

# HSA Gold: UnitedHealthcare (UHC) Choice Plus Plan

## Visit the Grainger UHC website and Take Control of Your Health Care

As a member of the Plan, you can visit [www.myuhc.com](http://www.myuhc.com), an Internet site where you can search for a participating doctor or hospital, find details about your plan and covered services, and get claim payment details. To register yourself and your covered dependents on [www.myuhc.com](http://www.myuhc.com), simply log in to the site, click the button to “Register Now” and follow the steps outlined.

## Virtual Medicine

Virtual visits allows you convenient access to medical care anywhere at anytime 24/7 to board-certified doctors via smartphone, tablet or computer with video when you need to access care for a routine or non-emergency health matter like cold/flu symptoms, allergies and ear infections (just to name a few). Within minutes of the diagnosis, a doctor can send a new prescription or refill order to your local pharmacy. The cost of the Virtual Visit service is less than visiting the doctor's office. To learn more about the Virtual Visits go [www.myuhc.com](http://www.myuhc.com).

## Find Out if Your Doctor Is in the Network

To see if your doctor is in the UHC Choice Plus network or to review a provider directory online, visit UHC's website at [www.uhc.com](http://www.uhc.com) or call 1-866-314-0336.

## Rally

Rally is a new, personalized health experience for UHC member to help you manage your health and well-being. Click on the Rally link within the UHC website to sign up.

## Call the OptumHealth NurseLine for Answers to Health Questions

UHC offers a toll-free resource called OptumHealth NurseLine that gives you the opportunity to speak to an experienced registered nurse 24 hours a day, seven days a week. You can reach the OptumHealth NurseLine at 1-800-423-6763.

## Healthy Pregnancy Program

If you or your partner are pregnant or planning a pregnancy, take advantage of this special program designed to offer personal support through all stages of pregnancy and delivery. To enroll, call 1-800-411-7984 or visit [www.healthy-pregnancy.com](http://www.healthy-pregnancy.com)

Your Health Savings Account (HSA) will be automatically opened for you at UMB Bank. You can monitor the status of your account on the Your Spending Account™ page on the *Your Benefits Resources* website at [www.ybr.com/grainger](http://www.ybr.com/grainger). In 2017, Grainger will contribute \$500, \$750 or \$1,000 (prorated based on when you join Grainger, depending on your coverage level, to an HSA for you, and you can make additional tax-free contributions up to \$3,400 if you have You only coverage or \$6,750 if you have family coverage. **Note: These annual federal limits include Grainger's contributions.** Your contributions can be used toward qualified health care expenses. If you are at least age 55, you can make additional “catch-up” contributions up to \$1,000 in 2017. **Important Note:** You will need to actively choose your annual HSA contribution goal. HSA elections and contribution changes will be effective the first of the month following your enrollment or change.

	HSA Gold: UHC Choice Plus Plan	
Benefit Level	In-Network	Out-of-Network
<b>Annual Deductible<sup>1</sup></b>		
Individual	\$1,500	\$1,500
Family <sup>3</sup>	\$3,000	\$3,000
<b>Out-of-Pocket Maximum<sup>2</sup></b>		
Individual	\$3,000	\$3,000
Family <sup>3</sup>	\$6,000	\$6,000
Lifetime Plan Maximum	Unlimited	Unlimited
<b>Physician Services</b>	<b>Plan Pays:</b>	<b>Plan Pays:</b>
Office Visits	80% after deductible	60% after deductible
Preventive Care	100%; no deductible	Not covered
Diagnostic and Laboratory	80% after deductible	60% after deductible
<b>Hospital Services</b>	<b>Plan Pays:</b>	<b>Plan Pays:</b>
Physician Visits	80% after deductible	60% after deductible
Room and Board	80% after deductible	60% after deductible
Maternity	80% after deductible	60% after deductible
Diagnostic Services and Laboratory	80% after deductible	60% after deductible
Emergency Services	80% after deductible	60% after deductible
<b>Other Services</b>	<b>Plan Pays:</b>	<b>Plan Pays:</b>
Hospice Care	80% after deductible	60% after deductible
Home Health Care	80% after deductible	60% after deductible
Outpatient Surgery	80% after deductible	60% after deductible

<sup>1</sup> Includes health, prescription drug and behavioral health expenses.

