The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-888-809-6539 or visit <u>uhc.com/aca-sample-policy</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Designated <u>Network</u> : \$100 Individual / \$200 Family; <u>Network</u> : \$400 Individual /\$800 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Benefits available with no charge such as Network Preventive care services are covered before you meet your deductible. The cost-sharing below indicates whether the deductible applies for each benefit	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>healthcare.gov/coverage/preventive-care-benefits</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Network: \$1,200 Individual / \$2,400 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>uhc.com/xcodocfindg2026</u> or call 1-888-809-6539 for a list of <u>network providers</u> .	You pay the least if you use a <u>provider</u> in the Designated <u>Network</u> . You pay more if you use a <u>provider</u> in the <u>Network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical	Services You May	What You	u Will Pay	Limitations, Exceptions, & Other Important	
Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	Designated Network: \$1 copay /visit, deductible does not apply Network: \$10 copay /visit, deductible does not apply	Not Covered	None	
	Specialist visit	Designated Network: \$10 copay /visit, deductible does not apply Network: \$60 copay /visit, deductible does not apply	Not Covered	None	
	Preventive care/ screening/ immunization	No Charge, <u>deductible</u> does not apply	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	Designated Network: Lab Testing: Free Standing/Office: \$10 copay /service, deductible does not apply Hospital: \$30 copay /service, deductible does not apply X-Ray/Diagnostics: Free Standing/Office: 15% coinsurance Hospital: 20% coinsurance Network: 50% coinsurance	Not Covered	None	
	Imaging (CT/PET scans, MRIs)	Designated Network: Free Standing/Office: 15% coinsurance Hospital: 20% coinsurance Network:	Not Covered	None	

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
		50% <u>coinsurance</u>			
If you need drugs to treat your illness	Tier 1 - Zero <u>Cost-</u> <u>Share</u> Preventive Drugs	No Charge, <u>deductible</u> does not apply	Not Covered	<u>Provider</u> means pharmacy for purposes of this section. Retail: One month supply up to a 30-day supply or a 90-	
or condition More information	Tier 2 - Preferred Generic	\$1 copay /prescription, deductible does not apply	Not Covered	day supply at 2.5x the 30-day cost-share. Mail-Order: Up to a 90-day supply at 2.5x the 30-day	
about <u>prescription</u> drug coverage is	Tier 3 - Preferred Brand	\$30 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	cost-share. <u>Specialty drugs</u> limited to a 30-day supply at a <u>network</u>	
available at uhc.com/xcodruglist	Tier 4 - Non-Preferred Brand	\$40 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	pharmacy. Certain drugs may have a <u>preauthorization</u> requirement. If you don't get <u>preauthorization</u> , benefits will not be	
<u>2026</u>	Tier 5 - Specialty	\$50 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	covered. Certain preventive medications (including certain contraceptives) are covered at No Charge, deductible does not apply. See the website listed for information on drugs covered by your plan. Not all drugs are covered. Insulin products listed as Tier 1 on the Prescription Drug List are covered at No Charge, deductible does not apply at a network pharmacy.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Designated <u>Network</u> : 15% <u>coinsurance</u> <u>Network</u> : 50% <u>coinsurance</u>	Not Covered	None	
	Physician/surgeon fees	Designated Network: Free Standing/Office: 15% coinsurance Hospital: 20% coinsurance Network: 50% coinsurance	Not Covered	None	
If you need	Emergency room care	15% <u>coinsurance</u>	15% <u>coinsurance</u>	None	
immediate medical attention	Emergency medical transportation	15% coinsurance	15% coinsurance	None	
	Urgent care	\$10 <u>copay</u> /visit, <u>deductible</u> does not apply	\$10 copay /visit, deductible does not apply	Virtual visits - No Charge by a Designated Virtual Network Provider, deductible does not apply.	
If you have a	Facility fee (e.g.,	Designated Network:	Not Covered	None	

