

# Health Insurance Plans For Individuals and Families

*ACA Plans with Minimum  
Essential Coverage -  
These Off-Exchange plans  
are not ACA tax credit eligible.*



UnitedHealthcare Life Insurance Company (UHCLIC) is the underwriter and administrator of these plans offered Off-Exchange. Policy Forms GIP-X15-E: -CPY-B1-21, -CPY-B2-21, -CPY-S1-21, -CPY-S2-21, -CPY-G1-21, -CPY-G2-21, -HSA-B-21, -HSA-S-21, -SS-21; and GIP-X15-P-CPY-P-21

 **UnitedHealthcare®**  
UnitedHealthcare Life  
Insurance Company

# Why Choose Us?



## Strength & Experience

UnitedHealthcare provides over 30 million Americans access to health care.\* Within the UnitedHealthcare family of companies, we have been serving the specific needs of individuals and families buying their own coverage for nearly 70 years.

## Highly Rated

UnitedHealthcare Life Insurance Company, the underwriter and administrator of plans featured in this brochure, is rated “A” (Excellent) by A.M. Best (12-11-13). This worldwide independent organization examines insurance companies and other businesses, and publishes its opinion about them. This rating is an indication of our financial strength and stability.

## Outstanding Claims Service

Our employees who process claims have a long history of fast service. The results – 94% of all health claims are processed within 12 working days or less.\*\*

\* UnitedHealth Group Annual Form 10-K for year ended 12/31/13.

\*\* Actual 2013 results.

This is an outline only and is not intended to serve as a legal interpretation of benefits. Reasonable effort has been made to have this outline represent the intent of contract language. However, the contract language stands alone and the complete terms of the coverage will be determined by the policy.



## UnitedHealthcare Navigate® network<sup>1</sup>

Our network of doctors and hospitals provides you with great value for your health care dollars. Our network providers offer quality care at a significant discount, costing you less.

**Important note:** These plans (except for Platinum Copay Select<sup>SM</sup> see below) only pay benefits for eligible expenses from a network provider. No benefits are payable for non-emergency care from a non-network provider. Emergency treatment from a non-network provider will be treated as a network eligible service. This means you will owe the difference between what the non-network provider bills and what we pay for a network eligible expense.

## Sample Savings with our network (Services provided 03/2014-08/2014)<sup>2</sup>

Receive quality care at reduced costs because our network providers have agreed to lower fees for covered expenses. Here are some examples of the savings:

Benefit	Actual Charges	Network Repriced Charges	Network Savings
<b>Doctor Office Visit - established patient</b>	\$55.82	\$33.98	<b>39%</b>
<b>MRI</b>	\$1,022.00	\$373.16	<b>63%</b>
<b>Lipid Panel</b> (Cholesterol)	\$152.92	\$55.38	<b>64%</b>
<b>CBC</b> (Complete Blood Count)	\$55.41	\$17.97	<b>68%</b>
<b>Metabolic Panel</b> (Blood sugar/kidney and liver function)	\$99.15	\$27.76	<b>72%</b>
<b>General Panel</b> (General blood work)	\$249.33	\$61.33	<b>75%</b>

<sup>1</sup> Platinum Copay Select<sup>SM</sup> uses the UnitedHealthcare Navigate Plus<sup>®</sup> network. See the chart below as Navigate Plus works differently from Navigate network when it comes to non-network covered expenses.

## Platinum Copay Select<sup>SM</sup> non-emergency covered expenses

### Using non-network providers you pay:<sup>2</sup>

- All charges above what is considered an eligible expense;
- A penalty of 25% of the eligible expense, which does not count toward the deductible; and
- A deductible equal to 2 times the network deductible.

There is no out-of-pocket maximum for non-network providers.

<sup>2</sup> All these services were received from network providers in ZIP Code 535--. Your actual savings may be more or less than this illustration. Discounts vary by provider, geographic area, and type of service.

# Types of Health Plans

		Catastrophic	Bronze	Silver	Gold	Platinum
PAGES	COPAY PLANS	✓	✓	✓	✓	✓
6-7	Features a set copay. You have the convenience of knowing what you'll pay for a basic doctor visit or prescription.	◀ More Affordable		More Comprehensive ▶		
10-11	Select Saver <sup>SM</sup> is our catastrophic copay plan (certain age or other restrictions apply).					
PAGES	HEALTH SAVINGS ACCOUNT (HSA) PLANS		✓	✓		
8-9	An insurance plan and an available savings account. Pay qualified medical expenses with your account. Save on taxes, too!	◀ More Affordable		More Comprehensive ▶		

## How our plans work<sup>1</sup>

- These plans (except for Platinum Copay Select<sup>SM</sup> see below) only pay benefits for eligible expenses from a network provider.
- You select a Primary Care Physician (PCP) within our network and your state of residence. A PCP is considered Family Practice, General Practice, Internal Medicine, or Pediatrics for kids. Your PCP provides routine care – such as annual well visits, preventive care, and for illness and injury.
- Your PCP refers you to network specialists when additional care is needed. It is your responsibility to obtain a referral from your PCP. If no referral is obtained from a PCP, no benefits are payable for the services received from the specialist. No referral is needed for a network obstetrician or gynecologist.
- If you do not select a PCP, we will assign one to manage your care.

**Important note:** Your PCP may be a part of a group of doctors. If all are practicing under the same Tax Identification Number (TIN), you may see or obtain a referral from any PCP in the group. With Copay Select<sup>SM</sup> plans, visits to a network PCP outside the group will be subject to the specialist copay amount.

No benefits are payable for non-emergency care from a non-network provider. Emergency treatment from a non-network provider will be treated as a network eligible service. This means you will owe the difference between what the non-network provider bills and what we pay for a network eligible expense.

<sup>1</sup> Platinum Copay Select<sup>SM</sup> uses the Navigate Plus network. If no referral is obtained from a PCP to see a specialist, network benefits are reduced by 20% rather than having no benefits payable.

This insurance coverage is not designed or marketed as employer-provided insurance. It does not comply with Michigan small-employer group health insurance laws. These plans cannot be used, now or in the future, by you or an employer to provide insurance for employees.



## Health Care Definitions

**Note:** These definitions are provided only to give you a general understanding of how these words are sometimes used by health insurance companies. Please refer to your coverage documents for a complete list of defined terms that apply to your specific coverage.

**benefit** - A service or supply that is covered under a health insurance plan. This might include office visits, lab tests, and procedures during the course of treatment.

**coinsurance** - Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the eligible expense for the service. You pay coinsurance after you pay your deductible.

**complications of pregnancy** - Severe conditions due to pregnancy, labor, and delivery that require medical care to prevent serious harm to the health of the mother or the fetus. Morning sickness and elective caesarean section are not complications of pregnancy.

**copay/copayment** - A fixed amount (for example, \$35) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

**deductible** - The amount of money you owe for health care services your health insurance covers before your health insurance or plan begins to pay.

**eligible expenses** - Maximum amount on which payment is based for covered health care services. This may also be called "allowed amount," "payment allowance," "negotiated rate," or "covered expense."

**emergency services** - Evaluation of an emergency medical condition and treatment to keep the condition from getting worse.

**excluded services** - Health care services that your health insurance doesn't pay for or cover.

**limitation** - The most, in terms of cost and services, a health plan will cover.

**minimum essential coverage** - The type of coverage an individual needs to have to meet the individual responsibility requirement under the Affordable Care Act (ACA).

**network** - The facilities, providers, and suppliers your health insurer or plan has contracted with to provide health care services.

**network provider** - A provider who has a contract with your health plan's network to provide services to you at a discount.

**non-network provider** - A provider who doesn't have a contract with your health plan's network. You'll pay more to see an out-of-network provider for non-emergency services. This may also be called an "out-of-network provider."

**premium** - The amount that must be paid for your health insurance. You usually pay it monthly or quarterly.

**prescriptions/Rx drugs** - Drugs and medications that by law require a prescription.

**urgent care center** - A facility, not including a hospital emergency room or doctor's office, that provides treatment or services that are required: (a) to prevent serious deterioration of a covered person's health; and (b) as a result of an unforeseen illness, injury, or the onset of acute severe symptoms.



A Copay Plan Offers You:

- Convenient doctor office copays.\*
- Prescription drug coverage.\*\*
- Pediatric dental and vision coverage. See page 14.

The benefits described here are for covered expenses using network providers. In order for some benefits to be covered at the highest level, Prior Authorization is required. Please see page 20 for details. The chart summarizes standard network covered expenses. For more information, including General Exclusions and Limitations, see pages 12-20.

Select Saver<sup>SM</sup> is our catastrophic copay plan (certain age or other restrictions apply), see pages 10-11.

