

What is a benefit summary?

This is a summary of what the plan does and does not cover. This summary can also help you understand your share of the costs. It's always best to review your Certificate of Coverage (COC) and check your coverage before getting any health services, when possible.

What are the benefits of the Choice Plan with an HSA?

Use our national network and an HSA to save money.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care and services from anyone in our network. You can save money when you use the health savings account (HSA) and the network.

- > **Save money by staying in our network.** If you don't use the network, you'll have to pay for all of the costs.
- > **There's no need to choose a primary care provider (PCP) or get referrals to see a specialist.** Consider a PCP; they can be helpful in managing your care.
- > **Preventive care is covered 100% in our network.**
- > **You can open a health savings account (HSA).** An HSA is a personal bank account to help you save and pay for your health care, and help you save on taxes.

Not enrolled yet? Learn more about this plan and search for network doctors or hospitals at welcometouhc.com/choicehsa or call **1-866-873-3903**, TTY **711**, 8 a.m. to 8 p.m. local time, Monday through Friday.

Are you a member?

Easily manage your benefits online at myuhc.com® and on the go with the **UnitedHealthcare Health4Me™** mobile app.

For questions, call the member phone number on your health plan ID card.

Benefits At-A-Glance

What you may pay for network care

This chart is a simple summary of the costs you may have to pay when you receive care in the network. It doesn't include all of the deductibles and co-payments you may have to pay. You can find more benefit details beginning on page 2.

Co-insurance (Your cost for an office visit)	Individual Deductible (Your cost before the plan starts to pay)	Co-insurance (Your cost share after the deductible)
20%	\$3,000	20%

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage for certain conditions. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Riders, and/or Amendments, those documents are correct. Review your COC for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

Your Costs

In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

Your cost if you use Network Benefits

Deductible - Combined Medical and Pharmacy

What is a deductible?

The deductible is the amount you have to pay for covered health care services (common medical event) before your health plan begins to pay. The deductible may not apply to all services. You may have more than one type of deductible.

Medical Deductible - Individual \$3,000 per year

Medical Deductible - Family \$6,000 per year

Out-of-Pocket Limit - Combined Medical and Pharmacy

What is an out-of-pocket limit?

The most you pay during a policy year before your health plan begins to pay 100%. Once you reach the out-of-pocket limit, your health plan will pay for all covered services. This will not include any amounts over the amount we allow when you see an out-of-network provider.

> Your co-pays, co-insurance and deductibles (including pharmacy) count towards meeting the out-of-pocket limit.

Out-of-Pocket Limit - Individual \$5,000 per year

Out-of-Pocket Limit - Family \$10,000 per year

Your Costs

What is co-insurance?

Co-insurance is your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe. Co-insurance is not the same as a co-payment (or co-pay).

What is a co-payment?

A co-payment (co-pay) is a fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. You will pay a co-pay or the allowed amount, whichever is less. The amount can vary by the type of covered health care service. Please see the specific common medical event to see if a co-pay applies and how much you have to pay.

What is Prior Authorization?

Prior Authorization is getting approval before you can get access to medicine or services. Services that require prior authorization are noted in the list of Common Medical Events. To get approval, call the member phone number on your health plan ID card.

Want more information?

Find additional definitions in the glossary at justplainclear.com.

Your Costs

Following is a list of services that your plan covers in alphabetical order. In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

Common Medical Event

Your cost if you use Network Benefits

Ambulance Services - Emergency and Non-Emergency

20% co-insurance, after the medical deductible has been met.

Prior Authorization is required for Non-Emergency Ambulance.

Amino Acid-Based Elemental Formula

20% co-insurance, after the medical deductible has been met.

Bones of Face, Neck, and Head

The amount you pay is based on where the covered health service is provided, except that any limit on the amount or duration of Benefits specific to such Covered Health Service category does not apply to Benefits under this Covered Health Service.

Prior Authorization is required for certain services.

Child Wellness Services

The amount you pay is based on where the covered health service is provided, except that no deductible applies to these services and any limit on the amount or duration of Benefits specific to such Covered Health Service category does not apply to Benefits under this Covered Health Service.

Prior Authorization is required for certain services.

Clinical Trials

The amount you pay is based on where the covered health service is provided except that any limit on the amount or duration of Benefits specific to such Covered Health Service category does not apply to Benefits under this Covered Health Service.

