

UnitedHealthcare Insurance Company, Inc.

Texas Small Business 2009 Insurance Plans

Groups with 2-99 Eligible Employees

UnitedHealthcare Choice Plus Standard Plans

| Plan Code | Copay / Per Occurrence | | | | Coinsurance | | Deductible | | | | Coinsurance Maximum | | | | Policy Max |
|-----------|------------------------|------|-------------|-------------|-------------|-------------|------------|----------|-------------|----------|---------------------|----------|-------------|----------|------------|
| | PCP | Spec | Urgent Care | ER | Network | Non-Network | Network | | Non-Network | | Network | | Non-Network | | |
| | | | | | | | Single | Family | Single | Family | Single | Family | Single | Family | |
| 9L-1 | \$25 | \$50 | \$75 | \$200 | 100% | 70% | \$1,000 | \$3,000 | \$2,000 | \$6,000 | n/a | n/a | \$6,000 | \$18,000 | \$5M |
| 9L-6 | \$25 | \$50 | \$75 | \$200 | 100% | 70% | \$1,500 | \$4,500 | \$3,000 | \$9,000 | n/a | n/a | \$9,000 | \$27,000 | \$5M |
| 9L-2 | \$25 | \$50 | \$75 | \$200 | 100% | 70% | \$2,000 | \$6,000 | \$4,000 | \$12,000 | n/a | n/a | \$8,000 | \$24,000 | \$5M |
| 9L-7 | \$25 | \$50 | \$75 | \$200 | 100% | 70% | \$2,500 | \$7,500 | \$5,000 | \$15,000 | n/a | n/a | \$10,000 | \$30,000 | \$5M |
| 9L-3 | \$30 | \$60 | \$75 | \$250 | 100% | 70% | \$3,000 | \$9,000 | \$6,000 | \$18,000 | n/a | n/a | \$12,000 | \$36,000 | \$5M |
| 9L-4 | \$30 | \$60 | \$75 | \$250 | 100% | 70% | \$4,000 | \$12,000 | \$8,000 | \$24,000 | n/a | n/a | \$8,000 | \$24,000 | \$5M |
| 9L-5 | \$30 | \$60 | \$75 | \$250 | 100% | 70% | \$5,000 | \$15,000 | \$10,000 | \$30,000 | n/a | n/a | \$10,000 | \$30,000 | \$5M |
| 9L-A | \$25 | \$50 | \$75 | \$150 + 10% | 90% | 60% | \$250 | \$750 | \$500 | \$1,500 | \$1,000 | \$3,000 | \$2,000 | \$6,000 | \$5M |
| 9L-B | \$25 | \$50 | \$75 | \$150 + 10% | 90% | 60% | \$500 | \$1,500 | \$1,000 | \$3,000 | \$2,000 | \$6,000 | \$4,000 | \$12,000 | \$5M |
| 9L-C | \$25 | \$50 | \$75 | \$150 + 10% | 90% | 60% | \$1,000 | \$3,000 | \$2,000 | \$6,000 | \$3,000 | \$9,000 | \$6,000 | \$18,000 | \$5M |
| 9L-D | \$25 | \$50 | \$75 | \$150 + 10% | 90% | 60% | \$1,500 | \$4,500 | \$3,000 | \$9,000 | \$4,500 | \$13,500 | \$9,000 | \$27,000 | \$5M |
| 9L-E | \$25 | \$50 | \$75 | \$150 + 10% | 90% | 60% | \$2,000 | \$6,000 | \$4,000 | \$12,000 | \$4,000 | \$12,000 | \$8,000 | \$24,000 | \$5M |
