

# Health Plan Product Offering

UnitedHealthcare offers a wide variety of plan options that allow you to tailor your benefits to your business needs, choosing what you value in a health plan.

UnitedHealthcare Primary Advantage Plans with Core Rewards\*\*

| Plan Code Illinois |       | Plan Code NW Indiana |       | Coinsurance |                | Deductible |          |                |          | Out-Of-Pocket Maximum |          |                |          | Copay/Per Occurrence |                  |       |             |               |          |               |                   |   |  | HRA Eligible |
|--------------------|-------|----------------------|-------|-------------|----------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|----------------------|------------------|-------|-------------|---------------|----------|---------------|-------------------|---|--|--------------|
|                    |       |                      |       | Network     | Out of Network | Network    |          | Out of Network |          | Network               |          | Out of Network |          | Virtual Visits       | PCP <sup>1</sup> | Spec  | Urgent Care | ER            | Lab/Xray | MRI, CT, etc. | I/P & O/P Surgery |   |  |              |
| Choice+            | Core  | Choice+              | Core  |             |                | Single     | Family   | Single         | Family   | Single                | Family   | Single         | Family   |                      |                  |       |             |               |          |               |                   |   |  |              |
| EG-DQ              | EG-DR | EG-VU                | EG-VV | 90%         | 50%            | \$500      | \$1,000  | \$5,000        | \$10,000 | \$5,000               | \$10,000 | \$10,000       | \$20,000 | \$0                  | \$0              | \$100 | \$50        | \$250+Ded+10% | Ded+10%  | Ded+10%       | Ded+10%           |   |  |              |
| EG-DA              | EG-DL | EG-TY                | EG-T6 | 80%         | 50%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$6,500               | \$13,000 | \$10,000       | \$20,000 | \$0                  | \$0              | \$100 | \$50        | \$250+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%           | • |  |              |
| EG-DB              | EG-DG | EG-TZ                | EG-T7 | 80%         | 50%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$6,500               | \$13,000 | \$10,000       | \$20,000 | \$0                  | \$0              | \$100 | \$50        | \$250+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%           | • |  |              |
| EG-DC              | EG-DH | EG-T2                | EG-T8 | 80%         | 50%            | \$3,000    | \$6,000  | \$10,000       | \$20,000 | \$6,500               | \$13,000 | \$20,000       | \$40,000 | \$0                  | \$0              | \$100 | \$50        | \$250+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%           | • |  |              |
| EG-DD              | EG-DI | EG-T3                | EG-T9 | 80%         | 50%            | \$5,000    | \$10,000 | \$10,000       | \$20,000 | \$6,500               | \$13,000 | \$20,000       | \$40,000 | \$0                  | \$0              | \$100 | \$50        | \$250+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%           | • |  |              |
| EG-DS              | EG-DY | EG-WK                | EG-WL | 70%         | 50%            | N/A        | N/A      | \$5,000        | \$10,000 | \$7,950               | \$15,900 | \$10,000       | \$20,000 | \$0                  | \$0              | \$70  | \$50        | \$250+30%     | 30%      | 30%           | 30%               |   |  |              |
| EG-DT              | EG-DZ | EG-VW                | EG-V3 | 70%         | 50%            | \$500      | \$1,000  | \$5,000        | \$10,000 | \$7,950               | \$15,900 | \$10,000       | \$20,000 | \$0                  | \$0              | \$70  | \$50        | \$250+Ded+30% | Ded+30%  | Ded+30%       | Ded+30%           | • |  |              |
| EG-DU              | EG-D2 | EG-VX                | EG-V4 | 70%         | 50%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$7,950               | \$15,900 | \$10,000       | \$20,000 | \$0                  | \$0              | \$70  | \$50        | \$250+Ded+30% | Ded+30%  | Ded+30%       | Ded+30%           | • |  |              |
| EG-DV              | EG-D3 | EG-VY                | EG-V5 | 70%         | 50%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$7,950               | \$15,900 | \$10,000       | \$20,000 | \$0                  | \$0              | \$70  | \$50        | \$250+Ded+30% | Ded+30%  | Ded+30%       | Ded+30%           | • |  |              |
| EG-DW              | EG-D4 | EG-VZ                | EG-V6 | 70%         | 50%            | \$3,000    | \$6,000  | \$10,000       | \$20,000 | \$7,950               | \$15,900 | \$20,000       | \$40,000 | \$0                  | \$0              | \$70  | \$50        | \$250+Ded+30% | Ded+30%  | Ded+30%       | Ded+30%           | • |  |              |
| EG-DX              | EG-D5 | EG-V2                | EG-V7 | 70%         | 50%            | \$5,000    | \$10,000 | \$10,000       | \$20,000 | \$7,950               | \$15,900 | \$20,000       | \$40,000 | \$0                  | \$0              | \$70  | \$50        | \$250+Ded+30% | Ded+30%  | Ded+30%       | Ded+30%           | • |  |              |
| EG-DE              | EG-DJ | EG-T4                | EG-UA | 50%         | 50%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$6,500               | \$13,000 | \$10,000       | \$20,000 | \$0                  | \$0              | \$100 | \$50        | \$250+Ded+50% | Ded+50%  | Ded+50%       | Ded+50%           | • |  |              |
| EG-DF              | EG-DK | EG-T5                | EG-UB | 50%         | 50%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$6,500               | \$13,000 | \$10,000       | \$20,000 | \$0                  | \$0              | \$100 | \$50        | \$250+Ded+50% | Ded+50%  | Ded+50%       | Ded+50%           | • |  |              |

