

UHC Standard Medical Plan

This plan includes prescription coverage through CVS Caremark. Generic drugs covered at \$15 copay. All other drugs, you pay the full cost of prescriptions until you meet the deductible.

How the UHC Standard Medical Plan works.

The UHC Standard Medical Plan is a PPO type plan with a high deductible, copays and co-insurance.

This plan only has in-network benefits. If you choose doctors, facilities, hospitals or services outside of the network, there is NO reimbursement under the plan. Go to www.myuhc.com to look for in-network providers under the Choice Plus Network.

First, you are responsible for either the copay of an in-network Primary Care Physician (PCP) visit or in-network Urgent Care visit, or you pay for all other medical expenses and the full cost of non-generic prescription drugs until you meet the deductible.

Then, once you meet your annual deductible, Ryder pays 80% for eligible in-network medical expenses and you pay 20%.

Last, if you reach your out-of-pocket maximum, Ryder will pay eligible in-network expenses at 100% for the rest of the calendar year. Out-of-pocket maximum includes copays, deductibles and your 20% co-insurance. Copays for PCP and Urgent Care do not count towards your deductible, however, they do count towards the medical out-of-pocket maximum.

For In-Network Expenses Only

FIRST, You Pay		THEN, Plan Pays	LAST, Plan Pays
Copays*	Deductible	Ryder pays 80%	Ryder pays 100% after reaching Out-Of-Pocket Maximum of
\$25** PCP	\$2,600 Employee	You pay 20% up to out-of-pocket maximum	\$6,850 Employee
\$75** Urgent Care	OR \$5,200 Employee +1		\$13,700 Employee +1 & Family
\$15*** Generic Prescriptions	\$7,800 Family		
Brand named drug prescriptions subject to deductible then prescription plan design kicks in.			

* Copays and generics not subject to deductibles. ** Additional costs for lab, X-ray, etc. may apply.

*** For maintenance medications you can only pick up two 30-day supplies at any retail pharmacy before transitioning to the 90-day supply requirement. Otherwise, you will be charged almost the full cost of the prescription. All 90-day supply prescriptions can be filled through mail order or at a CVS retail pharmacy

Plan Pays 100% of Preventive Care (Deductible does not apply)