

UnitedHealthcare offers a wide variety of plan options that allow you to tailor your benefit needs to your business needs, choosing what you value in a health plan.

### CA Small Business 1-100 Insurance Plans

| Metallic Level                | Deductible <sup>1</sup> |                | Out-Of-Pocket Maximum <sup>2</sup> |                | Coinsurance |                | Benefits <sup>3</sup> |      |       |                    | Deductible Type                    |                                    |                                    | Deductible Type | Combined Med/Rx Ded | Plan Code          |       |                           | RX  |
|-------------------------------|-------------------------|----------------|------------------------------------|----------------|-------------|----------------|-----------------------|------|-------|--------------------|------------------------------------|------------------------------------|------------------------------------|-----------------|---------------------|--------------------|-------|---------------------------|-----|
|                               | Network                 | Out of Network | Network                            | Out of Network | Network     | Out of Network | PCP                   | Spec | ER    | Inpatient Hospital | IP Per-Occurrence Ded <sup>4</sup> | OP Per-Occurrence Ded <sup>4</sup> | ER Per-Occurrence Ded <sup>4</sup> |                 |                     | Select Plus        | Core  | Doctors Plan <sup>6</sup> |     |
| <b>PPO/EPO</b>                |                         |                |                                    |                |             |                |                       |      |       |                    |                                    |                                    |                                    |                 |                     |                    |       |                           |     |
| Platinum                      | N/A                     | \$1,000        | \$3,600                            | \$7,200        | 10%         | 50%            | \$15                  | \$40 | 10%   | 10%                | N/A                                | N/A                                | \$150                              | N/A             | No                  | CE-MJ              | CE-MP | CE-MV                     | F85 |
| Platinum                      | \$250                   | \$1,000        | \$3,600                            | \$7,200        | 20%         | 50%            | \$15                  | \$40 | 20%   | 20%                | N/A                                | N/A                                | \$150                              | Embedded        | No                  | CE-MK              | CE-MQ | CE-MW                     | F85 |
| Platinum (Primary Advantage)  | \$250                   | \$1,000        | \$3,600                            | \$7,200        | 20%         | 50%            | \$0                   | \$75 | 20%   | 20%                | N/A                                | N/A                                | \$150                              | Embedded        | No                  | CE-ML              | CE-MR | CE-MX                     | F85 |
| Gold                          | N/A                     | \$1,000        | \$7,800                            | \$15,600       | 30%         | 50%            | \$30                  | \$60 | 30%   | 30%                | N/A                                | \$250                              | \$250                              | N/A             | No                  | CE-M3              | CE-M9 | CE-NF                     | F84 |
| Gold                          | \$500                   | \$1,000        | \$7,800                            | \$15,600       | 20%         | 50%            | \$30                  | \$60 | 20%   | 20%                | \$250                              | \$250                              | \$250                              | Embedded        | No                  | CE-M4              | CE-NA | CE-NG                     | F80 |
| Gold                          | \$1,000                 | \$2,000        | \$7,800                            | \$15,600       | 20%         | 50%            | \$35                  | \$70 | 20%   | 20%                | \$250                              | \$250                              | \$250                              | Embedded        | No                  | CE-M5              | CE-NB | CE-NH                     | F80 |
| Gold (Primary Advantage)      | \$1,500                 | \$3,000        | \$8,000                            | \$16,000       | 30%         | 50%            | \$0                   | \$90 | 30%   | 30%                | \$250                              | \$250                              | \$250                              | Embedded        | No                  | CE-M6              | CE-NC | CE-NI                     | F81 |
| Silver                        | \$1,750                 | \$3,500        | \$8,500                            | \$17,000       | 40%         | 50%            | \$55                  | \$95 | 40%   | 40%                | \$250                              | \$250                              | \$300                              | Embedded        | No                  | CE-M7              | CE-ND | CE-NJ                     | F82 |
| Silver                        | \$2,250                 | \$4,500        | \$8,500                            | \$17,000       | 40%         | 50%            | \$55                  | \$95 | 40%   | 40%                | \$250                              | \$250                              | \$300                              | Embedded        | No                  | CE-M8              | CE-NE | CE-NK                     | F82 |
| Silver (HSA w/ Motion)        | \$2,550                 | \$5,100        | \$6,850                            | \$13,700       | 40%         | 50%            | 40%                   | 40%  | 40%   | 40%                | N/A                                | N/A                                | N/A                                | Non-Embedded    | Yes                 | CE-MM              | CE-MS | CE-MY                     | F87 |
| Bronze (HSA w/ Motion)        | \$7,000                 | \$14,000       | \$7,000                            | \$14,000       | 100%        | 100%           | 100%                  | 100% | 100%  | 100%               | N/A                                | N/A                                | N/A                                | Embedded        | Yes                 | CE-MN              | CE-MT | CE-MZ                     | F86 |
| Bronze                        | \$7,200                 | \$14,400       | \$8,500                            | \$17,000       | 40%         | 50%            | 40%                   | 40%  | 40%   | 40%                | N/A                                | N/A                                | N/A                                | Embedded        | No                  | CE-MO              | CE-MU | CE-M2                     | F83 |
| <b>Non-Differential PPO</b>   |                         |                |                                    |                |             |                |                       |      |       |                    |                                    |                                    |                                    |                 |                     |                    |       |                           |     |
| Silver                        | \$2,250                 | N/A            | \$8,500                            | N/A            | 30%         | N/A            | 30%                   | 30%  | 30%   | 30%                | N/A                                | N/A                                | N/A                                | Embedded        | No                  | CE-MI <sup>5</sup> | N/A   | N/A                       | F82 |
| <b>State Mirrored PPO/EPO</b> |                         |                |                                    |                |             |                |                       |      |       |                    |                                    |                                    |                                    |                 |                     |                    |       |                           |     |
| Platinum                      | N/A                     | \$1,000        | \$4,500                            | \$9,000        | 10%         | 50%            | \$15                  | \$30 | \$200 | 10%                | N/A                                | N/A                                | N/A                                | N/A             | No                  | CE-MA              | CD-FB | F21L                      |     |
| Gold                          | \$350                   | \$1,400        | \$7,800                            | \$12,800       | 20%         | 50%            | \$25                  | \$50 | 20%   | 20%                | N/A                                | N/A                                | N/A                                | Embedded        | No                  | CE-MB              | CD-FC | C40L                      |     |
| Silver                        | \$2,250                 | \$4,500        | \$8,200                            | \$15,900       | 30%         | 50%            | \$50                  | \$85 | 30%   | 30%                | N/A                                | N/A                                | N/A                                | Embedded        | No                  | CE-MC              | CD-FD | F22L                      |     |
| Bronze                        | \$6,300                 | \$12,600       | \$8,200                            | \$15,900       | 40%         | 50%            | \$65                  | \$95 | 40%   | 40%                | N/A                                | N/A                                | N/A                                | Embedded        | No                  | CE-MD              | CD-FE | C42L                      |     |