Prior Authorization is required for certain services.

Congenital Heart Disease (CHD) Surgeries

20% co-insurance, after the medical deductible has been met.

Dental Services - Accident Only

20% co-insurance, after the medical deductible has been met.

Prior Authorization is required.

Dental Services - Hospital and Alternate Facility Health Services Related to Dental Care

The amount you pay is based on where the covered health service is provided except that any limit on the amount or duration of Benefits specific to such Covered Health Service category does not apply to Benefits under this Covered Health Service.

Prior Authorization is required for certain services.

Your Costs

Common Medical Event	Your cost if you use Network Benefits
Diabetes Services	
Diabetes Self Management and Training/Diabetic Eye Examinations/ Foot Care:	The amount you pay is based on where the covered health service is provided except that any limit on the amount or duration of Benefits specific to such Covered Health Service category does not apply to Benefits for diabetes self-management items under this Covered Health Service.
Diabetes Self Management Items:	The amount you pay is based on where the covered health service is provided except that any limit on the amount or duration of Benefits specific to the Durable Medical Equipment Benefit category or the Outpatient Prescription Drug Rider does not apply to Benefits for diabetes self-management items under this Covered Health Service.
Durable Medical Equipment	
Limited to a single purchase of a type of Durable Medical Equipment (including repair and replacement) every 3 years. This limit does not apply to wound vacuums.	20% co-insurance, after the medical deductible has been met.
Emergency Health Services - Outpatient	
	20% co-insurance, after the medical deductible has been met. Notification is required if confined in an Out-of-Network Hospital.
Hair Prosthesis	
Limited to \$350 per year.	20% co-insurance, after the medical deductible has been met.
Hearing Aids	
Limited to a single purchase (including repair and replacement) per hearing impaired ear every 3 years.	20% co-insurance, after the medical deductible has been met.
Home Health Care	
Limited to 60 visits per year. This visit limit does not apply to the visits mandated by state law as described in Section 1 of the COC under Home Health Care.	20% co-insurance, after the medical deductible has been met.
Hospice Care	
	20% co-insurance, after the medical deductible has been met.
Hospital - Inpatient Stay	
	20% co-insurance, after the medical deductible has been met.

Your Costs

Common Medical Event

Your cost if you use Network Benefits

In Vitro Fertilization

Limited to three in vitro fertilization attempts per live birth, subject to a maximum benefit of \$100,000 per Covered Person during the entire period of time he or she is enrolled for coverage under the Policy. This limit includes Benefits for infertility medications provided under the Outpatient Prescription Drug Rider.

The amount you pay is based on where the covered health service is provided, except that any limit on the amount or duration of Benefits specific to such Covered Health Service category does not apply to Benefits under this Covered Health Service.

Prior Authorization is required for certain services.

Lab, X-Ray and Diagnostics - Outpatient

20% co-insurance, after the medical deductible has been met.

Lab, X-Ray and Major Diagnostics - CT, PET, MRI, MRA and Nuclear Medicine - Outpatient

20% co-insurance, after the medical deductible has been met.

Medical Foods

20% co-insurance, after the medical deductible has been met.

Mental Health Services

Inpatient: 20% co-insurance, after the medical deductible has been met.
Outpatient: 20% co-insurance, after the medical deductible has been met.
Partial Hospitalization/Intensive Outpatient Treatment: 20% co-insurance, after the medical deductible has been met.

Neurobiological Disorders – Autism Spectrum Disorder Services

Inpatient: 20% co-insurance, after the medical deductible has been met.
Outpatient: 20% co-insurance, after the medical deductible has been met.
Partial Hospitalization/Intensive Outpatient Treatment: 20% co-insurance, after the medical deductible has been met.

Ostomy Supplies

20% co-insurance, after the medical deductible has been met.

Pharmaceutical Products - Outpatient

This includes medications given at a doctor's office, or in a Covered Person's home. 20% co-insurance, after the medical deductible has been met.

Your Costs

Common Medical Event

Your cost if you use Network Benefits

Physician Fees for Surgical and Medical Services

20% co-insurance, after the medical deductible has been met.

Physician's Office Services - Sickness and Injury

Primary Physician Office Visit 20% co-insurance, after the medical deductible has been met.

Specialist Physician Office Visit 20% co-insurance, after the medical deductible has been met.