\* Non-network providers are only covered in the case of an emergency for Bronze, Silver, and Gold plans. Platinum Copay Select uses the Navigate Plus network – see Non-Network Penalty on page 19 for details. You must be referred by your Primary Care Physician to see a specialist with all plans.

\*\* The preferred drug list changes periodically. Tier status for a prescription drug may be determined by visiting [www.myuhone.com](http://www.myuhone.com) or by calling the telephone number on your identification card. The tier to which a prescription drug is assigned may change.



Highlights of network covered expenses		Bronze Copay Select <sup>SM</sup> 1	Bronze Copay Select <sup>SM</sup> 2	Silver Copay Select <sup>SM</sup> 1	Silver Copay Select <sup>SM</sup> 2	Gold Copay Select <sup>SM</sup> 1	Gold Copay Select <sup>SM</sup> 2	Platinum Copay Select <sup>SM</sup>
Deductible (per calendar year)	You pay:	\$5,000 per person	\$5,000 per person	\$5,000 per person	\$2,500 per person	\$1,000 per person	\$1,500 per person	\$750 per person
Coinsurance (% you pay after deductible, per calendar year)	You pay:	20% per person	30% per person	20% per person	30% per person	20% per person	10% per person	10% per person
Out-of-Pocket Maximum (includes all copays, deductibles, and coinsurance)	You pay:	\$6,600 per person, \$13,200 per family	\$6,600 per person, \$13,200 per family	\$6,450 per person, \$12,900 per family	\$6,600 per person, \$13,200 per family	\$6,600 per person, \$13,200 per family	\$6,600 per person, \$13,200 per family	\$1,500 per person, \$3,000 per family

Doctor Office		No benefits are payable for non-emergency care from a non-network provider (except for Platinum Copay Select <sup>SM</sup> ).						
Primary Care Physician (PCP) / Specialist		You select a network Primary Care Physician (PCP) to manage your care. PCP referral required to see a network specialist.						
Preventive Care See page 12 for details.	You pay:	No charge – 100% covered in-network.						
Office Visit, History, and Exam only - Primary (deductible does not apply)	You pay:	\$50 copay - 4 visit limit <sup>1,2</sup>	\$50 copay	\$35 copay	\$35 copay - 4 visit limit <sup>1,2</sup>	\$25 copay	\$15 copay	\$15 copay
Office Visit, History, and Exam only - Specialist Referral required (deductible does not apply)	You pay:	\$100 copay	\$100 copay	\$60 copay	\$70 copay	\$30 copay	\$30 copay	\$30 copay
Urgent Care Center	You pay:	20% after deductible	30% after deductible	20% after deductible	30% after deductible	\$50 copay - 2 visit limit <sup>2</sup>	10% after deductible	10% after deductible

<sup>1</sup> Includes Outpatient Mental and Nervous visits.  
<sup>2</sup> Per covered person, per calendar year. Additional visits subject to deductible and coinsurance.

Pharmacy					² Per covered person, per calendar year. Additional visits subject to deductible and coinsurance.					
<b>Name Brand and Generic Prescription Drugs</b> If you purchase name-brand prescription when generic is available, you pay your generic copay plus the additional cost above the generic price. Generic drugs may reside in any tier.	<b>Prescription Deductible</b>	You pay:	Combined medical and drug	Combined medical and drug	Tiers 2-4 combined: \$500 per person	Tiers 2-4 combined: \$1,000 per person	Tiers 2-4 combined: \$500 per person	Tiers 2-4 combined: \$500 per person	Tiers 2-4 combined: \$250 per person	
	<b>Tier 1³</b>	You pay:	\$20 copay	\$20 copay	\$15 copay	\$15 copay	\$10 copay	\$12 copay	\$8 copay	
	<b>Tier 2</b>	You pay:	20% after deductible, Preferred Price Card: You pay for prescriptions at the point of sale, at the lowest price available, and submit a claim to us.	30% after deductible, Preferred Price Card: You pay for prescriptions at the point of sale, at the lowest price available, and submit a claim to us.	\$40 copay after Rx deductible	\$40 copay after Rx deductible	\$35 copay after Rx deductible	\$35 copay after Rx deductible	\$25 copay after Rx deductible	
	<b>Tier 3</b>	You pay:			\$80 copay after Rx deductible	\$80 copay after Rx deductible	\$65 copay after Rx deductible	\$65 copay after Rx deductible	\$50 copay after Rx deductible	
	<b>Tier 4</b>	You pay:			25% coinsurance after Rx deductible	30% coinsurance after Rx deductible	25% coinsurance after Rx deductible	25% coinsurance after Rx deductible	25% coinsurance after Rx deductible	

<sup>3</sup> Deductible does not apply.

Outpatient								
Emergency Room Fees (additional \$250 ER deductible for illness if not admitted)	You pay:	20% after deductible	30% after deductible	20% after deductible	30% after deductible	20% after deductible	10% after deductible	10% after deductible
X-ray and Lab								
Facility/Hospital for Outpatient Surgery								

Inpatient								
Hospital Room and Board, Intensive Care Unit, Operating Room, Recovery Room, Prescription Drugs, Physician Visit, and Professional Fees of Doctors, Surgeons, Nurses	You pay:	20% after deductible	\$500 copay per admit, then 30% after deductible	20% after deductible	30% after deductible	20% after deductible	10% after deductible	10% after deductible

Pregnancy/Maternity Care								
Prenatal Care	You pay:	No charge – 100% covered in-network.						
Delivery, Inpatient Services, and Postnatal Care	You pay:	20% after deductible	30% after deductible	20% after deductible	30% after deductible	20% after deductible	10% after deductible	10% after deductible

Mental and Nervous Disorders (including substance abuse)								
Outpatient Office Visit, History, and Exam only (deductible does not apply)	You pay:	\$50 copay - part of 4 office visit limit above	\$50 copay	\$35 copay	\$35 copay - part of 4 office visit limit above	\$25 copay	\$15 copay	\$15 copay
Inpatient Services	You pay:	20% after deductible	30% after deductible	20% after deductible	30% after deductible	20% after deductible	10% after deductible	10% after deductible

# HEALTH SAVINGS ACCOUNT (HSA) PLANS

## An HSA Plan Offers You:

A lower-cost, high deductible health insurance plan and a savings account with important tax benefits.

- **Lower premiums** than most copay plans.
- **Simple design:** meet your deductible and the plan pays 100% of covered expenses for the calendar year.
- **Savings account** you can use for qualified health care expenses or for retirement after age 65.
- **Pediatric dental and vision coverage.** See page 14.

We have chosen Optum Bank<sup>SM</sup>, Member FDIC, a leading custodian of health savings accounts, as our recommended financial institution. Optum Bank<sup>SM</sup> will service your account and send information directly to you about your HSA.

- **Eligibility** - account holder must:
  - Be the primary insured for an HSA 100<sup>®</sup> plan
  - Not be enrolled in Medicare
  - Not be a dependent on another person's tax return
- **Tax-deductible** - HSA contributions are 100% tax-deductible from gross income up to IRS limits.
- **Tax-free** - for qualified medical withdrawals.
- **Nonmedical withdrawals:**
  - Income tax + penalty tax (20% for those under age 65).
  - Income tax only (for age 65 and over).
- **Death, Disability of the account holder:**
  - Spouse assumes HSA with no tax issue.
  - Non-spouse: HSA withdrawals are subject to income tax, but there is no penalty.

Deductible and out-of-pocket maximum may be adjusted annually based on changes in the Consumer Price Index. This is only a brief summary of the applicable federal law. Consult your tax advisor for more details of the law. Any fees associated with your account will be provided with your Optum Bank<sup>SM</sup> Welcome Kit.

If you prefer, you can purchase the qualified health insurance plan from us and set up your savings account with another qualified custodian.

The benefits described here are for covered expenses using network providers. In order for some benefits to be covered at the highest level, Prior Authorization is required. Please see page 20 for details. The chart summarizes standard network covered expenses. For more information, including General Exclusions and Limitations, see pages 12-20.



**No benefits are payable for non-emergency care from a non-network provider.**

### Highlights of network covered expenses

### Bronze HSA 100®

### Silver HSA 100®

<b>Deductible</b> (per calendar year)	You pay:	\$6,300 per person <b>OR</b> \$12,600 per family <sup>1</sup>	\$3,650 per person <b>OR</b> \$7,300 per family <sup>1</sup>
<b>Coinsurance</b> (% you pay after deductible, per calendar year)	You pay:	0%	0%
<b>Out-of-Pocket Maximum</b> (includes deductible)	You pay:	\$6,300 individual plan, \$12,600 family plan	\$3,650 individual plan, \$7,300 family plan
<b>Maximum 2015 HSA Contribution</b>		\$3,350 per person (over age 55 additional \$1,000 catch-up contribution) \$6,650 per family	

<sup>1</sup> With HSA family plans, there is no 'per person' deductible, only the family deductible.