<sup>2</sup> Includes health, prescription drug and behavioral health expenses. Once you reach your out-of-pocket maximum, the plan pays 100% of eligible expenses.

<sup>3</sup> The family deductible and out-of-pocket maximum can be met by one or more family members.

## Important Resources

- Care Coordination 1-866-314-0336
- Healthy Pregnancy Program 1-800-411-7984
- OptumHealth NurseLine 1-800-423-6763
- UHC Customer Care 1-866-314-0336
- Express Scripts 1-800-316-3099
- OptumHealth Behavioral Solutions (UBH) 1-800-851-9054

## Prescription Drug and Behavioral Health Benefits

When you enroll in the Health Plan, you automatically receive coverage under the Prescription Drug and Behavioral Health Programs. You do not need to enroll for these benefits separately.

### Prescription Drug Program

The Prescription Drug Program—administered by Express Scripts—includes a network of national retail pharmacies, as well as a home delivery program. Visit [www.express-scripts.com](http://www.express-scripts.com) for more information. Here is an overview of your prescription drug benefits:

Type of Service	Retail Pharmacy Network		Home Delivery
	In-Network	Out-of-Network <sup>1</sup>	Copayment/Coinsurance (per prescription)
	Copayment/Coinsurance (per prescription)		
You Pay	You Pay	You Pay	
Generic	Preventive: 100%; no deductible Non-preventive: \$5 copay after deductible is met	70% of cost or \$5 minimum copay after deductible is met	Preventive: 100%; no deductible Non-preventive: \$10 copay after deductible is met
Brand Formulary	25% of cost or \$20 minimum copay after deductible is met	70% of cost or \$20 minimum copay after deductible is met	20% of cost or \$40 minimum copay after deductible is met
Brand Nonformulary	25% of cost or \$45 minimum copay after deductible is met	70% of cost or \$45 minimum copay after deductible is met	20% of cost or \$90 minimum copay after deductible is met
<b>Deductible</b>			
Combined with health plan deductible <sup>2</sup>			
<b>Annual Out-of-Pocket Maximum</b>			
Combined with health plan out-of-pocket maximum <sup>3</sup>			

<sup>1</sup>When you use an out-of-network pharmacy to fill a brand formulary or brand nonformulary prescription, you will pay for the prescription in full and file a claim to be reimbursed for 30% of the cost.

<sup>2</sup>The UHC HSA Gold health plan deductible includes health, prescription drug and behavioral health costs.

<sup>3</sup>The UHC HSA Gold health plan out-of-pocket maximum includes health, prescription drug and behavioral health costs.

### Behavioral Health Program

The Behavioral Health Program—administered by OptumHealth Behavioral Solutions (formerly UBH)—includes a network of behavioral health professionals who provide behavioral health/substance abuse services. Visit [www.liveandworkwell.com](http://www.liveandworkwell.com) then enter “grainger” for more information. Here is an overview of your behavioral health benefits:

	In-Network		Out-of-Network	
	You Pay	Plan Pays	You Pay	Plan Pays
<b>Inpatient</b>	20% after deductible is met	80% after deductible is met	40% after deductible is met	60% after deductible is met
<b>Outpatient</b>				
<b>Deductible</b>	Combined with health plan deductible <sup>4</sup>		Combined with health plan deductible <sup>4</sup>	
<b>Annual Out-of-Pocket Maximum</b>	Combined with health plan out-of-pocket maximum <sup>5</sup>		Combined with health plan out-of-pocket maximum <sup>5</sup>	
<b>Lifetime Plan Maximum</b>	Unlimited			

<sup>4</sup>The UHC HSA Gold health plan deductible includes health, prescription drug and behavioral health costs.

<sup>5</sup>The UHC HSA Gold health plan out-of-pocket maximum includes health, prescription drug and behavioral health costs.

The information in this summary highlights particular provisions of each health plan. A more complete description can be found in the legal plan documents governing each plan. If there is any inconsistency between this material and the respective plan document, the plan document will govern.