



Plan Highlights

All Savers® Alternate Funding

Note: This is only an illustration of the plan; it is not a complete list of benefits and limitations. Always refer to the most recent Summary Plan Description for current information about benefits, provisions, exclusions and limitations in your plan.

When you receive your health plan ID card in the mail, use it to register for the member website at myallsaversconnect.com. You can learn more about your coverage and track claims and explanation-of-benefits statements throughout the year.

This plan does not cover out-of-network services.

What are some of the benefits?

		Network Options	Out-of-Network Options
Copayments	<p>Copayments do not count toward the deductible, but do count toward the out-of-pocket limit.</p> <ul style="list-style-type: none"> Level 1: Office visits Level 2: Specialist office visits Level 3: Urgent care visits Level 4: Emergency room visits¹ (Deductible and coinsurance applied after copayment.) 	<ul style="list-style-type: none"> Level 1: Level 2: Level 3: Level 4: 	Not applicable ¹
Deductibles	<p>The amounts shown are individual deductibles. Family deductibles are 2 times the individual deductible.</p>		Not applicable
Coinsurance Rates	<p>The rates shown are the percentage the medical benefit pays.</p>		Not applicable
Out-of-Pocket Limits	<p>The amounts shown are individual limits. Family out-of-pocket limits are 2 times the individual limit.</p>		Not applicable
Pharmacy Copayments	<p>Drug tiers are based on cost.</p> <ul style="list-style-type: none"> Tier 1 Tier 2 Tier 3 Tier 4 	<ul style="list-style-type: none"> Tier 1: Tier 2: Tier 3: Tier 4: 	Not applicable
Lifetime Maximum	<p>There is no lifetime maximum for eligible covered services.</p>		Not applicable

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Reimbursement of covered services

		Network Options	Out-of-Network Options
Preventive Care	<ul style="list-style-type: none"> Wellness visits Immunizations Preventive screenings 	100% covered	Not applicable
Copayment Levels 1-4	<ul style="list-style-type: none"> Level 1: Office visits Level 2: Specialist office visits Level 3: Urgent care visits Level 4: Emergency room visits¹ 	Levels 1-3: Copayment; then 100% covered Level 4: Copayment, deductible; then coinsurance	Not applicable
No Copayments	<ul style="list-style-type: none"> Major diagnostics (CT scan, MRI, etc.) Minor diagnostics (lab and X-ray); depending on plan selected, minor diagnostics is covered at ded+coins or 100% covered Inpatient facility Outpatient facility Ambulance (air or ground)¹ Rehabilitation/physical therapy Home health care Skilled nursing Transplants Prosthetics Durable medical equipment 	Deductible; then coinsurance	Not applicable
Prescription Drugs²	<ul style="list-style-type: none"> Retail pharmacy prescriptions (30-day) Mail-order prescriptions (90-day); copayments are 2.5 times the retail pharmacy copayment 	Copayment, then 100% covered	Not applicable

The following benefits apply to all All Savers plans:

Rehabilitation and Habilitative Outpatient Therapy ³	Manipulation	Acupuncture	Home Health	Skilled Nursing
30 visits	20 visits	10 visits	30 visits	60 visits

EPO Plan



¹ EPO plans exclude coverage for services provided by Out-of-Network Providers with the exception of (1) Services performed in a Network Facility by an out-of-network pathologist, emergency room physician, anesthesiologist, radiologist or assistant surgeons; and (2) Services performed under the Emergency Care benefit.

² Ancillary charge may apply when a covered prescription drug product is dispensed and there is another drug that is chemically the same available at a lower tier. You will pay the difference between the higher tiered drug and the lower tiered drug in addition to your copayment annual deductible and/or coinsurance that applies to the lowest tiered drug. An ancillary charge does not apply to any out-of-pocket limit.

³ Outpatient rehabilitation services limit includes physical therapy, occupational therapy, speech therapy, pulmonary rehabilitation therapy, cardiac rehabilitation therapy, post-cochlear implant aural therapy and cognitive rehabilitation therapy.

All plans are subject to calendar year deductible/out-of-pocket limits unless otherwise stated. In select markets, the deductible/out-of-pocket limits are subject to plan year deductible/out-of-pocket limits if elected.

All plans may not be available in all markets. Plan availability is subject to change and is controlled via the quoting process on myallsavers.com. This is a summary only. It is not a solicitation of coverage; it does not contain a complete list of benefits and limitations. Some benefits listed above may have limits on the number of visits that are covered. For more information about the benefits, provisions, exclusions and limitations, refer to the brochure.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company (except MA, MN and NJ), UnitedHealthcare Insurance Company in MA and MN, and UnitedHealthcare Life Insurance Company in NJ. 3100 AMS Blvd., Green Bay, WI 54313, 1-800-291-2634.

This product is not available in all states.

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