### Doctor Office

<b>Primary Care Physician (PCP) / Specialist</b>		You select a network Primary Care Physician (PCP) to manage your care. PCP referral required to see a network specialist.
<b>Preventive Care</b> See page 12 for details.	You pay:	No charge – 100% covered in-network.
<b>Office Visit, History, and Exam only - Primary</b>	You pay:	No charge after deductible
<b>Office Visit, History, and Exam only - Specialist</b> Referral required		
<b>Urgent Care Center</b>		

### Pharmacy

<b>Name Brand and Generic Prescription Drugs</b>	<b>Prescription Deductible</b>	You pay:	Combined medical and drug
	<b>Tier 1</b>	You pay:	No charge after deductible – Preferred Price Card: You pay for prescriptions at the point of sale, at the lowest price available, and submit a claim to us.
	<b>Tier 2</b>		
	<b>Tier 3</b>		
	<b>Tier 4</b>		

### Outpatient

<b>Emergency Room Fees</b>	You pay:	No charge after deductible
<b>X-ray and Lab</b>		
<b>Facility/Hospital for Outpatient Surgery</b>		

### Inpatient

<b>Hospital Room and Board, Intensive Care Unit, Operating Room, Recovery Room, Prescription Drugs, Physician Visit, and Professional Fees of Doctors, Surgeons, Nurses</b>	You pay:	No charge after deductible
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### Pregnancy/Maternity Care

<b>Prenatal Care</b>	You pay:	No charge – 100% covered in-network.
<b>Delivery, Inpatient Services, and Postnatal Care</b>	You pay:	No charge after deductible

### Mental and Nervous Disorders (including substance abuse)

<b>Outpatient and Inpatient Services</b>	You pay:	No charge after deductible
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# SELECT SAVER<sup>SM</sup> PLAN - QUALIFICATIONS APPLY

## (CATASTROPHIC PLAN)

### Two Ways To Qualify

You must either:

- **Be under age 30; or**
- **Receive a “Certificate of Exemption”** from the Federal Marketplace because:
  - a) You cannot afford Minimum Essential Coverage; or
  - b) You are eligible for a hardship exemption.

If you are under age 30, you may continue the plan as Minimum Essential Coverage (MEC) until the end of the year during which you turn age 30.

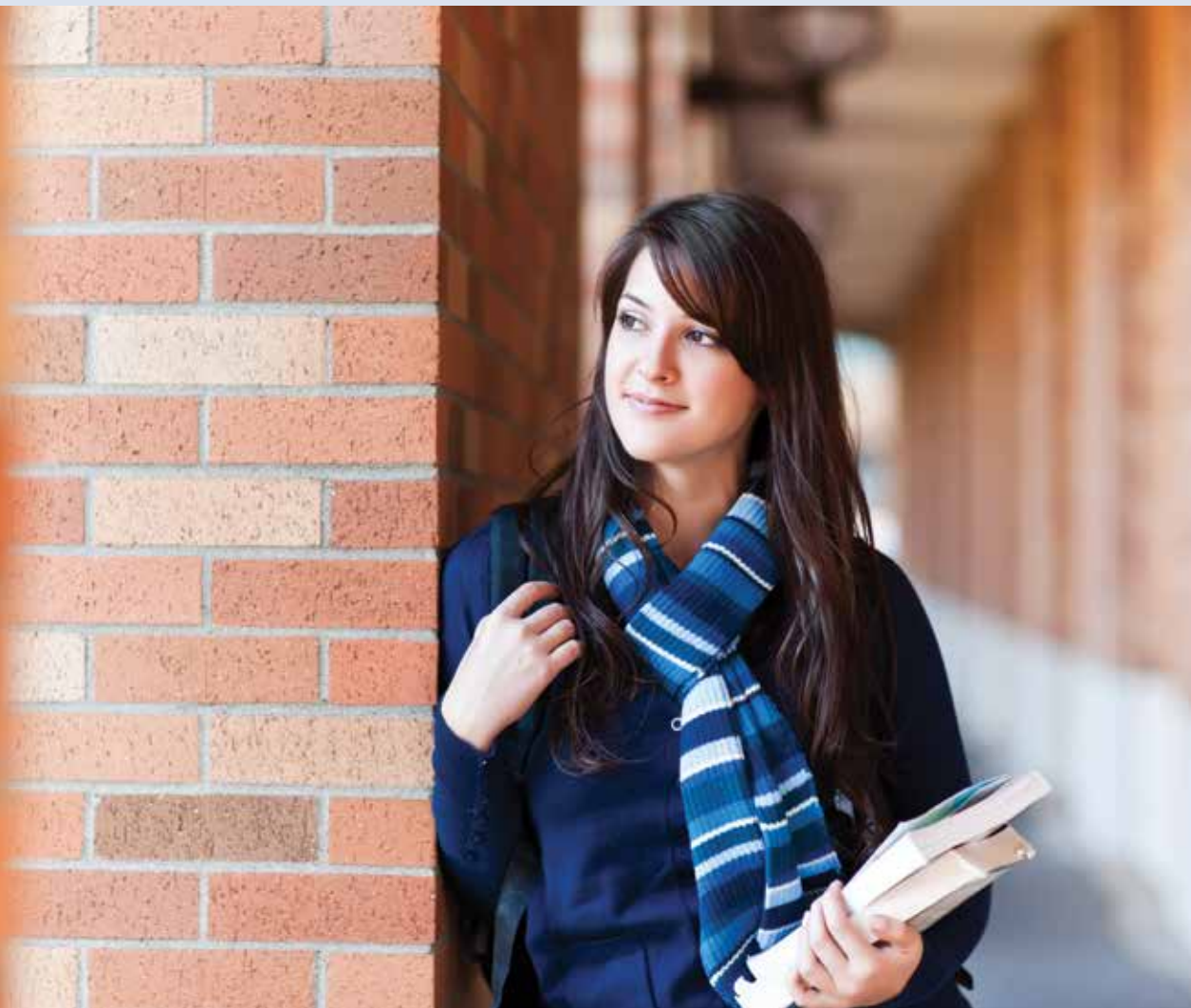
If you are age 30 or over and do not receive a “Certificate of Exemption” from the Federal Marketplace:

- The Select Saver<sup>SM</sup> plan will not serve as Minimum Essential Coverage; and
- **You may be subject to a tax penalty.**

### This Plan Offers You:

- **Simple design:** meet your deductible and the plan pays 100% of covered expenses.
- **Three primary care doctor office visits** (per covered person, per calendar year) for history and exam with a \$35 copay.
- **Our lowest premiums.**
- **Pediatric dental and vision coverage. See page 14.**

The benefits described here are for covered expenses using network providers. In order for some benefits to be covered at the highest level, Prior Authorization is required. Please see page 20 for details. The chart summarizes standard network covered expenses. For more information, including General Exclusions and Limitations, see pages 12-20.



**Highlights of network covered expenses**
**Select Saver<sup>SM</sup> (Catastrophic Plan)**

<b>Deductible</b> (per calendar year)	You pay:	\$6,600 per person
<b>Coinsurance</b> (% you pay after deductible, per calendar year)	You pay:	0%
<b>Out-of-Pocket Maximum</b> (includes all copays and deductible)	You pay:	\$6,600 per covered person, not to exceed \$13,200 for all covered persons in a family

**Doctor Office**
**No benefits are payable for non-emergency care from a non-network provider.**

<b>Primary Care Physician (PCP) / Specialist</b>		You select a network Primary Care Physician (PCP) to manage your care. PCP referral required to see a network specialist.
<b>Preventive Care</b> See page 12 for details.	You pay:	No charge – 100% covered in-network.
<b>Office Visit, History, and Exam only - Primary</b>	You pay:	\$35 copay – 3 visit limit.*
<b>Office Visit, History, and Exam only - Specialist</b> Referral required	You pay:	No charge after deductible
<b>Urgent Care Center</b>		

\* Per covered person, per calendar year. Additional visits subject to deductible.

