

# UnitedHealthcare Core<sup>SM</sup> Portfolio

Illinois  
Groups with 2-99 Eligible Employees

## Medical Plans

Plan Code	Deductible				Coinsurance		Out of Pocket Maximum				Copays				Outpatient Surgery	Inpatient Stays
	In Network		Out of Network				In Network		Out of Network		PCP Copay	SPEC Copay	URG CARE Copay	ER Copay		
	Single	Family	Single	Family	Network	Non-Network	Single	Family	Single	Family						
NN-D	N/A	N/A	\$3,000	\$9,000	100%	50%	N/A	N/A	\$9,000	\$18,000	\$15	\$35	\$50	\$150	100%	100%
NN-P	N/A	N/A	\$3,000	\$9,000	100%	50%	N/A	N/A	\$9,000	\$18,000	\$25	\$45	\$50	\$150	100%	100%
NN-L	N/A	N/A	\$3,000	\$9,000	100%	50%	\$1,500	\$3,000	\$9,000	\$18,000	\$20	\$40	\$50	\$150	\$100	\$250
NN-J	N/A	N/A	\$4,000	\$12,000	90%	50%	\$1,500	\$3,000	\$9,000	\$18,000	\$15	\$35	\$50	\$150	90%	90%
NN-O	N/A	N/A	\$4,000	\$12,000	90%	50%	\$1,500	\$3,000	\$9,000	\$18,000	\$25	\$45	\$50	\$150	90%	90%
NN-I	N/A	N/A	\$4,000	\$12,000	80%	50%	\$1,500	\$3,000	\$9,000	\$18,000	\$15	\$35	\$50	\$150	80%	80%
NN-M	N/A	N/A	\$4,000	\$12,000	80%	50%	\$1,500	\$3,000	\$9,000	\$18,000	\$25	\$45	\$50	\$150	80%	80%
NN-T	N/A	N/A	\$3,000	\$9,000	100%	50%	\$3,000	\$6,000	\$9,000	\$18,000	\$50	\$70	\$75	\$150	\$100	\$250
NN-E	\$250	\$750	\$4,000	\$12,000	90%	50%	\$1,250	\$3,750	\$9,000	\$18,000	\$15	\$35	\$50	\$150	90%	90%
NN-N	\$250	\$750	\$4,000	\$12,000	90%	50%	\$1,250	\$3,750	\$9,000	\$18,000	\$25	\$45	\$50	\$150	90%	90%
NN-K	\$500	\$1,500	\$4,000	\$12,000	90%	50%	\$1,500	\$4,500	\$9,000	\$18,000	\$20	\$40	\$50	\$150	90%	90%
NN-R	\$250	\$750	\$4,000	\$12,000	80%	50%	\$2,250	\$6,750	\$9,000	\$18,000	\$30	\$50	\$50	\$150	80%	80%
NN-S	\$500	\$1,500	\$4,000	\$12,000	80%	50%	\$2,500	\$7,500	\$9,000	\$18,000	\$30	\$50	\$50	\$150	80%	80%
NN-F	\$1,000	\$3,000	\$4,000	\$12,000	90%	50%	\$2,000	\$6,000	\$9,000	\$18,000	\$20	\$40	\$50	\$150	90%	90%
NN-Q	\$1,000	\$3,000	\$4,000	\$12,000	80%	50%	\$3,000	\$9,000	\$9,000	\$18,000	\$30	\$50	\$50	\$150	80%	80%
<b>Definity<sup>SM</sup> Health Reimbursement Account</b>																
NN-U <sup>1 2</sup>	\$2,000	\$6,000	\$5,000	\$15,000	90%	50%	\$5,000	\$15,000	\$9,000	\$18,000	90%	90%	90%	90%	90%	90%
NN-V <sup>1 2</sup>	\$2,500	\$7,500	\$5,000	\$15,000	90%	50%	\$5,000	\$15,000	\$9,000	\$18,000	90%	90%	90%	90%	90%	90%
<b>Definity<sup>SM</sup> Health Savings Account</b>																
NN-W <sup>1 3</sup>	\$1,500	\$3,000	\$4,000	\$12,000	100%	50%	\$4,000	\$12,000	\$9,000	\$18,000	100%	100%	100%	100%	100%	100%
NN-X <sup>1 3</sup>	\$2,000	\$4,000	\$4,000	\$12,000	100%	50%	\$4,000	\$12,000	\$9,000	\$18,000	100%	100%	100%	100%	100%	100%

## Pharmacy Plans

Plan Code	Tier 1	Tier 2	Tier 3	Tier 4	Mail Service Ratio
K4	\$10	\$25	\$40	\$0	2.5
H9 <sup>3</sup>	\$10	\$30	\$50	\$0	2.5
2V <sup>3</sup>	\$10	\$35	\$60	\$0	2.5
EU	\$10	\$40	\$75	\$125	2.5

All plans have a \$5,000,000 lifetime maximum.

- Preventive care is covered at 100%
- Deductibles are embedded for Medical and Pharmacy plans
- Combined Medical/Pharmacy and embedded deductible plan.
- Pharmacy plans H9 and 2V may also be used with HSA plans

For HSA plans:

In 2009, maximum HSA contribution is \$3,000 single/\$5,950 family. These amounts are subject to change by IRS and do not include catch-up contributions for subscribers age 55 and over. The Definity<sup>SM</sup> Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member of FDIC. "Definity HSA" refers generally to the Definity<sup>SM</sup> HSA product, which includes a HDHP, although at times "Definity HSA" may refer only and specifically to the Definity Health Savings Account, provided in conjunction with OptumHealth Bank and not to the associated HDHP.

Please Note: The information in this grid is provided for informational purposes only & is not intended for use as a contract. For a complete listing of coverage & exclusions please refer to the Certificate of Coverage or talk to your UnitedHealthcare representative for additional details that could impact the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible, whether preventive services are covered at 100%, and other benefit details.

Insurance coverage provided by or through United HealthCare Insurance Company, United HealthCare Insurance Company of Illinois or their affiliates. Administrative services provided by United HealthCare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Illinois, Inc.

