



UnitedHealthcare HealthyTexas

To help small businesses in Texas offer access to lower cost coverage health insurance, UnitedHealthcare and the Texas Department of Insurance have launched HealthyTexas, a program designed for employers previously unable to afford insurance. Businesses that are qualified to participate in HealthyTexas can now benefit from UnitedHealthcare's experience and innovation through these UnitedHealthcare HealthyTexas plans.

HealthyTexas from UnitedHealthcare features a streamlined application and enrollment process. Since health status does not impact the rates for this guarantee-issue program, there is no medical underwriting or rate penalties for pre-existing conditions.

Plan features

- Two plan design choices (\$500 or \$1500 annual deductible)
- Easy-to-understand \$25 Copayment for most physician office services
- 100% coverage for Preventive Care
- 80% Coinsurance for hospitalization and outpatient surgery
- Network-only benefits save out-of-pocket costs
- Prescription Drug plan included \$10/\$25/\$50 (\$200 or \$500 annual deductible)
- Optional additional coverage available (Life, Dental, Vision)

Access means care is never far from work or home

In Texas, the UnitedHealthcare local network consists of 35,156 physicians and 476 hospitals – so care is never far from work or home. Nationally, with more than 645,000 physicians and health care professionals, 5,105 hospitals and 64,000 pharmacies, it's easy to find a network physician or hospital nearby.



Employer Value-Added Programs

- **Employer eServices®** – This comprehensive suite of Web-based tools allows employers to add new employees, request ID cards, retrieve plan cost and utilization information, download invoices, authorize payments online and more.

Member Value-Added Programs

- **Care24® Resources** – Our Care24 resources assist employees with health, personal or family-related concerns via a toll-free phone number 24 hours a day, seven days a week. One toll-free number puts them in touch with nurses, counselors, financial consultants and attorneys. Care24 also offers access to audio messages on more than 1,100 health and well-being topics. Most audio tapes are available in Spanish, and we provide translation services for more than 140 languages.
- **Disease management programs** – for conditions such as asthma, diabetes, coronary artery disease and congestive heart failure provide support to a larger population of people with these conditions.
- **Online tools for members** – Individuals can research health information, check claims status, find network physicians and more on myuhc.com®.

Outstanding customer service

We provide information to members when and how they want it. Members can get automated information quickly and easily, or speak with a knowledgeable representative by simply calling the number on the back of their ID card.

Contact independent producer Tony Novak at Tel. (800) 609-0683 or online at www.freedombenefits.net



To qualify:

- Employer must be located in Texas and must qualify as a small business with 2-50 eligible employees
- Employer must not have provided group insurance 12 months prior to HealthyTexas application
- At least 30% of employees must receive annual wages at or below 300% of the federal poverty level (FPL) (\$32,490 in 2010)
- 60% of eligible employees must enroll (lower participation rate than other small business plans)
- Employer must offer dependent coverage
- Employer must pay at least 50% of the premium costs for employees
- Each employee in business is a citizen or national of the United States or is an alien lawfully present in the United States
- Employer may offer coverage to part-time employees and their dependents

	HealthyTexas 500	HealthyTexas 1500
Benefit Plan Overview		
Deductible (3x for Family)	\$500	\$1,500
Coinsurance	20%	20%
Out-of-Pocket Maximum (3x for Family)	\$2,000	\$3,000
Annual Maximum Benefit	\$750,000	\$750,000
Out-of-Network Benefits	Excluded	Excluded
Preexisting Condition Limitation (Ages 19+)	6 mos / 12 mos	6 mos / 12 mos
Physician Office Benefits		
Primary Care Physician (PCP) Visit	\$25 Copayment	\$25 Copayment
Specialist Physician Visit	\$25 Copayment	\$25 Copayment
Preventive Care (as defined in The Patient Protection and Affordable Care Act (H.R. 3590))	100%	100%
Immunizations	100%	100%
Radiology & Pathology	20% after Deductible	20% after Deductible
Office Surgery	20% after Deductible	20% after Deductible
Therapeutic Treatments, Physical Therapy, Allergy Services, Infusion	20% after Deductible	20% after Deductible
Maternity	\$25 Copayment (initial visit only)	\$25 Copayment (initial visit only)
Inpatient Hospitalization		
Inpatient Facility Services	20% after Deductible	20% after Deductible
Inpatient Physician Services	20% after Deductible	20% after Deductible
Radiology, Pathology, Anesthesiology	20% after Deductible	20% after Deductible
Skilled Nursing Services (60 days)	20% after Deductible	20% after Deductible
Outpatient Services		
Outpatient Facility Services	20% after Deductible	20% after Deductible
Outpatient Physician Services	20% after Deductible	20% after Deductible
Radiology, Pathology, Anesthesiology	20% after Deductible	20% after Deductible
Lab, X-Ray and Minor Diagnostics	20% after Deductible	20% after Deductible
Major Diagnostics (e.g. MRI, CAT, CT)	20% after Deductible	20% after Deductible
Therapeutic Treatments, Infusion, Scopic Procedures	20% after Deductible	20% after Deductible
Emergency & Urgent Services		
Emergency Room Services	\$125 Copayment	\$125 Copayment
Emergency Physician Services	20% after Deductible	20% after Deductible
Urgent Care Visits	\$50 Copayment	\$50 Copayment
Ambulance Services	20% after Deductible	20% after Deductible
Mental Health & Substance Abuse		
Inpatient (unlimited days per year)	20% after Deductible	20% after Deductible
Outpatient (unlimited visits per year)	\$25 Copayment	\$25 Copayment
Prescription Drugs		
Deductible	\$200 per person	\$500 per person
Tier 1 Drugs	\$10 Copayment	\$10 Copayment
Tier 2 Drugs	\$25 Copayment	\$25 Copayment
Tier 3 Drugs	\$50 Copayment	\$50 Copayment
Mail Order Drugs	2x Copayment	2x Copayment

Please Note: The information in this grid is provided for informational purposes only and is not intended for use as a contract. For a complete listing of coverage and 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 and other benefit details.