**Pharmacy**

<b>Name Brand and Generic Prescription Drugs</b>	<b>Prescription Deductible</b>	You pay:	Combined medical and drug
	<b>Tier 1</b>	You pay:	No charge after deductible – Preferred Price Card: You pay for prescriptions at the point of sale, at the lowest price available, and submit a claim to us.
	<b>Tier 2</b>		
	<b>Tier 3</b>		
	<b>Tier 4</b>		

**Outpatient**

<b>Emergency Room Fees</b>	You pay:	No charge after deductible
<b>X-ray and Lab</b>		
<b>Facility/Hospital for Outpatient Surgery</b>		

**Inpatient**

<b>Hospital Room and Board, Intensive Care Unit, Operating Room, Recovery Room, Prescription Drugs, Physician Visit, and Professional Fees of Doctors, Surgeons, Nurses</b>	You pay:	No charge after deductible
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**Pregnancy/Maternity Care**

<b>Prenatal Care</b>	You pay:	No charge – 100% covered in-network.
<b>Delivery, Inpatient Services, and Postnatal Care</b>	You pay:	No charge after deductible

**Mental and Nervous Disorders** (including substance abuse)

<b>Outpatient and Inpatient Services</b>	You pay:	No charge after deductible
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## Covered Expenses that apply to all plans

Subject to all policy provisions, the following expenses are covered. To be considered for reimbursement, expenses must qualify as covered expenses and you must use a network provider. Please review the detailed plan information on pages 12-20.

### Primary Care Physician (PCP)<sup>1</sup>

You select a Primary Care Physician (PCP) within our network and your state of residence. A PCP is considered Family Practice, General Practice, Internal Medicine, or Pediatrics for kids. Your PCP provides routine care – such as annual well visits, preventive care, and for illness and injury. Your PCP refers you to network specialists when additional care is needed. It is your responsibility to obtain a referral from the PCP. If no referral is obtained from a PCP, no benefits are payable for the services received from the specialist. No referral is needed for a network obstetrician or gynecologist. If you do not select a PCP, we will assign one to manage your care.

**Important note:** Your PCP may be a part of a group of doctors. If all are practicing under the same Tax Identification Number (TIN), you may see or obtain a referral from any PCP within the group. With Copay Select<sup>SM</sup> plans, visits to a network PCP outside the group will be subject to the specialist copay amount.

<sup>1</sup> Platinum Copay Select<sup>SM</sup> uses the Navigate Plus network. If no referral is obtained from a PCP to see a specialist, network benefits are reduced by 20%.

### Preventive Care Benefits

**Preventive services are covered without a deductible, copay, or coinsurance, when a network provider is used.**

Covered preventive services are those services described in one of the following: the United States Preventive Services Task Force recommendations (A and B only); the Advisory Committee on Immunization Practices (ACIP) recommendations; or the Health Resources and Service Administration guidelines for women and children.

The following are some examples of these benefits. Please note, however, these may change as the recommendations and guidelines change.

### Preventive Benefits for All Covered Persons:

- Annual wellness visits.
- Standard immunizations recommended by the ACIP.
- Screening and counseling in a primary care setting for alcohol or substance abuse, tobacco use, obesity, and diet and nutrition.
- Specific screenings (e.g., PSA (men only), colorectal cancer, elevated cholesterol, lipids, sexually transmitted diseases, HIV, high blood pressure, diabetes, and depression).

### Preventive Benefits for Women:

- Breastfeeding support, supplies, and counseling.
- Evaluation and testing for breast cancer BRCA gene.
- Counseling women at high risk of breast cancer for chemoprevention.
- Contraceptive services.
- Some contraceptive prescriptions are covered under preventive at no cost. Copay plans limited to Tier 1 only.
- Screening and counseling for HIV.
- Human papillomavirus DNA Testing.
- Screening and counseling for interpersonal and domestic violence.
- Some prenatal care.
- Counseling for sexually transmitted infections.
- Specific screenings (e.g., mammography, cervical cancer including pap smears, gonorrhea, chlamydia, syphilis screenings, and osteoporosis screening).

### Preventive Benefits for Children:

- Counseling for fluoride treatment.
- Screening for major depressive disorders.
- Standard metabolic screening panel for inherited enzyme deficiency diseases.
- Screening for newborns (e.g., hearing, thyroid, phenylketonuria, and sickle cell anemia).
- Counseling for obesity.
- Specific screenings (e.g., vision, developmental, autism, lead, and tuberculosis).

The Affordable Care Act (ACA) does not require first-dollar coverage for diagnostic services. A diagnostic service is performed on someone who exhibits symptoms that require further testing or diagnosis.

A preventive service is performed on someone who does not have symptoms (the service is done for “preventive” reasons). As new recommendations and guidelines are issued, those services will be considered covered expenses when required by the United States Secretary of Health and Human Services, but not earlier than one year after the recommendation or guideline is issued. The timing of these changes may vary based on the implementation of the laws requiring the change. Visit [www.healthcare.gov](http://www.healthcare.gov) for complete information.

**No benefits are payable for non-emergency care from a non-network provider (except for Platinum Copay Select<sup>SM</sup>). See page 19 for details.**

# Covered Expenses that apply to all plans, continued

## *Medical Expense Benefits - subject to deductible and copay/coinsurance (if applicable)*

This is only a general outline of the coverage provisions and exclusions. It is not an insurance contract, nor part of the insurance policy. You will find complete coverage details in the policy.

### Ambulance Services

Local ground or air ambulance to the nearest hospital for emergency care.

**No benefits payable for:** local government expenses, unless required by law; non-emergency air ambulance; ambulance services for the comfort or convenience of the covered person.

### Behavioral Health Services

Inpatient and outpatient mental health and substance abuse treatment as defined in the policy.

### Dental Services

For a covered child under 7 years of age as defined in the policy. Also see Oral Surgery.

### Diabetes Management

Equipment, supplies, services and self-management training, as defined in the policy.

### Durable Medical Equipment

(as defined in the policy)

### Emergency Care Services

Medically necessary hospital emergency room treatment. Copay Select<sup>SM</sup> plans are subject to an additional \$250 ER deductible per illness visit if not admitted.

### Extended Care Facility

When approved by us, therapy, room and board in semi-private accommodations at an extended care facility, subacute or inpatient rehabilitation facility are limited to 45 days per covered person per calendar year.

#### **No benefits payable for:**

- Admission to an extended care facility, subacute or inpatient rehabilitation facility, if the necessary care or therapies can be provided safely in a less intensive setting, including the home or a provider facility.
- Care provided in a facility required to protect you against self-injurious behavior.
- Custodial care, even if you received skilled nursing services or therapy along with custodial care.
- Bed hold charges incurred when you are on an overnight or weekend pass during an inpatient stay.

- Non-skilled care received in a residential facility or assisted living facility on a temporary or permanent basis. Examples of such care include room and board, health care aids, and personal care designed to help you in activities of daily living or to keep you from continuing unhealthy activities.

**Rehabilitation facility does not include** a facility primarily for rest, the aged, long term care, assisted living or custodial care.

### General Exclusions and General Limitations

See pages 17-18.

### Habilitative Services

Outpatient diagnosis and treatment of a congenital, genetic, or early acquired disorder. A doctor must diagnose, treatment must be from licensed practitioners, treatment must be medically necessary and not experimental or investigational.

#### **Habilitative services do not include:**

- Services that are solely educational in nature.
- Treatment of mental disorders other than congenital, genetic, or early acquired disorders.

### Hearing Care Services

One hearing screening as part of a physical exam, per covered person, per calendar year.

#### **No benefits payable for:**

- Services and supplies related to hearing care, including ear plugs, external BAHA devices, hearing aids and adjustments.
- Examinations for hearing aids, including examinations performed for a covered hearing screening.

### Home Health Services

Intermittent skilled services provided in the home by a physical, occupational, respiratory or speech therapist, licensed practical or registered nurse when a covered person is:

- Confined to the home, under the care of a doctor;
- Receiving home health services that are prescribed, supervised, and periodically reviewed by a doctor; and
- In need of intermittent skilled nursing care or physical, speech, or occupational therapy.

**No benefits payable for** custodial care.

**No benefits are payable for non-emergency care from a non-network provider (except for Platinum Copay Select<sup>SM</sup>). See page 19 for details.**



# Covered Expenses that apply to all plans, continued

*Medical Expense Benefits - subject to deductible and copay/coinsurance (if applicable)*

## Hospice Care

Inpatient and outpatient care for a covered person with a prognosis of 6 months or less to live. No benefits payable for custodial care.

## Hospital Services

Daily hospital room and board not to exceed the hospital's most common semi-private room rate; intensive care; services and supplies routinely provided in the hospital to persons for use only while they are inpatients; and outpatient use of operating, treatment, or recovery room for surgery.

