

City of Stevens Point

HDHP Summary of Benefits



A UnitedHealthcare Company

Medical Benefits

Covered Services	In-Network Providers	Non-Network Providers
Calendar Year Deductible		
Per Person	\$1,500	\$2,500
Family	\$3,000	\$5,000
Maximum Out-of-Pocket Expense		
Per Calendar Year		
Per Person	\$6,400	\$8,900
Family	\$12,900	\$17,900
Prescriptions (Optum Rx) – included with Medical	90% after in-network deductible	
Primary Care Physician Office Visits	90% after deductible	70% after deductible
Specialist Office Visits	90% after deductible	70% after deductible
Physician Office Services	90% after deductible	70% after deductible
Urgent Care Visit	90% after deductible	70% after deductible
Emergency Room	\$100 Co-pay (Waived if admitted within 24-hours) 90%; after in-network deductible	
Ambulance	90%; after in-network deductible	
Durable Medical Equipment	90% after deductible	70% after deductible
Outpatient Diagnostic X-ray and Lab	90% after deductible	70% after deductible
Outpatient Hospital Services	90% after deductible	70% after deductible
Inpatient Hospital Services	90% after deductible	70% after deductible
Physical Therapy	90% after deductible	70% after deductible
Speech, Hearing Occupational Therapy	90% after deductible	70% after deductible
Preventive/Routine Exams	100%; deductible waived	70% after deductible
Immunizations	100%; deductible waived	70% after deductible
Preventive/Routine Diagnostic Lab and X-Rays	100%; deductible waived	70% after deductible
Mammograms	100%; deductible waived	70% after deductible
Preventive/Routine Pap Test	100%; deductible waived	70% after deductible
Preventive/Routine PSA and Prostate	100%; deductible waived	70% after deductible
Preventive/Routine Colonoscopy, Sigmoidoscopy and Other Similar Procedures	100%; deductible waived	70% after deductible
Preventive/Routine Hearing Exams	100%; deductible waived	70% after deductible
Women's Preventive Health Care	100%; deductible waived	70% after deductible

UMR Customer Service: 1-800-826-9781 www.umar.com
Submit Claims to: UMR P.O. Box 30541 Salt Lake City, UT 84130-0541
Optum Rx Member Services: 1-877-559-2955