

# UnitedHealthcare

## CHOICE PLUS PLAN

with a HEALTH SAVINGS ACCOUNT (HSA)



### How the Plan Works

#### 1. Your deductible

- You pay the full cost of your health care expenses until you meet your deductible.
- You can choose to pay from your HSA or you can pay another way (cash, credit card) and let your HSA grow. It's your money, it's your choice.
- Preventive care is covered 100% in network.

#### 2. Your coverage

- After the deductible, your plan pays a percentage of your expenses. You pay the rest. This is called coinsurance.
- You will pay a copayment for prescriptions.

#### 3. Your out-of-pocket maximum

- This is the most you will pay in the plan year.
- The plan will then pay 100% of remaining covered expenses.
- Your deductible and coinsurance payments add up to reach your maximum.

### Your employer HSA contribution: \$ 1,000

	1. Your deductible	2. Your coverage (COINSURANCE)	3. Your out-of-pocket maximum
	<b>Pay out of pocket OR use HSA</b>	<b>Your plan pays 100%</b>	<b>You are protected</b>
		<b>You pay 0 %*</b>	
Employee	\$ 4250	+	\$ 4250
Employee + 1	\$ 8500		\$ 8500
Employee + Child(ren)	\$ 8500		\$ 8500
Family	\$ 8500		\$ 8500

Preventive care is covered 100% in the network.

Illustration shows network-only amounts. See your benefit information for non-network amounts.

\*Dollar amounts shown are the maximum that you would need to pay out of pocket for coinsurance.