**Hospital does not include** a nursing home, extended care facility, or convalescent home.

## Oral Surgery

Limited to the following:

- Treatment of fractures of facial bones;
- Biopsy and removal of tumors or cysts of the jaw, other facial bones, soft tissues of the mouth, lip, tongue, accessory sinuses, and salivary glands and ducts.
- Rebuilding or repair of soft tissues of the mouth or lip needed to correct anatomical functional impairment caused by congenital birth defect or accidental injury. This includes treatment for abnormalities such as cleft lip or cleft palate, among other things.
- Medical and surgical services required to correct accidental injuries, including emergency care to stabilize dental structures following injury to sound teeth.
- Treatment for oral and/or facial cancer.
- Treatment for conditions affecting the mouth other than teeth.

### No benefits payable for:

- Rebuilding or repair for cosmetic purposes.
- Orthodontic treatment, even when provided along with oral surgery.
- Dental surgery in preparation or implants or dentures, including preparation of the bone, or dental surgery done in connection with any of the covered services listed in this provision.



## Pediatric Dental/Pediatric Vision

- For covered persons under the age of 19.
- Subject to the deductible and coinsurance (if applicable).

**Exclusions and limitations apply, as defined in the policy.**

## Physician Fees

Consultation and/or professional fees of doctors and surgeons (but not for standby availability). Assistant surgeon's fee limited to 20% of the eligible expense for the surgical procedure. For a medical practitioner who is not a doctor and is acting as a surgical assistant, fee limited to 14% of eligible expense for the surgical procedure.

## Pregnancy

For normal pregnancy, childbirth, and complications of pregnancy. Limited to:

- Prenatal checkups, tests, and 1 routine ultrasound.
- Delivery.
- Testing of newborn children.
- Services of a certified nurse midwife.
- Up to 48 hours of inpatient care for mother and baby following an uncomplicated vaginal delivery, or up to 96 hours for an uncomplicated caesarean section.
- Routine hospital newborn care provided within 5 days following birth or before mother is no longer an inpatient, whichever is first.

**No benefits are payable for non-emergency care from a non-network provider (except for Platinum Copay Select<sup>SM</sup>). See page 19 for details.**

# Covered Expenses that apply to all plans, continued

*Medical Expense Benefits - subject to deductible and copay/coinsurance (if applicable)*

## Prescription Drugs

All prescriptions are limited to a 34-day supply for each outpatient prescription drug order or refill.

### No prescription coverage for:

- Amounts above the managed drug limitation.
- Treatment of impotency or enhanced sexual performance.
- Dependency or addiction to food.

**Additional exclusions apply, as defined in the policy.**

## Reconstructive Surgery

To correct congenital birth defects, illness, injury or in connection with medically necessary mastectomy, as defined in the policy. Services must be approved by us and be received within 2 years of the event that caused the impairment, except as specified in the policy. In connection with mastectomy, requirement to receive services within 2 years of event does not apply.

**No benefits payable for cosmetic treatment.**

## Rehabilitative Medicine Services

- Cardiac and pulmonary rehabilitation therapy limited to a combined 30 visits per covered person per calendar year.
- Physical and occupational therapy (including manipulative treatment) limited to a combined 30 visits per calendar year, per covered person.
- Speech therapy limited to 30 visits per calendar year, per covered person.
- Short-term rehabilitative medicine services (outpatient or in the home) are covered if:
  - For an illness, injury or congenital defect for which corrective surgery has been done.
  - There is meaningful improvement in ability to do day-to-day activities within 90 days.
  - Directed and monitored by a doctor.

### No benefits payable for the following:

- If there has been no improvement in your ability to do important day-to-day activities that are necessary in your life roles within 90 days of starting treatment.
- All therapies for developmental delays and cognitive disorders, including physical, occupational, speech, cognitive and sensory integration therapy.

- Cognitive rehabilitative therapy (neurological training or retraining).
- Craniosacral therapy.
- Prolotherapy.
- Rehabilitation services obtained from non-health professionals, including massage therapists.
- Relational, educational and sleep therapy and any related diagnostic testing. This exclusion does not apply to therapy or testing provided as part of hospital inpatient or outpatient care.
- Services outside the scope of practice of the servicing provider.
- Strength training and exercise programs.
- Summer programs meant to maintain physical condition or developmental status during period when school programs are unavailable.
- Therapy for the purpose of maintaining physical condition or maintenance therapy for a chronic condition including, but not limited to, cerebral palsy and developmental delays.
- Therapy to correct impairment, when the impairment is not due to illness, injury or a congenital defect for which you have received corrective surgery.
- Visual training and sensory integration therapy.
- Vocational rehabilitation, including work training, work related therapy, work hardening, work site evaluation and all return to work programs.
- Extra-spinal manipulation and related services performed by a chiropractor are not a covered expense.

## Temporomandibular Joint (TMJ) Dysfunction or Syndrome

Surgical and non-surgical treatment for dysfunction due to a medical cause or injury.

**No benefits payable for bite splints, orthodontic treatment, or other dental services.**

**No benefits are payable for non-emergency care from a non-network provider (except for Platinum Copay Select<sup>SM</sup>).  
See page 19 for details.**

# Covered Expenses that apply to all plans, continued

*Medical Expense Benefits - subject to deductible and copay/coinsurance (if applicable)*

## Therapeutic Treatments

Chemotherapy, dialysis, radiation therapy or treatment, and hemodialysis.

## Tobacco Cessation Treatments

Services and tobacco cessation drug treatment provided by a medical practitioner.

**No benefits payable** for other related services and supplies for treatment of tobacco abuse.

## Transplant Services

Transplants must be medically necessary and not be experimental or investigational. We will determine if the covered person is a good candidate.

**Transplant Donor Expenses:** We will cover the medical expenses incurred by a live donor as if they were medical expenses of the covered person if:

- The covered person received an organ or bone marrow of the live donor.
- The expenses would otherwise be considered covered expenses under the policy.

**Travel and Lodging Expenses:** We will pay a maximum of \$5,000 per transplant for the transportation and lodging for the covered person, live donor, and any immediate family member to accompany the covered person.

**No benefits payable for:**

- Community-wide searches for a donor.
- Search and testing in order to locate a suitable donor.
- A prophylactic bone harvest or peripheral blood stem cell collection when no transplant occurs.
- Animal-to-human transplants.
- Artificial or mechanical devices designed to replace a human organ temporarily or permanently.
- Procurement or transportation of the organ or tissue unless expressly provided for in this provision.
- Keeping a donor alive for the transplant operation.
- A live donor where the live donor is receiving a transplanted organ to replace the donated organ.
- A transplant under study in an ongoing Phase I or II clinical trial as set forth in the USFDA regulation.

## Weight Loss Services

Covered expenses limited to:

- A doctor-supervised program that we have reviewed and approved.
- Certain surgical procedures when other serious health conditions exist and all reasonable non-surgical options have been tried.
- Surgical treatment limited to once per lifetime, per covered person unless medically necessary to correct or reverse complications from bariatric surgery. Network benefits for obesity surgery are only available at a designated facility.
- **No benefits payable** for other weight loss services, including but not limited to: food, food supplements, gastric balloons, certain surgeries, jaw wiring, liposuction, physical fitness, or exercise programs.

**No benefits are payable for non-emergency care from a non-network provider (except for Platinum Copay Select<sup>SM</sup>).**

**See page 19 for details.**

## Provisions that apply to all plans

This is only a general outline of the coverage provisions and exclusions. It is not an insurance contract, nor part of the insurance policy. You will find complete coverage details in the policy.

### General Exclusions

Benefits will not be paid for services or supplies that are not administered or ordered by a doctor and medically necessary to the diagnosis or treatment of an illness or injury, as defined in the policy.

