

# Plan Highlights

## All Savers® Alternate Funding

**Note:** This is only an illustration of the plan; it is not a complete list of benefits and limitations. Always refer to the most recent Summary Plan Description for current information about benefits, provisions, exclusions and limitations in your plan.

When you receive your health plan ID card in the mail, use it to register for the member website at [myallsaversconnect.com](https://myallsaversconnect.com). You can learn more about your coverage and track claims and explanation-of-benefits statements throughout the year.

This plan does not cover out-of-network services.

### What are some of the benefits?

|                             |   | Network Options  | Out-of-Network Options      |
|-----------------------------|---|--|-----------------------------|
| <b>Copayments</b>           | <p>Copayments do not count toward the deductible, but do count toward the out-of-pocket limit.</p> <ul style="list-style-type: none"> <li>Level 1: Office visits (\$0 primary care physician [PCP] copays for kids under age 19)</li> <li>Level 2: Specialist office visits</li> <li>Level 3: Urgent care visits</li> <li>Level 4: Emergency room visits<sup>1</sup> (Deductible and coinsurance applied after copayment.)</li> </ul> | <ul style="list-style-type: none"> <li>Level 1:</li> <li>Level 2:</li> <li>Level 3:</li> <li>Level 4:</li> </ul> | Not applicable <sup>1</sup> |
| <b>Deductibles</b>          | <p>The amounts shown are individual deductibles. Family deductibles are 2 times the individual deductible.</p>  |  | Not applicable              |
| <b>Coinsurance Rates</b>    | <p>The rates shown are the percentage the medical benefit pays.</p>   |  | Not applicable              |
| <b>Out-of-Pocket Limits</b> | <p>The amounts shown are individual limits. Family out-of-pocket limits are 2 times the individual limit.</p>   |  | Not applicable              |
| <b>Pharmacy Copayments</b>  | <p>Drug tiers are based on cost.</p> <ul style="list-style-type: none"> <li>Tier 1</li> <li>Tier 2</li> <li>Tier 3</li> <li>Tier 4</li> </ul>   | <ul style="list-style-type: none"> <li>Tier 1:</li> <li>Tier 2:</li> <li>Tier 3:</li> <li>Tier 4:</li> </ul>     | Not applicable              |
| <b>Lifetime Maximum</b>     | <p>There is no lifetime maximum for eligible covered services.</p>  | Not applicable   |                             |

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## Reimbursement of covered services

|                                       |   | Network Options  | Out-of-Network Options |
|---------------------------------------|---|--|------------------------|
| <b>Preventive Care</b>                | <ul style="list-style-type: none"> <li>Wellness visits</li> <li>Immunizations</li> <li>Preventive screenings</li> </ul>   | 100% covered   | Not applicable         |
| <b>Copayment Levels 1–4</b>           | <ul style="list-style-type: none"> <li>Level 1: Office visits (\$0 PCP copays for kids under age 19)</li> <li>Level 2: Specialist office visits</li> <li>Level 3: Urgent care visits</li> <li>Level 4: Emergency room visits<sup>1</sup></li> </ul>   | Levels 1-3: Copayment; then 100% covered<br><br>Level 4: Copayment, deductible; then coinsurance | Not applicable         |
| <b>No Copayments</b>                  | <ul style="list-style-type: none"> <li>Major diagnostics (CT scan, MRI, etc.)</li> <li>Minor diagnostics (lab and X-ray); depending on plan selected, minor diagnostics is covered at ded+coins or 100% covered</li> <li>Inpatient facility</li> <li>Outpatient facility</li> <li>Ambulance (air or ground)<sup>1</sup></li> <li>Rehabilitation/physical therapy</li> <li>Home health care</li> <li>Skilled nursing</li> <li>Transplants</li> <li>Prosthetics</li> <li>Durable medical equipment</li> </ul> | Deductible; then coinsurance   | Not applicable         |
| <b>Prescription Drugs<sup>2</sup></b> | <ul style="list-style-type: none"> <li>Retail pharmacy prescriptions (30-day)</li> <li>Mail-order prescriptions (90-day); copayments are 2.5 times the retail pharmacy copayment</li> </ul>   | Copayment, then 100% covered   | Not applicable         |

## The following benefits apply to all All Savers plans:

| Rehabilitation and Habilitative Outpatient Therapy <sup>3</sup> | Manipulation | Acupuncture | Home Health | Skilled Nursing |
|---|--------------|-------------|-------------|-----------------|
| 30 visits   | 20 visits    | 10 visits   | 30 visits   | 60 visits       |



### EPO PCP \$0 Kid Copay Plan

<sup>1</sup> EPO plans exclude coverage for services provided by Out-of-Network Providers with the exception of (1) Services performed in a Network Facility by an out-of-network pathologist, emergency room physician, anesthesiologist, radiologist or assistant surgeons; and (2) Services performed under the Emergency Care benefit.

<sup>2</sup> Ancillary charge may apply when a covered prescription drug product is dispensed and there is another drug that is chemically the same available at a lower tier. You will pay the difference between the higher tiered drug and the lower tiered drug in addition to your copayment annual deductible and/or coinsurance that applies to the lowest tiered drug. An ancillary charge does not apply to any out-of-pocket limit.

<sup>3</sup> Outpatient rehabilitation services limit includes physical therapy, occupational therapy, speech therapy, pulmonary rehabilitation therapy, cardiac rehabilitation therapy, post-cochlear implant aural therapy and cognitive rehabilitation therapy.

All plans are subject to calendar year deductible/out-of-pocket limits unless otherwise stated. In select markets, the deductible/out-of-pocket limits are subject to plan year deductible/out-of-pocket limits if elected.

All plans may not be available in all markets. Plan availability is subject to change and is controlled via the quoting process on myallsavers.com. This is a summary only. It is not a solicitation of coverage; it does not contain a complete list of benefits and limitations. Some benefits listed above may have limits on the number of visits that are covered. For more information about the benefits, provisions, exclusions and limitations, refer to the brochure.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company (except MA, MN and NJ), UnitedHealthcare Insurance Company in MA and MN, and UnitedHealthcare Life Insurance Company in NJ. 3100 AMS Blvd., Green Bay, WI 54313, 1-800-291-2634.

This product is not available in all states.