

Health Plans



Pharmacy benefits are paid separately and do not apply to the annual deductible or out-of-pocket maximum.



For more information, visit uhc.com or call 1-877-632-4195.

UnitedHealthcare CoreSM Plan

No referrals	Non-network coverage	No primary doctor required	Pharmacy	Vision	Spending account
✓	✓	✓	✓	✓	

The UnitedHealthcare Core Plan features a designated network of hospitals together with those hospitals' affiliated doctors. Core is more flexible than traditional HMO-based plans, with non-network and out-of-area benefits along with significantly greater plan design flexibility – including an HSA option. Core is available in Chicago, Illinois and Northwest Indiana. Here are the highlights:

- Highest level of benefit coverage when your employees use doctors and hospitals that participate in the plan
- Access to more than 16,500 doctors and more than 90 hospitals in the Chicago area
- Preventive care covered up to 100 percent when they see a network doctor
- No referrals required to see a network specialist
- Access to our national network when traveling outside the Chicago area
- Pharmacy benefits included
- Vision exam included, plus discounts on frames

Here's how the plan works.

See benefit grid for details.

1

To receive the highest level of benefit coverage under the plan, your employees choose a doctor or hospital that participates in the Core plan. To find a participating doctor or facility, they can visit myuhc.com or call the toll-free number on the back of their member ID card.

2

If they choose to see a doctor or hospital in the Chicago area that does not participate in the Core plan, non-network benefit levels apply. This will result in higher out-of-pocket costs for them.

3

Your employees are protected from major expenses with an out-of-pocket maximum. If their medical expenses reach the maximum, they are covered 100 percent for eligible services for the rest of the plan year (subject to plan limitations).

Health Plans

Groups with up to 50 Eligible Employees ▪ Plans available July 1, 2010

Illinois ▪ Cook ▪ Dupage ▪ Lake ▪ Will ▪ Kankakee ▪ McHenry ▪ Boone ▪ Winnebago ▪ Kane ▪ Iroquois ▪ Grundy ▪ LaSalle ▪ Kane ▪ DeKalb ▪ Kendall

UnitedHealthcare Core Plans

Plan Code	Deductible				Coinsurance		Out-of-Pocket Maximum				Copay						Preventive Coverage
	Network		Non-Network				Network		Non-Network		PCP	Spec	UC	ER	IP	OP	
	Single	Family	Single	Family	Single	Family	Single	Family									
NN-D	N/A	N/A	\$3,000	\$9,000	100%	50%	N/A	N/A	\$9,000	\$18,000	\$15	\$35	\$50	\$150	100%	100%	Yes
NN-O	N/A	N/A	\$4,000	\$12,000	90%	50%	\$1,500	\$3,000	\$9,000	\$18,000	\$25	\$45	\$50	\$150	90%	90%	Yes
NN-E	\$250	\$750	\$4,000	\$12,000	90%	50%	\$1,250	\$3,750	\$9,000	\$18,000	\$15	\$35	\$50	\$150	90%	90%	Yes
NN-S	\$500	\$1,500	\$4,000	\$12,000	80%	50%	\$2,500	\$7,500	\$9,000	\$18,000	\$30	\$50	\$50	\$150	80%	80%	Yes
NN-F	\$1,000	\$3,000	\$4,000	\$12,000	90%	50%	\$2,000	\$5,000	\$9,000	\$18,000	\$20	\$40	\$50	\$150	90%	90%	Yes
NN-Q	\$1,000	\$3,000	\$4,000	\$12,000	80%	50%	\$3,000	\$9,000	\$9,000	\$18,000	\$30	\$50	\$50	\$150	80%	80%	Yes
NN-U	\$2,000	\$6,000	\$4,000	\$12,000	90%	50%	\$5,000	\$15,000	\$9,000	\$18,000	90%	90%	90%	90%	90%	90%	Yes
NT-B	\$2,500	\$5,000	\$5,000	\$15,000	100%	50%	\$3,500	\$7,000	\$9,000	\$18,000	100%	100%	100%	100%	100%	100%	Yes

Please note: The information in this grid is provided for informational purposes only and is not a contract or binder of coverage.

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PCP – Primary Care Physician
 Spec – Specialist
 UC – Urgent Care
 ER – Emergency Room
 IP – Inpatient
 OP – Outpatient