

LAKE



How To Use This SPD

What this section includes:



Glossary.

**Working Spouse*

Note:

Change in Family Status - Example



What this section includes:



Designated Network Benefits

Health Services from Non-Network Providers Paid as Network Benefits



Limitations on Selection of Providers

Ancillary Services received at certain
Network facilities on a non-Emergency basis from non-Network Physicians

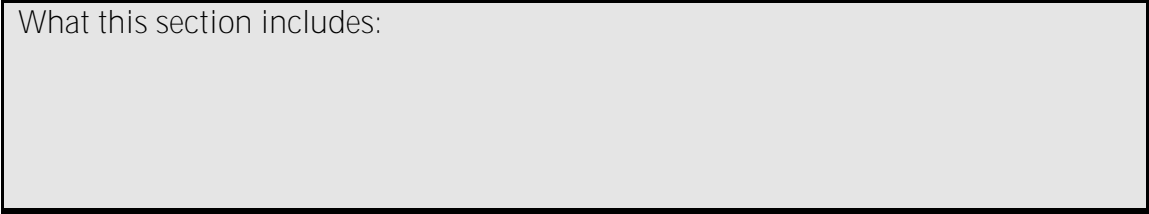
Covered Health Services	Benefit
-------------------------	---------

Covered Health Services	Benefit <i>(The Amount Payable by the Plan based on Eligible Expenses)</i>	
	Designated Network and Network	Non-Network
Fertility Services		
Lab, X-Ray and Diagnostics - Outpatient		
Lab, X-Ray and Major Diagnostics CT, PET, MRI, MRA and Nuclear Medicine - Outpatient		

Covered Health Services	Benefit <i>(The Amount Payable by the Plan based on Eligible Expenses)</i>	
	Designated Network and Network	Non-Network
Obesity Surgery <i>Additional Coverage Details</i>		
Ostomy Supplies <i>Additional Coverage Details</i>		
Pharmaceutical Products - Outpatient		
Physician Fees for Surgical and Medical Services		

Covered Health Services	Benefit <i>(The Amount Payable by the Plan based on Eligible Expenses)</i>	
	Designated Network and Network	Non-Network
<i>the Plan Works</i> <i>Eligible Expenses</i> <i>How</i>		
Physician's Office Services - Sickness and Injury		

What this section includes:



Plan Highlights

Exclusions and Limitations

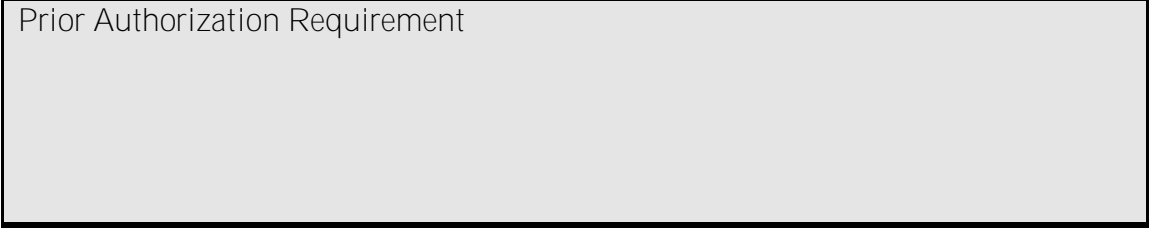
Glossary

Physician Fees for Surgical and Medical Services



Diabetes Self-Management and Training/Diabetic Eye Examinations/Foot Care

Prior Authorization Requirement



LAKE F

Works

Eligible Expenses

How the Plan

Note



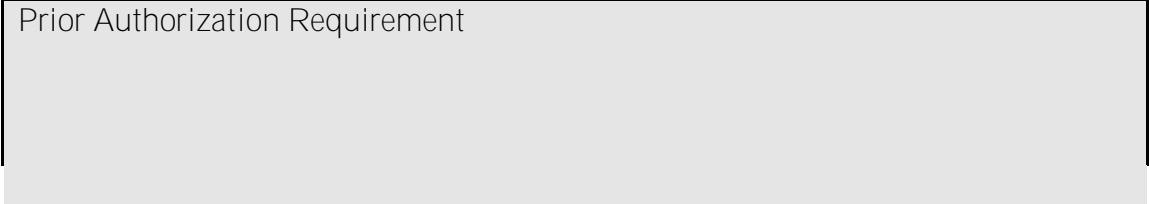
LAKE F

Medical Services

Physician Fees for Surgical and

*Emergency Health Services Surgery - Outpatient Scopic Procedures - Outpatient Diagnostic
and Therapeutic Therapeutic Treatments - Outpatient*

Prior Authorization Requirement



Diagnostics - CT, PET Scans, MRI, MRA and Nuclear Medicine -

Lab, X-Ray and Major

Enhanced Autism Spectrum Disorders

www.myuhc.com

1998

Women's Health and Cancer Rights Act of

Home Health Care

Habilitative Services

Note:

Prior Authorization Requirement

LAKE F

What this section includes:



NOTE:



Health Survey

www.myuhc.com

Lodging Reimbursement Assistance

Maternity Support Program

Note:

What this section includes:

Additional Coverage Details.

Additional Coverage Details

Plan Highlights

Plan Highlights

Please note that in listing services or examples, when the SPD says "this includes," or "including but not limited to", it is not UnitedHealthcare's intent to limit the description to that specific list. When the Plan does intend to limit a list of services or examples, the SPD specifically states that the list "is limited to."