| 9L-F | \$25 | \$50 | \$75 | \$150 + 20% | 80% | 50% | \$250 | \$750 | \$500 | \$1,500 | \$1,000 | \$3,000 | \$2,000 | \$6,000 | \$5M |
| 9L-G | \$25 | \$50 | \$75 | \$150 + 20% | 80% | 50% | \$500 | \$1,500 | \$1,000 | \$3,000 | \$2,000 | \$6,000 | \$4,000 | \$12,000 | \$5M |
| 9L-H | \$25 | \$50 | \$75 | \$150 + 20% | 80% | 50% | \$1,000 | \$3,000 | \$2,000 | \$6,000 | \$3,000 | \$9,000 | \$6,000 | \$18,000 | \$5M |
| 9L-J | \$25 | \$50 | \$75 | \$150 + 20% | 80% | 50% | \$1,500 | \$4,500 | \$3,000 | \$9,000 | \$4,500 | \$13,500 | \$9,000 | \$27,000 | \$5M |
| 9L-K | \$25 | \$50 | \$75 | \$150 + 20% | 80% | 50% | \$2,000 | \$6,000 | \$4,000 | \$12,000 | \$4,000 | \$12,000 | \$8,000 | \$24,000 | \$5M |
| 9L-L | \$25 | \$50 | \$75 | \$150 + 20% | 80% | 50% | \$2,500 | \$7,500 | \$5,000 | \$15,000 | \$5,000 | \$15,000 | \$10,000 | \$30,000 | \$5M |
| 9L-M | \$30 | \$60 | \$75 | \$200 + 20% | 80% | 50% | \$3,000 | \$9,000 | \$6,000 | \$18,000 | \$6,000 | \$18,000 | \$12,000 | \$36,000 | \$5M |
| 9L-N | \$30 | \$60 | \$75 | \$200 + 20% | 80% | 50% | \$4,000 | \$12,000 | \$8,000 | \$24,000 | \$4,000 | \$12,000 | \$8,000 | \$24,000 | \$5M |
| 9L-P | \$30 | \$60 | \$75 | \$200 + 20% | 80% | 50% | \$5,000 | \$15,000 | \$10,000 | \$30,000 | \$5,000 | \$15,000 | \$10,000 | \$30,000 | \$5M |
| 9L-Q | \$25 | \$50 | \$75 | \$150 + 30% | 70% | 50% | \$500 | \$1,500 | \$1,000 | \$3,000 | \$2,000 | \$6,000 | \$4,000 | \$12,000 | \$5M |
| 9L-R | \$25 | \$50 | \$75 | \$150 + 30% | 70% | 50% | \$1,000 | \$3,000 | \$2,000 | \$6,000 | \$3,000 | \$9,000 | \$6,000 | \$18,000 | \$5M |
| 9L-S | \$25 | \$50 | \$75 | \$150 + 30% | 70% | 50% | \$1,500 | \$4,500 | \$3,000 | \$9,000 | \$4,500 | \$13,500 | \$9,000 | \$27,000 | \$5M |
| 9L-T | \$25 | \$50 | \$75 | \$150 + 30% | 70% | 50% | \$2,000 | \$6,000 | \$4,000 | \$12,000 | \$4,000 | \$12,000 | \$8,000 | \$24,000 | \$5M |
| 9L-U | \$25 | \$50 | \$75 | \$150 + 30% | 70% | 50% | \$2,500 | \$7,500 | \$5,000 | \$15,000 | \$5,000 | \$15,000 | \$10,000 | \$30,000 | \$5M |
| 9L-V | \$30 | \$60 | \$75 | \$200 + 30% | 70% | 50% | \$3,000 | \$9,000 | \$6,000 | \$18,000 | \$6,000 | \$18,000 | \$12,000 | \$36,000 | \$5M |
| 9L-W | \$30 | \$60 | \$75 | \$200 + 30% | 70% | 50% | \$4,000 | \$12,000 | \$8,000 | \$24,000 | \$4,000 | \$12,000 | \$8,000 | \$24,000 | \$5M |
| 9L-X | \$30 | \$60 | \$75 | \$200 + 30% | 70% | 50% | \$5,000 | \$15,000 | \$10,000 | \$30,000 | \$5,000 | \$15,000 | \$10,000 | \$30,000 | \$5M |

