



**WORx**

The WORx (Wellness, Office Visit, Rx - prescription drug) portion of these Health ProtectorGuard plans allows you to choose a coverage level for more common health care services that works best for you and your family.

**DAY-TO-DAY MEDICAL SERVICES (PER PERSON)**

		WORx 1	WORx 2	WORx 3
<b>WELLNESS</b> (after 30-day waiting period)	<b>Wellness Exam</b> (maximum per calendar year)	\$80 per exam (1 exam)	\$100 per exam (1 exam)	\$125 per exam (1 exam)
	<b>Health Screening Diagnostic Labs</b> (maximum per calendar year)	\$25 per test (2 tests)	\$50 per test (2 tests)	\$100 per test (2 tests)
	<b>Health Screening X-ray</b> (maximum per calendar year)	Not Covered	\$50 per test (1 test)	\$100 per test (1 test)
	<b>Mammogram* (females ages 30+)</b> (maximum per calendar year)	\$100 per exam (1 exam)	\$150 per exam (1 exam)	\$150 per exam (1 exam)
	<b>Bone Density Screening(ages 40+)</b> (maximum per calendar year)	Not Covered	Not Covered	\$150 per exam (1 exam)
	<b>EKG (ages 40+)</b> (maximum per calendar year)	Not Covered	Not Covered	\$100 per test (1 test)
	<b>Stress EKG (ages 40+)</b> (maximum per calendar year)	Not Covered	Not Covered	\$125 per test (1 test)
	<b>Colonoscopy Preventive Care (ages 50+) or Any Age if Illness Related</b> (maximum per calendar year)	\$300 per exam (1 exam)	\$300 per exam (1 exam)	\$500 per exam (1 exam)
<b>OFFICE VISITS</b>	<b>Doctor Office Visits</b>	\$80 per visit	\$100 per visit	\$125 per visit
	<b>Specialist Office Visit/ Urgent Care Visits</b>	\$100 per visit	\$125 per visit	\$150 per visit
	<b>Office Visit with In-Office Surgery in lieu of Doctor/Specialist/Urgent Care Visit</b>	\$200 per visit	\$225 per visit	\$250 per visit
	<b>Maximum Office Visits (Any Type Combined)*</b> (per calendar year)	4 visits	5 visits	6 visits
	<b>ADDITIONAL OFFICE VISITS</b>			
<b>Chiropractic / Physical / Occupational / Speech Therapy Visit</b> (maximum combined per calendar year)	We pay: Not covered	\$35 per visit (10 visits)	\$45 per visit (10 visits)	
<b>RX DRUGS</b>	<b>Name Brand Prescription Drugs</b>	\$40 per fill	\$60 per fill	\$60 per fill
	<b>Generic Prescription Drugs</b>	\$10 per fill	\$10 per fill	\$20 per fill
	<b>Maximum Rx Fills (Any Type Combined)*</b> (per calendar year)	12 fills	15 fills	20 fills



**ALL WORx LEVELS**  
we pay (per calendar year):

**UNDER AGE 18**

\$25 each for up to 4 Child Immunizations / Flu Shot

\$10 each for up to 10 Child Allergy Treatments

**AGES 18+**

\$25 for 1 Annual Adult Flu Shot

\$100 for 1 Pap Smear\* for Adult Females

**AGES 40+**

\$100 for 1 PSA Test\* for Adult Males

Please note that the WORx Wellness benefits, including those listed above, have a 30-day waiting period.

\* Increased benefit in Year 2. See page 8.



HOSPITAL

Combine the WORx benefits with any of these Hospital Benefit options to complete your Health ProtectorGuard plan.

