Coverage. No PCP or Specialist referral required.

<sup>3</sup>EPO Plans: In-Network only benefits apply with the exception of (1) Services performed in a Network Facility by an out-of-network pathologist, emergency room physician, anesthesiologist, radiologist or assistant surgeons; and (2) Services performed under the Emergency Care benefit.

<sup>4</sup> Traditional POS and/or EPO plans: Non-LX plans with the benefit covered at 100 percent coinsurance also available but cannot be combined with LX POS and/or EPO plans when selecting multiple Traditional plans.

<sup>5</sup>Traditional POS/EPO/PPO/HSA, PROformance, Premier Proformance, Personal Protect Plans: Available with Essential or Advantage PDL; PDLs cannot be combined.

<sup>6</sup>Plans that include "MAX" in the Plan Code offer RX3 ADVB on Advantage PDL or offer RX10 ESB or RX11 ESB on Essential PDL.

<sup>7</sup>Copays on HSA plans will apply post-HSA minimum deductible.

<sup>8</sup>Navigate and Charter Plans: PCP selection required. Referrals required for select services.

<sup>9</sup>PROformance Plans: Plans with \$20 PCP copay offer RX4 on Essential PDL and RX6 on Advantage PDL.

<sup>10</sup>Members may receive lower Copay and/or lower member Coinsurance by seeking care from certain UnitedHealth Premium Tier 1 Providers.

<sup>11</sup>Select Tiering Plans: Tier 2 benefits covered at Ded+50% cost share, Minor Lab benefit covered at Ded+80%

<sup>12</sup>Flex Focus Plans: Applies limited number of PCP/Specialist visits with no cost share, then plan Deductible/Coinsurance applies. Urgent Care has limited number of visits with no cost share, then plan deductible/coinsurance applies. Preventive Care visits do not count against the office visit copayment limit.

<sup>13</sup>Core and Navigate Network County Availability:

- IL: Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Kendall, Lake, LaSalle, McHenry, Will and Winnebago

- IN: Lake, Porter and La Porte

<sup>14</sup>Charter Plans:

- Employers must be situated in and employees must reside in one of these six counties to enroll in a Charter Plan: Cook, DuPage, Kane, Kendall, Lake or McHenry

- Advocate Health Care PCP selection required for Charter enrolled members.

- Out-of-network coverage not available unless there is an emergency.

- Advocate Health Care PCP Referral required.

<sup>15</sup>NexusACO Plan County Availability: Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Kendall, La Salle, Lake, McHenry, Will and Winnebago

\*Plans are available for only 2-50 group sizes and do not meet the Minimum Value 60% threshold

All plans may not be available in all markets. Plan availability is subject to change and is controlled via the quoting process on [uhceservices.com/SAMx](https://uhceservices.com/SAMx). To see all plans available and the available Rx option, reference the excel version of the plan grid or they can be viewed in the quoting tools.