Common Medical	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
hospital stay	hospital room)	\$500 <u>copay</u> /day up to 4 days /admission, <u>deductible</u> does not apply <u>Network</u> : 50% <u>coinsurance</u>		
	Physician/surgeon fees	Designated <u>Network</u> : No Charge, <u>deductible</u> does not apply <u>Network</u> : 50% <u>coinsurance</u>	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Designated Network: Office Visit: \$10 copay /visit, deductible does not apply Intensive Outpatient: 15% coinsurance Partial Hospitalization: 15% coinsurance All Other Outpatient: 15% coinsurance Network: Office Visit: \$15 copay /visit, deductible does not apply Intensive Outpatient: 50% coinsurance Partial Hospitalization: 50% coinsurance All Other Outpatient: 50% coinsurance	Not Covered	None
	Inpatient services	Designated Network: \$500 copay /day up to 4 days /admission, deductible does not apply Network: 50% coinsurance	Not Covered	None

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you are pregnant	Office visits	No Charge, <u>deductible</u> does not apply	Not Covered	Cost-sharing does not apply for preventive services. Depending on the type of service, a copayment,	
	Childbirth/delivery professional services	Designated <u>Network:</u> No Charge, <u>deductible</u> does not apply <u>Network:</u> 50% <u>coinsurance</u>	Not Covered	coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound.)	
	Childbirth/delivery facility services	Designated Network: \$500 copay /day up to 4 days /admission, deductible does not apply Network: 50% coinsurance	Not Covered		
If you need help recovering or have other special health needs	Home health care	Designated <u>Network</u> : 15% <u>coinsurance</u> <u>Network</u> : 50% <u>coinsurance</u>	Not Covered	Limited to 28 hours /week, not to exceed 60 visits/year.	
	Rehabilitation services	Designated Network: \$25 copay /visit, deductible does not apply Network: 50% coinsurance	Not Covered	Limits/year: Physical, Occupational, Speech: 20 visits each; Cardiac, Pulmonary: Unlimited visits each Visit limits do not apply for a primary diagnosis of Mental Health Care, Substance-Related and Addictive Disorders or Autism Spectrum Disorder.	
	Habilitative services	Designated Network: PT/OT/ST for Autism: No Charge, deductible does not apply All Other Therapies: \$25 copay /visit, deductible does not apply Network: 50% coinsurance	Not Covered	Limits/year: Physical, Speech, Occupational: 20 visits each Visit limits do not apply for a primary diagnosis of Mental Health Care, Substance-Related and Addictive Disorders or Autism Spectrum Disorder.	
	Skilled nursing care	Designated Network: \$500 copay /day up to 4 days /admission, deductible does not apply	Not Covered	Skilled nursing is limited to 100 days/year. Inpatient rehabilitation limited to 60 days/year.	

Common Medical	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
		Network: 50% coinsurance		
	Durable medical equipment	Designated <u>Network</u> : 15% <u>coinsurance</u> <u>Network</u> : 50% <u>coinsurance</u>	Not Covered	None
	Hospice services	Designated <u>Network</u> : 15% <u>coinsurance</u> <u>Network</u> : 50% <u>coinsurance</u>	Not Covered	None
If your child needs dental or eye care	Children's eye exam	No Charge, <u>deductible</u> does not apply	Not Covered	Limited to 1 exam/12 months.
	Children's glasses	15% coinsurance	Not Covered	Limited to 1 pair/12 months.
	Children's dental check-up	No Charge, <u>deductible</u> does not apply	Not Covered	Limited to 2 visits/12 months.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

Cosmetic surgery

• Non-emergency care when traveling outside the U.S. • Routine foot care - except as covered for certain

Dental care (Adult)

Bariatric surgery

• Routine eye care (Adult)

Routine foot care - except as covered for certain diseases

Long-term care

Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Abortion

Chiropractic (manipulative) care - 20 visits/year

Acupuncture - 6 visits/year

- Hearing aids 1 per hearing impaired ear /5 years
- Infertility treatment diagnosis and treatment of underlying causes
- Private-duty nursing inpatient only

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: the Member Service number listed on the back of your ID card or <u>myuhc.com/exchange</u> or the Employee Benefits Security Administration at 1-866-444-3272 or <u>dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</u> or Colorado Division of Insurance at 1-800-930-3745, DORA_Insurance@state.co.us or <u>doi.colorado.gov</u>.