# Health Plan Product Offering

## UnitedHealthcare Nexus Open Access Plans with Core Rewards <sup>13\*\*</sup>

| Plan Codes Chicago | PLAN TYPE     | Coinsurance |                |  |                      | Deductibles |          |                |          | Out of Pocket Maximum |          |                |          | Copays/Per Occurrence |                  |        |                       |  |                      |             |               |          |               |  |                      |                             |                               |                             |                               | Deductible Type <sup>5</sup> |
|--------------------|---------------|-------------|----------------|--|----------------------|-------------|----------|----------------|----------|-----------------------|----------|----------------|----------|-----------------------|------------------|--------|-----------------------|--|----------------------|-------------|---------------|----------|---------------|--|----------------------|-----------------------------|-------------------------------|-----------------------------|-------------------------------|------------------------------|
|                    |               | Network     | Out of Network | Physician Professional Services          |                      | Network     |          | Out of Network |          | Network               |          | Out of Network |          | Virtual Visit         | PCP <sup>1</sup> |        |                       | Specialist                               |                      | Urgent Care | ER            | Lab/XRay | MRI, CT, etc. | Outpatient Surgery                       |                      | Inpatient Hospital          |                               |                             |                               |                              |
|                    |               |             |                | Designated Network (Tier 1) <sup>2</sup> | Network <sup>3</sup> | Single      | Family   | Single         | Family   | Single                | Family   | Single         | Family   |                       | Single           | Family | Dep < 19 <sup>2</sup> | Designated Network (Tier 1) <sup>2</sup> | Network <sup>3</sup> |             |               |          |               | Designated Network (Tier 1) <sup>2</sup> | Network <sup>3</sup> | Designated Network Facility | Network Facility <sup>4</sup> | Designated Network Facility | Network Facility <sup>4</sup> |                              |
| EG-RX              | Nexus OAP     | 100%        | 70%            | 100%                                     | 80%                  | \$500       | \$1,000  | \$5,000        | \$10,000 | \$4,000               | \$8,000  | \$10,000       | \$20,000 | \$0                   | \$0              | \$10   | \$40                  | \$40                                     | \$100                | \$50        | \$300+Ded     | Ded      | Ded           | Ded                                      | \$250+Ded+20%        | Ded                         | \$500+Ded+20%                 | Emb                         |                               |                              |
| EG-RP              | Nexus OAP     | 100%        | 70%            | 100%                                     | 80%                  | \$1,000     | \$2,000  | \$5,000        | \$10,000 | \$4,000               | \$8,000  | \$10,000       | \$20,000 | \$0                   | \$0              | \$10   | \$40                  | \$40                                     | \$100                | \$50        | \$300+Ded     | Ded      | Ded           | Ded                                      | \$250+Ded+20%        | Ded                         | \$500+Ded+20%                 | Emb                         |                               |                              |
| EG-RR              | Nexus OAP     | 100%        | 70%            | 100%                                     | 80%                  | \$2,000     | \$4,000  | \$5,000        | \$10,000 | \$5,000               | \$10,000 | \$10,000       | \$20,000 | \$0                   | \$0              | \$10   | \$40                  | \$40                                     | \$100                | \$50        | \$300+Ded     | Ded      | Ded           | Ded                                      | \$250+Ded+20%        | Ded                         | \$500+Ded+20%                 | Emb                         |                               |                              |
| EG-RT              | Nexus OAP     | 100%        | 70%            | 100%                                     | 80%                  | \$3,000     | \$6,000  | \$7,500        | \$15,000 | \$6,000               | \$12,000 | \$15,000       | \$30,000 | \$0                   | \$0              | \$10   | \$40                  | \$40                                     | \$100                | \$50        | \$300+Ded     | Ded      | Ded           | Ded                                      | \$250+Ded+20%        | Ded                         | \$500+Ded+20%                 | Emb                         |                               |                              |
| EG-RV              | Nexus OAP     | 100%        | 70%            | 100%                                     | 80%                  | \$5,000     | \$10,000 | \$10,000       | \$20,000 | \$7,900               | \$15,800 | \$20,000       | \$40,000 | \$0                   | \$0              | \$10   | \$40                  | \$40                                     | \$100                | \$50        | \$300+Ded     | Ded      | Ded           | Ded                                      | \$250+Ded+20%        | Ded                         | \$500+Ded+20%                 | Emb                         |                               |                              |
| EG-RW              | Nexus OAP     | 80%         | 50%            | 80%                                      | 60%                  | \$500       | \$1,000  | \$5,000        | \$10,000 | \$4,000               | \$8,000  | \$10,000       | \$20,000 | \$0                   | \$0              | \$15   | \$45                  | \$50                                     | \$125                | \$50        | \$300+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%                                  | \$250+Ded+40%        | Ded+20%                     | \$500+Ded+40%                 | Emb                         |                               |                              |
| EG-RO              | Nexus OAP     | 80%         | 50%            | 80%                                      | 60%                  | \$1,000     | \$2,000  | \$5,000        | \$10,000 | \$4,000               | \$8,000  | \$10,000       | \$20,000 | \$0                   | \$0              | \$15   | \$45                  | \$50                                     | \$125                | \$50        | \$300+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%                                  | \$250+Ded+40%        | Ded+20%                     | \$500+Ded+40%                 | Emb                         |                               |                              |
| EG-RQ              | Nexus OAP     | 80%         | 50%            | 80%                                      | 60%                  | \$2,000     | \$4,000  | \$5,000        | \$10,000 | \$5,000               | \$10,000 | \$10,000       | \$20,000 | \$0                   | \$0              | \$15   | \$45                  | \$50                                     | \$125                | \$50        | \$300+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%                                  | \$250+Ded+40%        | Ded+20%                     | \$500+Ded+40%                 | Emb                         |                               |                              |
| EG-RS              | Nexus OAP     | 80%         | 50%            | 80%                                      | 60%                  | \$3,000     | \$6,000  | \$7,500        | \$15,000 | \$6,000               | \$12,000 | \$15,000       | \$30,000 | \$0                   | \$0              | \$15   | \$45                  | \$50                                     | \$125                | \$50        | \$300+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%                                  | \$250+Ded+40%        | Ded+20%                     | \$500+Ded+40%                 | Emb                         |                               |                              |
| EG-RU              | Nexus OAP     | 80%         | 50%            | 80%                                      | 60%                  | \$5,000     | \$10,000 | \$10,000       | \$20,000 | \$7,900               | \$15,800 | \$20,000       | \$40,000 | \$0                   | \$0              | \$15   | \$45                  | \$50                                     | \$125                | \$50        | \$300+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%                                  | \$250+Ded+40%        | Ded+20%                     | \$500+Ded+40%                 | Emb                         |                               |                              |
| EG-R5              | Nexus HSA OAP | 100%        | 70%            | 100%                                     | 80%                  | \$2,000     | \$4,000  | \$6,000        | \$12,000 | \$2,700               | \$5,400  | \$12,000       | \$24,000 | 100%                  | 100%             | 100%   | 80%                   | 100%                                     | 80%                  | 100%        | 100%          | 100%     | 100%          | 100%                                     | \$250+20%            | 100%                        | \$500+20%                     | Non-Emb                     |                               |                              |
| EG-RY              | Nexus HSA OAP | 100%        | 70%            | 100%                                     | 80%                  | \$2,000     | \$4,000  | \$6,000        | \$12,000 | \$3,000               | \$6,000  | \$12,000       | \$24,000 | 100%                  | 100%             | 100%   | 80%                   | 100%                                     | 80%                  | 100%        | 100%          | 100%     | 100%          | 100%                                     | \$250+20%            | 100%                        | \$500+20%                     | Non-Emb                     |                               |                              |
| EG-R8              | Nexus HSA OAP | 100%        | 70%            | 100%                                     | 80%                  | \$3,500     | \$7,000  | \$7,500        | \$15,000 | \$5,500               | \$11,000 | \$15,000       | \$30,000 | 100%                  | 100%             | 100%   | 80%                   | 100%                                     | 80%                  | 100%        | 100%          | 100%     | 100%          | 100%                                     | \$250+20%            | 100%                        | \$500+20%                     | Emb                         |                               |                              |
| EG-R6              | Nexus HSA OAP | 100%        | 70%            | 100%                                     | 80%                  | \$3,500     | \$7,000  | \$7,500        | \$15,000 | \$6,500               | \$13,000 | \$15,000       | \$30,000 | 100%                  | 100%             | 100%   | 80%                   | 100%                                     | 80%                  | 100%        | 100%          | 100%     | 100%          | 100%                                     | \$250+20%            | 100%                        | \$500+20%                     | Emb                         |                               |                              |
| EG-R2              | Nexus HSA OAP | 100%        | 70%            | 100%                                     | 80%                  | \$5,000     | \$10,000 | \$10,000       | \$20,000 | \$6,500               | \$13,000 | \$20,000       | \$40,000 | 100%                  | 100%             | 100%   | 80%                   | 100%                                     | 80%                  | 100%        | 100%          | 100%     | 100%          | 100%                                     | \$250+20%            | 100%                        | \$500+20%                     | Emb                         |                               |                              |
| EG-R3              | Nexus HSA OAP | 100%        | 70%            | 100%                                     | 80%                  | \$6,000     | \$12,000 | \$10,000       | \$20,000 | \$6,500               | \$13,000 | \$20,000       | \$40,000 | 100%                  | 100%             | 100%   | 80%                   | 100%                                     | 80%                  | 100%        | 100%          | 100%     | 100%          | 100%                                     | \$250+20%            | 100%                        | \$500+20%                     | Emb                         |                               |                              |
| EG-R7              | Nexus HSA OAP | 80%         | 50%            | 80%                                      | 60%                  | \$3,500     | \$7,000  | \$7,500        | \$15,000 | \$5,500               | \$11,000 | \$15,000       | \$30,000 | 100%                  | 80%              | 80%    | 60%                   | 80%                                      | 60%                  | 80%         | 80%           | 80%      | 80%           | 80%                                      | \$250+40%            | 80%                         | \$500+40%                     | Emb                         |                               |                              |
| EG-RZ              | Nexus HSA OAP | 80%         | 50%            | 80%                                      | 60%                  | \$3,500     | \$7,000  | \$7,500        | \$15,000 | \$6,500               | \$13,000 | \$15,000       | \$30,000 | 100%                  | 80%              | 80%    | 60%                   | 80%                                      | 60%                  | 80%         | 80%           | 80%      | 80%           | 80%                                      | \$250+40%            | 80%                         | \$500+40%                     | Emb                         |                               |                              |
| EG-R4              | Nexus HSA OAP | 80%         | 50%            | 80%                                      | 60%                  | \$4,000     | \$8,000  | \$7,500        | \$15,000 | \$6,000               | \$12,000 | \$15,000       | \$30,000 | 100%                  | 80%              | 80%    | 60%                   | 80%                                      | 60%                  | 80%         | 80%           | 80%      | 80%           | 80%                                      | \$250+40%            | 80%                         | \$500+40%                     | Emb                         |                               |                              |

