2025 medical plans at a glance

UnitedHealthcare Standard HMO

- Choose any doctor or hospital in the UnitedHealthcare Choice Network*
- Predictable copays and no deductible
- Medical and pharmacy expenses both count toward your out-of-pocket maximum
- Coinsurance is paid 100% by the plan after you satisfy your copay
- Outpatient surgery and diagnostic care, including labs and X-rays, are covered at 100% with no deductible or copay

UnitedHealthcare HDHP with HSA

- Lower premium
- Can open a health savings account (HSA) through Chard Snyder to save for health care expenses
- For family tier – Once 1 family member or a combination of family members meet the family out-of-pocket maximum, all covered medical and pharmacy expenses for the family will be paid at 100% for the plan year.

Highlights for both plans

- You don't need to choose a primary care provider (PCP), but it's still good to have one
- No referrals are needed to visit any provider in our network

		UnitedHealthcare Standard HMO UHC Choice Network — in-network only	UnitedHealthcare HDHP with HSA UHC Choice Network — in-network only
Deductible	Individual	No deductible	$1,650
	Family	No deductible	$3,300
	Coinsurance (plan pays)	100%	80% after deductible
Medical out-of-pocket maximum (includes covered medical expenses only)	Individual	$1,500	$3,000
	Family	$3,000	$6,000
Global out-of-pocket maximum (includes covered medical and prescriptions drugs)	Individual	$9,200	$3,000
	Family	$18,400	$6,000
Preventive care			
Adult			
Well visits		$0 copay	$0 coinsurance
Routine mammograms			
Colorectal cancer screenings			

For more coverage details for each of these plans, please visit **whyuhcflorida.com** or call **1-877-614-0581,** TTY **711**

*If you don't choose a network provider, you will be responsible for the entire cost, except in the case of an emergency.

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Department of **MANAGEMENT SERVICES** Division of State Group Insurance

	UnitedHealthcare Standard HMO	UnitedHealthcare HDHP with HSA
	UHC Choice Network – in-network only	UHC Choice Network – in-network only

Medical services

PCP visits (in person or virtual)	$20 copay per visit	
Specialist visits (in person or virtual)	$40 copay per visit	
Allergy injections	$0 copay	
24/7 Virtual Visits (teleheath) UnitedHealthcare-approved providers	$0 copay	
Urgent care (in person or virtual)	$25 copay per visit	20% coinsurance after deductible has been met
Convenience care clinics	$25 copay per visit	
Emergency room visits	$100 copay per visit, waived if admitted	
Ambulance	$0 copay	
Inpatient hospital	$250 copay per admission, covered at 100% after copay	
Outpatient hospital	$0 copay	

Maternity

Inpatient	$250 copay per admission, covered at 100% after copay	20% coinsurance after deductible has been met
Outpatient	$40 copay, first visit only	

Mental health/substance use

Inpatient	$250 copay per admission, covered at 100% after copay	20% coinsurance after deductible has been met
Outpatient	$20 copay	

Other services

Diagnostic lab	$0 copay	
Diagnostic X-ray		
Complex imaging (MRI, MRA, CT)		
Outpatient surgery		
Skilled nursing facility		20% coinsurance after deductible has been met
Spinal manipulation therapy*	$40 copay per visit	
Outpatient short-term rehab therapy*		
Home health care	$0 copay	
Durable medical equipment	$0 copay	
Diabetic supplies	Pharmacy cost-sharing applies	
Infertility	Not covered	Not covered
Hospice (inpatient or outpatient)	$0 copay	20% coinsurance after deductible has been met

Prescription drugs administered by Optum Rx

Retail pharmacy (30-day supply)	Generic drugs	$7 copay	30% coinsurance after deductible
	Preferred	$30 copay	
	Brand	$50 copay	50% coinsurance after deductible
Mail order or participating 90-day retail	Generic drugs	$14 copay	30% coinsurance after deductible
	Preferred	$60 copay	
	Brand	$100 copay	50% coinsurance after deductible

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