

## 2021 Benefit Guide

# Your benefit plan details are here.

## The District of Columbia Government

Use this guide to review the health plan. Inside, you can check out your plan details, learn about other benefits and more. Ready?

### Let's get started.

- 1 Review your health plan.
- 2 Review your network.
- 3 Enroll.



Want to learn more about the plan?

**[uhcvirtual.com/dcgov](https://uhcvirtual.com/dcgov)**



Prefer to talk to a person? We're here to help.

**Toll-Free 1-800-603-3923**

**Ready to dive in?**

**Here we go.**



Optimum Choice, Inc.  
MD-Individual Practice Association, Inc.  
MAMSI Life and Health Insurance Company  
UnitedHealthcare of the Mid-Atlantic, Inc.  
UnitedHealthcare Insurance Company



# 1 Review UnitedHealthcare Choice Open Access plan.

Your plan option has specific benefits. To review the key details of your plan, see the chart on the next page.

It's all in the details.

Let's break it down.

## HEALTH PLAN DETAILS

## Choice



### Network coverage only

You can save money when you receive care for covered benefits from network providers.



### Pharmacy benefits

Order up to a 3-month supply of medications you take regularly and have them delivered right to your home.



## New Enhancement to your prescription drug coverage!

Starting January 1, 2021, continuous glucose monitors and supplies will be available for coverage under your pharmacy benefit and will continue to have coverage under your medical benefit. You will now have the flexibility to fill under the benefit that is most convenient for you.

If you decide to utilize your pharmacy benefit for your continuous glucose monitor and supplies, please talk with your doctor. You will need a new prescription sent to your pharmacy.

Diabetic supplies are covered at 100% not subject to member cost-share whether provided on medical or pharmacy for members.



## More benefits that are part of the plans.

UnitedHealthcare's digital tools and online resources help make managing your health—and health plan—easier and more convenient. Here are just a few examples of what's included.



### Access your plan easily.

**myuhc.com**® is your personalized health hub. Find a doctor, manage your claims, estimate costs and more.



### Lose weight, feel great.

Our **Real Appeal**® program is designed to help you lose weight through personal coaching, 24/7 online support, a mobile app and more.



### Get on-the-go access.

Use the **UnitedHealthcare**® app to find nearby care, video chat with a doctor 24/7, view claims and access your health plan ID card. You can even log on easily with Touch ID®.



### Connect with a doctor now.

Get care with **Virtual Visits**—anytime, anywhere—on your mobile device\* for medical conditions like pinkeye, the flu and more.

\*Data rates may apply

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## To help you understand your plan, here's a couple of important terms to know:

A **copayment (copay)** is a fixed amount you pay for a covered health service, usually at the time of service. Copays count toward your out-of-pocket limit, but not toward your deductible amounts.

**Coinsurance** is your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for the service. You start paying this percentage after you meet your deductible.

HEALTH PLAN COMPARISON		UnitedHealthcare Choice Open Access Plan	
MEDICAL COPAYS AND COINSURANCE		Network	Out-of-Network
<b>Doctors and Specialists</b>			
Preventive Care Visit		\$0	NA
Primary Care Visit (illness or injury)		\$10	NA
Virtual Visit (online doctor)		\$10	NA
Urgent Care Visit		\$20	NA
Specialist Visit		\$20	NA
Lab and X-ray		\$0	NA
Major Diagnostic and Imaging		\$0	NA
<b>Emergency Care</b>			
Emergency Room		\$100	NA
Emergency Transportation		\$0	NA
<b>Other Care</b>			
Mental Health Visit (outpatient)		\$10	NA
Mental Health Visit (inpatient)		\$100	NA
Surgery — Outpatient		\$50	NA
Hospital — Inpatient Stay		\$100	NA
Physician Fees for Surgical and Medical Services		\$0	NA
PHARMACY COPAYS		Retail up to 31-day supply	Out-of-Network  Home Delivery up to 90-day supply
<b>Prescription Type</b>			
Tier Level 1		\$20	NA \$16
Tier Level 2		\$40	NA \$36
Tier Level 3		\$55	NA \$66
DEDUCTIBLES AND OUT-OF-POCKET LIMITS		Network	Out-of-Network
<b>Deductible Amounts:</b> The amount of health costs you're responsible for before the plan starts sharing costs.		\$0 Individual \$0 Family	NA
<b>Coinsurance Amount —</b> Once you've reached your deductible amount(s), the percentage you'll pay for health costs is:		0%	NA
<b>Out-of-Pocket Limits:</b> The total amount of health costs you're responsible for before your portion of the coinsurance changes.		\$3,500 Individual \$9,400 Family	NA
<b>Coinsurance Amount —</b> Once you've reached your out-of-pocket limit(s), your portion of the coinsurance will be:		0%	NA

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, including limitations and exclusions.

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## Search the network to find doctors and hospitals.

You may receive care and services from providers and facilities in our national network, To get started:

- Go to [uhcvirtual.com/dcgov](https://uhcvirtual.com/dcgov) > [how the plan works](#) > [where to find providers](#)

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## Enroll.

Now that you've had a chance to review your options, you're ready to get started. Talk to your employer or benefits administrator about next steps.

Now you're  
in the know.

And good  
to go.



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Insurance coverage provided by UnitedHealthcare Insurance Company. Insurance coverage provided by MAMSI Life and Health Insurance Company.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

Real Appeal® is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided maybe taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

The UnitedHealthcare® app is available for download for iPhone® or Android™.

iPhone is a registered trademark of Apple, Inc.

Android is a trademark of Google LLC.

Touch ID is a registered trademark of Apple, Inc. UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

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