# Health Plan Product Offering

## UnitedHealthcare PROformance Plans with Core Rewards\*\*

| Plan Code Illinois |       | Plan Code NW Indiana |       | Coinsurance |                | Deductible |          |                |          | Out-Of-Pocket Maximum |          |                |          | Copay/Per Occurrence |                  |                           |                            |                   |             |               |          |               |                   |   | HRA Eligible |
|--------------------|-------|----------------------|-------|-------------|----------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|----------------------|------------------|---------------------------|----------------------------|-------------------|-------------|---------------|----------|---------------|-------------------|---|--------------|
| Choice+            | Core  | Choice+              | Core  | Network     | Out of network | Network    |          | Out of Network |          | Network               |          | Out of Network |          | Virtual Visits       | PCP <sup>1</sup> | PCP Ages <19 <sup>1</sup> | Spec Prem Des <sup>2</sup> | Spec <sup>3</sup> | Urgent Care | ER            | Lab/Xray | MRI, CT, etc. | I/P & O/P Surgery |   |              |
|                    |       |                      |       |             |                | Single     | Family   | Single         | Family   | Single                | Family   | Single         | Family   |                      |                  |                           |                            |                   |             |               |          |               |                   |   |              |
| EG-P6              | EG-QA | EG-48                | EG-5C | 80%         | 50%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$7150                | \$14,300 | \$10,000       | \$20,000 | \$0                  | \$10             | \$0                       | \$40                       | \$80              | \$25        | \$300+Ded+20% | \$40     | \$500         | Ded+20%           | • |              |
| EG-P7              | EG-QB | EG-49                | EG-5D | 80%         | 50%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$7150                | \$14,300 | \$10,000       | \$20,000 | \$0                  | \$10             | \$0                       | \$40                       | \$80              | \$25        | \$300+Ded+20% | \$40     | \$500         | Ded+20%           | • |              |
| EG-P8              | EG-QC | EG-5A                | EG-5E | 80%         | 50%            | \$3,000    | \$6,000  | \$7500         | \$15,000 | \$7150                | \$14,300 | \$15,000       | \$30,000 | \$0                  | \$10             | \$0                       | \$40                       | \$80              | \$25        | \$300+Ded+20% | \$40     | \$500         | Ded+20%           | • |              |
| EG-P9              | EG-QD | EG-5B                | EG-5F | 80%         | 50%            | \$5,000    | \$10,000 | \$10,000       | \$20,000 | \$7150                | \$14,300 | \$20,000       | \$40,000 | \$0                  | \$10             | \$0                       | \$40                       | \$80              | \$25        | \$300+Ded+20% | \$40     | \$500         | Ded+20%           | • |              |
| EG-NE              | EG-NI | EG-5G                | EG-5K | 80%         | 50%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$7150                | \$14,300 | \$10,000       | \$20,000 | \$0                  | \$15             | \$0                       | \$50                       | \$100             | \$25        | \$300+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%           | • |              |
| EG-NF              | EG-NJ | EG-5H                | EG-5L | 80%         | 50%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$7150                | \$14,300 | \$10,000       | \$20,000 | \$0                  | \$15             | \$0                       | \$50                       | \$100             | \$25        | \$300+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%           | • |              |
| EG-NG              | EG-NK | EG-5I                | EG-5M | 80%         | 50%            | \$3,000    | \$6,000  | \$7500         | \$15,000 | \$7150                | \$14,300 | \$15,000       | \$30,000 | \$0                  | \$15             | \$0                       | \$50                       | \$100             | \$25        | \$300+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%           | • |              |
| EG-NH              | EG-NL | EG-5J                | EG-5N | 80%         | 50%            | \$5,000    | \$10,000 | \$10,000       | \$20,000 | \$7150                | \$14,300 | \$20,000       | \$40,000 | \$0                  | \$15             | \$0                       | \$50                       | \$100             | \$25        | \$300+Ded+20% | Ded+20%  | Ded+20%       | Ded+20%           | • |              |
| EG-QM              | EG-QR | EG-6A                | EG-6F | 75%         | 50%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$7150                | \$14,300 | \$10,000       | \$20,000 | \$0                  | \$15             | \$0                       | \$50                       | \$100             | \$25        | \$400+Ded+25% | Ded+20%  | Ded+20%       | Ded+20%           | • |              |
| EG-QN              | EG-QS | EG-6B                | EG-6G | 75%         | 50%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$7150                | \$14,300 | \$10,000       | \$20,000 | \$0                  | \$15             | \$0                       | \$50                       | \$100             | \$25        | \$400+Ded+25% | Ded+20%  | Ded+20%       | Ded+20%           | • |              |
| EG-QO              | EG-QT | EG-6C                | EG-6H | 75%         | 50%            | \$3,000    | \$6,000  | \$7500         | \$15,000 | \$7150                | \$14,300 | \$15,000       | \$30,000 | \$0                  | \$15             | \$0                       | \$50                       | \$100             | \$25        | \$400+Ded+25% | Ded+20%  | Ded+20%       | Ded+20%           | • |              |
| EG-QP              | EG-QU | EG-6D                | EG-6I | 75%         | 50%            | \$5,000    | \$10,000 | \$10,000       | \$20,000 | \$7150                | \$14,300 | \$20,000       | \$40,000 | \$0                  | \$15             | \$0                       | \$50                       | \$100             | \$25        | \$400+Ded+25% | Ded+20%  | Ded+20%       | Ded+20%           | • |              |

## UnitedHealthcare Consumer Plans with Core Rewards\*\*

| Plan Code Illinois |       | Plan Code NW Indiana |       | Plan Type | Coinsurance |                | Deductible |          |                |          | Out-Of-Pocket Maximum |          |                |          | Copay/Per Occurrence |                  |                           |                            |                   |             |         |          |               |   |  | HRA Eligible |
|--------------------|-------|----------------------|-------|-----------|-------------|----------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|----------------------|------------------|---------------------------|----------------------------|-------------------|-------------|---------|----------|---------------|---|--|--------------|
| Choice+            | Core  | Choice+              | Core  |           | Network     | Out of Network | Network    |          | Out of Network |          | Network               |          | Out of Network |          | Virtual Visits       | PCP <sup>1</sup> | PCP Ages <19 <sup>1</sup> | Spec Prem Des <sup>2</sup> | Spec <sup>3</sup> | Urgent Care | ER      | Lab/Xray | MRI, CT, etc. |   |  |              |
|                    |       |                      |       |           |             |                | Single     | Family   | Single         | Family   | Single                | Family   | Single         | Family   |                      |                  |                           |                            |                   |             |         |          |               |   |  |              |
| EG-EL              | N/A   | EG-WS                | N/A   | Consumer  | 100%        | 80%            | \$750      | \$2,250  | \$6,000        | \$12,000 | \$6,250               | \$12,500 | \$10,000       | \$20,000 | \$0                  | Ded              | Ded                       | Ded                        | Ded               | Ded         | Ded     | Ded      | Ded           | • |  |              |
| EG-EZ              | N/A   | N/A                  | N/A   | Consumer  | 100%        | 80%            | \$1,000    | \$3,000  | \$2,000        | \$6,000  | \$1,000               | \$3,000  | \$5,000        | \$15,000 | \$0                  | Ded              | Ded                       | Ded                        | Ded               | Ded         | Ded     | Ded      | Ded           | • |  |              |
| EG-D6              | EG-D7 | EG-XF                | EG-XG | Consumer  | 100%        | 80%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$1,500               | \$3,000  | \$10,000       | \$20,000 | \$0                  | Ded              | Ded                       | Ded                        | Ded               | Ded         | Ded     | Ded      | Ded           | • |  |              |
| EG-EO              | N/A   | EG-WV                | N/A   | Consumer  | 100%        | 80%            | \$1,500    | \$3,000  | \$4,500        | \$9,000  | \$3,000               | \$7,500  | \$9,000        | \$18,000 | \$0                  | Ded              | Ded                       | Ded                        | Ded               | Ded         | Ded     | Ded      | Ded           | • |  |              |
| EG-E2              | N/A   | N/A                  | N/A   | Consumer  | 100%        | 80%            | \$1,500    | \$4,500  | \$2,000        | \$6,000  | \$1,500               | \$4,500  | \$4,000        | \$12,000 | \$0                  | Ded              | Ded                       | Ded                        | Ded               | Ded         | Ded     | Ded      | Ded           | • |  |              |
| EG-D8              | EG-D9 | EG-XI                | EG-XH | Consumer  | 100%        | 80%            | \$1,500    | \$3,000  | \$5,000        | \$10,000 | \$3,000               | \$6,000  | \$10,000       | \$20,000 | \$0                  | Ded              | Ded                       | Ded                        | Ded               | Ded         | Ded     | Ded      | Ded           | • |  |              |
| EG-E3              | N/A   | N/A                  | N/A   | Consumer  | 100%        | 80%            | \$2,000    | \$6,000  | \$4,000        | \$12,000 | \$2,000               | \$6,000  | \$5,000        | \$15,000 | \$0                  | Ded              | Ded                       | Ded                        | Ded               | Ded         | Ded     | Ded      | Ded           | • |  |              |
| EG-EP              | EG-EA | EG-WW                | EG-XJ | Consumer  | 100%        | 80%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$3,500               | \$7,000  | \$10,000       | \$20,000 | \$0                  | Ded              | Ded                       | Ded                        | Ded               | Ded         | Ded     | Ded      | Ded           | • |  |              |
| EG-EF              | EG-EG | EG-XK                | EG-XL | Consumer  | 100%        | 80%            | \$2,500    | \$5,000  | \$5,000        | \$10,000 | \$4,000               | \$8,000  | \$10,000       | \$20,000 | \$0                  | Ded              | Ded                       | Ded                        | Ded               | Ded         | Ded     | Ded      | Ded           | • |  |              |
| EG-EB              | EG-EC | EG-XM                | EG-XN | Consumer  | 100%        | 80%            | \$3,000    | \$6,000  | \$5,000        | \$10,000 | \$4,500               | \$9,000  | \$10,000       | \$20,000 | \$0                  | Ded              | Ded                       | Ded                        | Ded               | Ded         | Ded     | Ded      | Ded           | • |  |              |
| EG-ED              | EG-EE | EG-XO                | EG-XP | Consumer  | 100%        | 80%            | \$5,000    | \$10,000 | \$5,000        | \$10,000 | \$6,250               | \$12,500 | \$10,000       | \$20,000 | \$0                  | Ded              | Ded                       | Ded                        | Ded               | Ded         | Ded     | Ded      | Ded           | • |  |              |
| EG-EH              | EG-EI | EG-XQ                | N/A   | Consumer  | 80%         | 60%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$5,500               | \$11,000 | \$10,000       | \$20,000 | \$0                  | Ded+20%          | Ded+20%                   | Ded+20%                    | Ded+20%           | Ded+20%     | Ded+20% | Ded+20%  | Ded+20%       | • |  |              |
| EG-EQ              | N/A   | EG-WX                | N/A   | Consumer  | 80%         | 60%            | \$2,000    | \$4,000  | \$4,000        | \$8,000  | \$5,500               | \$11,000 | \$7,500        | \$15,000 | \$0                  | Ded+20%          | Ded+20%                   | Ded+20%                    | Ded+20%           | Ded+20%     | Ded+20% | Ded+20%  | Ded+20%       | • |  |              |
| EG-ET              | EG-EU | EG-WO                | EG-XR | Consumer  | 80%         | 60%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$6,000               | \$12,000 | \$10,000       | \$20,000 | \$0                  | Ded+20%          | Ded+20%                   | Ded+20%                    | Ded+20%           | Ded+20%     | Ded+20% | Ded+20%  | Ded+20%       | • |  |              |
| EG-ER              | N/A   | EG-WY                | EG-XS | Consumer  | 80%         | 60%            | \$3,000    | \$6,000  | \$6,000        | \$12,000 | \$6,250               | \$12,500 | \$8,000        | \$16,000 | \$0                  | Ded+20%          | Ded+20%                   | Ded+20%                    | Ded+20%           | Ded+20%     | Ded+20% | Ded+20%  | Ded+20%       | • |  |              |
| EG-EV              | EG-EW | EG-WP                | EG-WR | Consumer  | 80%         | 60%            | \$5,000    | \$10,000 | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | \$0                  | Ded+20%          | Ded+20%                   | Ded+20%                    | Ded+20%           | Ded+20%     | Ded+20% | Ded+20%  | Ded+20%       | • |  |              |
| EG-EN              | N/A   | EG-WU                | N/A   | Consumer  | 70%         | 50%            | \$1,000    | \$2,000  | \$2,000        | \$4,000  | \$5,500               | \$11,000 | \$8,000        | \$16,000 | \$0                  | Ded+30%          | Ded+30%                   | Ded+30%                    | Ded+30%           | Ded+30%     | Ded+30% | Ded+30%  | Ded+30%       | • |  |              |
| EG-ES              | EG-EX | EG-XT                | EG-XU | Consumer  | 50%         | 50%            | \$0        | \$0      | \$5,000        | \$10,000 | \$6,000               | \$12,000 | \$10,000       | \$20,000 | \$0                  | 50%              | 50%                       | 50%                        | 50%               | 50%         | 50%     | 50%      | 50%           | • |  |              |

