SCHEDULE OF BENEFITS UHC HDHP PPO			
Medical Care, Mental Health and Substance Use Disorder Treatment			
Annual HDHP			
Deductible			
 Individual 	\$2,600	\$ 5,200	
Family: 2+ Persons	\$5,200	\$10,400	
Note: The Annual HDHP Deductible applies to both Medical and			
Pharmacy benefits and must be met before the Plan pays benefits. The			
Annual HDHP Coinsurance Maximum also applies to both Medical and			
Pharmacy benefits.			
Plan/Retiree Medical			
Coinsurance after			
HDHP Deductible			
 Plan pays 	80%	60%	
 You pay 	20%	40%	
HDHP Coinsurance			
Maximum (Your annual			
Limit after HDHP			
Deductible)			
 Individual 	\$2,900	\$ 5,800	
Family: 2+ Persons	\$5,800	\$11,600	
Preventive Care (As			
outlined under "Health	Paid at 100%	No benefits are	
Management Programs,"		paid for a Non-	
see page 89 and		Network Provider	
"Preventive Pharmacy			
Benefits" see page 128)			

SCHEDULE OF BENEFITS			
UHC HDHP PPO			
Plan Feature	Network	Non-Network	
Maximum Lifetime			
Benefit (Combined)	\$2,000,000 Per Person		
Pharmacy Program			
Retail (Up to 31-day	Pharmacy Coinsurance Percentage**		
supply)*	(\$10 minimum,*** \$100 maximum Retiree		
Retiree Retail	Pharmacy Coinsurance payment per prescription)		
Pharmacy Coinsurance			
after HDHP Deductible			
You pay:			
Tier 1 – Generic	20%		
Tier 2 – Preferred	30%		
Tier 3 – Non-Preferred	40%		
Mail Order (Up to 90-	Pharmacy Coinsurance Percentage**		
day supply)	(\$25 minimum,*** \$150 maximum Retiree		
Retiree Mail Order	Pharmacy Coinsurance payment per prescription)		
Pharmacy Coinsurance			
after HDHP Deductible			
You pay:			
Tier 1 – Generic	15%		
Tier 2 – Preferred	25%		
Tier 3 – Non-Preferred	40%		

*Certain generic drugs may be purchased at a Retail Pharmacy for a 90-day supply. Contact UnitedHealthcare for more information.

**Retiree Pharmacy Coinsurance counts towards the annual Coinsurance Maximum

***If the actual cost of the drug is less than the stated minimum, the member will pay the actual drug cost.

Note: The Annual HDHP Deductible applies to both Medical and Pharmacy benefits and must be met before the Plan pays benefits.