Pregnancy - Maternity Services

The amount you pay is based on where the covered health service is provided.

Prescription Drug Benefits

Prescription drug benefits are shown in the Prescription Drug benefit summary.

Preventive Care Services

Physician Office Services, Scopic Procedures, Lab, X-Ray or other preventive tests. You pay nothing. A deductible does not apply.

Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a co-pay, co-insurance or deductible.

Prosthetic Devices

Limited to a single purchase of each type of prosthetic device every 3 years. This limit does not apply to prosthetic devices for any arm, leg, hand, foot, or eye as required under Maryland insurance law. 20% co-insurance, after the medical deductible has been met.

Reconstructive Procedures

The amount you pay is based on where the covered health service is provided except that any limit on the amount or duration of Benefits specific to such Covered Health Service category does not apply to Benefits for reconstructive breast surgery under this Covered Health Service.

Your Costs

Common Medical Event

Your cost if you use Network Benefits

Rehabilitation and Habilitative Services - Outpatient Therapy and Manipulative Treatment

Rehabilitation Services Limited to: 20% co-insurance, after the medical deductible has been met.

20 visits of physical therapy.

20 visits of occupational therapy.

20 visits of speech therapy.

20 visits of pulmonary rehabilitation.

36 visits of cardiac rehabilitation.

30 visits of post-cochlear implant aural therapy.

20 visits of cognitive rehabilitation therapy.

20 visits of manipulative treatments.

Note: Outpatient rehabilitative services received in connection with the Treatment of Cleft Lip or Palate or Both Benefits are not subject to any limit shown above. Outpatient habilitative services are not subject to any limits.

Scopic Procedures - Outpatient Diagnostic and Therapeutic

Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy. 20% co-insurance, after the medical deductible has been met.

Skilled Nursing Facility / Inpatient Rehabilitation Facility Services

Limited to 60 days per year. 20% co-insurance, after the medical deductible has been met.

Substance Use Disorder Services

Inpatient: 20% co-insurance, after the medical deductible has been met.

Outpatient: 20% co-insurance, after the medical deductible has been met.

Partial Hospitalization/Intensive Outpatient Treatment: 20% co-insurance, after the medical deductible has been met.

Surgery - Outpatient

20% co-insurance, after the medical deductible has been met.

Surgical Morbid Obesity Treatment

Obesity surgery must be received at a Designated Facility.

The amount you pay is based on where the covered health service is provided except that any limit on the amount or duration of Benefits specific to such Covered Health Service category does not apply to Benefits under this Covered Health Service.

Prior Authorization is required for certain services.

Your Costs

Common Medical Event

Your cost if you use Network Benefits

Telemedicine Services

The amount you pay is based on where the covered health service is provided.

Therapeutic Treatments - Outpatient

Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.

20% co-insurance, after the medical deductible has been met.

Transplantation Services

Network Benefits must be received at a designated facility.

The amount you pay is based on where the covered health service is provided.

Prior Authorization is required.

Treatment of Cleft Lip or Palate or Both

The amount you pay is based on where the covered health service is provided except that any limit on the amount or duration of Benefits specific to such Covered Health Service category does not apply to Benefits under this Covered Health Service.

Prior Authorization is required for certain services.

Urgent Care Center Services

20% co-insurance, after the medical deductible has been met.

Virtual Visits

Benefits are available only when services are delivered through a Designated Virtual Visit Network Provider. Find a Designated Virtual Visit Network Provider Group at myuhc.com or by calling Customer Care at the telephone number on your ID card. Access to Virtual Visits and prescription services may not be available in all states or for all groups.

20% co-insurance, after the medical deductible has been met.

Services your plan does not cover (Exclusions)

It is recommended that you review your COC, Amendments and Riders for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

Alternative Treatments

Acupressure; acupuncture; aromatherapy; hypnotism; massage therapy; rolfing; art therapy, music therapy, dance therapy, horseback therapy; and other forms of alternative treatment as defined by the National Center for Complementary and Alternative Medicine (NCCAM) of the National Institutes of Health. This exclusion does not apply to Manipulative Treatment and non-manipulative osteopathic care for which Benefits are provided as described in Section 1 of the COC.