### CRITICAL MEDICAL SERVICES (PER PERSON)

CRITICAL MEDICAL SERVICES (PER PERSON)		Choice	Select	Preferred	Premier
<b>Inpatient Hospital Confinement Illness/Injury<sup>1,2</sup></b> (unlimited days per calendar year)	We pay:	\$1,000 per day	\$2,000 per day	\$3,000 per day	\$5,000 per day
<b>Intensive Care Unit (ICU) or Critical Care Unit (CCU)<sup>3</sup></b> (maximum per calendar year)		\$1,000 per day (31 days)	\$2,000 per day (31 days)	\$3,000 per day (31 days)	\$5,000 per day (31 days)
<b>Hospital Admission Benefit - First Inpatient Day<sup>2</sup></b> (maximum per calendar year)		\$1,000 (1 day)	\$2,000 per day (1 day)	\$3,000 per day (1 day)	\$3,000 per day (1 day)
<b>Emergency Room</b> (maximum per calendar year)		\$400 per day (1 day)	\$500 per day (1 day)	\$500 per day (1 day)	\$1,000 per day (1 day)
<b>Ground / Water Ambulance</b>	We pay:	\$500 per trip	\$500 per trip	\$1,000 per trip	\$1,000 per trip
<b>Air Ambulance</b>		\$5,000 per trip	\$5,000 per trip	\$5,000 per trip	\$5,000 per trip
<b>Maximum Ambulance Trips (Any Type Combined)</b> (per calendar year)		2 trips	2 trips	2 trips	2 trips

### SURGICAL

<b>Surgical Procedure</b> (unlimited days per calendar year) See page 5 for details.	We pay:	7 Tiers ranging from \$250-\$25,000	7 Tiers ranging from \$500-\$50,000	7 Tiers ranging from \$500-\$50,000	7 Tiers ranging from \$500-\$50,000
<b>Outpatient Facility</b> (maximum per calendar year)		\$1,000 per day (2 days)	\$1,000 per day (2 days)	\$2,000 per day (3 days)	\$2,500 per day (3 days)

### OUTPATIENT / LAB

<b>Outpatient Lab</b>	We pay:	\$30 per test	\$50 per test	\$50 per test	\$75 per test
<b>Outpatient X-ray and Other Diagnostic Testing</b> Ultrasound, EKG, EEG, Angiogram, Arteriogram, Thallium Stress Test, and Myelogram		\$30 per test	\$50 per test	\$75 per test	\$100 per test
<b>Outpatient Diagnostic and Imaging Tier 2</b> MRI/PET/CAT Benefit per test		\$250 per test	\$300 per test	\$400 per test	\$500 per test
<b>Maximum Outpatient Tests (Any Type Combined)</b> (per calendar year)		4 tests	4 tests	5 tests	5 tests
<b>Oral Chemotherapy: Benefit per month</b> (maximum per calendar year)	We pay:	\$1,000 per month (3 months)	\$1,000 per month (3 months)	\$1,000 per month (3 months)	\$1,000 per month (3 months)
<b>Outpatient Chemotherapy, Radiation, &amp; Immunotherapy Non Oral</b> (maximum per calendar year)		\$1,000 per day (20 days)	\$1,000 per day (40 days)	\$2,000 per day (40 days)	\$2,000 per day (40 days)

<sup>1</sup> Increased benefit in Year 2, see page 8. <sup>2</sup> Includes Observation Unit stays of 24 hours+ <sup>3</sup> ICU/CCU benefit amounts are in addition to Inpatient Hospital Confinement benefits.

# Surgical benefit details

## How the Surgical Tiers are Determined

Each plan has a 7-tier surgical schedule based on the relative value unit of the procedure being performed. The amount for the respective tier will be paid each day a covered person requires inpatient or outpatient surgery as prescribed by a doctor. If surgery falls under multiple tiers, we will pay the largest amount and if multiple surgeries are performed in a single day, we will pay one amount for the highest tier procedure.