#### No benefits are payable for expenses:

- For non-emergency services or supplies from a non-network provider (except for Platinum Copay Select<sup>SM</sup>), except as provided for in the policy.
- That would not have been charged if you did not have insurance.
- Imposed on you by a provider (including a hospital) that are actually the responsibility of the provider to pay.
- For services performed by an immediate family member.
- That are not identified and included as covered expenses under the policy or in excess of the eligible expenses. You are responsible for payment of services not covered by the policy.
- For services or supplies that are provided prior to the effective date or after the termination date of the policy.
- For weight modification or surgical treatment of obesity, including wiring of the teeth and all forms of intestinal bypass surgery.
- For breast augmentation or reduction, except medically necessary breast reduction that is not related to cosmetic implants.
- For modification of the physical body in order to improve psychological, mental, or emotional well-being, such as sex-change surgery.
- For drugs, treatment, or procedures promoting conception or preventing childbirth.
- For male sterilization or reversals of sterilization.
- For fetal reduction surgery or abortion (unless life of mother would be endangered), except as provided for in the policy.
- For treatment of malocclusions, disorders of the temporomandibular joint, or craniomandibular disorders, except as provided for in the policy.
- For telephone consultations, failure to keep an appointment, television expenses, or telephone expenses.
- For marriage, family, or child counseling.
- For a hospital admission on Friday or Saturday (room, board, and nursing services), unless it is an emergency or medically necessary surgery is scheduled on the next day.
- For standby availability of a medical practitioner when no treatment is rendered.
- For dental expenses, including braces and oral surgery, except as provided for in the policy.
- For cosmetic treatment.
- For diagnosis or treatment of learning disabilities, attitudinal disorders, or disciplinary problems.
- Resulting from nicotine addiction (except as provided for in the policy).
- For charges related to, or in preparation for, tissue or organ transplants, except as expressly provided for under Transplant Services.
- For eye refractive surgery, when the primary purpose is to correct nearsightedness, farsightedness, or astigmatism.
- While confined primarily for custodial care, educational care, nursing services, or while at a residential treatment facility, except as provided for in the policy.
- For vocational or recreational therapy, vocational rehabilitation, outpatient speech therapy, or occupational therapy, except as provided for in the policy.
- For alternative or complementary medicine using non-orthodox practices that do not follow conventional medicine, including but not limited to: wilderness or outdoor therapy, boot camp, and equine therapy.
- For eyeglasses, contact lenses, hearing aids, eye refraction, visual therapy, or any exam or fitting related to these devices, except as provided for in the policy.
- For premarital examinations and educational programs, except as provided for in the policy.
- Resulting from experimental or investigational treatments, or unproven services, except as provided for in the policy.
- Incurred outside of the U.S., except for emergency treatment.
- Resulting from or during employment for wage or profit, if covered or required to be covered by workers' compensation insurance under state or federal law. If you entered into a settlement that waives your right to recover future medical benefits under a workers' compensation law or insurance plan, this exclusion will still apply. Should a workers' compensation insurance carrier deny coverage for a covered person's claim, this exclusion will still apply unless the denial is appealed to and upheld by the proper government agency.
- For durable medical equipment, except as provided for in the policy.



# Provisions that apply to all plans, continued

## General Exclusions, continued

### No benefits are payable for expenses:

- Resulting from: declared or undeclared war; self-inflicted bodily harm unless insane (does not apply when covered person has a reduced life expectancy due to an advanced illness or the covered person's surrogate or advocate on behalf of the covered person refuses to discontinue a medical treatment); or participation in a riot or felony (whether or not charged).
- Resulting from intoxication, as defined by state law where the illness or injury occurred, or while under the influence of illegal narcotics or controlled substances, unless administered or prescribed by a doctor.
- For treatments of hyperhidrosis (excessive sweating).
- For surrogate parenting.
- For alternative treatments, except as specifically covered by the policy, including: acupressure, acupuncture, aromatherapy, hypnotism, massage therapy, rolfing, and other alternative treatments defined by the Office of Alternative Medicine of the National Institutes of Health.
- Due to injuries incurred while paid to participate or instruct in: horseback riding, motorcycle operating/riding, racing or speed testing any vehicle/conveyance (motorized or not), rock or mountain climbing, or skiing.
- Due to participating, instructing, demonstrating, guiding, or accompanying others in: sports (semi- or professional or intercollegiate), parachute jumping, hang gliding, scuba/skin diving (60 or more feet in depth), skydiving, bungee jumping, or rodeo sports.
- For injuries sustained while performing the duties of an aircraft crew member, including giving or receiving training on an aircraft.
- For routine foot care, treatment of flat feet or subluxation, shoes, shoe orthotics, shoe inserts, and arch supports.
- For services for which a non-network provider routinely waives any applicable copayment amount, deductible amount, and/or coinsurance amount.

## General Limitations

When using a network physician or facility, non-covered expenses may not be eligible for a network provider discount.

## Conditions Prior to Legal Action

The policy includes a provision to help resolve legal disputes. It requires that you provide us written notice of intent to sue before taking legal action. Your notice must identify the source of the disagreement and include all facts and information supporting your position. An action for punitive damages (or other damages not spelled out in the contract) is waived if the claims at issue or disagreement are resolved or corrected within 30 days of written notice, unless prohibited by law.

## Continued Eligibility Requirements

A covered person's eligibility will end:

- When he or she is no longer a U.S. citizen or lawfully present in the U.S.; or
- When the primary insured no longer resides in the same state where the policy was issued; or
- On the date a covered person no longer resides in the network service area.

A dependent's eligibility ends when he or she ceases to be your dependent due to divorce or no longer meeting eligibility requirements. The dependent will be covered until the end of the premium period in which either of these cases occurs.

## Dependents

For purposes of this coverage, eligible dependents are your lawful spouse and the eligible children of you or your spouse. An eligible child must be under age 26 to apply and may remain covered up until he or she turns age 26.

A "child" may be: (A) a natural child; (B) a legally adopted child; (C) a child placed with you for adoption; or (D) a child for whom legal guardianship has been awarded to you or your spouse.

## Eligible Expense

An eligible expense means a covered expense as follows:

- **For Network Providers:** The contracted fee for the provider.
- **For Non-Network Providers:** As defined in the policy.

## Provisions that apply to all plans, continued

### Emergency

A medical condition with acute symptoms that are severe enough (including severe pain) that a prudent person, with average knowledge of health and medicine, could reasonably expect that without immediate medical attention: the health of the covered person (if pregnant, the health of the mother or unborn child) would be in serious jeopardy; bodily functions would be seriously impaired; or serious dysfunction of a body part or organ would result.

### No Non-Network Benefits

(All plans except Platinum Copay Select<sup>SM</sup>)

- These plans only pay benefits for eligible expenses from a network provider.
- No benefits are payable for non-emergency care from a non-network provider.
- Emergency treatment from a non-network provider will be treated as a network eligible service. This means you will owe the difference between what the non-network provider bills and what we pay for a network eligible expense.

### Non-Network Penalty

Platinum Copay Select<sup>SM</sup> only

**For non-emergency care received from Non-Network**

**Providers you pay:** (a) all charges above what is considered an eligible expense; (b) a penalty of 25% of the eligible expense, which does not count toward the deductible (this does not apply to pediatric dental); and (c) a deductible amount equal to 2 times the network deductible. There is no out-of-pocket maximum for non-network providers. Also your actual out-of-pocket costs may be more than the stated coinsurance because the bill from a non-network provider may not be used to calculate what we pay and what you pay.

### Premium

You are responsible for your premium. Payment must be made directly to our office. We may change the premium rates on January 1 of each calendar year. We will give you at least 31 days notice prior to the date of the change. Some of the factors used in determining your premium rates are the policy plan, tobacco use status, type and level of benefits, place of residence on the premium due date, and age of covered persons as of the effective date or renewal date of coverage. Premium rates are expected to increase over time.

### Prior Authorization Required (see page 20)

### Renewability

You may renew your coverage by paying the premium as it comes due. We may refuse to renew if: (a) you fail to pay the premium; (b) we do not renew all policies just like yours for everyone in the state where you then live; or (c) there is fraud or a material misrepresentation made by or with knowledge of a covered person in the filing of a claim for benefits.

### Specialist Without a Referral Penalty

Platinum Copay Select<sup>SM</sup> only

If you use a specialist without a referral from a Primary Care Physician (PCP), network benefits will be reduced by 20%. Your PCP may be a part of a group of doctors. If all are practicing under the same Tax Identification Number (TIN), you may see or obtain a referral from any PCP within the group.



## Prior Authorization Required

Network providers are responsible for obtaining Prior Authorization for most services. However, before receiving the services or supplies listed below, you are required to call the notification phone number on your I.D. card. Without Prior Authorization, **benefits are reduced by 20%**. Prior Authorization does not guarantee payment.

### All plans:

Service or Supply	Using a network provider <sup>1</sup> , you must call:
Ambulance, non-emergency	As soon as possible.
Clinical Trials	As soon as the possibility of participation arises.
Dental Services – injuries only (for post-emergency treatment)	5 business days before follow-up treatment.
Obesity Surgery <sup>2</sup>	6 months prior to surgery or as soon as the possibility arises.
Pediatric Orthodontic Services	30 days prior to treatment. Failure to obtain Prior Authorization may result in the denial of claim rather than the 20% benefit reduction.
Transplants	As soon as the possibility arises and before pre-transplant evaluation. See Transplant Services on page 16.

<sup>1</sup> You must call when using either a network or non-network provider for Platinum Copay Select<sup>SM</sup>.