Medicine (NCCAM)

*National Center for Complementary and Alternative
National Institutes of Health*

Additional Coverage Details

Additional Coverage Details

Additional Coverage Details

Clinical Trials

Individuals with Disabilities Education Act.

and Statistical Manual of the American Psychiatric Association

Diagnostic

Note

Reconstructive Procedures

Additional Coverage Details

LAKE F

What this section includes:

IRO

IRO

IRO

IRO

Final External Review Decision

Final External Review Decision

Expedited External Review

LAKE F

LAKE F

Non-Dependent or Dependent

Determining the Allowable Expense If this Plan is Secondary

Overpayment and Underpayment of Benefits

Refund of Overpayments

LAKE F

Glossary

Continuation Coverage under Federal Law (COBRA)

Qualifying Events for Continuation Coverage under COBRA

Employee Retirement Income Security Act ERISA 29 U.S.C. §1001 et seq

ERISA

*ERISA
Administration, U. S. Department of Labor*

Employee Benefits Security

Medicaid Services (CMS)

Centers for Medicare and

www.myuhc.com

CMS

OptumInsight

OptumInsight

What this section includes:

Addendum

Air Ambulance

42 CFR 414.605

Alternate Facility

Amendment

Ancillary Services

LAKE

LAKE

1395dd(e)(3). *1867(e)(3) of the Social Security Act (42 U.S.C.)*

Employee

Eligibility

Introduction

Employee Retirement Income Security Act of 1974 (ERISA)

Employer

EOB

ERISA

Experimental or Investigational Service(s)

Gender Dysphoria

Diagnostic and Statistical Manual of the American Psychiatric Association

Gene Therapy

Genetic Counseling

Genetic Testing

Gestational Carrier

Health Statement(s)

Home Health Agency

Hospital

Manipulative Treatment

Medicaid

Medically Necessary

Generally Accepted Standards of Medical Practice

Administration (FDA)

U.S. Food and Drug

Non-Medical 24-Hour Withdrawal Management

American Society of Addiction Medicine (ASAM)

Plan

Plan Administrator

Plan Sponsor

Pregnancy

1833(i)(1)(A) of the Social Security Act

All Payer Model Agreement

Retired Employee

Secretary
(P.L. 116-260)

No Surprises Act

Consolidated Appropriations Act

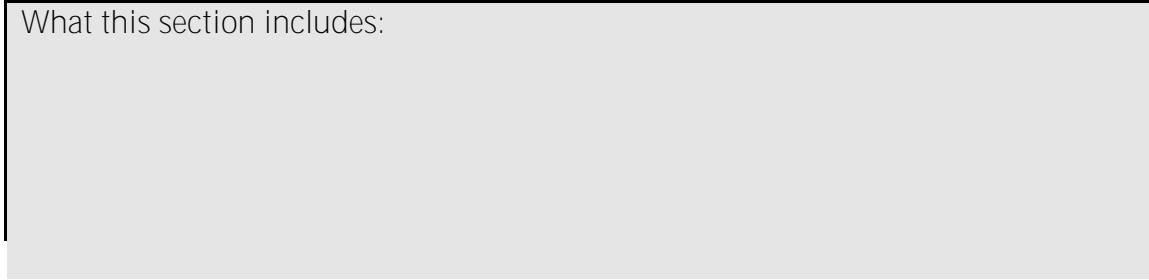
Semi-private Room

Sickness

Substance-Related and Addictive Disorders Services

Disorders *International Classification of Diseases section on Mental and Behavioral
Diagnostic and Statistical Manual of the American Psychiatric Association*

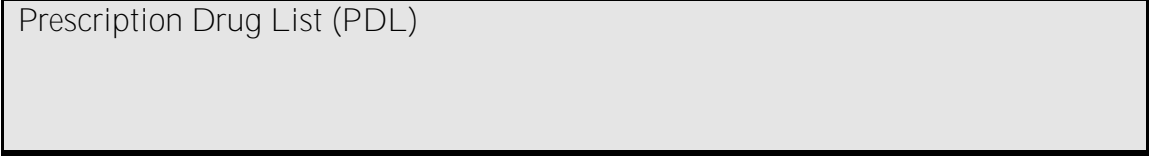
What this section includes:



Note:

Glossary - Prescription Drug Products
www.myuhc.com

Prescription Drug List (PDL)



Claims Procedures

Prescription Drug Product Coverage Highlights

Note:

www.myuhc.com

www.myuhc.com

www.myuhc.com

www.myuhc.com

Outpatient Prescription Drug

Outpatient Prescription Drug

Generally Accepted Standards of Medical Practice

PDL Management Committee Prescription Drug List (PDL) Management Committee

Prescription Drug Charge

Prescription Drug List (PDL)
U.S. Food and Drug Administration

www.myuhc.com

Prescription Drug List (PDL) Management Committee

Prescription Drug Product *U.S.*
Food and Drug Administration (FDA)

Prescription Order or Refill

Preventive Care Medications (PPACA Zero Cost Share)

Other Administrative Information

Type of Administration

Plan Name:	
Plan Number:	
Employer ID:	
Plan Type:	
Plan Year:	
Plan Administration:	
Source of Plan Contributions:	
Source of Benefits:	

Your ERISA Rights

Procedures

Claims

Women's Health and Cancer Rights Act of 1998

Claims Administrator Civil Rights Coordinator
United HealthCare Services, Inc. Civil Rights Coordinator C

Language	Translated Taglines

SY7_1nh1^ FS#8@EMW k

