



# 2015 Pennsylvania Small Group (2-50) Health Plan Portfolio

UnitedHealthcare offers a variety of health plans designed to meet employer needs.

In accordance with the Affordable Care Act (ACA), all of our PA small group plans are identified by "metallic" benefit coverage levels: Bronze, Silver, Gold and Platinum. These designations indicate the relative value of the covered benefits, from Bronze (lowest) to Platinum (highest). All plans must meet standard requirements for affordability, essential health benefits and consumer protections. Each metallic level includes choices of benefits, plan types and price. Please speak to your UnitedHealthcare sales representative for specific plan designs by metallic level.

BRONZE PLANS																	
PLAN NAME		IN-NETWORK			COST SHARE (All services are subject to deductible and coinsurance)									OUT-OF-NETWORK			RX PLAN
Choice	Choice Plus	Deductible	Coinsurance	Maximum Out-of-pocket	Primary Care Physician (PCP)	Specialist	Urgent Care	Emergency Room	MRI, MRA, CT Scan, Nuclear Scan Freestanding	MRI, MRA, CT Scan, Nuclear Scan Hospital	Inpatient Services	Outpatient Services	Outpatient Services Hospital	Deductible	Coinsurance	Maximum Out-of-pocket	Rx Plan
PBD*		\$4,000/ \$8,000	70%	\$6,250/ \$12,500	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins				<b>YM</b> After combined Med/Rx deductible \$10/\$40/\$75 \$10/\$100/\$300 specialty
PBE*		\$3,500/ \$7,000	60%	\$6,250/ \$12,500	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins				<b>YM</b> After combined Med/Rx deductible \$10/\$40/\$75 10/\$100/\$300 specialty
PBF*		\$5,000/ \$10,000	100%	\$6,250/ \$12,500	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins				<b>YM</b> After combined Med/Rx deductible \$10/\$40/\$75 \$10/\$100/\$300 specialty
SILVER PLANS																	
PLAN NAME		IN-NETWORK			COPAYMENT (Services with a copayment are not subject to deductible except for HSAs)									OUT-OF-NETWORK			RX PLAN
Choice	Choice Plus	Deductible	Coinsurance	Maximum Out-of-pocket	Primary Care Physician (PCP)	Specialist	Urgent Care	Emergency Room	MRI, MRA, CT Scan, Nuclear Scan Freestanding	MRI, MRA, CT Scan, Nuclear Scan Hospital	Inpatient Services	Outpatient Services	Outpatient Services Hospital	Deductible	Coinsurance	Maximum Out-of-pocket	Rx Plan
6K1*		\$2,000/ \$4,000	100%	\$4,000/ \$8,000	\$30	\$50	\$75	\$250	\$150	\$150	\$750	\$500	\$500				<b>034</b> After combined Med/Rx deductible \$10/\$40/\$80 \$10/\$100/\$300 specialty
	6K2*	\$2,000/ \$4,000	100%	\$4,000/ \$8,000	\$30	\$50	\$75	\$250	\$150	\$150	\$750	\$500	\$500	\$6,000/ \$12,000	50%	\$12,000/ \$24,000	<b>034</b> After combined Med/Rx deductible \$10/\$40/\$80 \$10/\$100/\$300 specialty
PBJ*	PFX*	\$2,000/ \$4,000	90%	\$6,250/ \$12,500	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$3,000/ \$6,000	70%	\$10,000/ \$20,000	<b>YM</b> After combined Med/Rx deductible \$10/\$40/\$75 \$10/\$100/\$300 specialty
PBK*	PFY*	\$1,500/ \$3,000	80%	\$6,000/ \$12,000	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$3,000/ \$6,000	60%	\$10,000/ \$20,000	<b>YM</b> After combined Med/Rx deductible \$10/\$40/\$75 \$10/\$100/\$300 specialty