Dental

Dental care (which includes dental X-rays, supplies and appliances and all associated expenses, including hospitalizations and anesthesia). This exclusion does not apply to accident-related dental services for which Benefits are provided as described under Dental Services – Accident Only in Section 1 of the COC. The above exclusion of hospitalization and anesthesia expenses does not apply to dental-related services for which Benefits are provided as described under Dental Services - Hospital and Alternate Facility Health Services Related to Dental Care in Section 1 of the COC. This exclusion does not apply to dental care (oral examination, X-rays, extractions and non-surgical elimination of oral infection) required for the direct treatment of a medical condition for which Benefits are available under the Policy, limited to: Transplant preparation; prior to initiation of immunosuppressive drugs; the direct treatment of acute traumatic Injury, cancer or cleft lip/palate as described under Treatment of Cleft Lip or Palate or Both in Section 1 of the COC. Dental care that is required to treat the effects of a medical condition, but that is not necessary to directly treat the medical condition, is excluded. Examples include treatment of dental caries resulting from dry mouth after radiation treatment or as a result of medication. Endodontics, periodontal surgery and restorative treatment are excluded. Preventive care, diagnosis, treatment of or related to the teeth or gums. Examples include: extraction, restoration and replacement of teeth; medical or surgical treatments of dental conditions; and services to improve dental clinical outcomes. This exclusion does not apply to accidental-related dental services for which Benefits are provided as described under Dental Services – Accidental Only in Section 1 of the COC. Dental implants, bone grafts and other implant-related procedures. This exclusion does not apply to accident-related dental services for which Benefits are provided as described under Dental Services – Accident Only in Section 1 of the COC. Dental braces (orthodontics). This exclusion does not apply to cleft lip/palate - related dental services for which Benefits are provided as described under Treatment of Cleft Lip or Palate or Both in Section 1 of the COC. Treatment of congenitally missing, malpositioned, or supernumerary teeth, even if part of a Congenital Anomaly.

Devices, Appliances and Prosthetics

Devices used specifically as safety items or to affect performance in sports-related activities. Orthotic appliances that straighten or re-shape a body part. Examples include foot orthotics and some types of braces, including over-the-counter orthotic braces. Cranial banding. The following items are excluded, even if prescribed by a Physician: blood pressure cuff/monitor; enuresis alarm; non-wearable external defibrillator; trusses and ultrasonic nebulizers. Devices and computers to assist in communication and speech except for speech aid devices and tracheo-esophageal voice devices for which Benefits are provided as described under Durable Medical Equipment in Section 1 of the COC. Oral appliances for snoring. Repairs to prosthetic devices due to misuse, malicious damage or gross neglect. Replacement of prosthetic devices due to misuse, malicious damage or gross neglect or to replace lost or stolen items.

Services your plan does not cover (Exclusions)

Drugs

Prescription drug products for outpatient use that are filled by a prescription order or refill. For Benefit plans that include the Outpatient Prescription Drug Rider, Benefits for outpatient prescription drugs are provided as described under the Outpatient Prescription Drug Rider. Self-injectable medications. This exclusion does not apply to medications which, due to their characteristics (as determined by us), must typically be administered or directly supervised by a qualified provider or licensed/certified health professional in an outpatient setting. For Benefit plans that include the Outpatient Prescription Drug Rider, Benefits for outpatient prescription drugs are provided as described under the Outpatient Prescription Drug Rider. Non-injectable medications given in a Physician's office. This exclusion does not apply to non-injectable medications that are required in an Emergency and consumed in the Physician's office. Over-the-counter drugs and treatments. Growth hormone therapy. New Pharmaceutical Products and/or new dosage forms until the date they are reviewed. However, we will provide immediate coverage for a New Pharmaceutical Product if, in the judgment of the authorized prescriber (as defined in Section 12-101 of the Health Occupation Article of the Maryland Code):

- There is no equivalent Pharmaceutical Product on the Pharmaceutical Product List; or
- An equivalent Pharmaceutical Product on the Pharmaceutical Product List:
 - Has been ineffective in treating a Covered Person's disease or condition; or
 - Has caused or is likely to cause an adverse reaction or other harm to the Covered Person.

