Health Plan Product Offering

UnitedHealthcare offers a wide variety of plan options that allow you to tailor your benefits to your business needs, choosing what you value in a health plan.

UnitedHealthcare

Wisconsin Manufacturers and Commerce 1/1/2025 Package AD125

Choice I	Plus Insura	nce											
Med Plan Code	Deductible Single	Network Coins	OOPM Single	Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
DW-CX	\$1,500	80%	\$5,000	100%	\$30	\$60	\$100	\$500	100%	100%	Ded + 80%	Ded + 80%	Ded + 80%
DW-CD	\$2,500	80%	\$5,000	100%	\$30	\$60	\$100	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%
DW-CI	\$3,000	70%	\$6,350	100%	\$30	\$60	\$100	\$500	Ded + 70%	Ded + 70%	Ded + 70%	Ded + 70%	Ded + 70%
DW-CE	\$5,000	80%	\$6,350	100%	\$30	\$60	\$100	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%

Designated Diagnostic Laboratory and Complex Imaging Provider Requirements Apply.

Choice F	Plus Conรเ	ımer İns	surance	Non-Er	nbedded								
Med Plan Code	Deductible Single	Network Coins	OOPM Single	Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
DW-EF	\$2,000	100%	\$3,500	100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%
DW-EG	\$2,000	90%	\$3,500	100%	Ded + 90%	Ded + 90%	Ded + 90%	Ded + 90%	Ded + 90%	Ded + 90%	Ded + 90%	Ded + 90%	Ded + 90%
	Plus Consu				DCu + 3070	Dea 1 30%	Dea 1 30%	Dea 1 30%	Dea 1 30%	Dea 1 30%	Dea 1 30%	Deu 1 30%	Bed 1 30%
DW-EH	\$3,500	100%	\$6,350	100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%





Choice I	nsurance*												
Med Plan Code	Deductible Single	Network Coins	OOPM Single	Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
DW-CF	\$3,000	80%	\$5,000	100%	\$30	\$60	\$100	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%
DW-CG	\$4,000	80%	\$5,000	100%	\$30	\$60	\$100	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%
DW-CH	\$5,000	80%	\$6,350	100%	\$30	\$60	\$100	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%

Designated Diagnostic Laboratory and Complex Imaging Provider Requirements Apply.

^{*} In-Network Only plans exclude coverage for services provided by Out-of-Network Providers with the exceptions of 1) Services performed in a Network Facility by hospital-based providers; and 2) Services performed under the Emergency Care benefit.

Choice	Consumer	Insurar	ıce*										
Med Plai Code	Deductible Single			Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
DW-EM	\$3,500	80%	\$7,500	100%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%





^{*} In-Network Only plans exclude coverage for services provided by Out-of-Network Providers with the exceptions of 1) Services performed in a Network Facility by hospital-based providers; and 2) Services performed under the Emergency Care benefit.

Choice F	Plus Wisco	nsin Pla	ns										
Med Plan Code	Deductible Single	Network Coins	OOPM Single	Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
DW-DC	\$2,000	100%	\$3,500	100%	\$30	\$60	\$100	\$500	100%	100%	Ded + 100%	Ded + 100%	Ded + 100%

Designated Diagnostic Laboratory and Complex Imaging Provider Requirements Apply.

Choice \	Wisconsin F	Plans*											
Med Plan Code	Deductible Single	Network Coins	OOPM Single	Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
DW-DA	\$6,500	80%	\$7,350	100%	\$25	\$50	\$50	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%
DW-DB	\$7,000	80%	\$7,350	100%	\$45	\$90	\$50	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%





^{*} In-Network Only plans exclude coverage for services provided by Out-of-Network Providers with the exceptions of 1) Services performed in a Network Facility by hospital-based providers; and 2) Services performed under the Emergency Care benefit.

Choice F	Plus H S A	Insuran	ce Non-	Embed	ded								
Med Plan Code	Deductible Single	Network Coins	OOPM Single	Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
EB-BD	\$1,650	100%	\$3.500	100%	Ded + \$30	Ded + \$60	Ded + \$100	Ded + \$350	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%
EA-93	\$2,000	100%	\$3,500	100%	Ded + \$30	Ded + \$60	Ded + \$100	Ded + \$350	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%
EA-9X	\$2,000	80%	\$3,500	100%	Ded + \$30	Ded + \$60	Ded + \$100	Ded + \$350	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%

Designated Diagnostic Laboratory and Complex Imaging Provider Requirements Apply.