**SILVER PLANS** continued

PLAN NAME		IN-NETWORK			COPAYMENT (Services with a copayment are not subject to deductible except for HSAs)									OUT-OF-NETWORK			RX PLAN
Choice	Choice Plus	Deductible	Coinsurance	Maximum Out-of-pocket	Primary Care Physician (PCP)	Specialist	Urgent Care	Emergency Room	MRI, MRA, CT Scan, Nuclear Scan Freestanding	MRI, MRA, CT Scan, Nuclear Scan Hospital	Inpatient Services	Outpatient Services	Outpatient Services Hospital	Deductible	Coinsurance	Maximum Out-of-pocket	Rx Plan
PBI*	PFW*	\$2,000/ \$4,000	70%	\$4,000/ \$8,000	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$3,000/ \$6,000	50%	\$10,000/ \$20,000	<b>YM</b> After combined Med/Rx deductible \$10/\$40/\$75 \$10/\$100/\$300 specialty
PAS	PEU	\$2,000/ \$4,000	80%	\$6,250/ \$12,500	\$40	\$80	\$100	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$4,000/ \$8,000	60%	\$10,000/ \$20,000	<b>DO</b> \$500 ded tier 2 &3 \$10/\$40/\$75 \$10/\$100/\$300 specialty
	PH7 Navigate Plus Advanced	\$1,500/ \$3,000	70% with referral 50% Self referred	\$6,250/ \$12,500	\$40	\$80 with referral \$100 self referred	\$100	Ded/Coins	Ded/Coins	\$300 & Ded/Coins	Ded/Coins	Ded/Coins	\$300 & Ded/Coins	\$4,000/ \$8,000	50%	\$10,000/ \$20,000	<b>DO</b> \$500 ded tier 2 &3 \$10/\$40/\$75 \$10/\$100/\$300 specialty
	4K5**	\$2,850/ \$5,600	80%	\$5,000/ \$10,000	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$2850/ \$5,600	80%	\$5,000/ \$10,000	<b>YM</b> \$10/\$40/\$75 \$10/\$100/\$300 specialty
PK4 Catalyst		\$3,000/ \$9,000	80%	\$5,000/ \$10,000	\$30	\$60	\$75	\$200	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins				<b>ZT</b> \$250 ded tier 2 &3 \$10/\$40/\$75 \$10/\$100/\$300 specialty
PK5 Catalyst		\$4,000/ \$8,000	80%	\$6,250/ \$12,500	\$40	\$80	\$100	\$300	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins				<b>ZT</b> \$250 ded tier 2 &3 \$10/\$40/\$75 \$10/\$100/\$300 specialty
	PFZ*	\$1,500/ \$3,000	70%	\$6,000/ \$12,000	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$3,000/ \$6,000	60%	\$10,000/ \$20,000	<b>YM</b> After combined Med/Rx deductible \$10/\$40/\$75 \$10/\$100/\$300 specialty

**GOLD PLANS**

PLAN NAME		IN-NETWORK			COPAYMENT (Services with a copayment are not subject to deductible except for HSAs)									OUT-OF-NETWORK			RX PLAN
Choice	Choice Plus	Deductible	Coinsurance	Maximum Out-of-pocket	Primary Care Physician (PCP)	Specialist	Urgent Care	Emergency Room	MRI, MRA, CT Scan, Nuclear Scan Freestanding	MRI, MRA, CT Scan, Nuclear Scan Hospital	Inpatient Services	Outpatient Services	Outpatient Services Hospital	Deductible	Coinsurance	Maximum Out-of-pocket	Rx Plan
6KY*		\$1,300/ \$2,600	100%	\$2,500/ \$5,000	\$15	\$30	\$75	\$250	\$100	\$100	\$750	\$500	\$500				<b>033</b> After combined Med/Rx deductible \$5/\$30/\$60 \$5/\$100/\$300 specialty
	6KZ*	\$1,300/ \$2,600	100%	\$2,500/ \$5,000	\$15	\$30	\$75	\$250	\$100	\$100	\$750	\$500	\$500	\$6,000/ \$12,000	50%	\$12,000/ \$24,000	<b>033</b> After combined Med/Rx deductible \$5/\$30/\$60 \$5/\$100/\$300 specialty
	PEL	\$1,500/ \$3,000	90%	\$4,000/ \$8,000	\$15	\$30	\$100	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$2,000/ \$4,000	70%	\$6,000/ \$12,000	<b>ZR</b> \$50 ded tier 2 & 3 \$10/\$40/\$75 \$10/\$100/\$300 specialty
PAK	PEN	\$1,000/ \$2,000	90%	\$6,000/ \$12,000	\$20	\$40	\$100	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$2,000/ \$4,000	70%	\$6,000/ \$12,000	<b>YM</b> \$10/\$40/\$75 \$10/\$100/\$300 specialty
PAH	PEK	\$1,500/ \$3,000	90%	\$3,000/ \$6,000	\$25	\$50	\$100	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$2,000/ \$4,000	60%	\$6,000/ \$12,000	<b>ZS</b> \$100 ded tier 2 & 3 \$10/\$40/\$75 \$10/\$100/\$300 specialty
PAU	PEW	\$500/ \$1,000	80%	\$5,000/ \$10,000	\$30	\$60	\$100	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$2,000/ \$4,000	70%	\$6,000/ \$12,000	<b>YM</b> \$10/\$40/\$75 \$10/\$100/\$300 specialty
PAF	PEI	\$1,000/ \$2,000	80%	\$4,000/ \$8,000	\$25	\$50	\$100	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$250	\$250	\$2,000/ \$4,000	60%	\$6,000/ \$12,000	<b>ZS</b> \$100 ded tier 2 & 3 \$10/\$40/\$75 \$10/\$100/\$300 specialty
PAJ		\$1,000/ \$2,000	80%	\$3,500/ \$7,000	\$30	\$60	\$100	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins				<b>YM</b> \$10/\$40/\$75 \$10/\$100/\$300 specialty
	PH2 Navigate Plus Advanced	\$1,500/ \$3,000	80% with referral 50% self referred	\$4,000/ \$8,000	\$20	\$40 with referral \$60 self referred	\$100	Ded/Coins	\$150	Ded/Coins	Ded/Coins	\$150	Ded/Coins	\$2,000/ \$4,000	60%	\$6,000/ \$12,000	<b>ZS</b> \$100 ded tier 2 & 3 \$10/\$40/\$75 \$10/\$100/\$300 specialty
	PHZ Navigate Plus Advanced	\$1,000/ \$2,000	90% with referral 50% self referred	\$6,000/ \$12,000	\$20	\$40 with referral \$60 self referred	\$100	Ded/Coins	Ded/Coins	\$250 & Ded/Coins	Ded/Coins	Ded/Coins	\$250 & Ded/Coins	\$2,000/ \$4,000	70%	\$6,000/ \$12,000	<b>YM</b> After combined Med/Rx deductible \$10/\$40/\$75 \$10/\$100/\$300 specialty
PBG*	PFU*	\$1,300/ \$2,600	90%	\$2,500/ \$5,000	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$2,000/ \$4,000	70%	\$6,000/ \$12,000	<b>YM</b> After combined Med/Rx deductible \$10/\$40/\$75 \$10/\$100/\$300 specialty
	4K4**	\$1,100/ \$2,200	80%	\$2,200/ \$4,400	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$1,100/ \$2,200	80%	\$2,200/ \$4,400	<b>YM</b> \$10/\$40/\$75 \$10/\$100/\$300 specialty