Additionally, a consumer assistance program may help you file your appeal. Contact dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-809-6539

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-809-6539

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-809-6539 Navaio (Dine): Dinek'ehoo shika at'ohwol ninisingo, kwiiiigo holne' 1-888-809-6539

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-<u>network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$100
Specialist copayment	\$10
■ Hospital (facility) copayment	\$500
Other coinsurance	15%

This EXAMPLE event includes services like:

Specialist office visits (pre-natal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700		
In this example, Peg would pay:			
Cost Sharing			
<u>Deductibles</u>	\$100		
<u>Copayments</u>	\$600		
Coinsurance	\$200		
What isn't covered			
Limits or exclusions \$6			
The total Peg would pay is	\$960		

Managing Joe's Type 2 Diabet	es	
(a year of routine in- <u>network</u> care of a well-		
controlled condition)		
■ The <u>plan's</u> overall <u>deductible</u>	\$100	
Specialist copayment	\$10	
■ Hospital (facility) <u>copayment</u>	\$500	
■ Other coinsurance	15%	

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$100	
<u>Copayments</u>	\$100	
Coinsurance	\$20	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$220	

Mia's Simple Fracture				
(in- <u>network</u> emergency room visit and follow up				
care)				
■ The <u>plan's</u> overall <u>deductible</u>	\$100			
■ Specialist copayment	\$10			
■ Hospital (facility) <u>copayment</u>	\$500			
■ Other coinsurance	15%			

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment (crutches)</u>

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800			
In this example, Mia would pay:				
Cost Sharing				
<u>Deductibles</u>	\$100			
Copayments	\$100			
Coinsurance	\$300			
What isn't covered				
Limits or exclusions	\$0			
The total Mia would pay is	\$500			



Nondiscrimination Notice and Notice of Availability of Language Assistance Services and Alternate Formats

The Rocky Mountain Health Plans ("We" or "we") complies with applicable civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

We provide free aids and services to help you communicate with us. You can ask for interpreters and/or for communications in other languages or formats such as large print. We also provide reasonable modifications for persons with disabilities.

If you need these services, call the toll-free number on your member ID card. (TTY 711).

If you believe that we failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can send a complaint to the Civil Rights Coordinator:

Mail: Civil Rights Coordinator UnitedHealthcare Civil Rights GrievanceP.O. Box 30608Salt Lake City, UTAH 84130

Email: UHC_Civil_Rights@uhc.com

If you need help with your complaint, please call the toll-free phone number listed on your ID card (TTY/RTT 711). We are available Monday through Friday, 8 a.m. to 8 p.m. E.T.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Phone: <u>1-800-368-1019</u>, <u>1-800-537-7697</u> (TDD)

Mail: U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building Washington, D.C. 20201



Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

This notice is available at:

https://www.uhc.com/legal/nondiscrimination-and-language-assistance-notices.

ATTENTION: If you speak **English**, free language assistance services and free communications in other formats, such as large print, are available to you. Call the toll-free number on your member identification card.

ግሳሰቢያ፦ አማርኛ (Amharic) የሚናንና ከሆነ፣ ነ፤ የቋንቋ እንዛ አንልባውቶች እና ነ፤ ተያባባቶች እንደ ተልት እትም ባሉ ሌውቶ ትርፀቶች ለእርዕደ ይገኛሉ። በአባልነት መታውቱይ ቋፕርደ ሳይ ይለውን ነ፤ የዕልክ ቋፕር ይደውሉ።

ملاحظة :إذا كنت تتحدث اللغة العربية

(Arabic)، ستتوفر لك خدمات المساعدة اللغوية المجانية والمراسلات المجانية بتنسيقات أخرى، مثل الطباعة بأحرف كبيرة التصل بالرقم المجاني المدون على بطاقة تعريف العضو خاصتك