Choice I	Plus H S A	Insuran	ce										
Med Plan Code	Deductible Single	Network Coins	OOPM Single	Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
EB-AW	\$3,300	100%	\$3,300	100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%
EB-A5	\$3,300	100%	\$6,350	100%	Ded + \$30	Ded + \$60	Ded + \$100	Ded + \$350	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%
EA-95	\$3,500	100%	\$6,350	100%	Ded + \$30	Ded + \$60	Ded + \$100	Ded + \$350	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%
EA-9Z	\$5,000	80%	\$6,350	100%	Ded + \$30	Ded + \$60	Ded + \$100	Ded + \$350	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%
EB-AP	\$6,000	80%	\$6,300	100%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%
EB-AU	\$6,150	100%	\$6,400	100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%





Choice I	HS A Insu	rance*											
Med Plan Code	Deductible Single	Network Coins	OOPM Single	Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
EA-96	\$3,500	100%	\$6,350	100%	Ded + \$30	Ded + \$60	Ded + \$100	Ded + \$350	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%
EA-92	\$3,500	90%	\$6,350	100%	Ded + \$30	Ded + \$60	Ded + \$100	Ded + \$350	Ded + 90%	Ded + 90%	Ded + 90%	Ded + 90%	Ded + 90%
EA-98	\$5,000	80%	\$6,350	100%	Ded + \$30	Ded + \$60	Ded + \$100	Ded + \$350	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%

Designated Diagnostic Laboratory and Complex Imaging Provider Requirements Apply.

* In-Network Only plans exclude coverage for services provided by Out-of-Network Providers with the exceptions of 1) Services performed in a Network Facility by hospital-based providers; and 2) Services performed under the Emergency Care benefit.

Choice F	Plus Prima	ry Adva	ntage V	Visconsi	n Plan								
Med Plan Code	Deductible Single	Network Coins	OOPM Single	Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
DW BH	ć1 000	80%	¢6 500	100%	100%	\$100	Ċ.C.O.	¢500	D-4 : 000/	Ded + 80%	Ded + 80%	D-4 : 000/	Dad : 000/
DW-BU	\$1,000	80%	\$6,500	100%	100%	\$100	\$50	\$500	Ded + 80%	Dea + 80%	Dea + 80%	Ded + 80%	Ded + 80%
DW-BV	\$2,000	80%	\$6,500	100%	100%	\$100	\$50	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%
DW-BW	\$3,000	80%	\$6,500	100%	100%	\$100	\$50	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%
2 2	ψο,σσσ	0070	ψ0,500	20070	20070	V 200	γου	Ţ300	200 1 00/0	200 10070	200 : 00/0	200 1 00/0	200 - 0070
DW-BX	\$5,000	80%	\$6,500	100%	100%	\$100	\$50	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%





Choice I	Primary A	dvantag	e Insura	ance*									
Med Plan Code	Deductible Single	Network Coins	OOPM Single	Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
DW-B2	\$1,000	50%	\$7,350	100%	100%	\$100	\$50	\$500	Ded + 50%	Ded + 50%	Ded + 50%	Ded + 50%	Ded + 50%
DW-B3	\$2,000	50%	\$7,350	100%	100%	\$100	\$50	\$500	Ded + 50%	Ded + 50%	Ded + 50%	Ded + 50%	Ded + 50%
DW-B4	\$3,000	50%	\$7,350	100%	100%	\$100	\$50	\$500	Ded + 50%	Ded + 50%	Ded + 50%	Ded + 50%	Ded + 50%

Designated Diagnostic Laboratory and Complex Imaging Provider Requirements Apply.

* In-Network Only plans exclude coverage for services provided by Out-of-Network Providers with the exceptions of 1) Services performed in a Network Facility by hospital-based providers; and 2) Services performed under the Emergency Care benefit.

