2025 Mercer County Benefit Summary - HDHP

UMR
A UnitedHealthcare Company

	IN-NETWORK	OUT-OF-NETWORK
All Services excluding In-Network Preventive Care are Subject to the Deductible		
Annual Deductible Per Calendar Year: • Per Person • Per Family (can be satisfied by one or more covered family members	 $1,800 $3,600	 $3,200 $5,800
Participation Rate, Unless Otherwise Stated Below: • Paid By Plan After Satisfaction Of Deductible	 90%	 70%
Annual Out-Of-Pocket Maximum: • Per Person/Per Family (no one covered family member will need to meet more than the Per Person Out of Pocket amount)	$5,000 / $7,500	$7,000 / $10,500
Ambulance Transportation:	90%	90%
Durable Medical Equipment:	90%	70%
Emergency Services / Treatment		
• **Urgent Care:**	90%	70%
• **Emergency Room / Emergency Physicians:**	90%	90%
Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility: (30 days)	90%	70%
• **Home Health Care Benefits: (60 visits)**	90%	70%
Note: A Home Health Care Visit Will Be Considered A Periodic Visit By Either A Nurse Or Qualified Therapist, As The Case May Be, Or Up To Four Hours Of Home Health Care Services.		
Hospice Care Benefits		
• **Hospice Services: (26 week limit)**	90%	70%
Bereavement Counseling: Paid By Plan After Deductible	 90%	 70%
• **Hospital Services**		
• **Pre-Admission Testing:** Paid By Plan After Deductible	 90%	 70%
• **Inpatient Services / Inpatient Physician Charges; Room And Board Subject To The Payment Of Semi-Private Room Rate Or Negotiated Room Rate:**	90%	70%
Inpatient Lab, X-Ray And Supply Charges:	90%	70%
Outpatient Services / Outpatient Physician Charges:	90%	70%
Outpatient Imaging Charges:	90%	70%
Outpatient Lab And X-Ray Charges:	90%	70%
Outpatient Surgery / Surgeon Charges:	90%	70%
Manipulations: (Medical Necessity after 25 visits)	90%	70%

	IN-NETWORK	OUT-OF-NETWORK
• **Mental Health, Substance Use Disorder, And Chemical Dependency Benefits:**	90%	70%
• Morbid Obesity Treatment:	90%	70%
Bariatric Surgery: Maximum Benefit Per Lifetime 1 surgery	90%	70%
Non Routine Nursery And Newborn Expenses:	90%	70%
Note: Deductible And / Or Co-pay Will Be Waived For Preventive/Routine Well Newborn Charges, Initial Stay (Days 0-5).		
• **Physician Office Visit:**	90%	70%
• **Physician Office Services:**	90%	70%
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include:		
Preventive / Routine Physical Exams At Appropriate Ages:	100%	100%
Immunizations (age appropriate):	100%	100%
Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages:	100%	100%
Preventive / Routine Mammograms And Breast Exams: 1 exam per calendar year	100%	100%
• **Preventive / Routine Pelvic Exams And Pap Tests:**	100%	100%
1 Exam Per Calendar Year		
• **Preventive / Routine PSA Tests And Prostate Exams:** 1 exam per calendar year	100	100%
• **Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons:**	100%	100%
Preventive / Routine Hearing Exams:	100%	100%
Preventive / Routine Autism Screening: From Age 0 To 2	100%	100%
Preventive / Routine Diagnostic Tests, Lab, And X-Rays:	100%	100%
Second Surgical Opinion:	90%	70%
Teladoc Services	90%	90%
Temporomandibular Joint Disorder Benefits:	90%	70%
Therapy Services	90%	70%
Note: Medical Necessity Will Be Reviewed After 25 Visits.		
All Other Covered Expenses:	90%	70%

Prescription Drug cost-shares apply to the annual Out-of-Pocket Maximum.

This document is for illustrative purposes only. Refer to your Summary Plan Description for complete details. This document is not binding.