# UnitedHealthcare

## Medical and Pharmacy Plans

California  
Small Business 1-100 Employees  
Effective January 1, 2021

### CA Small Business 1-100 HMO Plans

| Metallic Level               | Deductible <sup>1</sup> | Out-Of-Pocket Maximum <sup>2</sup> | PCP  | Spec | ER    | Inpatient Hospital | Outpatient Surgery | Deductible Type | Combined Med/Rx Ded | HMO Plan Codes  |           |          |         | Pharmacy Plan Code |
|------------------------------|-------------------------|------------------------------------|------|------|-------|--------------------|--------------------|-----------------|---------------------|-----------------|-----------|----------|---------|--------------------|
|                              |                         |                                    |      |      |       |                    |                    |                 |                     | Signature Value | Advantage | Alliance | Harmony |                    |
| <b>HMO</b>                   |                         |                                    |      |      |       |                    |                    |                 |                     |                 |           |          |         |                    |
| Platinum                     | N/A                     | \$3,000                            | \$20 | \$40 | \$400 | \$400 <sup>7</sup> | \$250              | N/A             | No                  | CE-NL           | CE-NT     | CE-OC    | CE-N3   | F91                |
| Platinum (Primary Advantage) | N/A                     | \$4,500                            | \$0  | \$80 | 20%   | 20%                | 20%                | N/A             | No                  | CE-NM           | CE-NU     | N/A      | N/A     | F92                |
| Platinum                     | N/A                     | \$3,500                            | \$20 | \$40 | 20%   | 20%                | 20%                | N/A             | No                  | CE-NN           | CE-NV     | CE-OE    | CE-N5   | F91                |
| Gold                         | N/A                     | \$7,000                            | \$30 | \$70 | \$500 | \$800 <sup>7</sup> | \$500              | N/A             | No                  | CE-NO           | CE-NW     | CE-OF    | CE-N6   | F95                |
| Gold                         | \$500                   | \$7,500                            | \$30 | \$70 | \$500 | 20%                | 20%                | Embedded        | No                  | CE-NP           | CE-NX     | CE-OG    | CE-N7   | F93                |
| Gold (Primary Advantage)     | \$1,750                 | \$8,000                            | \$0  | \$90 | 30%   | 30%                | 30%                | Embedded        | No                  | CE-NQ           | CE-NY     | N/A      | N/A     | F94                |
| Gold                         | \$1,250                 | \$7,800                            | \$30 | \$70 | 30%   | 30%                | 30%                | Embedded        | No                  | CE-NR           | CE-NZ     | CE-OI    | CE-N9   | F93                |
| Silver                       | \$2,250                 | \$8,550                            | \$50 | \$90 | 40%   | 40%                | 40%                | Embedded        | No                  | CE-NS           | CE-N2     | CE-OJ    | CE-OA   | F89                |
| Silver                       | \$2,250                 | \$8,550                            | 30%  | 30%  | 30%   | 30%                | 30%                | Embedded        | No                  | N/A             | N/A       | N/A      | CE-OB   | F89                |
| <b>State Mirrored HMO</b>    |                         |                                    |      |      |       |                    |                    |                 |                     |                 |           |          |         |                    |
| Platinum                     | N/A                     | \$4,500                            | \$15 | \$30 | \$200 | 10%                | 10%                | Embedded        | No                  | N/A             | N/A       | CE-OK    | N/A     | F96L               |
| Gold                         | \$350                   | \$7,800                            | \$25 | \$50 | 20%   | 20%                | 20%                | Embedded        | No                  | N/A             | N/A       | CE-OL    | N/A     | F88L               |
| Silver                       | \$2,250                 | \$8,200                            | \$50 | \$85 | 30%   | 30%                | 30%                | Embedded        | No                  | N/A             | N/A       | CE-OM    | N/A     | F90L               |

1 Refer to the benefit summary for the Family Deductible amount. For HMO plans, refer to the Schedule of Benefits for a detailed list of benefits subject to the Deductible.