Choice F	Plus FlexFr	ee Insur	ance										
Med Plan Code	Deductible Single	Network Coins	OOPM Single	Virtual Visit	PCP	Specialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Imaging	OP Surg	IP Hospital
DW-B7	\$2,500	80%	\$6,850	100%	100%	100%	100%	\$500	Ded + 80%	Ded + 80%	\$250 + Ded + 80%	\$250 + Ded + 80%	\$250 + Ded + 80%
								,			,	,	
DW-B8	\$3,500	80%	\$6,850	100%	100%	100%	100%	\$500	Ded + 80%	Ded + 80%	\$250 + Ded + 80%	\$250 + Ded + 80%	\$250 + Ded + 80%
DW-B9	\$5,000	80%	\$6,850	100%	100%	100%	100%	\$500	Ded + 80%	Ded + 80%	\$250 + Ded + 80%	\$250 + Ded + 80%	\$250 + Ded + 80%

Designated Diagnostic Laboratory and Complex Imaging Provider Requirements Apply.

Choice	Plus Prem	ier Insur	ance												
Med	Deductible	Network	ООРМ	Virtual	F	РСР	Spec	ialist	Urgent				Maj. Diag.		
Plan Code	Single	Coins	Single		Design	Network	Design	Network	Care	ER	Lab	X-Ray	& Imaging	OP Surg	IP Hospital
DW-HG	\$2,000	80%	\$7,150	100%	\$15	\$15	\$50	\$100	\$25	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%
DW-HH	\$3,000	80%	\$7,150	100%	\$15	\$15	\$50	\$100	\$25	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%
DW-HI	\$5,000	80%	\$7,150	100%	\$15	\$15	\$50	\$100	\$25	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%





Advantage R	A I Idii3							
	Dadwathle		(Copays		0	Deductible	
Rx Plan Code	Deductible Individual	Tier 1	Tier 2	Tier 3	Tier 4	Combined Med/Rx	Deductible Family	Mail Order
454	\$250 - T3 & T4	\$0	\$50	\$100	\$250	Sep	\$500	2.5
455	\$250 - T3 & T4	\$5	\$50	\$100	\$250	Sep	\$500	2.5
2V	N/A	\$10	\$35	\$60	N/A	Sep	N/A	2.5
2V	Same as Medical	\$10	\$35	\$60	N/A	Comb	Same as Medical	2.5
01	N/A	\$10	\$35	\$70	N/A	Sep	N/A	2.5
01	Same as Medical	\$10	\$35	\$70	N/A	Comb	Same as Medical	2.5
AU	\$250	\$10	\$35	\$70	N/A	Sep	\$750	2.5
DS	Same as Medical	\$15	\$45	\$85	\$200	Comb	Same as Medical	3.0
DS	N/A	\$15	\$45	\$85	\$200	Sep	N/A	3.0
MM*	Same as Medical	No Copay	No Copay	No Copay	N/A	Comb	Same as Medical	No Copay

^{*} Paired with 100% Coinsurance HSA plans with Deductible equal to Out of Pocket Maximum.

Advanta	age w/SMCS D	rugs	Rx Plans									
D. Div	De de distribuio				Сора	ys				O a malada a al	De describite	B# -*1
Rx Plan Code	Deductible Individual	Tier 1	Tier 1 Specialty	Tier 2	Tier 2 Specialty	Tier 3	Tier 3 Specialty	Tier 4	Tier 4 Specialty	Combined Med/Rx	Deductible Family	Mail Order
010S	N/A	\$10	\$10	\$35	\$150	\$70	\$500	N/A	N/A	Sep	N/A	2.5
010S	Same as Medical	\$10	\$10	\$35	\$150	\$70	\$500	N/A	N/A	Comb	Same as Medical	2.5

Essentia	ıl w/SMCS Dru	ugs Rx	Plans									
Rx Plan	Deductible				Col	pays				Combined	Deductible	Mail
Code	Individual	Tier 1	Tier 1 Specialty	Tier 2	Tier 2 Specialty	Tier 3	Tier 3 Specialty	Tier 4	Tier 4 Specialty	Med/Rx	Family	Order
G76S	Same as Medical	\$5	\$5	\$40	\$40	\$105	\$105	\$250	\$500	Comb	Same as Medical	2.5
G76S	N/A	\$5	\$5	\$40	\$40	\$105	\$105	\$250	\$500	Sep	N/A	2.5
G78S	N/A	\$10	\$10	\$50	\$50	\$120	\$120	\$250	\$500	Sep	N/A	2.5