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.umr.com or by calling 1-800-826-9781. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.umr.com or call 1-800-826-9781 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$1,800 person / $3,600 person In-network $3,200 person / $5,800 person Out-of-network	Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care services are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out–of–pocket limit for this plan?	$5,000 person / $7,500 person In-network $7,000 person / $10,500 person Out-of-network $5,000 In-network / $7,000 Out-of-network Maximum amount that any one person will satisfy toward the annual family out-of-pocket	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out–of–pocket limit?	Penalties, premiums, balance billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.umr.com or call 1-800-826-9781 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% Coinsurance	30% Coinsurance	None
	Specialist visit	10% Coinsurance	30% Coinsurance	None
	Preventive care/screening/ immunization	No charge; Deductible Waived	No charge; Deductible Waived	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% Coinsurance	30% Coinsurance	None
	Imaging (CT/PET scans, MRIs)	10% Coinsurance	30% Coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at www.elixirsolutions.com	Generic drugs (Tier 1)	After deductible is met 15% of the cost for a 30 or 90 day supply at Retail or Mail Pharmacy	Applicable cost share + penalty	Prior Authorization on select medications will apply. Consult the drug list for coverage. A penalty will apply if physician approves Generic to be dispensed and the member receives Brand medication. Specialty medications limited to a 30 day supply. Prior Authorization applies to all Specialty medications.
	Preferred brand drugs (Tier 2)	After deductible is met 15% of the cost for a 30 or 90 day supply at Retail or Mail Pharmacy	Applicable cost share + penalty	
	Non-preferred brand drugs (Tier 3)	After deductible is met 15% of the cost for a 30 or 90 day supply at Retail or Mail Pharmacy	Applicable cost share + penalty	
	Specialty drugs (Tier 4)	After deductible is met 15% of the cost for a 30 or 90 day supply at Retail or Mail Pharmacy	Applicable cost share + penalty	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance	30% Coinsurance	None
	Physician/surgeon fees	10% Coinsurance	30% Coinsurance	None
If you need immediate medical attention	Emergency room care	10% Coinsurance	10% Coinsurance	In-network deductible applies to Out-of-network benefits
	Emergency medical transportation	10% Coinsurance	10% Coinsurance	In-network deductible applies to Out-of-network benefits
	Urgent care	10% Coinsurance	30% Coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% Coinsurance	30% Coinsurance	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 50% up to $300 of the total cost of the service.
	Physician/surgeon fees	10% Coinsurance	30% Coinsurance	
If you have mental health, behavioral health, or substance abuse services	Outpatient services	10% Coinsurance	30% Coinsurance	Preauthorization is required for Partial hospitalization. If you don't get preauthorization, benefits could be reduced by 50% up to $300 of the total cost of the service.
	Inpatient services	10% Coinsurance	30% Coinsurance	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 50% up to $300 of the total cost of the service.
If you are pregnant	Office visits	No charge; Deductible Waived	30% Coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, deductible, copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% Coinsurance	30% Coinsurance	
	Childbirth/delivery facility services	10% Coinsurance	30% Coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	10% Coinsurance	30% Coinsurance	60 Maximum visits per calendar year; Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 50% up to $300 of the total cost of the service.
	Rehabilitation services	10% Coinsurance	30% Coinsurance	None
	Habilitation services	10% Coinsurance	30% Coinsurance	Habilitation services for Learning Disabilities are not covered.
	Skilled nursing care	10% Coinsurance	30% Coinsurance	30 Maximum days per calendar year; Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 50% up to $300 of the total cost of the service.
	Durable medical equipment	10% Coinsurance	30% Coinsurance	Preauthorization is required for DME in excess of $500 for rentals or $1,500 for purchases. If you don't get preauthorization, benefits could be reduced by 50% up to $300 per occurrence.
	Hospice service	10% Coinsurance	30% Coinsurance	26 Maximum weeks per lifetime
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
• Acupuncture	• Infertility treatment	• Routine foot care
• Cosmetic surgery	• Long-term care	• Weight loss programs
• Dental care (Adult)	• Routine eye care (Adult)	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Bariatric surgery	• Hearing aids (to age 21)	• Private-duty nursing (Outpatient care)
• Chiropractic care	• Non-emergency care when traveling outside the U.S.	

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal or a grievance for any reason to your plan. Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at www.HealthCare.gov and http://cciio.cms.gov/programs/consumer/capgrants/index.html.

Does this plan Provide Minimum Essential Coverage? Yes

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

Does this plan Meet the Minimum Value Standard? Yes

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

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-826-9781.

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-800-826-9781.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-826-9781.

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf die do Nummer uff 1-800-826-9781.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-826-9781.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-800-826-9781.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-826-9781.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang 1-800-826-9781.

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

About these Coverage Examples:

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

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

■ **The plan's overall deductible**	**$1,800**
■ **Specialist coinsurance**	**10%**
■ **Hospital (facility) coinsurance**	**10%**
■ **Other coinsurance**	**10%**

This EXAMPLE event includes services like:
Specialist office visits *(pre-natal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,800
Copayments	$0
Coinsurance	$1,100
What isn't covered	
Limits or exclusions	$70
The total Peg would pay is	**$2,970**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

■ **The plan's overall deductible**	**$1,800**
■ **Specialist coinsurance**	**10%**
■ **Hospital (facility) coinsurance**	**10%**
■ **Other coinsurance**	**10%**

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles*	$1,100
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$4,300
The total Joe would pay is	**$5,400**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

■ **The plan's overall deductible**	**$1,800**
■ **Specialist coinsurance**	**10%**
■ **Hospital (facility) coinsurance**	**10%**
■ **Other coinsurance**	**10%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic tests *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$1,800
Copayments	$0
Coinsurance	$100
What isn't covered	
Limits or exclusions	$10
The total Mia would pay is	**$1,910**

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: www.umr.com or call 1-800-826-9781.
*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?"" row above.

The **plan** would be responsible for the other costs of these EXAMPLE covered services.