# Health Plan Product Offering

## UnitedHealthcare Premier Plans with Core Rewards\*\*

| Plan Code Illinois |       | Plan Code NW Indiana |       | Coinsurance |                | Deductible |          |                |          | Out-Of-Pocket Maximum |          |                |          | Copay/Per Occurrence |                  |                           |                            |                   |             |           |          |               |                   |   | HRA Eligible |
|--------------------|-------|----------------------|-------|-------------|----------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|----------------------|------------------|---------------------------|----------------------------|-------------------|-------------|-----------|----------|---------------|-------------------|---|--------------|
| Choice+            | Core  | Choice+              | Core  | Network     | Out of Network | Network    |          | Out of Network |          | Network               |          | Out of Network |          | Virtual Visits       | PCp <sup>1</sup> | PCP Ages <19 <sup>1</sup> | Spec Prem Des <sup>2</sup> | Spec <sup>3</sup> | Urgent Care | ER        | Lab/Xray | MRI, CT, etc. | I/P & O/P Surgery |   |              |
|                    |       |                      |       |             |                | Single     | Family   | Single         | Family   | Single                | Family   | Single         | Family   |                      |                  |                           |                            |                   |             |           |          |               |                   |   |              |
| EG-LD              | EG-L6 | EG-55                | EG-57 | 100%        | 80%            | \$0        | \$0      | \$5,000        | \$10,000 | \$1,500               | \$3,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$300     | 100%     | Ded           | Ded               |   |              |
| EG-LE              | EG-L7 | EG-28                | EG-3V | 100%        | 80%            | \$250      | \$500    | \$5,000        | \$10,000 | \$1,750               | \$3,500  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$300     | 100%     | Ded           | Ded               |   |              |
| EG-LF              | EG-L8 | EG-29                | EG-3W | 100%        | 80%            | \$500      | \$1,000  | \$5,000        | \$10,000 | \$2,000               | \$4,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$300     | 100%     | Ded           | Ded               |   |              |
| EG-LG              | EG-L9 | EG-3A                | EG-3X | 100%        | 80%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$2,500               | \$5,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$300     | 100%     | Ded           | Ded               |   |              |
| EG-LH              | EG-MA | EG-3B                | EG-3Y | 100%        | 80%            | \$1,500    | \$3,000  | \$5,000        | \$10,000 | \$3,000               | \$6,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$300     | 100%     | Ded           | Ded               |   |              |
| EG-LI              | EG-MB | EG-3C                | EG-3Z | 100%        | 80%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$3,500               | \$7,000  | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$300     | 100%     | Ded           | Ded               | * |              |
| EG-LJ              | EG-MC | EG-3D                | EG-32 | 100%        | 80%            | \$2,500    | \$5,000  | \$5,000        | \$10,000 | \$4,000               | \$8,000  | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$300     | 100%     | Ded           | Ded               | * |              |
| EG-K4              | EG-MD | EG-3E                | EG-33 | 100%        | 80%            | \$3,000    | \$6,000  | \$5,000        | \$10,000 | \$4,500               | \$9,000  | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$300     | 100%     | Ded           | Ded               | * |              |
| EG-K5              | EG-ME | EG-3F                | EG-34 | 100%        | 80%            | \$5,000    | \$10,000 | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$300     | 100%     | Ded           | Ded               | * |              |
| EG-N8              | EG-OH | EG-5S                | EG-5V | 90%         | 70%            | \$250      | \$500    | \$5,000        | \$10,000 | \$1,500               | \$3,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+10% | 100%     | Ded           | Ded               |   |              |
| EG-N9              | EG-OI | EG-5T                | EG-5W | 90%         | 70%            | \$500      | \$1,000  | \$5,000        | \$10,000 | \$2,000               | \$4,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+10% | 100%     | Ded           | Ded               |   |              |
| EG-OA              | EG-OJ | EG-5U                | EG-5X | 90%         | 70%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$2,500               | \$5,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+10% | 100%     | Ded           | Ded               |   |              |
| EG-OB              | EG-OK | EG-5O                | EG-5Y | 90%         | 70%            | \$1,500    | \$3,000  | \$5,000        | \$10,000 | \$3,000               | \$6,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+10% | 100%     | Ded           | Ded               |   |              |
| EG-OC              | EG-OL | EG-5P                | EG-5Z | 90%         | 70%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$3,500               | \$7,000  | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$250+10% | 100%     | Ded           | Ded               | * |              |
| EG-OD              | EG-OE | EG-5Q                | EG-52 | 90%         | 70%            | \$2,500    | \$5,000  | \$5,000        | \$10,000 | \$4,000               | \$8,000  | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$250+10% | 100%     | Ded           | Ded               | * |              |
| EG-OG              | EG-OF | EG-5R                | EG-53 | 90%         | 70%            | \$3,000    | \$6,000  | \$5,000        | \$10,000 | \$4,500               | \$9,000  | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$250+10% | 100%     | Ded           | Ded               | * |              |
| EG-K6              | EG-MF | EG-56                | EG-58 | 80%         | 60%            | \$0        | \$0      | \$5,000        | \$10,000 | \$2,500               | \$5,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           |   |              |
| EG-K7              | EG-MG | EG-3G                | EG-35 | 80%         | 60%            | \$250      | \$500    | \$5,000        | \$10,000 | \$3,000               | \$6,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           |   |              |
| EG-K8              | EG-MH | EG-3H                | EG-36 | 80%         | 60%            | \$500      | \$1,000  | \$5,000        | \$10,000 | \$3,500               | \$7,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           |   |              |
| EG-K9              | EG-MI | EG-3I                | EG-37 | 80%         | 60%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$4,000               | \$8,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           | * |              |
| EG-LA              | EG-MJ | EG-2Y                | EG-38 | 80%         | 60%            | \$1,500    | \$3,000  | \$5,000        | \$10,000 | \$5,000               | \$10,000 | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           | * |              |
| EG-LB              | EG-MK | EG-2Z                | EG-39 | 80%         | 60%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$6,000               | \$12,000 | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           | * |              |
| EG-LC              | EG-LK | EG-22                | EG-4A | 80%         | 60%            | \$2,500    | \$5,000  | \$5,000        | \$10,000 | \$6,000               | \$12,000 | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           | * |              |
| EG-LT              | EG-LL | EG-23                | EG-4B | 80%         | 60%            | \$3,000    | \$6,000  | \$5,000        | \$10,000 | \$6,000               | \$12,000 | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           | * |              |
| EG-LU              | EG-LM | EG-24                | EG-4C | 80%         | 60%            | \$5,000    | \$10,000 | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           | * |              |
| EG-LV              | EG-LN | EG-54                | EG-59 | 60%         | 50%            | \$0        | \$0      | \$5,000        | \$10,000 | \$2,500               | \$5,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           |   |              |
| EG-LW              | EG-LO | EG-25                | EG-4D | 60%         | 50%            | \$250      | \$500    | \$5,000        | \$10,000 | \$3,000               | \$6,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           |   |              |
| EG-LX              | EG-LP | EG-26                | EG-4E | 60%         | 50%            | \$500      | \$1,000  | \$5,000        | \$10,000 | \$3,500               | \$7,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           |   |              |
| EG-LY              | EG-LQ | EG-27                | EG-3J | 60%         | 50%            | \$1,000    | \$2,000  | \$5,000        | \$10,000 | \$4,000               | \$8,000  | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           | * |              |
| EG-LZ              | EG-LR | EG-3Q                | EG-3K | 60%         | 50%            | \$1,500    | \$3,000  | \$5,000        | \$10,000 | \$5,000               | \$10,000 | \$10,000       | \$20,000 | \$0                  | \$20             | \$0                       | \$20                       | \$40              | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           | * |              |
| EG-L2              | EG-LS | EG-3R                | EG-3L | 60%         | 50%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$6,000               | \$12,000 | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           | * |              |
| EG-L3              | EG-ML | EG-3S                | EG-3M | 60%         | 50%            | \$2,500    | \$5,000  | \$5,000        | \$10,000 | \$6,000               | \$12,000 | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           | * |              |
| EG-L4              | EG-MM | EG-3T                | EG-3N | 60%         | 50%            | \$3,000    | \$6,000  | \$5,000        | \$10,000 | \$6,000               | \$12,000 | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           | * |              |
| EG-L5              | EG-MN | EG-3U                | EG-3O | 60%         | 50%            | \$5,000    | \$10,000 | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | \$0                  | \$30             | \$0                       | \$30                       | \$60              | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           | * |              |
| EG-MW              | EG-M6 | EG-4O                | EG-4X | 100%        | 70%            | \$500      | \$1,500  | \$5,000        | \$15,000 | \$6,350               | \$12,700 | \$10,000       | \$30,000 | \$0                  | \$35             | \$0                       | \$35                       | \$70              | \$50        | \$400     | Ded      | \$400         | \$250+Ded         |   |              |
| EG-MX              | EG-M7 | EG-4P                | EG-4Y | 100%        | 70%            | \$1,000    | \$3,000  | \$5,000        | \$15,000 | \$6,350               | \$12,700 | \$10,000       | \$30,000 | \$0                  | \$40             | \$0                       | \$40                       | \$80              | \$50        | \$400     | Ded      | \$400         | \$250+Ded         |   |              |
| EG-MY              | EG-M8 | EG-4Q                | EG-4Z | 100%        | 70%            | \$3,000    | \$9,000  | \$5,000        | \$15,000 | \$6,350               | \$12,700 | \$10,000       | \$30,000 | \$0                  | \$45             | \$0                       | \$45                       | \$90              | \$50        | \$400     | Ded      | \$400         | \$250+Ded         |   |              |
| EG-MZ              | EG-M9 | EG-4R                | EG-42 | 100%        | 70%            | \$5,000    | \$10,000 | \$10,000       | \$30,000 | \$6,350               | \$12,700 | \$20,000       | \$60,000 | \$0                  | \$45             | \$0                       | \$45                       | \$90              | \$50        | \$400     | Ded      | \$400         | \$250+Ded         |   |              |
| EG-P4              | EG-P5 | EG-4S                | EG-43 | 80%         | 50%            | \$0        | \$0      | \$5,000        | \$15,000 | \$6,350               | \$12,700 | \$10,000       | \$30,000 | \$0                  | \$35             | \$0                       | \$35                       | \$70              | \$50        | \$400+20% | Ded+20%  | \$400         | \$250+Ded+20%     |   |              |