Nexus O	AP Insui	rance																
Med Plan	Deduct	Design	Netwk	ООРМ	Virtual	PC	CP CP	Spec	ialist	Urgent	ER	Lab	X-Ray	Maj. Diag. & Img.	O	P Surgery	IP	Hospital
Code	Single	Coins	Coins	Single	Visit	Design	Netwk	Design	Netwk	Care	-"	Netwk	Netwk	Netwk	Design	Netwk	Design	Netwk
DW-JA	\$1,000	100%	80%	\$4,000	100%	\$10	\$40	\$40	\$100	\$50	\$500	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	\$250 + Ded + 80%	Ded + 100%	\$500 + Ded + 80%
DW-JB	\$2,000	80%	50%	\$5,000	100%	\$15	\$45	\$50	\$125	\$50	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	\$250 + Ded + 50%	Ded + 80%	\$500 + Ded + 50%
DW-JG	\$5,000	100%	70%	\$7,900	100%	\$10	\$40	\$40	\$100	\$50	\$500	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	\$250 + Ded + 70%	Ded + 100%	\$500 + Ded + 70%

Nexu	ıs OAP	HSA	Insur	ance	Non-I	Embeddo	ed											
Med	Deduct Single	Design	Netwk	ООРМ	Virtual	PC	P	Spec	ialist	Urgent Care	ER	Lab	X-Ray	Maj. Diag. & Img.	ОР	Surgery	IP	Hospital
Code	Single	Coins	Coins	Single	Visit	Design	Netwk	Design	Netwk	Orgent Care		Netwk	Netwk	Netwk	Design	Netwk	Design	Netwk
EB-B4	\$2,000	100%	70%	\$3,000	100%	Ded + 100%	Ded + 70%	Ded + 100%	Ded + 70%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	\$250 + Ded + 70%	Ded + 100%	\$500 + Ded + 70%
EB-B5	\$2,800	100%	70%	\$6,500	100%	Ded + 100%	Ded + 70%	Ded + 100%	Ded + 70%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	\$250 + Ded + 70%	Ded + 100%	\$500 + Ded + 70%

Nexu	is OAP	HSA	Insur	ance														
Med	Med Ilan Ode																	
Code	Single	Coins	Coins	Single	Visit	Design	Netwk	Design	Netwk	Orgent Care	En	Netwk	Netwk	Netwk	Design	Netwk	Design	Netwk
EB-B6	\$5,000	100%	80%	\$6,500	100%	Ded + 100%	Ded + 80%	Ded + 100%	Ded + 80%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	\$250 + Ded + 80%	Ded + 100%	\$500 + Ded + 80%

1 Primary Care Physicians include General Practice, Family Practice, Internal Medicine and Pediatrics

Available in Milwaukee, Ozaukee, Racine, Sheboygan, Walworth, Washington, Waukesha, Fond du Lac, Winnebago and Kenosha Counties





Nexus	OA W	/iscon	sin Pla	ns*														
Med .	Med Deduct Design Netwk OOPM Virtual PCP Specialist Urgent Single Coins Single Visit Design Netwk Design Netwk Design Netwk Design Netwk Design Netwk Care ER Netwk Netwk Netwk Netwk Design Netwk Design Netwk Design Netwk																	
Plan Code	Single	Coins	Coins	Single	Virtual	Design	Netwk	Design	Netwk	Care	ER	Netwk	Netwk	Img. Netwk	Design	Netwk	Design	Netwk
DW-JM	¢F 000	80%	50%	\$7,900	100%	\$15	\$45	\$50	\$125	\$50	\$500	Ded + 80%	Ded + 80%	Ded + 80%	Ded + 80%	\$250 + Ded + 50%	Ded + 80%	\$500 + Ded + 50%

Nexu	s OA I	H S A V	Visco	nsin Pl	ans*	*												
Med Plan	Deduct	Design	Netwk	ООРМ	Virtua	PC	P	Spec		Urgent Care	ER	Lab	X-Ray	Maj. Diag. &	ОР	Surgery	IP H	lospital
Code	Single	Coins	Coins	Single	l Visit	Design	Netwk	Design	Netwk	Orgent Care	EN	Netwk	Netwk	Img. Netwk	Design	Netwk	Design	Netwk
EB-B9	\$5,000	100%	80%	\$6,500	100%	Ded + 100%	Ded + 80%	Ded + 100%	Ded + 80%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	Ded + 100%	\$250 + Ded + 80%	Ded + 100%	\$500 + Ded + 80%

^{*} In-Network Only plans exclude coverage for services provided by Out-of-Network Providers with the exceptions of 1) Services performed in a Network Facility by hospital-based providers; and 2) Services performed under the Emergency Care benefit.

