





Medical Coverage Details

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Benefits Manual -Health, Insurance...

Plan Type Descriptions

Plan Facts Disclaimer	United Healthcare PPO Note: Not all covered services, exclusions, and limits are shown in this brief comparison. The contracts and plan documents govern in all cases.
Web site	myuhc.com
Member services	1-866-627-7804; includes Nurseline (24 hours)
Find a network provider	Find a Doctor or Hospital
Group ID	268796



Cost	United Healthcare PPO
Health Reimbursement Arrang	••
HRAYou only	Not applicable
HRAYou and spouse	Not applicable
HRAYou and Child(ren)	Not applicable
HRAYou and family	Not applicable
HRAEligible expenses for reimbursement	Not applicable
Health Reimbursement Account Web site	Not applicable
General Medical Expenses	
Annual deductible: Individual/Family	In Network You only: \$350; You + spouse: \$525; You + child(ren): \$525; You + family: \$700 Out of Network You only: \$1,050; You + spouse: \$1,575; You + child(ren): \$1,575; You + family: \$2,100
Coinsurance percentage	In Network 80% covered; of negotiated charges Out of Network 60% covered; subject to Reasonable and Customary limits
Primary doctor office visit	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits
Specialist office visit	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to

	Reasonable and Customary limits	
Out-of-pocket maximum:	In Network	
Individual/Family	You only: \$1,750; You + spouse: \$2,625; You + child(ren): \$2,625; You + family: \$3,500	
	Out of Network	
	You only: \$3,750; You + spouse: \$5,625; You + child(ren): \$5,625; You + family: \$7,500	
Lifetime coverage limit	In Network	
	\$3,000,000; in and out-of-network combined	
	Out of Network \$3,000,000; in and out-of-network combined	
anationt Hoonital Cara	\$3,000,000, III and out-of-network combined	
npatient Hospital Care	In Network	
Hospital copay	Not applicable	
	Out of Network	
	Not applicable	
Hospital semi-private room	In Network	
·	80% covered after plan deductible;	
	preauthorization required	
	Out of Network	
	60% covered after plan deductible;	
	preauthorization required; subject to Reasonable	
Innationt lab and V ray	and Customary limits	
Inpatient lab and X-ray	In Network 80% covered; after plan deductible	
	Out of Network	
	60% covered; after plan deductible; subject to	
	Reasonable and Customary limits	
Inpatient physician and surgeon	In Network	
services	80% covered; after plan deductible	
	Out of Network	
	60% covered; after plan deductible; subject to	
	60% covered; after plan deductible; subject to Reasonable and Customary limits	
Outpatient Care	Reasonable and Customary limits	
Outpatient Care Outpatient surgery	Reasonable and Customary limits In Network	
<u> </u>	Reasonable and Customary limits In Network 80% covered after deductible is met	
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<u> </u>	Reasonable and Customary limits In Network 80% covered after deductible is met Out of Network	
Outpatient surgery	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits	
Outpatient surgery	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and	
Outpatient surgery	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com,	
Outpatient surgery	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788	
Outpatient surgery	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 Out of Network	
Outpatient surgery	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 Out of Network 60% covered after deductible is met; subject to	
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Outpatient surgery Outpatient laboratory services	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 Out of Network 60% covered after deductible is met; subject to Reasonable & Customary limits; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788	
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Outpatient surgery Outpatient laboratory services Outpatient X-ray	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 Out of Network 60% covered after deductible is met; subject to Reasonable & Customary limits; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met Out of Network 60% covered after deductible is met Out of Network 60% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits	
Outpatient surgery Outpatient laboratory services Outpatient X-ray Emergency room (not followed	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 Out of Network 60% covered after deductible is met; subject to Reasonable & Customary limits; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met Out of Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network	
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Outpatient surgery Outpatient laboratory services Outpatient X-ray Emergency room (not followed	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 Out of Network 60% covered after deductible is met; subject to Reasonable & Customary limits; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met;	
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Outpatient surgery Outpatient laboratory services Outpatient X-ray Emergency room (not followed	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 Out of Network 60% covered after deductible is met; subject to Reasonable & Customary limits; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met Out of Network 80% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; preauthorization required upon admission; 50% covered after deductible is met non-emergency use	
Outpatient surgery Outpatient laboratory services Outpatient X-ray Emergency room (not followed	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 Out of Network 60% covered after deductible is met; subject to Reasonable & Customary limits; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; preauthorization required upon admission; 50% covered after deductible is met non-emergency use Out of Network 80% covered after deductible is met; preauthorization required upon admission; 50% covered after deductible is met; preauthorization required upon admission; 50%	
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Outpatient surgery Outpatient laboratory services Outpatient X-ray Emergency room (not followed	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; 100% covered after deductible is met; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 Out of Network 60% covered after deductible is met; subject to Reasonable & Customary limits; 100% covered at LabCard facilities for blood, urine and pathology services; www.labcard.com, 1-800-646-7788 In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits In Network 80% covered after deductible is met; preauthorization required upon admission; 50% covered after deductible is met non-emergency use Out of Network 80% covered after deductible is met; preauthorization required upon admission; 50% covered after deductible is met; preauthorization required upon admission; 50%	

