



UnitedHealthcare

MEDICAL PLAN OPTIONS.

Cost for covered medical services.

In 2020, we'll continue to offer the same choice of health plans — including two high-deductible health plan (HDHP) options that include a tax-advantaged health savings account (HSA). Pharmacy benefits remain with Express Scripts, Inc.

	Choice Plus Plan		HDHP Core Plan		HDHP Value Plan	
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
Deductible						
Individual	\$1,250	\$2,500	\$2,800	\$5,600	\$3,800	\$7,600
Family	\$2,500	\$5,000	\$5,600	\$11,200	\$7,600	\$15,200
HSA contributions from Bass Pro Shops						
Individual		N/A		\$500		\$500
Family		N/A		\$1,000		\$1,000
Out-of-pocket limit						
Individual	\$5,000	Unlimited	\$6,000	Unlimited	\$6,650	Unlimited
Family	\$10,000	Unlimited	\$12,000	Unlimited	\$13,300	Unlimited
Physician services						
Primary care physician (PCP) visit	\$35 copay	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Specialist visit	\$50 copay	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Preventive care	Fully covered	40% after deductible	Fully covered	50% after deductible	Fully covered	50% after deductible
Inpatient hospital care	20% after deductible	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Outpatient surgery	20% after deductible	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Urgent care center	\$75 copay	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Emergency room (Non-emergencies are not covered.)	\$250 copay plus 20% coinsurance after deductible	\$250 copay plus 20% coinsurance after deductible	25% after deductible	25% after deductible	30% after deductible	30% after deductible

The chart above shows what you pay in deductibles, coinsurance and copays (if applicable) when you use network vs. out-of-network providers.

Understanding your deductible.

If you have family coverage, your deductible consists of two components — **individual** and **family**. The individual deductible and out-of-pocket limit are *embedded* in the family deductible. So if one family member meets the individual deductible, the plan will begin to pay — and the family member will begin to pay coinsurance for care in the network — before the family deductible is met. The same is true for the out-of-pocket limit.



TOOLS AND RESOURCES TO IMPROVE YOUR HEALTH.

If you want to be a wiser health care consumer or get support for a healthy lifestyle or medical condition, look to these tools and programs available through your Bass Pro Shops medical plan.



myuhc.com®.

Registering on myuhc.com is the first step to making the most of your health and wellness benefits. From information about your coverage to managing your claims — if it's in your plan and leads to a healthier you, you'll find it at myuhc.com.

Programs for better health.

Your Bass Pro Shops medical benefits include confidential and personal assistance through specialized programs, including:

- Maternity Support
- Transplant Resource Services
- Cancer Support
- Neonatal Resources
- Diabetes
- Congenital Heart Disease
- Quit For Life® Tobacco Cessation
- Real Appeal® Weight Management

Virtual Visits — access to care at any time.

A Virtual Visit lets you talk to a doctor from your mobile device or computer anytime, without an appointment. Visit myuhc.com/virtualvisits to set up your health profile and see a doctor.

Customer Service.

Whatever your health plan questions and care needs are, you can count on the UnitedHealthcare Customer Service team to help with answers and guidance.

Customer Service is dedicated to helping you:

- Understand your benefits and claims.
- Talk through your bill or payment.
- Find the right care and cost options.
- Take advantage of all your plan's health and well-being benefits.

One important number for answers.

To reach a Customer Service advocate, call **1-844-554-5513**. You can also visit bassprobenefits.com for more information on your benefits.

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Certain prescriptions may not be available, and other restrictions may apply. The Designated Virtual Visit Provider's reduced rate for a Virtual Visit is subject to change at any time.

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