請注意:如果您說**中文**(Chinese - Traditional),您可以獲得免費語言協助服務和大字體等其他格式的免費通訊。請致電您的會員身份卡上的免付費電話號碼。

توجه: اگر به زبان فارسی (Persian-Farsi) صحبت میکنید، خدمات رایگان کمک زبانی و ارتباطات رایگان در قالبهای دیگر، مانند چاپ بزرگ، در دسترس شما هستند. با شماره رایگان مندر ج روی کارت شناسایی عضویتتان تماس بگیرید.

ATTENTION: Si vous parlez **français (French)**, des services d'assistance linguistique et des communications dans d'autres formats, notamment en gros caractères, sont mis à votre disposition gratuitement. Appelez le numéro gratuit figurant sur votre carte de membre.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlose Sprachassistenzdienste und kostenlose Kommunikation in anderen Formaten, wie zum große Schrift, zur Verfügung. Rufen Sie die gebührenfreie Nummer auf Ihrer Mitgliedskarte an.

LUS TSEEM CEEB: Yog tias koj hais **lus Hmoob (Hmong)**, cov kev pab cuam lus pub dawb thiab kev sib txuas lus dawb hauv lwm hom ntawv, xws li luam ntawv loj, muaj rau koj. Thov hu rau

tus xov tooj hu dawb ntawm koj daim npav ID.

알림사항: 한국어(Korean)를 사용하시는 경우 무료 언어 지원 서비스와 대형 활자체 등 다른 형식으로 된 의사소통 매체를 이용하실 수 있습니다. 회원 ID 카드에 나와 있는 무료 전화번호로 전화해 주십시오.



ध्यान िदनुहोस्: यिद तपाईलंे **नेपाली (Nepali)** बोल्नुह**्र** अने, िन:शुल्क भाषा सहायता सेवाहरू र अन्य ढाँचाहरूमा िन:शुल्क संचारहरू, जस्तै ठूलो छाप, तपाईकंा लािग उपलब्ध छन्।. आफ्नो सदस्य पिहचान काडमा रहेको टोल फ्र**ा**न्बरमा कल गनुर्हीस्।

ВНИМАНИЕ: Если вы говорите на **русском** языке **(Russian)**, вам доступны бесплатные услуги языковой поддержки и бесплатные материалы в других форматах, например, напечатанные крупным шрифтом. Звоните по бесплатному номеру телефона, указанному на вашей идентификационной карте участника.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas y comunicaciones en otros formatos como letra grande, sin cargo, a su disposición. Llame al número gratuito que figura en su tarjeta de identificación de miembro.

PAUNAWA: Kung nagsasalita ka **ng Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika at libreng komunikasyon sa ibang mga format, tulad ng malalaking print. Tawagan ang walang bayad na numero na nasa iyong ID card ng miyembro.

โปรดทราบ หากคุณพูดไทย **(Thai)** ได้ คุณสามารถใช้บริการช่วยเหลือด้านภาษาฟรีและการสื่อสารในรูปแบบอื่น ๆ ฟรี เช่น การพิมพ์ด้วยตัวอักษรขนาดใหญ่ โทรไปยังหมายเลขโทรฟรีสำหรับสมาชิกตามบัตรประจำตัวของคณ

УВАГА: Якщо ви розмовляєте українською (Ukrainian), вам надаються безкоштовні мовні послуги та безкоштовні повідомлення в інших форматах, наприклад, крупним шрифтом.

Зателефонуйте за безкоштовним номером телефону, позначеним на Вашій ідентифікаційній картці.

LƯU Ý: Nếu quý vị nói Tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí và các phương tiện trao đổi liên lạc miễn phí ở các định dạng khác, chẳng hạn như bản in chữ lớn. Gọi đến số điện thoại miễn phí có trên thẻ nhận dạng thành viên của quý vị.