

UnitedHealthcare

# CHOICE PLUS PLAN

with a HEALTH REIMBURSEMENT ACCOUNT (HRA)



## How the Plan Works

**STEP 1**

### Your deductible

- Your HRA automatically pays for all covered services, like doctor visits, first.
- If you spend all of the money in the HRA, it's your turn to pay. You will pay for covered services until you've paid the remaining deductible.

**STEP 2**

### Your co-insurance

- After paying the deductible, your plan has co-insurance.
- You and your plan share the cost (percentage) of covered services.
- 100% co-insurance In-Network after the deductible is met
- You will pay a co-payment for prescriptions.

**STEP 3**

### Your out-of-pocket limit

- When you reach this limit, you are done paying.
- The plan will pay 100% of your covered services for the rest of the plan year.
- All deductible and co-insurance payments add up to meet this limit.

**STEP 1**

### Your deductible

Your HRA pays first + You pay

Employee	\$1,000	\$1,000
Employee + 1	\$2,000	\$2,000
Employee + Child(ren)	\$2,000	\$2,000
Family	\$2,000	\$2,000

**STEP 2**

### Your co-insurance (After you reach the deductible)

You pay 0% \*

Employee	\$0
Employee + 1	\$0
Employee + Child(ren)	\$0
Family	\$0

**STEP 3**

### Your out-of-pocket limit

You are done paying

Employee	\$ 4,000 In-Network
Employee + 1	\$6,850 In-Network
Employee + Child(ren)	\$6,850 In-Network
Family	\$6,850 In-Network

**When you reach the limit, the plan pays 100%.**

**Preventive care is covered 100% in the network.**

Illustration shows network-only amounts. See your health plan documents for out-of-network amounts.  
\*Dollar amounts shown are the maximum that you would need to pay out of pocket for co-insurance.



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