

Benefits Overview	UHC Group Medicare Advantage* (MAPD PPO) What You Pay	UHC Group Medicare Advantage (MAPD HMO) What You Pay	Kaiser Senior Advantage \$0 Plan What You Pay
Annual Out-of-Pocket Maximum	\$6,700/ Individual	\$6,700/ Individual	\$1,500/Individual
Deductible	None	None	None
PCP Visit	\$5	\$5	\$0
Specialist Visit	\$5	\$5	\$0
Preventative Care	\$0	\$0	\$0
Hospital	\$0	\$0	\$0
Outpatient Surgery	\$0	\$0	\$0
Urgent Care	\$5	\$5	\$0
Emergency Room (waived if admitted)	\$50	\$50	\$50
Ambulance	\$0	\$0	\$0
Retail Prescription Drugs	Generic: \$5 Preferred:\$20 Non-Preferred: \$40 Specialty: \$40 (up to 30 day supply)	Generic: \$7 Preferred: \$14 Non-Preferred: \$14 Specialty: \$14 (up to 30 day supply)	Generic: \$5 Preferred:\$10 (up to 100 day supply)
Mail Order Prescription Drugs	Generic: \$10 Preferred:\$40 Non-Preferred: \$80 Specialty: \$80 (up to 90 day supply)	Generic: \$14 Preferred: \$28 Non-Preferred: \$28 Specialty: \$28 (up to 90 day supply)	Generic: \$10 Brand:\$20 (up to 100 day supply)
Mental Health & Substance Abuse	Outpatient: \$5 Inpatient: \$0	Outpatient: \$5 Inpatient: \$0	Outpatient: \$0 Inpatient: \$0
Annual Routine Hearing Exam	\$0	\$0	\$0

Surgeries for orthopedic, spinal and coronary artery bypass graft require pre-certification with Carrum Health or a \$1,000 penalty will apply for the UHC PPO plan.

Some of the network benefits listed may require your provider to obtain prior authorization. You never need approval in advance for plan covered services from out-of-network providers. Please refer to the Evidence of Coverage for a complete list of services that may require prior authorization.

* UHC PPO plans administered by UMR.

Disclaimer: Prepared by Gallagher Benefit Services, Inc. on behalf of VEBA. This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.