A Pharmaceutical Product that contains (an) active ingredient(s) available in and therapeutically equivalent (having essentially the same efficacy and adverse effect profile) to another covered Pharmaceutical Product. Such determinations may be made up to six times during a calendar year. However, we will provide immediate coverage for a Pharmaceutical Product deemed therapeutically equivalent if, in the judgment of the authorized prescriber (as defined in Section 12-101 of the Health Occupation Article of the Maryland Code):

- The excluded Pharmaceutical Product is not therapeutically equivalent to the other covered Pharmaceutical Products; or
- The covered Pharmaceutical Product on the Pharmaceutical Product List:
 - Has been ineffective in treating a Covered Person's disease or condition; or
 - Has caused or is likely to cause an adverse reaction or other harm to the Covered Person.

A Pharmaceutical Product that contains (an) active ingredient(s) which is (are) a modified version of and therapeutically equivalent (having essentially the same efficacy and adverse effect profile) to another covered Pharmaceutical Product. Such determinations may be made up to six times during a calendar year. However, we will provide immediate coverage for a Pharmaceutical Product deemed therapeutically equivalent if, in the judgment of the authorized prescriber (as defined in Section 12-101 of the Health Occupation Article of the Maryland Code):

- The excluded Pharmaceutical Product is not therapeutically equivalent to the other covered Pharmaceutical Products; or
- The covered Pharmaceutical Product on the Pharmaceutical Product List:
 - Has been ineffective in treating a Covered Person's disease or condition; or
 - Has caused or is likely to cause an adverse reaction or other harm to the Covered Person.

Experimental, Investigational or Unproven Services

Experimental or Investigational and Unproven Services and all services related to Experimental or Investigational and Unproven Services are excluded. The fact that an Experimental or Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in Benefits if the procedure is considered to be Experimental or Investigational or Unproven in the treatment of that particular condition. This exclusion does not apply to Covered Health Services provided during a clinical trial for which Benefits are provided as described under Clinical Trials in Section 1 of the COC.

Services your plan does not cover (Exclusions)

Foot Care

Routine foot care. Examples include the cutting or removal of corns and calluses. This exclusion does not apply to preventive foot care for Covered Persons with diabetes for which Benefits are provided as described under Diabetes Services in Section 1 of the COC. Nail trimming, cutting, or debriding. Hygienic and preventive maintenance foot care. Examples include: cleaning and soaking the feet; applying skin creams in order to maintain skin tone. This exclusion does not apply to preventive foot care for Covered Persons who are at risk of neurological or vascular disease arising from diseases such as diabetes. Treatment of flat feet. Treatment of subluxation of the foot. Shoes; shoe orthotics; shoe inserts and arch supports.

Medical Supplies

Prescribed or non-prescribed medical supplies and disposable supplies. Examples include: compression stockings, ace bandages, gauze and dressings, urinary catheters. This exclusion does not apply to:

- Disposable supplies necessary for the effective use of Durable Medical Equipment for which Benefits are provided as described under Durable Medical Equipment in Section 1 of the COC.
- Diabetic supplies for which Benefits are provided as described under Diabetes Services in Section 1 of the COC.
- Disposable supplies for which Benefits are provided as described under Home Health Care and Hospice Care in Section 1 of the COC.
- Ostomy supplies for which Benefits are provided as described under Ostomy Supplies in Section 1 of the COC.

Tubing and masks, except when used with Durable Medical Equipment as described under Durable Medical Equipment in Section 1 of the COC.

Mental Health

Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Tuition for or services that are school-based for children and adolescents under the Individuals with Disabilities Education Act. Mental Health Services as a treatment for other conditions that may be a focus of clinical attention as listed in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. All unspecified disorders in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Health services and supplies that do not meet the definition of a Covered Health Service - see the definition in Section 9 of the COC. Covered Health Services are those health services, including services, supplies, or Pharmaceutical Products, which we determine to be all of the following:

- Medically Necessary.
- Described as a Covered Health Service in Section 1 of the COC and in the Schedule of Benefits.
- Not otherwise excluded in Section 2 of the COC.

Neurobiological Disorders – Autism Spectrum Disorder

Any treatments or other specialized services designed for Autism Spectrum Disorder that are not backed by credible research demonstrating that the services or supplies have a measurable and beneficial health outcome and therefore considered Experimental or Investigational or Unproven Services. Tuition for or services that are school-based for children and adolescents under the Individuals with Disabilities Education Act. Treatment for Autism Spectrum Disorder that in the professional judgment of health care providers are deemed untreatable or not Medically Necessary. All unspecified disorders in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Health services and supplies that do not meet the definition of a Covered Health Service - see the definition in Section 9 of the COC. Covered Health Services are those health services, including services, supplies, or Pharmaceutical Products, which we determine to be all of the following:

- Medically Necessary.
- Described as a Covered Health Service in Section 1 of the COC and in the Schedule of Benefits.
- Not otherwise excluded in Section 2 of the COC.

