## **Benefit highlights**

UnitedHealthcare<sup>®</sup> Group Medicare Advantage (PPO) Public Education Employees' Health Insurance Plan Group number: 15501 Effective January 1, 2017 to December 31, 2017

This is a short description of plan benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions and restrictions may apply.

Plan costs	In-Network	Out-of-Network
Annual medical deductible	Your plan has an annual combined in-network and out-of-network medical deductible of \$166 each plan year	

Medical Benefits	In-Network	Out-of-Network	
Benefits covered by Original Medicare and your plan			
Doctor's office visit	Primary Care Physician: \$13 co-pay Specialist: \$18 co-pay	Primary Care Physician: \$13 co-pay Specialist: \$18 co-pay	
Preventive services	\$0 co-pay for Medicare covered preventive services.		
Inpatient hospital care	\$200 co-pay per day: day 1; \$25 co-pay per day: days 2–5; \$0 co-pay per day after that	\$200 co-pay per day: day 1; \$25 co-pay per day: days 2–5; \$0 co-pay per day after that	
Skilled nursing facility (SNF)	\$0 co-pay per day: days 1–20; \$161 co-pay per additional day up to 100 days	\$0 co-pay per day: days 1–20; \$161 co-pay per additional day up to 100 days	
Outpatient surgery	\$0 co-pay	\$0 co-pay	
Outpatient rehabilitation (physical, occupational, or speech/language therapy)	\$0 co-pay	\$0 co-pay	
Diagnostic radiology services (such as MRIs, CT scans)	\$0 co-pay	\$0 co-pay	
Lab services	\$0 co-pay	\$0 co-pay	

Medical Benefits	In-Network	Out-of-Network	
Outpatient X-rays	\$0 co-pay	\$0 co-pay	
Therapeutic radiology services (such as radiation treatment for cancer)	\$0 co-pay	\$0 co-pay	
Ambulance	\$0 co-pay	\$0 co-pay	
Emergency care	\$35 co-pay (worldwide)		
Urgently needed services	\$18 co-pay	\$18 co-pay	
Annual out-of-pocket maximum	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$6,700 each plan year		
Additional benefits and programs not covered by Original Medicare			
Routine physical	\$0 co-pay; 1 per plan year*	\$0 co-pay; 1 per plan year*	
Routine chiropractic care	20% co-insurance per visit up to 18 visits per plan year*	20% co-insurance per visit up to 18 visits per plan year*	
Foot care – routine	\$18 co-pay (up to 6 visits per plan year)*	\$18 co-pay (up to 6 visits per plan year)*	
Hearing – routine exam	\$0 co-pay (1 exam every 12 months)*	\$0 co-pay (1 exam every 12 months)*	
Hearing aids	\$500 allowance (every 3 years)*	\$500 allowance (every 3 years)*	
Vision – routine eye exams	\$18 co-pay (1 exam every 12 months)*	\$18 co-pay (1 exam every 12 months)*	
Fitness program through SilverSneakers®	Stay active with a basic membership at a participating location at no extra cost to you		
NurseLine <sup>sm</sup>	Speak with a registered nurse (RN) 24 hours a day, 7 days a week		
Virtual Visits	Speak to specific doctors using your computer or mobile device. Find participating doctors online at www.UHCRetiree.com/peehip.		

\*Benefits are combined in and out-of-network.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Retiree plan prospects must meet the eligibility requirements to enroll for group coverage. This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/ co-insurance may change each plan year.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

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