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Urgent care clinic visit	In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to
	Reasonable and Customary limits
Prescription Drug Expenses	
Prescription drug vendor	Caremark
Prescription drug Web site	<u>caremark.com</u>
Prescription drug member services	1-866-768-4254
Annual prescription deductible	Not applicable
Annual Rx out-of-pocket maximum	\$2,000; does not apply to medical plan out-of-pocket maximum
Retail generic	75% covered; \$7.50 minimum; \$75 per script maximum; 30 day supply
Retail formulary brand	75% covered; \$15 minimum; \$75 per script maximum; 30 day supply
Retail nonformulary brand	50% covered; \$35 minimum; \$75 per script maximum; 30 day supply
Mail order generic	75% covered; \$15 minimum; \$150 per script maximum; 90 day supply
Mail order formulary brand	75% covered; \$30 minimum; \$150 per script maximum; 90 day supply
Mail order nonformulary brand	50% covered; \$70 minimum; \$150 per script maximum; 90 day supply
Oral contraceptives	Retail and mail order available

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Coverage	United Healthcare PPO
Adult Preventive Care	
Annual physical exam	In Network 100% covered; limited to \$300 per year for all preventive services combined; then 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits
Well-woman exam (includes pap)	In Network 100% covered; limited to \$300 per year for all preventive services combined; then 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits
Mammogram	In Network 100% covered; limited to \$300 per year for all preventive services combined; then 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits
Cancer screenings	In Network 100% covered; limited to \$300 per year for all preventive services combined; then 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits
Cardiovascular screenings	In Network 100% covered; limited to \$300 per year for all preventive services combined; then 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits

In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits
Not covered
In Network 80% covered after deductible is met; limited to diagnosis and treatment of the underlying cause of infertility; GIFT and ZIFT not covered Out of Network 60% covered after ded; limited to diagnosis and treatment of the underlying cause of infertility; GIFT and ZIFT not covered; subject to R&C limits
In Network Not covered Out of Network Not covered
In Network Not covered Out of Network Not covered
In Network 80% covered after deductible is met; reversals not covered Out of Network 60% covered after deductible is met; reversals not covered; subject to Reasonable and Customary limits
In Network 80% covered after deductible is met; reversals not covered Out of Network 60% covered after deductible is met; reversals not covered; subject to Reasonable and Customary limits
In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits
In Network 80% covered after deductible is met; preauthorization required Out of Network 60% covered after deductible is met; preauthorization required; subject to Reasonable and Customary limits
In Network 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits
Yes; through UnitedHealthcare
tive Care
In Network 100% covered; limited to \$300 per year for all preventive services combined; then 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits

Immunizations (child)	In Network 100% covered; limited to \$300 per year for all preventive services combined; then 80% covered after deductible is met Out of Network 60% covered after deductible is met; subject to Reasonable and Customary limits	
Mental Health Care	Reasonable and Customary limits	
Mental Health: Combined with	In Network	
substance abuse	Preauthorization required by ValueOptions for mental health & substance abuse services; www.achievesolutions.net, 1-800-892-1415 Out of Network Preauthorization required by ValueOptions for mental health & substance abuse services; www.achievesolutions.net, 1-800-892-1415	
Mental Health: Outpatient coverage	In Network \$15 copay Out of Network 50% covered; separate \$250 deductible applies combined with inpatient; subject to Reasonable and Customary limits	
Mental Health: Inpatient coverage	In Network 80% covered Out of Network 50% covered; separate \$250 deductible applies combined with outpatient; subject to Reasonable and Customary limits	
Substance Abuse Care		
Detox: Outpatient coverage	In Network \$15 copay; limited to 30 visits per year; two substance abuse episodes per lifetime; in and out-of-network combined Out of Network 50% covered; limited to 30 visits per year; two substance abuse episodes per lifetime; in & out-of-network combined; separate \$250 ded applies combined w/inpatient; subject to R&C limits	
Detox: Inpatient coverage	In Network 80% covered; limited to 30 days per year; two substance abuse episodes per lifetime Out of Network 50% covered; limited to 30 days per year; two substance abuse episodes per lifetime; separate \$250 deductible applies combined with outpatient; subject to R&C limits	
Rehab: Outpatient coverage	In Network \$15 copay; limited to 30 visits per year; two substance abuse episodes per lifetime; in and out-of-network combined Out of Network 50% covered; limited to 30 visits per year; two substance abuse episodes per lifetime; in & out-of-network combined; separate \$250 ded applies combined w/inpatient; subject to R&C limits	
Rehab: Inpatient coverage	In Network 80% covered; limited to 30 days per year; two substance abuse episodes per lifetime Out of Network 50% covered; limited to 30 days per year; two substance abuse episodes per lifetime; separate \$250 deductible applies combined with outpatient; subject to R&C limits	
Dental Care		

Dental implants	In Network Not covered Out of Network Not covered	
Accidental injury to teeth	In Network 80% covered after deductible is met; Itd to treatment of natural teeth; services must be completed within the year of accident or the year following Out of Network 60% cov after ded; Itd to treatment of natural teeth; services must be completed within the year of accident or the year following; subj to R&C limits	
Surgical removal of tumors and cysts	In Network 80% covered after deductible is met; limitations apply; check with Plan for details Out of Network 60% covered after deductible is met; limitations apply; check with Plan for details; subject to Reasonable and Customary limits	
Vision Care		
Routine vision exams	In Network Vision Discount Plan through VSP; call toll free 1-800-877-7195 for details Out of Network Not covered	
Regular lenses and frames	In Network Vision Discount Plan through VSP; call toll free 1-800-877-7195 for details Out of Network Not covered	
Contact lenses	In Network Vision Discount Plan through VSP; call toll free 1-800-877-7195 for details Out of Network Not covered	
Other Services		
Ambulance services	80% covered after deductible is met; must be a true emergency	
Durable medical equipment	In Network 80% covered after deductible is met; preauthorization required for expenses over \$1,000 Out of Network 60% covered after deductible is met; preauthorization required for non-participating provider and expenses over \$1,000; subject to Reasonable and Customary limits	
Hearing Care		
Hearing evaluations	In Network 80% covered after deductible is met; audiometric exam and hearing aid evaluation test; limited to one exam every 36 months Out of Network 60% covered after deductible is met; audiometric exam and hearing aid evaluation test; limited to one exam every 36 months; subject to R&C limits	
Hearing aids	In Network 80% covered; limited to \$750 per ear every 36 months Out of Network 60% covered; limited to \$750 per ear every 36 months; subject to Reasonable and Customary limits	
Medical Therapy		