SURGICAL BENEFITS		Choice	Select	Preferred	Premier
<b>Tier 1</b> Surgeries for major organ/tissue failure transplants payable once per each of the following major organ types per covered person's lifetime: liver, heart, lung, kidney, pancreas, bone marrow, stem cell, or small intestine.	We pay:	\$25,000	\$50,000	\$50,000	\$50,000
<b>Tier 2</b> Surgeries such as intracranial vessel surgery or removal of esophagus.		\$10,000	\$20,000	\$20,000	\$20,000
<b>Tier 3</b> Surgeries such as partial removal of pancreas or replacement of mitral valve.		\$5,000	\$10,000	\$10,000	\$10,000
<b>Tier 4</b> Surgeries such as lumbar spine fusion, colectomy, or repair of mitral valve.		\$2,500	\$5,000	\$5,000	\$5,000
<b>Tier 5</b> Surgeries such as total knee/hip arthroplasty or lower back disk surgery.		\$1,250	\$2,500	\$2,500	\$2,500
<b>Tier 6</b> Surgeries such as appendectomy, knee/shoulder reconstruction, or carpal tunnel surgery.		\$500	\$1,000	\$1,000	\$1,000
<b>Tier 7</b> Surgeries such as removal of tonsils and adenoids, breast biopsy or creation of eardrum opening (tubes in ear).		\$250	\$500	\$500	\$500
<b>Assistant Surgeon</b> (payable per day, when a covered surgery requires)		20% of surgical benefits	20% of surgical benefits	20% of surgical benefits	20% of surgical benefits
<b>Anesthesiologist</b> (payable per day)	30% of surgical benefits	30% of surgical benefits	30% of surgical benefits	30% of surgical benefits	

Surgery tier examples are for illustrative purposes only. Specific tier mapping and reimbursement amount is determined by the surgery's CPT code.

# Build your custom HPG plan

## Summary of HPG Plan Options

The WORx and Hospital benefit levels come together to create different combinations of coverage so you can find the plan that is best for you. Every HPG plan combination offers:

**\$2 MILLION**  
CALENDAR YEAR MAXIMUM  
per covered person

**\$5 MILLION**  
LIFETIME MAXIMUM BENEFIT  
per covered person

## Health ProtectorGuard Plans



<b>WORx 3</b>	<b>HPG Choice 3</b>	<b>HPG Select 3</b>	<b>HPG Preferred 3</b>	<b>HPG Premier 3</b>
<b>WORx 2</b>	<b>HPG Choice 2</b>	<b>HPG Select 2</b>	<b>HPG Preferred 2</b>	<b>HPG Premier 2</b>
<b>WORx 1</b>	<b>HPG Choice 1</b>	<b>HPG Select 1</b>	<b>HPG Preferred 1</b>	<b>HPG Premier 1</b>



**Highest Hospital  
Benefit Level**



TELEHEALTH

# Telehealth & more

**Health ProtectorGuard doesn't stop with the fixed cash payments for covered services. Every HPG plan includes telehealth benefits to help you access more affordable health care services. Access the Optum Perks Rx discount card to help with prescription costs for more savings.**

## Telehealth - HealthiestYou by Teladoc<sup>®1</sup>

Not feeling well, but not sure you want to go to the doctor? The telehealth benefit provided through HealthiestYou by Teladoc included with HPG makes it easy to see a doctor without leaving home. Just meet with a doctor by phone or video at no extra charge to you. They can diagnose and treat illnesses, and often prescribe medication 24/7/365. No driving. No waiting rooms. No copays. That's access to quality healthcare without the hassle so your HealthiestYou can also be your happiest you.

Note: For additional fees, visits with psychiatrists, psychologists and dermatologists are also available.

## Rx Discounts - Optum Perks<sup>2</sup>

There's a simple way most can save 30-80% on prescriptions. It's called Optum Perks. Just visit [perks.optum.com/uho](https://perks.optum.com/uho) to print your card or send it to your phone. Then at the site you can compare prescription prices at stores near you. To use your savings, show your Optum Perks discount card to the pharmacy during purchase. A little card could make a big difference.

Note: The Optum Perks card is not insurance. It is a discount program only and available to the general public.



