

Medical, HRA & Prescription

Medical Plans Associate/Associate +1/Family	
Deductible In Network Out of Network	
HRA Associate Associate +1 Family	
Co-Insurance In Network Out of Network	
Out-of-Pocket Max In Network Out of Network	
Lifetime Maximum	
Routine/Preventative Care In/Out of Network	
Office Visits, Specialists, X-ray, Lab, Surgical Services, Diagnostic Services In Network Out of Network	
Emergency Services (In/Out of Network) True ER Non-True ER	
Retail Prescriptions Generic Brand Non-Formulary	
Mail Order Prescriptions Generic Brand Non-Formulary	
Specialty Pharmacy	

This summary is intended only to highlight benefits coverage. Please review your Member Certificate of Coverage or Summary Plan Description (SPD) for an exact description of the services and supplies that are covered, that are excluded or limited and other items and conditions of coverage. SPD's and Member Certificates can be found in the "Links" section of UltiPro.

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UMR is a PPO or Preferred Provider Organization. This means that UMR partners with health care networks that contract with providers to offer health care services at a discounted or negotiated rate; these providers are considered "In-Network". You are not required to see an "In-Network" provider. You may choose to see a provider "Out-of-Network," however, additional discounts and negotiated rates would NOT apply. The PPO plan allows for greater flexibility to see the medical provider of your choice.

UMR partners with UnitedHealth Care- Choice Plus and the Alliance/PHCS networks. As a UMR member you would fall into one of these two networks, which is determined by your ZIP code.

If you reside in dark green highlighted counties shown on the map you would be part of the Alliance's primary network and utilize an Alliance provider for healthcare services within those counties. If you or your dependent(s) see a physician outside of the dark green counties (example: college student) you would utilize the Private Healthcare Systems (PHCS) network. Alliance's network is limited outside of their primary service area, so they partner with PHCS to offer "in-network" providers outside of their primary service area. PHCS is considered a "wrap-around" network. You may utilize an Alliance provider or PHCS provider for in-network benefits when doctoring outside of Alliance's primary service area. However, if you doctor in Alliance's primary service area, you must use an Alliance provider for in-network benefits.

If you reside in one of the counties that is not highlighted in dark green, you would fall within the UnitedHealth Care-Choice Plus (UHC) network and utilize a UHC provider for your healthcare services. The UHC-Choice Plus network coverage is state- and nationwide and does not have a "wrap-around" network.

Regardless of the network you fall within, you will receive the same health benefits and insurance coverage.