<sup>2</sup> Platinum Copay Select<sup>SM</sup> only

### Platinum Copay Select<sup>SM</sup> only:

Service or Supply	Using a non-network provider, you must call:
Diabetes Services	For services, supplies, or equipment exceeding \$1,000.
Durable Medical Equipment	For services, supplies, or equipment exceeding \$1,000.
Genetic Testing - BRCA	As soon as possible before testing.
Home Health Care	5 business days before receiving services or as soon as possible.
Inpatient Hospice Care	5 business days before inpatient admission or as soon as possible.
Inpatient Hospital Stay	5 business days before scheduled admission. For nonscheduled admission, including emergency admission: as soon as possible.
Lab, X-ray, and Major Diagnostics (includes CT, PET, MRI, MRA, and Nuclear Medicine)	5 business days before services. For nonscheduled services: within 1 business day or as soon as possible.
Obesity Surgery	6 months prior to surgery or as soon as the possibility arises. You must call 24 hours before inpatient admission.
Pregnancy and Delivery	For normal vaginal delivery: as soon as possible if inpatient stay for mother and/or newborn will be more than 48 hours after delivery. For caesarean section: as soon as possible if inpatient stay will be more than 96 hours following delivery.
Prosthetic Devices	Before obtaining prosthetic devices exceeding \$1,000.
Reconstructive Surgery	5 business days prior for outpatient surgery or as soon as possible. For nonscheduled surgery: 1 business day or as soon as possible.
Rehabilitation and Extended Care Facility Services	5 business days prior or as soon as possible for outpatient or inpatient services.
Surgery – Outpatient	5 business days prior to scheduled services. Non-scheduled services: 1 business day or as soon as possible.
Temporomandibular Joint (TMJ) Services	5 business days prior to an inpatient hospital stay.
Therapeutic Treatments: Dialysis and certain radiation and ultrasound treatments	5 business days prior to treatment. For nonscheduled services: 1 business day or as soon as possible.

Certain outpatient prescription drugs require Prior Authorization before dispensing. Your doctor's office or pharmacist should call to receive the Prior Authorization. Failure to receive Prior Authorization will result in reduced benefits or no benefits.

## HEALTH PLAN NOTICE OF INFORMATION PRACTICES MEDICAL INFORMATION PRIVACY NOTICE

### THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

**PLEASE REVIEW IT CAREFULLY.** (Effective September 23, 2013)

We (including our affiliates listed at the end of this notice) are required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or "disclose" that information to others. You also have rights regarding your health information that are described in this notice. We are required by law to abide by the terms of this notice.

The terms "information" or "health information" in this notice include any information we maintain that reasonably can be used to identify you and that relates to your physical or mental health or condition, the provision of health care to you, or the payment for such health care. We will comply with the requirements of applicable privacy laws related to notifying you in the event of a breach of your health information.

We have the right to change our privacy practices and the terms of this notice. If we make a material change to our privacy practices, we will provide to you in our next annual distribution, either a revised notice or information about the material change or how to obtain a revised notice. We will provide this information either by direct mail or electronically in accordance with applicable law. In all cases, we will post the revised notice on our websites, such as [www.myuhone.com](http://www.myuhone.com), [www.myallsavers.com](http://www.myallsavers.com), [www.myallsaversmember.com](http://www.myallsaversmember.com), [www.goldenrule.com](http://www.goldenrule.com), or [www.unitedhealthone.com](http://www.unitedhealthone.com). We reserve the right to make any revised or changed notice effective for information we already have and for information that we receive in the future.

We collect and maintain oral, written and electronic information to administer our business and to provide products, services and information of importance to our customers. We maintain physical, electronic and procedural security safeguards in the handling and maintenance of our enrollees' information, in accordance with applicable state and federal standards, to protect against risks such as loss, destruction or misuse.

**How We Use or Disclose Information.** We must use and disclose your health information to provide information:

- To you or someone who has the legal right to act for you (your personal representative) in order to administer your rights as described in this notice; and
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected.

**We have the right to use and disclose health information for your treatment, to pay for your health care and operate our business.** For example, we may use or disclose your health information:

- **For Payment** of premiums due us, to determine your coverage and to process claims for health care services you receive including for subrogation or coordination of other benefits you may have. For example, we may tell a doctor whether you are eligible for coverage and what percentage of the bill may be covered.

- **For Treatment.** We may use or disclose health information to aid in your treatment or the coordination of your care. For example, we may disclose information to your physicians or hospitals to help them provide medical care to you.
- **For Health Care Operations.** We may use or disclose health information as necessary to operate and manage our business and to help manage your health care coverage. For example, we might conduct or arrange for medical review, legal services, and auditing functions, including fraud and abuse detection or compliance programs.
- **To Provide Information on Health Related Programs or Products** such as alternative medical treatments and programs or about health-related products and services.
- **To Plan Sponsors.** If your coverage is through an employer group health plan, we may share summary health information and enrollment and disenrollment information with the plan sponsor. In addition, we may share other health information with the plan sponsor for plan administration if the plan sponsor agrees to special restrictions on its use and disclosure of the information in accordance with federal law.
- **For Underwriting Purposes.** We may use or disclose your health information for underwriting purposes; however, we will not use or disclose your genetic information for such purposes.
- **For Reminders.** We may use health information to contact you for appointment reminders with providers who provide medical care to you.

**We may use or disclose your health information for the following purposes under limited circumstances:**

- **As Required by Law.** We may disclose information when required to do so by law.
- **To Persons Involved With Your Care.** We may use or disclose your health information to a person involved in your care, such as a family member, when you are incapacitated or in an emergency, or when you agree or fail to object when given the opportunity. If you are unavailable or unable to object we will use our best judgment to decide if the disclosure is in your best interests. Special restrictions apply regarding when we may disclose health information to family members and others involved in a deceased individual's care. We may disclose health information to any persons involved, prior to the death, in the care or payment for care of a deceased individual, unless we are aware that doing so would be inconsistent with a preference previously expressed by the deceased.
- **For Public Health Activities** such as reporting disease outbreaks.
- **For Reporting Victims of Abuse, Neglect or Domestic Violence** to government authorities, including a social service or protective service agency.
- **For Health Oversight Activities** such as governmental audits and fraud and abuse investigations.
- **For Judicial or Administrative Proceedings** such as in response to a court order, search warrant or subpoena.
- **For Law Enforcement Purposes** such as providing limited information to locate a missing person or report a crime.



- **To Avoid a Serious Threat to Health or Safety** by, for example, disclosing information to public health agencies or law enforcement authorities, or in the event of an emergency or natural disaster.
- **For Specialized Government Functions** such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others.
- **For Workers' Compensation** including disclosures required by state workers' compensation laws of job-related injuries.
- **For Research Purposes** such as research related to the prevention of disease or disability, if the research study meets federal privacy law requirements.
- **To Provide Information Regarding Decedents.** We may disclose information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose information to funeral directors as necessary to carry out their duties.
- **For Organ Procurement Purposes.** We may use or disclose information for procurement, banking or transplantation of organs, eyes or tissue.
- **To Correctional Institutions or Law Enforcement Officials** if you are an inmate of a institution or under the custody of a law enforcement official, but only if necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.
- **To Business Associates** that perform functions on our behalf or provide us with services if the information is necessary for such functions or services. Our business associates are required, under contract with us and pursuant to federal law, to protect the privacy of your information and are not allowed to use or disclose any information other than as specified in our contract and as permitted by federal law.
- **Additional Restrictions on Use and Disclosure.** Certain federal and state laws may require special privacy protections that restrict the use and disclosure of certain health information, including highly confidential information about you. "Highly confidential information" may include confidential information under federal laws governing alcohol and drug abuse information and genetic information as well as state laws that often protect the following types of information: HIV/AIDS; mental health; genetic tests; alcohol and drug abuse; sexually transmitted diseases and reproductive health information; and child or adult abuse or neglect, including sexual assault.

If a use or disclosure of health information described above in this notice is prohibited or materially limited by other laws that apply to us, it is our intent to meet the requirements of the more stringent law.

Except for uses and disclosures described and limited as set forth in this notice, we will use and disclose your health information only with a written authorization from you. This includes, except for limited circumstances allowed by federal privacy law, not using or disclosing psychotherapy notes about you, selling your health information to others or using or disclosing your health information for certain promotional communications that are prohibited marketing communications under federal law, without your written authorization. Once you give us authorization to release your health

information, we cannot guarantee that the person to whom the information is provided will not disclose the information. You may take back or "revoke" your written authorization, except if we have already acted based on your authorization. To revoke an authorization, contact the phone number listed on your ID card.