1 Primary Care Physicians include General Practice, Family Practice, Internal Medicine and Pediatrics

Available in Milwaukee, Ozaukee, Racine, Sheboygan, Walworth, Washington, Waukesha, Fond du Lac, Winnebago and Kenosha Counties





Nexus Adva	ntage Rx Plans							
	Deductible		•	Copays		Cambinad	Deductible	
Rx Plan Code	Deductible Individual	Tier 1	Tier 2	Tier 3	Tier 4	Combined Med/Rx	Family	Mail Order
01	N/A	\$10	\$35	\$70	N/A	Sep	N/A	2.5
OI	Same as Medical	\$10	\$35	\$70	N/A	Comb	Same as Medical	2.5
AU	\$250	\$10	\$35	\$70	N/A	Sep	\$750	2.5

Nexus	Advantage w	v/SM	CS Drugs Rx I	Plans								
Rx					Сора	ys						
Plan Code	Deductible Individual	Tier 1	Tier 1 Specialty	Tier 2	Tier 2 Specialty	Tier 3	Tier 3 Specialty	Tier 4	Tier 4 Specialty	Combined Med/Rx	Deductible Family	Mail Order
010S	N/A	\$10	\$10	\$35	\$150	\$70	\$500	N/A	N/A	Sep	N/A	2.5
010S	Same as Medical	\$10	\$10	\$35	\$150	\$70	\$500	N/A	N/A	Comb	Same as Medical	2.5

Nexus E	ssential w/SI	MCS [Drugs Rx P	lans								
Rx Plan	Deductible				Сор	oays				Combined	Deductible	Mail
Code	Individual	Tier 1	Tier 1 Specialty	Tier 2	Tier 2 Specialty	Tier 3	Tier 3 Specialty	Tier 4	Tier 4 Specialty	Med/Rx	Family	Order
G76S	Same as Medical	\$5	\$5	\$40	\$40	\$105	\$105	\$250	\$500	Comb	Same as Medical	2.5
G76S	N/A	\$5	\$5	\$40	\$40	\$105	\$105	\$250	\$500	Sep	N/A	2.5
G78S	N/A	\$10	\$10	\$50	\$50	\$120	\$120	\$250	\$500	Sep	N/A	2.5





Notes

- 1. Primary Care Physicians include General Practice, Family Practice, Internal Medicine and Pediatrics.
- 2.Designated Tier applies to UnitedHealth Premium quality and efficiency designated providers. Please visit myuhc.com for details.
- 3. "Embedded" deductible means once an individual meets their portion of the deductible, services are paid for that person without the entire family deductible being met.
- "Non-Embedded" deductible means no covered family member will satisfy an individual deductible until the entire family deductible is met.
- 4. "FlexFree" plans feature a copay for each covered family member for Office and Urgent Care visits one through three during the calendar year or plan year, depending on plan type selected.

Visits four and over will be subject to plan deductible/coinsurance. This is a separate limit for Physician Office visits and Urgent Care visits. Plans feature one Preventive Care visit per year,

which does not count against the office visit copay limit.

outpatient surgeries, "scopic" procedures, transplants, congenital heart disease, complex imaging, reconstructive procedures and pregnancy-inpatient.

- 5. Copayments on HSA plans will be required after the deductible has been met and will continue to be required until the annual out-of-pocket maximum is met.
- 6. In-Network Only plans exclude coverage for services provided by Out-of-Network Providers with the exceptions of 1) Services performed in a Network Facility

by hospital-based providers; and 2) Services performed under the Emergency Care benefit.

Designated Diagnostic Provider (DDP) Requirement

Additional Coinsurance may apply when accessing a Non-DDP provider. See your Benefit Summary for coverage details.

Wisconsin Plans are licensed under United Healthcare of Wisconsin – a Health Maintenance Organization.