Out-of-Network facilities will be subject to the following per occurrence deductibles: \$500 Inpatient Hospital; \$250 Outpatient Surgery. These are separate from, and in addition to, the annual medical plan deductible and do not apply to the out-of-pocket maximum.

For dual option choices please refer to the Small Business Dual Option Grid or contact your local health plan/Account Executive.

UnitedHealthcare DefinitySM Health Savings Account (HSA) Plans

| Plan Code | Plan Code | Copay / Per Occurrence | | | | Coinsurance | | Deductible | | | | Out of Pocket Maximum ¹ | | | | Policy Max |
|-----------|-----------|------------------------|------|-------------|------|-------------|-------------|------------|----------|-------------|----------|------------------------------------|----------|-------------|----------|------------|
| | | PCP | Spec | Urgent Care | ER | Network | Non-Network | Network | | Non-Network | | Network | | Non-Network | | |
| | | | | | | | | Single | Family | Single | Family | Single | Family | Single | Family | |
| 4L-A | 4L-1 | 100% | 100% | 100% | 100% | 100% | 70% | \$2,500 | \$5,000 | \$5,000 | \$10,000 | \$3,500 | \$7,000 | \$10,000 | \$20,000 | \$5M |
| 4L-B | 4L-2 | 100% | 100% | 100% | 100% | 100% | 70% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | \$4,000 | \$8,000 | \$12,000 | \$24,000 | \$5M |
| 4L-C | 4L-3 | 100% | 100% | 100% | 100% | 100% | 70% | \$4,000 | \$8,000 | \$8,000 | \$16,000 | \$5,000 | \$10,000 | \$16,000 | \$32,000 | \$5M |
| 4L-D | 4L-4 | 100% | 100% | 100% | 100% | 100% | 70% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$5,800 | \$11,600 | \$20,000 | \$40,000 | \$5M |
| 4L-E | 4L-5 | 80% | 80% | 80% | 80% | 80% | 50% | \$2,500 | \$5,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$5M |

Out-of-Network facilities will be subject to the following per occurrence deductibles: \$500 Inpatient Hospital; \$250 Outpatient Surgery. These are separate from, and in addition to, the annual medical plan deductible.

For dual option choices please refer to the Small Business Dual Option Grid or contact your local health plan/Account Executive.

- 1 Out-of-Pocket Maximums listed for HSA plans include the deductible
- 2 Plan has non-embedded family deductible and out-of-pocket maximum, meaning no individual in the family has satisfied the deductible or out-of-pocket maximum until the entire family amount has been met.
- 3 Combined medical and pharmacy deductible and out-of-pocket maximum. After the deductible is met, coinsurance and pharmacy copayments apply.

Please Note: The information in this grid is provided for informational purposes only & is not intended for use as a contract. For a complete listing of coverage & exclusions please refer to the Certificate of Coverage or talk to your UnitedHealthcare representative for additional details that could impact the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible, whether preventive services are covered at 100%, and other benefit details.

In 2009, maximum HSA contribution is \$3,000 single/\$5,950 family. These amounts are subject to change by IRS and do not include catch-up contributions for subscribers age 55 and over. The DefinitySM Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member of FDIC. "Definity HSA" refers generally to the DefinitySM HSA product, which includes a HDHP, although at times "Definity HSA" may refer only and specifically to the Definity Health Savings Account, provided in conjunction with OptumHealth Bank and not to the associated HDHP.

Insurance coverage provided by or through: UnitedHealthCare Insurance Company or its affiliates or PacifiCare Life and Health Insurance Company. Administrative services provided by UnitedHealthCare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health plan coverage provided by or through UnitedHealthcare of Texas, Inc.



UnitedHealthcare Insurance Company, Inc.

Texas Small Business 2009 Insurance Plans

UnitedHealthcare DefinitySM Health Reimbursement Account (HRA) Plans *Groups with 2-99 Eligible Employees*

| Plan Code | Plan Code | Copay / Per Occurrence | | | | Coinsurance | | Deductible | | | | Coinsurance Maximum | | | | Policy Max | |
|-----------|-----------|----------------------------|------|------|-------------|-------------|---------|-------------|----------|----------|-------------|---------------------|----------|----------|-------------|------------|--------|
| | | Deductible / Coinsurance 1 | PCP | Spec | Urgent Care | ER | Network | Non-Network | Network | | Non-Network | | Network | | Non-Network | | |
| | | | | | | | | | Single | Family | Single | Family | Single | Family | Single | | Family |
| 6L-A | 6L-1 | \$25 | \$50 | \$75 | \$200 | 100% | 70% | \$1,000 | \$3,000 | \$2,000 | \$6,000 | n/a | n/a | \$6,000 | \$18,000 | \$5M | |
| 6L-B | 6L-2 | \$25 | \$50 | \$75 | \$200 | 100% | 70% | \$2,000 | \$6,000 | \$4,000 | \$12,000 | n/a | n/a | \$8,000 | \$24,000 | \$5M | |
| 6L-C | 6L-3 | \$25 | \$50 | \$75 | \$200 | 100% | 70% | \$2,500 | \$7,500 | \$5,000 | \$15,000 | n/a | n/a | \$10,000 | \$30,000 | \$5M | |
| 6L-D | 6L-4 | \$30 | \$60 | \$75 | \$250 | 100% | 70% | \$3,000 | \$9,000 | \$6,000 | \$18,000 | n/a | n/a | \$12,000 | \$36,000 | \$5M | |
| 6L-E | 6L-5 | \$30 | \$60 | \$75 | \$250 | 100% | 70% | \$4,000 | \$12,000 | \$8,000 | \$24,000 | n/a | n/a | \$8,000 | \$24,000 | \$5M | |
| 6L-F | 6L-6 | \$30 | \$60 | \$75 | \$250 | 100% | 70% | \$5,000 | \$15,000 | \$10,000 | \$30,000 | n/a | n/a | \$10,000 | \$30,000 | \$5M | |
| 6L-G | 6L-7 | \$25 | \$50 | \$75 | \$150 + 20% | 80% | 50% | \$2,500 | \$7,500 | \$5,000 | \$15,000 | \$5,000 | \$15,000 | \$10,000 | \$30,000 | \$5M | |
| 6L-H | 6L-8 | \$30 | \$60 | \$75 | \$200 + 20% | 80% | 50% | \$5,000 | \$15,000 | \$10,000 | \$30,000 | \$5,000 | \$15,000 | \$10,000 | \$30,000 | \$5M | |