# Health Plan Product Offering

## UnitedHealthcare Premier Plans with Core Rewards\*\*

| Plan Code<br>Illinois |       | Plan Code<br>NW Indiana |       | Coinsurance |                   | Deductible |          |                |          | Out-Of-Pocket Maximum |          |                |          | Copay/Per Occurrence |                  |                           |                            |                   |                |           |          |               |                      | HRA<br>Eligible |
|-----------------------|-------|-------------------------|-------|-------------|-------------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|----------------------|------------------|---------------------------|----------------------------|-------------------|----------------|-----------|----------|---------------|----------------------|-----------------|
|                       |       |                         |       | Network     | Out of<br>Network | Network    |          | Out of Network |          | Network               |          | Out of Network |          | Virtual<br>Visits    | PCP <sup>1</sup> | PCP Ages <19 <sup>1</sup> | Spec Prem Des <sup>2</sup> | Spec <sup>3</sup> | Urgent<br>Care | ER        | Lab/Xray | MRI, CT, etc. | I/P & O/P<br>Surgery |                 |
|                       |       |                         |       |             |                   | Single     | Family   | Single         | Family   | Single                | Family   | Single         | Family   |                      |                  |                           |                            |                   |                |           |          |               |                      |                 |
| Choice+               | Core  | Choice+                 | Core  | 80%         | 50%               | \$1,250    | \$3,750  | \$5,000        | \$15,000 | \$6,350               | \$12,700 | \$10,000       | \$30,000 | \$0                  | \$40             | \$0                       | \$40                       | \$80              | \$50           | \$400+20% | Ded+20%  | \$400         | \$250+Ded+20%        |                 |
| EG-M2                 | EG-NA | EG-4T                   | EG-44 | 80%         | 50%               | \$1,250    | \$3,750  | \$5,000        | \$15,000 | \$6,350               | \$12,700 | \$10,000       | \$30,000 | \$0                  | \$40             | \$0                       | \$40                       | \$80              | \$50           | \$400+20% | Ded+20%  | \$400         | \$250+Ded+20%        |                 |
| EG-M3                 | EG-NB | EG-4U                   | EG-45 | 80%         | 50%               | \$2,000    | \$6,000  | \$5,000        | \$15,000 | \$6,350               | \$12,700 | \$10,000       | \$30,000 | \$0                  | \$40             | \$0                       | \$40                       | \$80              | \$50           | \$400+20% | Ded+20%  | \$400         | \$250+Ded+20%        |                 |
| EG-M4                 | EG-NC | EG-4V                   | EG-46 | 80%         | 50%               | \$2,500    | \$7,500  | \$5,000        | \$15,000 | \$6,350               | \$12,700 | \$10,000       | \$30,000 | \$0                  | \$40             | \$0                       | \$40                       | \$80              | \$50           | \$400+20% | Ded+20%  | \$400         | \$250+Ded+20%        |                 |
| EG-M5                 | EG-ND | EG-4W                   | EG-47 | 80%         | 50%               | \$4,000    | \$12,000 | \$10,000       | \$30,000 | \$6,350               | \$12,700 | \$20,000       | \$60,000 | \$0                  | \$45             | \$0                       | \$45                       | \$90              | \$50           | \$400+20% | Ded+20%  | \$400         | \$250+Ded+20%        |                 |

## UnitedHealthcare Navigate & Charter Plans (Charter Plans Chicago market only)<sup>8,10,11,12,13,18</sup> with Core Rewards\*\*

| Plan Code        |                 |                     | Plan Type | Coins   | Deductible |          | Out-Of-Pocket Maximum |          | Copay/Per Occurrence |                  |                           |                     |             |           |          |               |                   |   | HRA Eligible |
|------------------|-----------------|---------------------|-----------|---------|------------|----------|-----------------------|----------|----------------------|------------------|---------------------------|---------------------|-------------|-----------|----------|---------------|-------------------|---|--------------|
| Chicago Navigate | Chicago Charter | NW Indiana Navigate |           | Network | Network    |          | Network               |          | Virtual Visits       | PCP <sup>1</sup> | PCP Ages <19 <sup>1</sup> | Spec w/PCP Referral | Urgent Care | ER        | Lab/Xray | MRI, CT, etc. | I/P & O/P Surgery |   |              |
|                  |                 |                     |           |         | Single     | Family   | Single                | Family   |                      |                  |                           |                     |             |           |          |               |                   |   |              |
| EG-IU            | EG-IT           | EG-2F               | Copay     | 100%    | \$0        | \$0      | \$1,500               | \$3,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$300     | 100%     | Ded           | Ded               |   |              |
| EG-IW            | EG-IV           | EG-Z9               | Copay     | 100%    | \$250      | \$500    | \$1,750               | \$3,500  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$300     | 100%     | Ded           | Ded               |   |              |
| EG-IX            | EG-IY           | EG-ZZ               | Copay     | 100%    | \$500      | \$1,000  | \$2,000               | \$4,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$300     | 100%     | Ded           | Ded               |   |              |
| EG-IZ            | EG-I2           | EG-Z2               | Copay     | 100%    | \$1,000    | \$2,000  | \$2,500               | \$5,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$300     | 100%     | Ded           | Ded               |   |              |
| EG-I3            | EG-I4           | EG-Z3               | Copay     | 100%    | \$1,500    | \$3,000  | \$3,000               | \$6,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$300     | 100%     | Ded           | Ded               |   |              |
| EG-I5            | EG-I6           | EG-Z4               | Copay     | 100%    | \$2,000    | \$4,000  | \$3,500               | \$7,000  | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$300     | 100%     | Ded           | Ded               | • |              |
| EG-I7            | EG-I8           | EG-Z5               | Copay     | 100%    | \$2,500    | \$5,000  | \$4,000               | \$8,000  | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$300     | 100%     | Ded           | Ded               | • |              |
| EG-I9            | EG-JA           | EG-Z6               | Copay     | 100%    | \$3,000    | \$6,000  | \$4,500               | \$9,000  | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$300     | 100%     | Ded           | Ded               | • |              |
| EG-JB            | EG-JC           | EG-Z7               | Copay     | 100%    | \$5,000    | \$10,000 | \$6,350               | \$12,700 | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$300     | 100%     | Ded           | Ded               | • |              |
| EG-JV            | EG-JW           | EG-2E               | Copay     | 80%     | \$0        | \$0      | \$2,500               | \$5,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           |   |              |
| EG-JX            | EG-JY           | EG-Z8               | Copay     | 80%     | \$250      | \$500    | \$3,000               | \$6,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           |   |              |
| EG-JZ            | EG-J2           | EG-1A               | Copay     | 80%     | \$500      | \$1,000  | \$3,500               | \$7,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           |   |              |
| EG-J3            | EG-J4           | EG-1B               | Copay     | 80%     | \$1,000    | \$2,000  | \$4,000               | \$8,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           | • |              |
| EG-J5            | EG-J6           | EG-1C               | Copay     | 80%     | \$1,500    | \$3,000  | \$5,000               | \$10,000 | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           | • |              |
| EG-J7            | EG-J8           | EG-1D               | Copay     | 80%     | \$2,000    | \$4,000  | \$6,000               | \$12,000 | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           | • |              |
| EG-J9            | EG-KA           | EG-1E               | Copay     | 80%     | \$2,500    | \$5,000  | \$6,000               | \$12,000 | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           | • |              |
| EG-KB            | EG-KC           | EG-1F               | Copay     | 80%     | \$3,000    | \$6,000  | \$6,000               | \$12,000 | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           | • |              |
| EG-KD            | EG-KE           | EG-1G               | Copay     | 80%     | \$5,000    | \$10,000 | \$6,350               | \$12,700 | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$250+20% | 100%     | Ded+20%       | Ded+20%           |   |              |
| EG-JD            | EG-JE           | EG-2G               | Copay     | 60%     | \$0        | \$0      | \$2,500               | \$5,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           |   |              |
| EG-JF            | EG-JG           | EG-1H               | Copay     | 60%     | \$250      | \$500    | \$3,000               | \$6,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           |   |              |
| EG-JH            | EG-JI           | EG-1I               | Copay     | 60%     | \$500      | \$1,000  | \$3,500               | \$7,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           |   |              |

