

Health Benefits – Summary Effective January 1, 2017

Benefits/Service <small>*Includes deductible, or copayment & coinsurance.</small>	UHC PPO Choice Plus Network		UHC EPO (In Network Only) Choice Network	UHC HDHP Choice Plus Network	
	In-Network	Out of Network		In-Network	Out of Network
Annual Deductible (per person)	\$750 per person	\$1,500 per person	\$350 per person	\$1,600 per person	\$3,200 per person
Annual family deductible	\$2,250 family (3 individuals)	\$4,500 family (3 individuals)	\$1,050 family (3 individuals)	\$3,200 family	\$6,400 family
Annual co-insurance after deductible	80%	50%	80%	80%	50%
Annual out-of-pocket maximum* (per person)	\$3,250 per person	\$4,500 per person	\$1,350 per person	\$3,200 per person	\$6,400 per person
Annual out-of-pocket maximum* (family)	\$9,750 family (3 individuals)	\$13,500 family (3 individuals)	\$4,050 family (3 individuals)	\$6,400 family	\$12,800 family
Office visit co-pays	\$20	50% after deductible	\$20	80% after deductible	50% after deductible
Urgent Care	\$35	50% after deductible	\$35 Designated urgent care centers and doctor offices	80% after deductible	50% after deductible
Specialist Office Visits	\$35	50% after deductible	\$35	80% after deductible	50% after deductible
Emergency room	\$150	\$150	\$125	80% after deductible	80% after deductible
Preventive	100%	50% after deductible	100%	100%	50% after deductible

Prescription Drugs – OptumRx (In Network Benefit Only)

Benefits/Services	UHC PPO Choice Plus Network	UHC EPO Choice Network	UHC HDHP** Choice Plus Network
Pharmacy annual out-of-pocket maximum*	Individual \$3,900 Family \$4,550	Individual \$5,800 Family \$10,250	Included in Medical Out-Of-Pocket Maximum
Retail - Tier 1: Generic (30-day supply)	\$8	\$8	80% after deductible
Retail – Tier 2: Preferred Brand (30-day supply)	10% with \$25 minimum	10% with \$25 minimum	80% after deductible
Retail – Tier 3: Non-Preferred Brand (30-day supply)	20% with \$50 minimum	20% with \$50 minimum	80% after deductible
Multi-Source Brand	Member-Pay-Difference*	Member-Pay-Difference*	N/A
Mail order – Tier 1: Generic (90-day supply)	\$16	\$16	80% after deductible (pricing discounts at mail order)
Mail order Tier 2: Preferred Brand (90-day supply)	\$50	\$50	80% after deductible (pricing discounts at mail order)
Mail order – Tier 3: Non-preferred Brand (90-day supply)	\$100	\$100	80% after deductible (pricing discounts at mail order)
Multi-Source Brand	Member-Pay-Difference*	Member-Pay-Difference*	80% after deductible (pricing discounts at mail order)

*Member-Pay-the-Difference: Member pays the \$8 Retail Generic (\$16 Mail Order Generic) copay plus the gross cost difference between the Brand and equivalent Generic. This additional cost is excluded from the out-of-pocket limit.

**HDHP only: Retail and mail order pharmacy coverage at 1, 2, or 3 tier copay costs for specific preventive drug on OptumRx preventive drug list – see current list on *mConnect*, and the MPS Website.

Vision Benefits

If you elect health insurance, you will also receive vision coverage through National Vision Administrators (NVA). When you enroll, NVA will provide you with an identification card. For a list of providers, please visit www.e-nva.com.
 Note: Vision benefits are not offered on a free standing basis (e.g. can't be unbundled).

Vision Benefits	Frequency	Covered Amounts In-Network Providers ONLY
Exam	Once every 12 months	Covered 100%
Frames	Once every 12 months	Up to \$82 (20% discount off balance)
Lenses -glass or plastic Type-Single Vision, Bifocal, Trifocal or Lenticular	One pair every 12 months	Covered 100%
Contact lenses (in lieu of frames and lenses)	One pair every 12 months	Up to \$100 Retail Allowance

Note Eligibility Restrictions for Health/Vision Benefits:

- > (15) Part time Recreation Employees are not eligible for health/vision benefits.
- > (17) Active Substitute Teachers are not eligible for health/vision benefits effective 9/1/12.
- > (20) Temporary Employees, LTEs are not eligible for health/vision benefits.
- > Seasonal Laborers are not eligible for health/vision benefits effective with dates of hire or layoff on or after 7/1/12.