## Health ProtectorGuard's extra benefits are nothing to sneeze at

***Corrie is a busy mom with serious sinus problems. Her congestion, headache and exhaustion make it hard to concentrate on her family. She takes an over-the-counter medicine, but it doesn't seem to work anymore. It's a Saturday, her husband is at work, and she really doesn't want to drag the kids to urgent care by herself. Besides, money's tight this month. So, thanks to HPG with telehealth through HealthiestYou included, Corrie picks up her phone and logs into the HealthiestYou app. She connects with an experienced doctor on the app. After she shares her symptoms, the doctor diagnoses her with a sinus infection and sends a prescription for antibiotics to her nearest pharmacy. At the pharmacy, she uses the Optum Perks card that came with her HPG plan and receives a discount on her prescription.***

***Corrie is relieved. She doesn't have to spend money on a hefty copay or wait days to get help. HealthiestYou and Optum Perks saved her time and money so that she could get back to enjoying time with her family.***

<sup>1</sup> HealthiestYou by Teladoc<sup>®</sup> and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

<sup>2</sup> Based on pharmacy's usual and customary price. Actual savings may vary.

# Increasing benefits over time

Your HPG plan could pay more the longer you have it. With HPG, some key benefits increase during your second year on the plan and stay at that increased benefit as long as you have the plan.

How many insurance plans reward loyalty like that?<sup>1</sup>



## Increased Hospital Injury Benefit

During the second year of your HPG plan, your inpatient hospital benefit for injury increases 100%.<sup>1</sup> That's twice as much per day for qualifying hospital stays for injury.

Hospital Benefit Paid per day	Year 1	Years 2+
Choice	\$1,000	\$2,000
Select	\$2,000	\$4,000
Preferred	\$3,000	\$6,000
Premier	\$5,000	\$10,000

## Office Visits & Wellness Benefits

HPG might make it easier to decide to see the doctor or to have that test your doctor keeps suggesting. In year 2, your HPG plan adds:

- 2 additional illness/injury office visits.<sup>1</sup>
- 50% increase to benefits for qualified Pap, Mammogram, or PSA testing.<sup>1</sup>

Office Visits	Year 1	Years 2+
WORx 1	4 visits	6 visits
WORx 2	5 visits	7 visits
WORx 3	6 visits	8 visits

## Additional Rx Fills

Have ongoing prescription needs? Your HPG plan will pay additional benefits in the second year by adding 5 prescription fills to the number of fills you already have.<sup>1</sup> That's more help for those future Rx drug costs.

Rx Drugs	Year 1	Years 2+
WORx 1	12 fills	17 fills
WORx 2	15 fills	20 fills
WORx 3	20 fills	25 fills

<sup>1</sup> Benefits increase on the 1st day of the next full calendar year after a plan has been in force more than 6 months. If the plan has not been in force more than 6 months, the benefit increase will begin January 1 following 12 consecutive months of coverage. This increase occurs only once. This increase does not apply to Inpatient Reimbursement related to sickness.

# A wide network of care & cost-saving

**56%**  
In-Network  
Savings  
(national estimate)<sup>1</sup>

**Strong  
Nationwide  
Network**

**1.4  
Million**  
Doctors/Health  
Professionals<sup>2</sup>

**6,500**  
Hospitals/  
Facilities<sup>2</sup>

- **Making the decision to stay in-network pays off. The national estimated Choice Plus network discount for 2020 is over 56%.<sup>1</sup>**
- UnitedHealthcare offers one of the largest networks in the U.S. With 6,500 hospitals and facilities and 1.4 million physicians and health professionals,<sup>2</sup> there's a good chance your choices for where to get care are already included.
- Use any doctor or health care facility in the network across the nation. Note: If you have a major medical plan, you may need to stay with certain networks and providers to get the most coverage out of that plan. Be sure to take that into consideration.
- In-network providers will not charge you more than the network-negotiated rate. They agree to provide quality care at a lower cost.