# Health Plan Product Offering

UnitedHealthcare Navigate & Charter Plans (Charter Plans Chicago market only)<sup>8,10,11,12,13,18</sup> with Core Rewards\*\*

| Plan Code        |                 |                     | Plan Type | Coins   | Deductible |          | Out-Of-Pocket Maximum |          | Copay/Per Occurrence |                  |                           |                     |             |           |          |               |                   | HRA Eligible |
|------------------|-----------------|---------------------|-----------|---------|------------|----------|-----------------------|----------|----------------------|------------------|---------------------------|---------------------|-------------|-----------|----------|---------------|-------------------|--------------|
| Chicago Navigate | Chicago Charter | NW Indiana Navigate |           | Network | Network    |          | Network               |          | Virtual Visits       | PCP <sup>1</sup> | PCP Ages <19 <sup>1</sup> | Spec w/PCP Referral | Urgent Care | ER        | Lab/Xray | MRI, CT, etc. | I/P & O/P Surgery |              |
|                  |                 |                     |           |         | Single     | Family   | Single                | Family   |                      |                  |                           |                     |             |           |          |               |                   |              |
| EG-JJ            | EG-JK           | EG-1J               | Copay     | 60%     | \$1,000    | \$2,000  | \$4,000               | \$8,000  | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           | •            |
| EG-JL            | EG-JM           | EG-1K               | Copay     | 60%     | \$1,500    | \$3,000  | \$5,000               | \$10,000 | \$0                  | \$20             | \$0                       | \$40                | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           | •            |
| EG-JN            | EG-JO           | EG-1L               | Copay     | 60%     | \$2,000    | \$4,000  | \$6,000               | \$12,000 | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           | •            |
| EG-JP            | EG-JQ           | EG-1M               | Copay     | 60%     | \$2,500    | \$5,000  | \$6,000               | \$12,000 | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           | •            |
| EG-JR            | EG-JS           | EG-1N               | Copay     | 60%     | \$3,000    | \$6,000  | \$6,000               | \$12,000 | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           | •            |
| EG-JT            | EG-JU           | EG-1O               | Copay     | 60%     | \$5,000    | \$10,000 | \$6,350               | \$12,700 | \$0                  | \$30             | \$0                       | \$60                | \$50        | \$250+40% | 100%     | Ded+40%       | Ded+40%           |              |

UnitedHealthcare Health Savings Account (HSA) Plans with Core Rewards\*\*

| Plan Code Chicago |       |                                |                               | Coinsurance |                | Deductible |          |                |          | Out-Of-Pocket Maximum |          |                |          | Copay/Per Occurrence <sup>9</sup> |                   |                   |                   |                    | Ded Type <sup>5</sup> | Rx Plan <sup>9</sup> |
|-------------------|-------|--------------------------------|-------------------------------|-------------|----------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|-----------------------------------|-------------------|-------------------|-------------------|--------------------|-----------------------|----------------------|
|                   |       |                                |                               | Network     | Out of Network | Network    |          | Out of Network |          | Network               |          | Out of Network |          | Virtual Visits                    | PCP <sup>1</sup>  | Spec              | Urgent Care       | ER                 |                       |                      |
| Choice+           | Core  | Navigate <sup>8,11,13,18</sup> | Charter <sup>8,10,11,12</sup> |             |                | Single     | Family   | Single         | Family   | Single                | Family   | Single         | Family   |                                   |                   |                   |                   |                    |                       |                      |
| EG-G6             | EG-G5 | N/A                            | N/A                           | 100%        | 80%            | \$2,000    | \$4,000  | \$4,000        | \$8,000  | \$5,500               | \$8,900  | \$11,000       | \$22,000 | 100%                              | 100%              | 100%              | 100%              | \$500 <sup>9</sup> | NonEmb                | 10/35/60             |
| EG-FU             | EG-FT | EG-KK                          | EG-IN                         | 100%        | 80%            | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$3,000               | \$6,000  | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%              | 100%               | NonEmb                | 10/35/60             |
| N/A               | N/A   | EG-KL                          | EG-IO                         | 100%        | N/A            | \$2,000    | \$4,000  | N/A            | N/A      | \$4,500               | \$6,850  | N/A            | N/A      | 100%                              | \$30 <sup>9</sup> | \$60 <sup>9</sup> | \$50 <sup>9</sup> | \$500 <sup>9</sup> | NonEmb                | 10/35/60             |
| EG-FW             | EG-FV | N/A                            | N/A                           | 100%        | 80%            | \$2,500    | \$5,000  | \$5,000        | \$10,000 | \$2,500               | \$5,000  | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%              | 100%               | NonEmb                | 100%                 |
| EG-GW             | EG-GV | N/A                            | N/A                           | 100%        | 80%            | \$3,300    | \$6,600  | \$5,000        | \$10,000 | \$3,300               | \$6,600  | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%              | 100%               | Emb                   | 100%                 |
| EG-GY             | EG-GX | N/A                            | N/A                           | 100%        | 80%            | \$3,300    | \$6,600  | \$5,000        | \$10,000 | \$5,000               | \$10,000 | \$10,000       | \$20,000 | 100%                              | \$30 <sup>9</sup> | \$60 <sup>9</sup> | \$50 <sup>9</sup> | \$300 <sup>9</sup> | Emb                   | 10/35/60             |
| EG-GO             | EG-GN | N/A                            | N/A                           | 100%        | 80%            | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$3,500               | \$7,000  | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%              | 100%               | Emb                   | 100%                 |
| EG-GF             | EG-GG | EG-KM                          | EG-IP                         | 100%        | 80%            | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$4,000               | \$8,000  | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%              | 100%               | Emb                   | 10/35/60             |
| EG-GQ             | EG-GP | N/A                            | N/A                           | 100%        | 80%            | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$5,000               | \$10,000 | \$10,000       | \$20,000 | 100%                              | \$30 <sup>9</sup> | \$60 <sup>9</sup> | \$50 <sup>9</sup> | \$300 <sup>9</sup> | Emb                   | 10/35/60             |
| EG-G2             | EG-GZ | N/A                            | N/A                           | 100%        | 80%            | \$3,500    | \$7,000  | \$7,000        | \$14,000 | \$5,000               | \$10,000 | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%              | \$500 <sup>9</sup> | Emb                   | 10/35/60             |
| EG-G4             | EG-G3 | N/A                            | N/A                           | 100%        | 80%            | \$3,500    | \$7,000  | \$7,000        | \$14,000 | \$6,750               | \$13,500 | \$13,500       | \$27,000 | 100%                              | 100%              | 100%              | 100%              | \$500 <sup>9</sup> | Emb                   | 10/35/60             |
| EG-FX             | EG-FY | EG-KN                          | EG-IQ                         | 100%        | 80%            | \$5,000    | \$10,000 | \$5,000        | \$10,000 | \$6,000               | \$12,000 | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%              | 100%               | Emb                   | 10/35/60             |
| EG-FO             | EG-FP | N/A                            | N/A                           | 100%        | 80%            | \$5,000    | \$10,000 | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | 100%                              | \$30 <sup>9</sup> | \$60 <sup>9</sup> | \$50 <sup>9</sup> | \$300 <sup>9</sup> | Emb                   | 10/35/60             |
| EG-G7             | EG-G8 | N/A                            | N/A                           | 100%        | 80%            | \$5,000    | \$10,000 | \$10,000       | \$20,000 | \$7,200               | \$14,400 | \$14,400       | \$28,800 | 100%                              | 100%              | 100%              | 100%              | \$500 <sup>9</sup> | Emb                   | 10/35/60             |
| EG-FZ             | EG-F2 | EG-KO                          | EG-IR                         | 100%        | 80%            | \$6,350    | \$12,700 | \$10,000       | \$20,000 | \$6,350               | \$12,700 | \$20,000       | \$40,000 | 100%                              | 100%              | 100%              | 100%              | 100%               | Emb                   | 100%                 |
| EG-GC             | EG-GD | EG-KP                          | EG-IS                         | 100%        | 80%            | \$6,850    | \$13,700 | \$10,000       | \$20,000 | \$6,850               | \$13,700 | \$20,000       | \$40,000 | 100%                              | 100%              | 100%              | 100%              | 100%               | Emb                   | 100%                 |
| EG-GT             | EG-GU | N/A                            | N/A                           | 80%         | 60%            | \$2,500    | \$5,000  | \$5,000        | \$10,000 | \$5,000               | \$9,200  | \$11,000       | \$22,000 | 100%                              | 80%               | 80%               | 80%               | 80%                | NonEmb                | 10/35/60             |
| EG-F3             | EG-F4 | EG-KF                          | EG-KH                         | 80%         | 60%            | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | 100%                              | 80%               | 80%               | 80%               | 80%                | Emb                   | 10/35/60             |