Acupuncture	In Network 80% covered after deductible is met; performed in lieu of anesthesia in connection with surgery Out of Network 60% covered after deductible is met; performed in lieu of anesthesia in connection with surgery; subject to Reasonable and Customary limits	
Chiropractic	In Network 80% covered after deductible is met; limited to 25 visits per year Out of Network 60% covered after deductible is met; limited to 25 visits per year; subject to Reasonable and Customary limits	
Outpatient physical therapy	In Network 80% covered after deductible is met; review for medical necessity required after 20 visits Out of Network 60% covered after deductible is met; review for medical necessity required after 20 visits; subject to Reasonable and Customary limits	
Outpatient speech therapy	In Network 80% covered after deductible is met; limited to 60 visits per year; review for medical necessity required after 20 visits Out of Network 60% covered after deductible is met; limited to 60 visits per year; review for medical necessity required after 20 visits; subject to Reasonable and Customary limits	
Outpatient occupational therapy	In Network 80% covered after deductible is met; review for medical necessity required after 20 visits Out of Network 60% covered after deductible is met; review for medical necessity required after 20 visits; subject to Reasonable and Customary limits	
are at Alternate Sites	·	
Noncustodial home health care	In Network 100% covered after deductible is met; limited to 120 visits per year; preauthorization required Out of Network 60% covered after deductible is met; limited to 120 visits per year; preauthorization required; subject to Reasonable and Customary limits	
Prescribed care in noncustodial skilled nursing facility	In Network 80% covered after deductible is met; limited to 90 days per year; in and out-of-network combined; preauthorization required Out of Network 60% covered after deductible is met; limited to 90 days per year; in and out-of-network combined; preauthorization required; subject to Reasonable and Customary limits	
Hospice care	In Network 100% covered after deductible is met; preauthorization required Out of Network 60% covered after deductible is met; preauthorization required; subject to Reasonable and Customary limits	
Hospice care	100% covered after deductible is met; preauthorization required Out of Network 60% covered after deductible is met; preauthorization required; subject to Reasonable	

Access	United Healthcare PPO
Out-of-area dependent coverage	Yes
Out-of-area participant coverage	Yes

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Ease of Use Need to file claims	United Healthcare PPO In Network No Out of Network Yes
Number of PCP changes allowed/year	Not Applicable
Ability to self-refer to OB/GYN	Yes
Ability to self-refer to specialists	Yes

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United Healthcare PPO
all
Not Available
84%
care provided
Not Available
96%
venience/ease of use
Not Available
89%
ervices covered
Not Available
85%
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Special Care Management Education and Assistance

Programs Asthma care management	United Healthcare PPO Yes; through CareAllies, call toll free 1-877-245-2433
Cancer care management	Not applicable
Diabetes care management	Yes; through CareAllies, call toll free 1-877-245-2433
Heart disease care management	Yes; through CareAllies, call toll free 1-877-245-2433
Chronic Obstructed Pulmonary Disease	Yes; through CareAllies, call toll free 1-877-245-2433
Hypertension care management	Not applicable
Smoking cessation program	Not applicable
Weight control program	Not applicable
Disclaimer	Note: Not all covered services, exclusions, and limits are shown in this brief comparison. The contracts and plan documents govern in all cases.

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The comparison charts are compiled using information that applies to a large number of health plan users and is commonly reported by the health plans. Depending on the chart type, such as charts for dental and vision plans, certain information and/or sections won't appear because the necessary data isn't available. If you have questions about a topic that isn't covered in the charts, contact the plan's member services department for additional information. Also, keep in mind that the information on access and quality of care is provided by the health plans. Neither Rockwell Automation nor Hewitt Associates is responsible for the accuracy of this information. If there is a discrepancy between the information displayed on these charts and the official plan documents, the official plan documents will control. Rockwell Automation reserves the right to amend, suspend, or terminate the plan(s) or program(s) at any time. The Member Satisfaction information above is provided by the Hewitt Satisfaction Survey. If an insufficient number of individuals responded for a particular plan, that plan won't be reported.

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