Out-of-Network facilities will be subject to the following per occurrence deductibles: \$500 Inpatient Hospital; \$250 Outpatient Surgery. These are separate from, and in addition to, the annual medical plan deductible and do not apply to the out-of-pocket maximum.

For dual option choices please refer to the Small Business Dual Option Grid or contact your local health plan/Account Executive.

1 Plans feature plan deductible and coinsurance rather than copays for certain services

PacifiCare SignatureEliteSM Plus Plans (2-50 eligible employees only)

| Plan Code | Copay / Per Occurrence | | | | Coinsurance | | Deductible | | | | Coinsurance Maximum | | | | Policy Max |
|-----------|------------------------|------|-------------|-------|-------------|-------------|------------|----------|-------------|----------|---------------------|----------|-------------|----------|------------|
| | PCP | Spec | Urgent Care | ER | Network | Non-Network | Network | | Non-Network | | Network | | Non-Network | | |
| | | | | | | | Single | Family | Single | Family | Single | Family | Single | Family | |
| PM-G | \$30 | \$50 | \$75 | \$250 | 80% | 60% | \$1,500 | \$3,000 | \$4,500 | \$9,000 | \$2,500 | \$5,000 | \$7,500 | \$15,000 | \$2M |
| PM-H | \$30 | \$50 | \$75 | \$250 | 80% | 60% | \$2,000 | \$4,000 | \$6,000 | \$12,000 | \$3,000 | \$6,000 | \$9,000 | \$18,000 | \$2M |
| PM-I | \$30 | \$50 | \$75 | \$250 | 80% | 60% | \$2,500 | \$5,000 | \$7,500 | \$15,000 | \$3,500 | \$7,000 | \$10,500 | \$21,000 | \$2M |
| PM-J | \$30 | \$50 | \$75 | \$250 | 80% | 60% | \$3,000 | \$6,000 | \$9,000 | \$18,000 | \$4,000 | \$8,000 | \$12,000 | \$24,000 | \$2M |
| PM-P | \$35 | \$60 | \$100 | \$250 | 70% | 50% | \$1,500 | \$3,000 | \$4,500 | \$9,000 | \$4,500 | \$9,000 | \$13,500 | \$27,000 | \$2M |
| PM-Q | \$35 | \$60 | \$100 | \$250 | 70% | 50% | \$2,000 | \$4,000 | \$6,000 | \$12,000 | \$5,000 | \$10,000 | \$15,000 | \$30,000 | \$2M |
| PM-R | \$35 | \$60 | \$100 | \$250 | 70% | 50% | \$2,500 | \$5,000 | \$7,500 | \$15,000 | \$5,500 | \$11,000 | \$16,500 | \$33,000 | \$2M |
| PM-S | \$35 | \$60 | \$100 | \$250 | 70% | 50% | \$3,000 | \$6,000 | \$9,000 | \$18,000 | \$6,000 | \$12,000 | \$18,000 | \$36,000 | \$2M |
| PM-T | \$35 | \$60 | \$100 | \$250 | 70% | 50% | \$3,500 | \$7,000 | \$10,500 | \$21,000 | \$6,500 | \$13,000 | \$19,500 | \$39,000 | \$2M |
| PM-E | 70% | 70% | 70% | 70% | 70% | 50% | \$5,000 | \$10,000 | \$15,000 | \$30,000 | \$5,000 | \$10,000 | \$15,000 | \$30,000 | \$2M |

Out-of-Network facilities will be subject to the following per occurrence deductibles: \$500 Inpatient Hospital; \$250 Outpatient Surgery. These are separate from, and in addition to, the annual medical plan deductible and do not apply to the out-of-pocket maximum.