Services your plan does not cover (Exclusions)

Nutrition

Individual and group nutritional counseling. This exclusion does not apply to medical nutritional education services that are provided by appropriately licensed or registered health care professionals when both of the following are true:

- Nutritional education is required for a disease in which patient self-management is an important component of treatment.
- There exists a knowledge deficit regarding the disease which requires the intervention of a trained health professional.

Enteral feedings, even if the sole source of nutrition. This exclusion does not apply to Benefits which are provided as described under Medical Foods or Amino Acid-Based Elemental Formula in Section 1 of the COC. Infant formula and donor breast milk. This exclusion does not apply to Benefits which are provided as described under Medical Foods or Amino Acid-Based Elemental Formula in Section 1 of the COC. Nutritional or cosmetic therapy using high dose or mega quantities of vitamins, minerals or elements and other nutrition-based therapy. Examples include supplements, electrolytes, and foods of any kind (including high protein foods and low carbohydrate foods). This exclusion does not apply to Benefits which are provided as described under Medical Foods or Amino Acid-Based Elemental Formula in Section 1 of the COC.

Personal Care, Comfort or Convenience

Television; telephone; beauty/barber service; guest service. Supplies, equipment and similar incidental services and supplies for personal comfort. Examples include: air conditioners, air purifiers and filters, dehumidifiers; batteries and battery chargers; breast pumps (This exclusion does not apply to breast pumps for which Benefits are provided under the Health Resources and Services Administration (HRSA) requirement); car seats; chairs, bath chairs, feeding chairs, toddler chairs, chair lifts, recliners; exercise equipment; home modifications such as elevators, handrails and ramps; hot tubs; humidifiers; Jacuzzis; mattresses; medical alert systems; motorized beds; music devices; personal computers, pillows; power-operated vehicles; radios; saunas; stair lifts and stair glides; strollers; safety equipment; treadmills; vehicle modifications such as van lifts; video players, whirlpools.

Physical Appearance

Cosmetic Procedures. See the definition in Section 9 of the COC. Examples include: pharmacological regimens, nutritional procedures or treatments. Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures). Skin abrasion procedures performed as a treatment for acne. Liposuction or removal of fat deposits considered undesirable, including fat accumulation under the male breast and nipple. Treatment for skin wrinkles or any treatment to improve the appearance of the skin. Treatment for spider veins. Hair removal or replacement by any means. Replacement of an existing breast implant if the earlier breast implant was performed as a Cosmetic Procedure. Note: Replacement of an existing breast implant is considered reconstructive if the initial breast implant followed mastectomy. See Reconstructive Procedures in Section 1 of the COC. Treatment of benign gynecomastia (abnormal breast enlargement in males). Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, and diversion or general motivation. Weight loss programs whether or not they are under medical supervision. Weight loss programs for medical reasons are also excluded. Wigs regardless of the reason for the hair loss. This exclusion does not apply to hair prosthesis for which Benefits are provided as described under Hair Prosthesis in Section 1 of the COC.

Services your plan does not cover (Exclusions)