# Health Plan Product Offering

## UnitedHealthcare Health Savings Account (HSA) Plans with Core Rewards\*\*

| Plan Code<br>Chicago |       |                                |                               | Coinsurance |                   | Deductible |          |                |          | Out-Of-Pocket Maximum |          |                |          | Copay/Per Occurrence <sup>9</sup> |                  |      |                |     | Ded<br>Type <sup>5</sup> | Rx Plan <sup>9</sup> |
|----------------------|-------|--------------------------------|-------------------------------|-------------|-------------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|-----------------------------------|------------------|------|----------------|-----|--------------------------|----------------------|
|                      |       |                                |                               | Network     | Out of<br>Network | Network    |          | Out of Network |          | Network               |          | Out of Network |          | Virtual<br>Visits                 | PCP <sup>1</sup> | Spec | Urgent<br>Care | ER  |                          |                      |
| Choice+              | Core  | Navigate <sup>8,11,13,18</sup> | Charter <sup>8,10,11,12</sup> |             |                   | Single     | Family   | Single         | Family   | Single                | Family   | Single         | Family   |                                   |                  |      |                |     |                          |                      |
| EG-F5                | EG-F6 | EG-KI                          | EG-KJ                         | 80%         | 60%               | \$5,000    | \$10,000 | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | 100%                              | 80%              | 80%  | 80%            | 80% | Emb                      | 10/35/60             |
| N/A                  | N/A   | EG-KG                          | EG-IM                         | 70%         | 50%               | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | 100%                              | 70%              | 70%  | 70%            | 70% | Emb                      | 10/35/60             |
| EG-FR                | EG-FS | N/A                            | N/A                           | 70%         | 50%               | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$6,650               | \$13,300 | \$10,000       | \$20,000 | 100%                              | 70%              | 70%  | 70%            | 70% | Emb                      | 10/35/60             |
| EG-GE                | EG-GH | N/A                            | N/A                           | 50%         | 50%               | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | 100%                              | 50%              | 50%  | 50%            | 50% | Emb                      | 10/35/60             |

## UnitedHealthcare Health Savings Account (HSA) Plans with Core Rewards\*\*

| Plan Code<br>NW Indiana |       |                                | Coinsurance |                   | Deductible |          |                |          | Out-Of-Pocket Maximum |          |                |          | Copay/Per Occurrence <sup>9</sup> |                   |                   |                 |                    | Ded<br>Type <sup>5</sup> | Rx Plan <sup>9</sup> |
|-------------------------|-------|--------------------------------|-------------|-------------------|------------|----------|----------------|----------|-----------------------|----------|----------------|----------|-----------------------------------|-------------------|-------------------|-----------------|--------------------|--------------------------|----------------------|
|                         |       |                                |             |                   | Network    |          | Out of Network |          | Network               |          | Out of Network |          | Virtual<br>Visits                 | PCP <sup>1</sup>  | Spec              | Urgent<br>Care  | ER                 |                          |                      |
| Choice+                 | Core  | Navigate <sup>8,11,13,18</sup> | Network     | Out of<br>Network | Single     | Family   | Single         | Family   | Single                | Family   | Single         | Family   |                                   |                   |                   |                 |                    |                          |                      |
| EG-ZC                   | EG-ZB | N/A                            |             |                   | 100%       | 80%      | \$2,000        | \$4,000  | \$4,000               | \$8,000  | \$5,500        | \$8,900  | \$11,000                          | \$22,000          | 100%              | 100%            | 100%               | 100%                     | \$500 <sup>9</sup>   |
| EG-YG                   | EG-YJ | EG-2R                          | 100%        | 80%               | \$2,000    | \$4,000  | \$5,000        | \$10,000 | \$3,000               | \$6,000  | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%            | 100%               | NonEmb                   | 10/35/60             |
| EG-YH                   | EG-YK | N/A                            | 100%        | 80%               | \$2,500    | \$5,000  | \$5,000        | \$10,000 | \$2,500               | \$5,000  | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%            | 100%               | NonEmb                   | 100%                 |
| EG-Y3                   | EG-X9 | N/A                            | 100%        | 80%               | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$3,500               | \$7,000  | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%            | 100%               | Emb                      | 100%                 |
| EG-YT                   | EG-YS | EG-2W                          | 100%        | 80%               | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$4,000               | \$8,000  | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%            | 100%               | Emb                      | 10/35/60             |
| EG-Y8                   | EG-Y7 | N/A                            | 100%        | 80%               | \$3,500    | \$7,000  | \$7,000        | \$14,000 | \$5,000               | \$10,000 | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%            | \$500 <sup>9</sup> | Emb                      | 10/35/60             |
| EG-ZA                   | EG-Y9 | N/A                            | 100%        | 80%               | \$3,500    | \$7,000  | \$7,000        | \$14,000 | \$6,750               | \$13,500 | \$13,500       | \$27,000 | 100%                              | 100%              | 100%              | 100%            | \$500 <sup>9</sup> | Emb                      | 10/35/60             |
| EG-YM                   | N/A   | N/A                            | 100%        | 80%               | \$5,000    | \$10,000 | \$6,000        | \$12,000 | \$5,000               | \$10,000 | \$7,000        | \$14,000 | 100%                              | 100%              | 100%              | 100%            | 100%               | Emb                      | 100%                 |
| EG-YB                   | EG-X7 | EG-2S                          | 100%        | 80%               | \$5,000    | \$10,000 | \$5,000        | \$10,000 | \$6,000               | \$12,000 | \$10,000       | \$20,000 | 100%                              | 100%              | 100%              | 100%            | 100%               | Emb                      | 10/35/60             |
| EG-YC                   | EG-X8 | N/A                            | 100%        | 80%               | \$5,000    | \$10,000 | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | 100%                              | \$30 <sup>9</sup> | \$60 <sup>9</sup> | 50 <sup>9</sup> | \$300 <sup>9</sup> | Emb                      | 10/35/60             |
| EG-ZD                   | EG-ZE | N/A                            | 100%        | 80%               | \$5,000    | \$10,000 | \$10,000       | \$20,000 | \$7,200               | \$14,400 | \$14,400       | \$28,800 | 100%                              | 100%              | 100%              | 100%            | \$500 <sup>9</sup> | Emb                      | 10/35/60             |
| EG-YD                   | EG-X9 | EG-2T                          | 100%        | 80%               | \$6,350    | \$12,700 | \$10,000       | \$20,000 | \$6,350               | \$12,700 | \$20,000       | \$40,000 | 100%                              | 100%              | 100%              | 100%            | 100%               | Emb                      | 100%                 |
| EG-YQ                   | EG-YP | EG-2V                          | 100%        | 80%               | \$6,850    | \$13,700 | \$10,000       | \$20,000 | \$6,850               | \$13,700 | \$20,000       | \$40,000 | 100%                              | 100%              | 100%              | 100%            | 100%               | Emb                      | 100%                 |
| EG-YE                   | EG-YA | EG-2O                          | 80%         | 60%               | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | 100%                              | 80%               | 80%               | 80%             | 80%                | Emb                      | 10/35/60             |
| EG-YF                   | EG-YI | EG-2P                          | 80%         | 60%               | \$5,000    | \$10,000 | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | 100%                              | 80%               | 80%               | 80%             | 80%                | Emb                      | 10/35/60             |
| EG-YO                   | EG-YN | EG-2Q                          | 70%         | 50%               | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$6,650               | \$13,300 | \$10,000       | \$20,000 | 100%                              | 70%               | 70%               | 70%             | 70%                | Emb                      | 10/35/60             |
| EG-YR                   | EG-YU | N/A                            | 50%         | 50%               | \$3,500    | \$7,000  | \$5,000        | \$10,000 | \$6,350               | \$12,700 | \$10,000       | \$20,000 | 100%                              | 50%               | 50%               | 50%             | 50%                | Emb                      | 10/35/60             |