Preventive care is subject to member cost share and is limited to \$400 of plan-paid benefits per year.

For Dual-Option choices, please refer to the Small Business Dual Option Grid or contact your local Account Executive.

UnitedHealthcare EDGESM

| Plan Code | Deductible | | | | Coinsurance | | | | Coinsurance Maximum | | | | Copays | | | | Policy Max | | | |
|-----------|------------|---------|-------------|----------|-------------------|-----------------------------|-----------------------|-------------|---------------------|----------|-------------|----------|------------------|-------------------|-----------------------------|-------|------------|-------|-------|------|
| | Network | | Non-Network | | Network | | | Non-Network | Network | | Non-Network | | PCP ¹ | SPEC ² | SPEC Prem. Des ³ | UC | | ER | OP | IP |
| | Single | Family | Single | Family | SPEC ² | SPEC Prem. Des ³ | Non-phys ⁴ | | Single | Family | Single | Family | | | | | | | | |
| 8L-1 | \$1,000 | \$3,000 | \$2,000 | \$6,000 | 80% | 100% | 100% | 70% | \$3,000 | \$9,000 | \$6,000 | \$18,000 | \$30 | \$60 | \$30 | \$100 | \$250 | \$250 | \$500 | \$5M |
| 8L-2 | \$1,500 | \$4,500 | \$3,000 | \$9,000 | 70% | 100% | 100% | 50% | \$4,500 | \$13,500 | \$9,000 | \$27,000 | \$30 | \$60 | \$30 | \$100 | \$250 | \$250 | \$500 | \$5M |
| 8L-3 | \$1,000 | \$3,000 | \$2,000 | \$6,000 | 60% | 90% | 90% | 50% | \$3,000 | \$9,000 | \$6,000 | \$18,000 | \$30 | \$60 | \$30 | \$100 | \$250 | \$250 | \$500 | \$5M |
| 8L-4 | \$2,000 | \$6,000 | \$4,000 | \$12,000 | 60% | 90% | 90% | 50% | \$4,000 | \$12,000 | \$8,000 | \$24,000 | \$30 | \$60 | \$30 | \$100 | \$250 | \$250 | \$500 | \$5M |

All plans will be subject to a the following per occurrence deductibles for Network and Non-Network facilities: \$500 Inpatient Hospital; \$250 Outpatient Surgery. These are separate from, and in addition to, the annual medical plan deductible and do not apply to the out-of-pocket maximum.

Routine lab and imaging for plans 8L-1, 8L-2, 8L-3, 8L-4 is covered under the office visit copay

For Dual-Option choices, please refer to the Small Business Dual Option Grid or contact your local Account Executive.

1 Primary Physicians include Family Practice, Internal Medicine, Obstetrics-Gynecology, and Pediatrics

2 This tier of benefits applies to physicians in specialties where there is no UnitedHealth Premium designation program and for specialty physicians that are not quality and efficiency designated

3 This tier of benefits applies to UnitedHealth Premium quality and efficiency designated specialists. Please visit myuhc.com for details.

4 These benefits apply to all categories in which deductible-coinsurance cost-sharing applies, except physician fees for surgical and medical. This is the in-network plan coinsurance.

Pharmacy Plans

| | 2V | H9 | DS (for EDGE plans) |
|------------|------|------|---------------------|
| Tier 1 | \$10 | \$10 | \$15 |
| Tier 2 | \$35 | \$30 | \$45 |
| Tier 3 | \$60 | \$50 | \$85 |
| Tier 4 | N/A | N/A | \$200 |
| Deductible | N/A | N/A | N/A |

Please Note: The information in this grid is provided for informational purposes only & is not intended for use as a contract. For a complete listing of coverage & exclusions please refer to the Certificate of Coverage or talk to your UnitedHealthcare representative for additional details that could impact the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible, whether preventive services are covered at 100%, and other benefit details.

The UnitedHealth Premium® designation program is an information resource to help our members choose a physician. It may be used as one of many factors members consider when choosing the physicians from whom they receive care. As with any performance assessment program, physician evaluations have a risk of error. Please see myuhc.com® for detailed program information and methodologies.

Insurance coverage provided by or through: UnitedHealthCare Insurance Company or its affiliates or PacifiCare Life and Health Insurance Company. Administrative services provided by UnitedHealthCare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health plan coverage provided by or through UnitedHealthcare of Texas, Inc.