2 Refer to the benefit summary for the Family Out-of-Pocket Maximum amount. Deductibles and member cost share for covered services, including office visits and pharmacy, apply to the Out-of-Pocket Maximum. The Out-of-Pocket Maximum follows the Deductible Type for each plan, except for plans CE-MM and CE-MS which have an embedded Family Out-of-Pocket Maximum.

3 Benefits with coinsurance (%) responsibility are subject to the Deductible.

4 The Per Occurrence Deductible is separate from the Annual Deductible and accrues toward the Out-of-Pocket Maximum. The Outpatient Per Occurrence Deductible may be waived for outpatient services received at an in-network independent, non-hospital affiliated provider.

5 Non-Differential PPO plan is on the options network.

6 Navigate and Doctors Plan are In-Network only products, and do not cover Out-of-Network services.

7 Inpatient Hospital Copayment is applicable per day, up to a maximum of 5 days per stay.

### Pharmacy Plans - PPO

| Deductible <sup>1</sup> |                 | Member Copay |          |          |          | Mail Order<br>(90 Day Supply) | Plan Code |
|-------------------------|-----------------|--------------|----------|----------|----------|-------------------------------|-----------|
| Individual              | Family          | Tier 1       | Tier 2   | Tier 3   | Tier 4   |                               |           |
| \$300                   | \$600           | \$10         | \$40     | \$85     | 25%      | 2.5                           | F80       |
| \$300                   | \$600           | \$5          | \$50     | \$100    | 25%      | 2.5                           | F81       |
| \$300                   | \$600           | \$15         | \$70     | \$115    | 25%      | 2.5                           | F82       |
| \$350                   | \$700           | \$15         | \$70     | \$115    | 25%      | 2.5                           | F83       |
| N/A                     | N/A             | \$10         | \$40     | \$85     | 25%      | 2.5                           | F84       |
| N/A                     | N/A             | \$5          | \$35     | \$80     | 25%      | 2.5                           | F85       |
| Same as Medical         | Same as Medical | No Copay     | No Copay | No Copay | No Copay | No Copay                      | F86       |
| Same as Medical         | Same as Medical | \$15         | \$70     | \$115    | 25%      | 2.5                           | F87       |
| N/A                     | N/A             | \$10         | \$25     | \$40     | 10%      | 2.5                           | F21L      |
| N/A                     | N/A             | \$15         | \$50     | \$80     | 20%      | 2.5                           | C40L      |
| \$300                   | \$600           | \$17         | \$70     | \$100    | 30%      | 2.5                           | F22L      |
| \$500                   | \$1,000         | \$18         | 40%      | 40%      | 40%      | 2.5                           | C42L      |

### Pharmacy Plans - HMO

| Deductible <sup>1</sup> |        | Member Copay |        |        |        | Mail Order<br>(90 Day Supply) | Plan Code |
|-------------------------|--------|--------------|--------|--------|--------|-------------------------------|-----------|
| Individual              | Family | Tier 1       | Tier 2 | Tier 3 | Tier 4 |                               |           |
| N/A                     | N/A    | \$15         | \$50   | \$80   | 20%    | 2                             | F88L      |
| \$300                   | \$600  | \$15         | \$50   | \$100  | 25%    | 2                             | F89       |
| \$300                   | \$600  | \$17         | \$70   | \$100  | 30%    | 2                             | F90L      |
| N/A                     | N/A    | \$10         | \$35   | \$70   | 25%    | 2                             | F91       |
| N/A                     | N/A    | \$5          | \$40   | \$80   | 25%    | 2                             | F92       |
| \$250                   | \$500  | \$10         | \$40   | \$85   | 25%    | 2                             | F93       |
| \$250                   | \$500  | \$5          | \$50   | \$100  | 25%    | 2                             | F94       |
| \$100                   | \$200  | \$10         | \$40   | \$85   | 25%    | 2                             | F95       |
| N/A                     | N/A    | \$10         | \$25   | \$40   | 10%    | 2                             | F96L      |

<sup>1</sup> Deductible does not apply to Tier 1, except for RX plans subject to medical deductible and plan C42L.

<sup>2</sup> RX Tier Coinsurance subject to a maximum of \$250 for platinum, gold and silver. Bronze plans subject to a maximum of \$500.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by United Healthcare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC) or United Behavioral Health (UBH).

©2020 United HealthCare Services, Inc. Rev. 11/17/20