Procedures and Treatments

Excision or elimination of hanging skin on any part of the body. Examples include plastic surgery procedures called abdominoplasty or abdominal panniculectomy, and brachioplasty. Medical and surgical treatment of excessive sweating (hyperhidrosis). Medical and surgical treatment for snoring, except when provided as a part of treatment for documented obstructive sleep apnea. Rehabilitation services and Manipulative Treatment to improve general physical condition that are provided to reduce potential risk factors, where significant therapeutic improvement is not expected, including routine, long-term or maintenance/preventive treatment. Speech therapy except as required for treatment of a speech impediment or speech dysfunction that results from Injury, stroke, cancer, Congenital Anomaly or Autism Spectrum Disorder. This exclusion does not apply to speech therapy services for which Benefits are provided as described under Treatment of Cleft Lip or Palate or Both or Habilitative Services in Section 1 of the COC. Outpatient cognitive rehabilitation therapy except as Medically Necessary following a post-traumatic brain Injury or cerebral vascular accident. Psychosurgery. Sex transformation operations and related services. Physiological modalities and procedures that result in similar or redundant therapeutic effects when performed on the same body region during the same visit or office encounter. Biofeedback. Services for non-surgical treatment of temporomandibular joint syndrome (TMJ), whether the services are considered to be medical or dental in nature. Upper and lower jawbone surgery, orthognathic surgery, and jaw alignment. This exclusion does not apply to reconstructive jaw surgery required for Covered Persons because of a Congenital Anomaly, acute traumatic Injury, dislocation, tumors, cancer or obstructive sleep apnea. This exclusion does not apply to the diagnostic and surgical procedures involving bones or joints of the face, neck or head for which Benefits are provided as described under Bones of the Face, Neck, and Head in Section 1 of the COC. Non-surgical treatment of obesity. Stand-alone multi-disciplinary smoking cessation programs. These are programs that usually include health care providers specializing in smoking cessation and may include a psychologist, social worker or other licensed or certified professional. The programs usually include intensive psychological support, behavior modification techniques and medications to control cravings. Breast reduction surgery for coverage as required by the Women's Health and Cancer Rights Act of 1998 for which Benefits are described under Reconstructive Procedures in Section 1 of the COC.

Providers

Services performed by a provider who is a family member by birth or marriage. Examples include a spouse, brother, sister, parent or child. This includes any service the provider may perform on himself or herself. Services performed by a provider with your same legal residence. Services provided at a free-standing or Hospital-based diagnostic facility without an order written by a Physician or other provider. Services which are self-directed to a free-standing or Hospital-based diagnostic facility. Services ordered by a Physician or other provider who is an employee or representative of a free-standing or Hospital-based diagnostic facility, when that Physician or other provider has not been actively involved in your medical care prior to ordering the service, or is not actively involved in your medical care after the service is received. This exclusion does not apply to breast cancer screening.

Reproduction

Health services and associated expenses for infertility treatments, including assisted reproductive technology, regardless of the reason for the treatment. This exclusion does not apply to services required to treat or correct underlying causes of infertility. This exclusion does not apply to Benefits for in vitro fertilization procedures for which Benefits are provided as described under In Vitro Fertilization under Additional Benefits Required by Maryland Law in Section 1 of the COC. Surrogate parenting, donor eggs, donor sperm and host uterus. Storage and retrieval of all reproductive materials. Examples include eggs, sperm, testicular tissue and ovarian tissue. The reversal of voluntary sterilization. Fetal Reduction surgery.

Services your plan does not cover (Exclusions)

Services Provided under Another Plan

Health services for which other coverage is required by federal, state or local law to be purchased or provided through other arrangements. Examples include coverage required by workers' compensation or similar legislation. However this exclusion does not apply to health services provided through the Maryland Medical Assistance Program, payments received through no-fault automobile insurance or to a hospital or other institution of the state or of a country or municipal corporation of the state, whether or not the hospital or other institution is deemed charitable. If coverage under workers' compensation or similar legislation is optional for you because you could elect it, or could have it elected for you, Benefits will not be paid for any Injury, Sickness, or Mental Illness that would have been covered under workers' compensation or similar legislation had that coverage been elected. Health services for treatment of military service-related disabilities, when you are legally entitled to other coverage and facilities are reasonably available to you. Health services while on active military duty.

Substance Use Disorders

Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Note: Conditions defined as Alcohol Abuse and Drug Abuse are covered regardless of whether such conditions are classified in the Diagnostic and Statistical Manual of the American Psychiatric Association. See Section 9: Defined Terms for definitions of Alcohol Abuse and Drug Abuse. Educational services that are focused on primarily building skills and capabilities in communication, social interaction and learning. Substance-induced sexual dysfunction disorders and substance-induced sleep disorders. Gambling disorders. All unspecified disorders in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Health services and supplies that do not meet the definition of a Covered Health Service - see the definition in Section 9 of the COC. Covered Health Services are those health services, including services, supplies, or Pharmaceutical Products, which we determine to be all of the following:

- Medically Necessary.
- Described as a Covered Health Service in Section 1 of the COC and in the Schedule of Benefits.
- Not otherwise excluded in Section 2 of the COC.

