

UnitedHealthcare Insurance Company, Inc.

Texas Key Accounts 2010 Insurance Plans

Groups with 100+ Eligible Employees

UnitedHealthcare's new Premium Designation plans are built with one thing in mind -- your clients. Featuring our Premium Designation program, these new plans are designed to maximize both quality and value. By utilizing specialists physicians who are qualified for our Premium Designation program, your clients' employees will not only save out-of-pocket costs, but more importantly, they will benefit from care by providers who meet independent criteria for delivering the best in quality and efficiency. A broad array of plans across many popular deductible and coinsurance levels means that there are now solutions for every need -- all at lower rates. Contact your Account Representative for more information.



UnitedHealthcare Choice Plus Premium Designation Plans

Plan Code	Copay / Per Occurrence					Coinsurance		Deductible				Out-of-Pocket Maximum				Policy Max
	PCP ¹	Prem. Des. Spec ²	Spec ³	Urgent Care	ER ⁴	Network	Non-Network	Network		Non-Network		Network		Non-Network		
								Single	Family	Single	Family	Single	Family	Single	Family	
T4-G	\$20	\$20	\$40	\$75	\$150	100%	70%	\$500	\$1,000	\$1,000	\$2,000	\$500	\$1,000	\$5,000	\$10,000	\$5M
T4-H	\$20	\$20	\$40	\$75	\$150	100%	70%	\$1,000	\$2,000	\$2,000	\$4,000	\$1,000	\$2,000	\$6,000	\$12,000	\$5M
T4-I	\$20	\$20	\$40	\$75	\$150	100%	70%	\$1,500	\$3,000	\$3,000	\$6,000	\$1,500	\$3,000	\$7,000	\$14,000	\$5M
T4-J	\$25	\$25	\$50	\$75	\$200	100%	70%	\$2,000	\$4,000	\$4,000	\$8,000	\$2,000	\$4,000	\$8,000	\$16,000	\$5M
T4-K	\$25	\$25	\$50	\$75	\$200	100%	70%	\$2,500	\$5,000	\$5,000	\$10,000	\$2,500	\$5,000	\$10,000	\$20,000	\$5M
T4-L	\$25	\$25	\$50	\$75	\$200	100%	70%	\$3,000	\$6,000	\$6,000	\$12,000	\$3,000	\$6,000	\$12,000	\$24,000	\$5M
T4-M	\$20	\$20	\$40	\$75	\$150 + 10%	90%	60%	\$500	\$1,000	\$1,000	\$2,000	\$2,500	\$5,000	\$5,000	\$10,000	\$5M
T4-N	\$20	\$20	\$40	\$75	\$150 + 10%	90%	60%	\$1,000	\$2,000	\$2,000	\$4,000	\$3,000	\$6,000	\$6,000	\$12,000	\$5M
T4-O	\$20	\$20	\$40	\$75	\$150 + 10%	90%	60%	\$1,500	\$3,000	\$3,000	\$6,000	\$3,500	\$7,000	\$7,000	\$14,000	\$5M
T4-P	\$25	\$25	\$50	\$75	\$200 + 10%	90%	60%	\$2,000	\$4,000	\$4,000	\$8,000	\$4,000	\$8,000	\$8,000	\$16,000	\$5M
T4-Q	\$25	\$25	\$50	\$75	\$200 + 10%	90%	60%	\$2,500	\$5,000	\$5,000	\$10,000	\$5,000	\$10,000	\$10,000	\$20,000	\$5M
T4-R	\$25	\$25	\$50	\$75	\$200 + 10%	90%	60%	\$3,000	\$6,000	\$6,000	\$12,000	\$6,000	\$12,000	\$12,000	\$24,000	\$5M
T4-S	\$20	\$20	\$40	\$75	\$150 + 20%	80%	50%	\$500	\$1,000	\$1,000	\$2,000	\$2,500	\$5,000	\$5,000	\$10,000	\$5M
T4-T	\$20	\$20	\$40	\$75	\$150 + 20%	80%	50%	\$1,000	\$2,000	\$2,000	\$4,000	\$3,000	\$6,000	\$6,000	\$12,000	\$5M
T4-U	\$20	\$20	\$40	\$75	\$150 + 20%	80%	50%	\$1,500	\$3,000	\$3,000	\$6,000	\$3,500	\$7,000	\$7,000	\$14,000	\$5M
T4-V	\$25	\$25	\$50	\$75	\$200 + 20%	80%	50%	\$2,000	\$4,000	\$4,000	\$8,000	\$4,000	\$8,000	\$8,000	\$16,000	\$5M
T4-W	\$25	\$25	\$50	\$75	\$200 + 20%	80%	50%	\$2,500	\$5,000	\$5,000	\$10,000	\$5,000	\$10,000	\$10,000	\$20,000	\$5M
T4-X	\$25	\$25	\$50	\$75	\$200 + 20%	80%	50%	\$3,000	\$6,000	\$6,000	\$12,000	\$6,000	\$12,000	\$12,000	\$24,000	\$5M
T4-Y	\$25	\$25	\$50	\$75	\$200 + 30%	70%	50%	\$2,000	\$4,000	\$4,000	\$8,000	\$4,000	\$8,000	\$8,000	\$16,000	\$5M
T4-Z	\$25	\$25	\$50	\$75	\$200 + 30%	70%	50%	\$2,500	\$5,000	\$5,000	\$10,000	\$5,000	\$10,000	\$10,000	\$20,000	\$5M
T4-1	\$25	\$25	\$50	\$75	\$200 + 30%	70%	50%	\$3,000	\$6,000	\$6,000	\$12,000	\$6,000	\$12,000	\$12,000	\$24,000	\$5M
T4-2	\$30	\$30	\$60	\$75	\$250 + 30%	70%	50%	\$3,500	\$7,000	\$7,000	\$14,000	\$7,000	\$14,000	\$14,000	\$28,000	\$5M
T4-3	\$30	\$30	\$60	\$75	\$250 + 30%	70%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$10,000	\$20,000	\$20,000	\$40,000	\$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.

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

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

3 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

4 Plan deductible is waived for Emergency Room visits. Copay or copay plus plan coinsurance will be required, depending on plan design.

Additional Medical plan designs are available. Please contact your Account Representative for more information.

Introducing new, more-affordable pharmacy plans, featuring \$15 and \$20 Tier 1 copays. We're also excited to introduce new deductible options for these plans. We'll waive the deductible when members fill their prescriptions with the more cost-effective drugs classified in Tier 1. The deductible versions create value not only for our members, but, for those clients looking for options at a lower premium, the savings can be significant. Contact your Account Representative for more information.



Pharmacy Plans

Plan Codes						
Deductible ¹ (Tiers 2 & 3 only)			Retail Copays			Mail Order Copays (up to 90-day supply)
\$0	\$100	\$250	Tier 1	Tier 2	Tier 3	
FZ	KV	LC	\$15	\$30	\$65	2.5x Retail
FE	KW	LD	\$15	\$35	\$70	2.5x Retail
IU	KX	LE	\$15	\$40	\$75	2.5x Retail
GB	KY	LF	\$15	\$45	\$80	2.5x Retail
LJ	KZ	LG	\$20	\$35	\$70	2.5x Retail
KT	LA	LH	\$20	\$40	\$75	2.5x Retail
KU	LB	LI	\$20	\$45	\$80	2.5x Retail

1 Rx plan designs with deductibles do not require the deductible when obtaining Tier 1 drugs.

Additional Pharmacy plan designs are available. Please contact your Account Representative for more information.

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.