**What Are Your Rights.** The following are your rights with respect to your health information.

- **You have the right to ask to restrict** uses or disclosures of your information for treatment, payment, or health care operations. You also have the right to ask to restrict disclosures to family members or to others who are involved in your health care or payment for your health care. We may also have policies on dependent access that may authorize certain restrictions. **Please note that while we will try to honor your request and will permit requests consistent with our policies, we are not required to agree to any restriction.**
- **You have the right to ask to receive confidential communications** of information in a different manner or at a different place (for example, by sending information to a PO Box instead of your home address). We will accommodate reasonable requests where a disclosure of all or part of your health information otherwise could endanger you. In certain circumstances, we will accept verbal requests to receive confidential communications; however, we may also require you to confirm your request in writing. In addition, any request to modify or cancel a previous confidential communication request must be made in writing. Mail your request to the address listed below.
- **You have the right to see and obtain a copy** of health information that we maintain about you such as claims and case or medical management records. If we maintain your health information electronically, you will have the right to request that we send a copy of your health information in an electronic format to you. You can also request that we provide a copy of your information to a third party that you identify. In some cases you may receive a summary of this health information. You must make a written request to inspect and copy your health information or have it sent to a third party. Mail your request to the address listed below. In certain limited circumstances, we may deny your request to inspect and copy your health information. If we deny your request, you may have the right to have the denial reviewed. We may charge a reasonable fee for any copies.
- **You have the right to ask to amend information** we maintain about you such as claims and case or medical management records, if you believe the health information about you is wrong or incomplete. Your request must be in writing and provide the reasons for the requested amendment. Mail your requests to the address listed below. If we deny your request, you may have a statement of your disagreement added to your health information.
- **You have the right to receive an accounting** of certain disclosures of your information made by us during the six years prior to your request. This accounting will not include disclosures of information: (i) for treatment, payment, and health care operations purposes; (ii) to you or pursuant to your authorization; and (iii) to correctional institutions or law enforcement officials; and (iv) other disclosures for which federal law does not require us to provide an accounting.

- **You have the right to a paper copy of this notice.** You may ask for a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice upon request. In addition, you may obtain a copy of this notice at our websites such as [www.myuhone.com](http://www.myuhone.com), [www.myallsavers.com](http://www.myallsavers.com), [www.myallsaversmember.com](http://www.myallsaversmember.com), [www.goldenrule.com](http://www.goldenrule.com), or [www.unitedhealthone.com](http://www.unitedhealthone.com).
- **You have the right to be considered a protected person.** (New Mexico only) A "protected person" is a victim of domestic abuse who also is either: (i) an applicant for insurance with us; (ii) a person who is or may be covered by our insurance; or (iii) someone who has a claim for benefits under our insurance.

### Exercising Your Rights

- **Contacting your Health Plan.** If you have any questions about this notice or want to exercise any of your rights, please call the toll free phone number on your ID card.
- **Filing a Complaint.** If you believe your privacy rights have been violated, you may file a complaint with us at the address listed below.
- **Submitting a Written Request.** Mail to us your written requests to exercise any of your rights, including modifying or cancelling a confidential communication, requesting copies of your records, or requesting amendments to your record at the following address:
- Privacy Office, 7440 Woodland Drive, Indianapolis, IN 46278-1719
- **You may also notify the Secretary of the U.S. Department of Health and Human Services of your complaint.** We will not take any action against you for filing a complaint.

**Fair Credit Reporting Act Notice.** In some cases, we may ask a consumer-reporting agency to compile a consumer report, including potentially an investigative consumer report, about you. If we request an investigative consumer report, we will notify you promptly with the name and address of the agency that will furnish the report. You may request in writing to be interviewed as part of the investigation. The agency may retain a copy of the report. The agency may disclose it to other persons as allowed by the federal Fair Credit Reporting Act. We may disclose information solely about our transactions or experiences with you to our affiliates.

**Medical Information Bureau.** In conjunction with our membership in MIB, Inc., formerly known as Medical Information Bureau (MIB), we or our reinsurers may make a report of your personal information to MIB. MIB is a nonprofit organization of life and health insurance companies that operates an information exchange on behalf of its members.

If you submit an application or claim for benefits to another MIB member company for life or health insurance coverage, the MIB, upon request, will supply such company with information regarding you that it has in its file.

If you question the accuracy of information in the MIB's file, you may seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. Contact MIB at: MIB, Inc., 50 Braintree Hill Ste. 400, Braintree, MA 02184-8734, (866) 692-6901, [www.mib.com](http://www.mib.com) or (TTY) (866) 346-3642.

## FINANCIAL INFORMATION PRIVACY NOTICE

(Effective September 23, 2013)

We (including our affiliates listed at the end of this notice) are committed to maintaining the confidentiality of your personal financial information. For the purposes of this notice, "personal financial information" means information, other than health information, about an insured or an applicant for coverage that identifies the individual, is not generally publicly available and is collected from the individual or is obtained in connection with providing coverage to the individual.

**Information We Collect.** We collect personal financial information about you from the following sources:

- Information we receive from you on applications or other forms, such as name, address, age, medical information and Social Security number; and
- Information about your transactions with us, our affiliates or others, such as premium payment and claims history; and
- Information from consumer reports.

**Disclosure of Information.** We do not disclose personal financial information about our insureds or former insureds to any third party, except as required or permitted by law. For example, in the course of our general business practices, we may, as permitted by law, disclose any of the personal financial information that we collect about you, without your authorization, to the following types of institutions:

- To our corporate affiliates, which include financial service providers, such as other insurers, and non-financial companies, such as data processors;
- To nonaffiliated companies for our everyday business purposes, such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations; and
- To nonaffiliated companies that perform services for us, including sending promotional communications on our behalf.

**We restrict access to personal** financial information about you to employees, affiliates and service providers who are involved in administering your health care coverage or providing services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your personal financial information.

**Confidentiality and Security.** We maintain physical, electronic and procedural safeguards, in accordance with applicable state and federal standards, to protect your personal financial information against risks such as loss, destruction or misuse. These measures include computer safeguards, secured files and buildings, and restrictions on who may access your personal financial information.

**Questions About this Notice.** If you have any questions about this notice, please **call the toll-free member phone number on the back of your health plan ID card.**

The Notice of Information Practices, effective September 23, 2013, is provided on behalf of All Savers Insurance Company; All Savers Life Insurance Company of California; Golden Rule Insurance Company; PacifiCare Life and Health Insurance Company; UnitedHealthcare Insurance Company; and UnitedHealthcare Life Insurance Company. To obtain an authorization to release your personal information to another party, please go to the appropriate website listed in this Notice.

**TO BE COMPLETED BY PRODUCER ONLY IF PERSONALLY COLLECTING INITIAL PREMIUM PAYMENT.**

Conditional Receipt for: \_\_\_\_\_  
Proposed Insured: \_\_\_\_\_  
Amount Received: \_\_\_\_\_

Date of Receipt: \_\_\_\_\_  
Signature of Secretary: Richard C. Sullivan  
Signature of Agent/Broker: \_\_\_\_\_

**THIS FORM LIMITS OUR LIABILITY. NO INSURANCE WILL BECOME EFFECTIVE UNLESS ALL THREE CONDITIONS PRIOR TO COVERAGE ARE MET. NO PERSON IS AUTHORIZED TO ALTER OR WAIVE ANY OF THE FOLLOWING CONDITIONS. YOUR CANCELLED CHECK WILL BE YOUR RECEIPT.**

This conditional receipt does not create any temporary or interim insurance and does not provide any coverage except as expressly provided in the Conditions Prior to Coverage.

**Conditions Prior to Coverage (Applicable with or without the Conditional Receipt)**

Subject to the limitations shown below, insurance will become effective if the following conditions are met:

1. The application is completed in full and is unconditionally accepted and approved by UnitedHealthcare Life Insurance Company.
2. The first full premium, according to the mode of premium payment chosen, has been paid on or prior to the effective date, and any check is honored on first presentation for payment.
3. The policy is: (a) issued by UnitedHealthcare Life Insurance Company exactly as applied for within 45 days from date of application; (b) delivered to the proposed insured; and (c) accepted by the proposed insured.

**A copy of your Authorization for Electronic Funds Transfer (EFT)**

I (we) hereby authorize UnitedHealthcare Life Insurance Company to initiate debit entries to the account indicated below.

I also authorize the named financial institution to debit the same to such account.

I agree this authorization will remain in effect until you actually receive written notification of its termination from me.

EFT-UL-1013

**Notice to applicant regarding replacement of accident and sickness insurance**

1. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of or addition to your present plan. You should be certain that you understand all the relevant factors involved in replacing or adding to your present coverage.
2. We recommend that you not terminate your present plan until you are certain that your coverage has been approved by UnitedHealthcare Life Insurance Company.

**Incorrect or incomplete information on your application may result in voidance of coverage and claim denial. After you have completed the application and before you sign it, reread it carefully. Be certain that all information has been properly recorded.**

**Keep this document. It has important information.**