**PLATINUM PLANS**

PLAN NAME		IN-NETWORK			COPAYMENT (Services with a copayment are not subject to deductible)									OUT-OF-NETWORK			RX PLAN
Choice	Choice Plus	Deductible	Coinsurance	Maximum Out-of-pocket	Primary Care Physician (PCP)	Specialist	Urgent Care	Emergency Room	MRI, MRA, CT Scan, Nuclear Scan Freestanding	MRI, MRA, CT Scan, Nuclear Scan Hospital	Inpatient Services	Outpatient Services	Outpatient Services Hospital	Deductible	Coinsurance	Maximum Out-of-pocket	Rx Plan
PAN	PEQ	\$250/\$500	90%	\$1,000/\$2,000	\$15	\$30	\$100	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$1,000/\$2,000	70%	\$6,000/\$12,000	<b>YM</b> \$10/\$40/\$75 \$10/\$100/\$300 specialty
	PH5 Navigate Plus Advanced	N/A	100% with referral 70% without referral	\$2,000/\$4,000	\$10	\$40 with referral \$60 self referred	\$100	\$250	\$150	\$500	\$500 per day \$1,500 max	\$150	\$500	\$1,500/\$3,000	70%	\$5,000/\$10,000	<b>ZR</b> \$50 ded tier 2 & 3 \$10/\$40/\$75 \$10/\$100/\$300 specialty
PAO	PER	N/A	100%	\$5,000/\$10,000	\$30	\$60	\$100	\$200	\$250	\$250	100%	\$250	\$250	\$1,000/\$2,000	70%	\$6,000/\$12,000	<b>ZU</b> \$15/\$25/\$50 \$15/\$100/\$300 specialty
PAL	PEO	N/A	100%	\$1,500/\$3,000	\$15	\$30	\$100	\$200	\$250	\$250	\$500 per day \$1,500 max	100%	100%	\$2,000/\$4,000	70%	\$6,000/\$12,000	<b>YM</b> \$10/\$40/\$75 \$10/\$100/\$300 specialty

\*HSA-eligible health plans: deductible applies to all services and Rx first, then copays apply up to out of pocket maximum.

\*\*PPO plans

Pharmacy Plans D0, ZR, ZS, ZT: deductible applies per member and to Tier 2 and Tier 3 medications.

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