Transplants

Health services for organ and tissue transplants, except those described under Transplantation Services in Section 1 of the COC. Health services connected with the removal of an organ or tissue from you for purposes of a transplant to another person. (Donor costs that are directly related to organ removal are payable for a transplant through the organ recipient's Benefits under the Policy.) Health services for transplants involving permanent mechanical or animal organs. Transplant services that are not performed at a Designated Facility. This exclusion does not apply to cornea transplants.

Travel

Health services provided in a foreign country, unless required as Emergency Health Services. Travel or transportation expenses, even though prescribed by a Physician. Some travel expenses related to Covered Health Services received from a Designated Facility or Designated Physician may be reimbursed at our discretion. This exclusion does not apply to ambulance transportation for which Benefits are provided as described under Ambulance Services in Section 1 of the COC.

Types of Care

Multi-disciplinary pain management programs provided on an inpatient basis for acute pain or for exacerbation of chronic pain. Custodial care or maintenance care; domiciliary care. Private Duty Nursing. Respite care. Rest cures; services of personal care attendants. Work hardening (individualized treatment programs designed to return a person to work or to prepare a person for specific work).

Services your plan does not cover (Exclusions)

Vision and Hearing

Purchase cost and fitting charge for eye glasses and contact lenses. Implantable lenses used only to correct a refractive error (such as Intacs corneal implants). Eye exercise or vision therapy. Surgery that is intended to allow you to see better without glasses or other vision correction. Examples include radial keratotomy, laser, and other refractive eye surgery. Bone anchored hearing aids except when either of the following applies: For Covered Persons with craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid. For Covered Persons with hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid or, for Enrolled Dependent children, when a wearable hearing aid would not be suitable to optimize audibility and listening skills in the environment commonly experienced by children. More than one bone anchored hearing aid per Covered Person who meets the above coverage criteria during the entire period of time the Covered Person is enrolled under the Policy, however more than one bone anchored hearing aid is allowed for Enrolled Dependent children, when a wearable hearing aid would not be suitable to optimize audibility and listening skills in the environment commonly experienced by children. Repairs and/or replacement for a bone anchored hearing aid for Covered Persons who meet the above coverage criteria, other than for malfunctions. Routine vision examinations, including refractive examinations to determine the need for vision correction.

All Other Exclusions

Health services and supplies that do not meet the definition of a Covered Health Service – see the definition in Section 9 of the COC. Covered Health Services are those health services, including services, supplies, or Pharmaceutical Products, which we determine to be all of the following: Medically Necessary; described as a Covered Health Service in Section 1 of the COC and Schedule of Benefits; and not otherwise excluded in Section 2 of the COC. Physical, psychiatric or psychological exams, testing, vaccinations, immunizations or treatments when: required solely for purposes of school, sports or camp, travel, career or employment, insurance, marriage or adoption; related solely to judicial or administrative proceedings or orders; conducted solely for purposes of medical research; required solely to obtain or maintain a license of any type. Health services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country. This exclusion does not apply to Covered Persons who are civilians injured or otherwise affected by war, any act of war, or terrorism in non-war zones. Except as described below under Extension of Coverage in Section 4 of the COC, health services received after the date your coverage under the Policy ends. This applies to all health services, even if the health service is required to treat a medical condition that arose before the date your coverage under the Policy ended. Health services for which you have no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under the Policy. This exclusion does not apply to reimbursement which may be required by us, payable to the Department of Health and Mental Hygiene, when such department has provided a benefit to a Covered Person for a service that is a Covered Health Service under this Policy. Charges in excess of Eligible Expenses or in excess of any specified limitation. Long term (more than 30 days) storage. Examples include cryopreservation of tissue, blood and blood products. Autopsy. Foreign language and sign language services. Health services related to a non-Covered Health Service. This exclusion does not apply to services we would otherwise determine to be Covered Health Services if they are Medically Necessary ancillary services that would otherwise be covered under the Policy or are services required to treat complications that arise from the non-Covered Health Service. For the purpose of this exclusion, a “complication” is an unexpected or unanticipated condition that is superimposed on an existing disease and that affects or modifies the prognosis of the original disease or condition. Examples of a “complication” are bleeding or infections, following a Cosmetic Procedure, that require hospitalization. Payment of any claim, bill, or other demand or request for payment for health care services that the appropriate regulatory board determines were provided as a result of a prohibited referral. "Prohibited referral" means a referral prohibited by 1-302 of the Maryland Health Occupations Article.

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