Plan Features	Essentials	Consumer HSA	Surest Copay
Network and Out of Network Coverage Receive the highest coverage levels when choosing UHC Choice Plus PPO providers.	✓	✓	✓
Health Savings Account Compatible Pair with an Optum HSA to cover eligible expenses using tax-free dollars.	✓	✓	✗

What You Will Pay for In-Network Services	Essentials	Consumer HSA	Surest Copay
Preventive Care	$0 Copay	$0 Copay	$0 Copay
Virtual Visits with UHC Virtual Providers	$0 Copay	$0 Copay	$0 Copay
Deductible (Individual | Family)	$5,000 | $10,000	$3,500 | $7,000	$0 | $0
Primary Care Office Visit | Specialist Office Visit	30% After Deductible	10% After Deductible	$0 to $150 Copay
Urgent Care | Emergency Room	30% After Deductible	10% After Deductible	$110 | $1,200 Copay
All Other Inpatient | Outpatient Facility Services	30% After Deductible	10% After Deductible	$80 to $6,500 Copay
Prescription Drug Coverage	Retail | Mail	Retail | Mail	Retail | Mail
Tier 1 Medications	30% After Deductible	10% After Deductible	$10 | $25 Copay
Tier 2 Medications	30% After Deductible	25% After Deductible	$60 | $150 Copay
Tier 3 Medications	30% After Deductible	50% After Deductible	$90 | $225 Copay
Specialty Medications	30% After Deductible	50% After Deductible	$10, $150 or $300 Copay
Maximum Out of Pocket Limit (Individual | Family)	$8,300 | $16,600	$6,500 | $13,000	$8,000 | $16,000

Monthly Premium to Enroll	Essentials		Consumer HSA		Surest Copay	
	STANDARD RATE	WELLNESS RATE	STANDARD RATE	WELLNESS RATE	STANDARD RATE	WELLNESS RATE
Employee Only	$76	$51	$210	$160	$301	$251
Employee + Spouse	$160	$135	$441	$391	$632	$582
Employee + Child(ren)	$137	$112	$378	$328	$542	$492
Employee + Family	$213	$188	$588	$538	$843	$793
Tobacco Surcharge	+$100	+$100	+$100	+$100	+$100	+$100
Spousal Surcharge	+$300	+$300	+$300	+$300	+$300	+$300