# Health Plan Product Offering

## Pharmacy Plans

| RX Plan Code   | Prescription Drug List (PDL) | Pharmacy Network | Copays   |                  |          |                  |          |                  |        |                  | Deductible      |                 | Mail Order |
|----------------|------------------------------|------------------|----------|------------------|----------|------------------|----------|------------------|--------|------------------|-----------------|-----------------|------------|
|                |                              |                  | Tier 1   | Tier 1 Specialty | Tier 2   | Tier 2 Specialty | Tier 3   | Tier 3 Specialty | Tier 4 | Tier 4 Specialty | Individual      | Family          |            |
| 454X           | Access                       | National         | \$0      | N/A              | \$50     | N/A              | \$100    | N/A              | \$250  | N/A              | \$250           | \$500           | 2.5        |
| 455X           | Access                       | National         | \$5      | N/A              | \$50     | N/A              | \$100    | N/A              | \$250  | N/A              | \$250           | \$500           | 2.5        |
| H9X*           | Access                       | National         | \$10     | N/A              | \$30     | N/A              | \$50     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| 2VX*           | Access                       | National         | \$10     | N/A              | \$35     | N/A              | \$60     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| C55X           | Access                       | National         | \$10     | N/A              | \$35     | N/A              | \$85     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| EUX            | Access                       | National         | \$10     | N/A              | \$40     | N/A              | \$75     | N/A              | \$125  | N/A              | N/A             | N/A             | 2.5        |
| G75X           | Access                       | National         | \$10     | N/A              | \$45     | N/A              | \$95     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| 997X           | Access                       | National         | \$10     | N/A              | \$50     | N/A              | \$100    | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| 3BX            | Access                       | National         | \$15     | N/A              | \$35     | N/A              | \$60     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| IUX            | Access                       | National         | \$15     | N/A              | \$40     | N/A              | \$75     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| DSX            | Access                       | National         | \$15     | N/A              | \$45     | N/A              | \$85     | N/A              | \$200  | N/A              | N/A             | N/A             | 3.0        |
| 51X            | Access                       | National         | \$20     | N/A              | \$50     | N/A              | \$100    | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| MMX (HSA only) | Access                       | National         | No Copay | N/A              | No Copay | N/A              | No Copay | N/A              | N/A    | N/A              | Same as Medical | Same as Medical | No Copay   |
| 454            | Advantage                    | National         | \$0      | N/A              | \$50     | N/A              | \$100    | N/A              | \$250  | N/A              | \$250           | \$500           | 2.5        |
| 455            | Advantage                    | National         | \$5      | N/A              | \$50     | N/A              | \$100    | N/A              | \$250  | N/A              | \$250           | \$500           | 2.5        |
| H9*            | Advantage                    | National         | \$10     | N/A              | \$30     | N/A              | \$50     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| G4             | Advantage                    | National         | \$10     | N/A              | \$30     | N/A              | \$50     | N/A              | N/A    | N/A              | \$100           | \$300           | 2.5        |
| Y6             | Advantage                    | National         | \$10     | N/A              | \$30     | N/A              | \$60     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| OI             | Advantage                    | National         | \$10     | N/A              | \$35     | N/A              | \$70     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| 2V*            | Advantage                    | National         | \$10     | N/A              | \$35     | N/A              | \$60     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| EU             | Advantage                    | National         | \$10     | N/A              | \$40     | N/A              | \$75     | N/A              | \$125  | N/A              | N/A             | N/A             | 2.5        |
| 1I             | Advantage                    | National         | \$15     | N/A              | \$30     | N/A              | \$50     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| 3B             | Advantage                    | National         | \$15     | N/A              | \$35     | N/A              | \$60     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| IU             | Advantage                    | National         | \$15     | N/A              | \$40     | N/A              | \$75     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| DS             | Advantage                    | National         | \$15     | N/A              | \$45     | N/A              | \$85     | N/A              | \$200  | N/A              | N/A             | N/A             | 3.0        |
| KU             | Advantage                    | National         | \$20     | N/A              | \$45     | N/A              | \$80     | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| 51             | Advantage                    | National         | \$20     | N/A              | \$50     | N/A              | \$100    | N/A              | N/A    | N/A              | N/A             | N/A             | 2.5        |
| MM (HSA only)  | Advantage                    | National         | No Copay | N/A              | No Copay | N/A              | No Copay | N/A              | N/A    | N/A              | Same as Medical | Same as Medical | No Copay   |
| G72S           | Advantage w/ SMCS Drugs      | National         | \$5      | \$5              | \$40     | \$150            | \$75     | \$500            | N/A    | N/A              | N/A             | N/A             | 2.5        |
| OIOS*          | Advantage w/ SMCS Drugs      | National         | \$10     | \$10             | \$35     | \$150            | \$70     | \$500            | N/A    | N/A              | N/A             | N/A             | 2.5        |
| G75S           | Advantage w/ SMCS Drugs      | National         | \$10     | \$10             | \$45     | \$150            | \$95     | \$500            | N/A    | N/A              | N/A             | N/A             | 2.5        |



# Health Plan Product Offering

## Pharmacy Plans

| RX Plan Code    | Prescription Drug List (PDL) | Pharmacy Network | Copays   |                  |          |                  |          |                  |          |                  | Deductible      |                 | Mail Order |
|-----------------|------------------------------|------------------|----------|------------------|----------|------------------|----------|------------------|----------|------------------|-----------------|-----------------|------------|
|                 |                              |                  | Tier 1   | Tier 1 Specialty | Tier 2   | Tier 2 Specialty | Tier 3   | Tier 3 Specialty | Tier 4   | Tier 4 Specialty | Individual      | Family          |            |
| 997S            | Advantage w/ SMCS Drugs      | National         | \$10     | \$10             | \$50     | \$150            | \$100    | \$500            | N/A      | N/A              | N/A             | N/A             | 2.5        |
| C24*            | Essential                    | National         | \$10     | N/A              | \$40     | N/A              | \$85     | N/A              | \$250    | N/A              | N/A             | N/A             | 2.5        |
| C25             | Essential                    | National         | \$10     | N/A              | \$45     | N/A              | \$90     | N/A              | \$250    | N/A              | N/A             | N/A             | 2.5        |
| C26             | Essential                    | National         | \$10     | N/A              | \$50     | N/A              | \$95     | N/A              | \$250    | N/A              | N/A             | N/A             | 2.5        |
| C27             | Essential                    | National         | \$10     | N/A              | \$65     | N/A              | \$125    | N/A              | \$250    | N/A              | N/A             | N/A             | 2.5        |
| D57L (HSA only) | Essential                    | National         | No Copay | N/A              | No Copay | N/A              | No Copay | N/A              | No Copay | N/A              | Same as Medical | Same as Medical | No Copay   |
| G76S*           | Essential w/ SMCS Drugs      | National         | \$5      | \$5              | \$40     | \$40             | \$105    | \$105            | \$250    | \$500            | N/A             | N/A             | 2.5        |
| G78S            | Essential w/ SMCS Drugs      | National         | \$10     | \$10             | \$50     | \$50             | \$120    | \$120            | \$250    | \$500            | N/A             | N/A             | 2.5        |
| G79S            | Essential w/ SMCS Drugs      | National         | \$10     | \$10             | \$65     | \$65             | \$125    | \$125            | \$250    | \$500            | N/A             | N/A             | 2.5        |

\*Rx can be used by HSA plans

\*\*Premium Rewards is available

- 1 Primary Care Physicians include Family Practice, Internal Medicine and Pediatrics.
- 2 This tier of benefits applies to UnitedHealth Premium Tier 1 Designated Providers. Please visit myuhc.com for details.
- 3 This tier of benefit applies to Physicians that are not UnitedHealth Premium Tier 1 Designated Providers.
- 5 "Embedded" deductible means once an individual meets their portion of the deductible, services are paid for that person without the entire family deductible being met. "Non-Embedded" deductible means no covered family member will satisfy an individual deductible until the entire family deductible is met.
- 8 Navigate, Charter and Nexus HMO R plans require electronic referrals for certain services. Failure to obtain an electronic referral may result in either non-payment of claims or in a reduction of benefits.
- 9 Copayments on HSA plans will be required after the deductible has been met and will continue to be required until the annual out-of-pocket maximum is met.
- 10 Employers must be situated in and employees must reside in one of the following six counties: Cook, DuPage, Kane, Kendall, Lake, or McHenry to select and enroll in Charter
- 11 Navigate, Charter and Nexus HMO R plans exclude coverage for services provided by Out-of-Network Providers with the exception of (1) Services performed in a Network Facility by hospital-based providers; and (2) Services performed under the Emergency Care benefit.
- 12 Enrolled Charter members must select an Advocate Health Care network Primary Care Physician (PCP) – either a general or family practitioner, internist or pediatrician.
- 13 Enrolled Nexus and Navigate members must select a Primary Care Physician (PCP) – either a general or family practitioner, internist or pediatrician
- 18 Navigate available within Chicago (Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Kendall, Lake, La Salle, McHenry, Will and Winnebago counties) and NW Indiana (Lake, LaPorte and Porter counties) only

Please note: The information in this grid is provided for informational purposes only and is not intended for use as a contract. For a complete listing of coverage and exclusions, please refer to the Certificate of Coverage or talk to your UnitedHealthcare representative for additional details that could impact the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible. Insurance coverage provided by or through by United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. V2/20/2025