

Navigate Plus plan details, all in one place.

Use this benefit summary to learn more about this plan's benefits, ways you can get help managing costs and how you may get more out of this health plan.

Check out what's included in the plan	Navigate Plus
 <p>Network coverage only You can usually save money when you receive care for covered health care services from network providers.</p>	<input type="checkbox"/>
 <p>Network and out-of-network benefits You may receive care and services from network and out-of-network providers and facilities — but staying in the network can help lower your costs.</p>	<input checked="" type="checkbox"/>
 <p>Primary care physician (PCP) required With this plan, you need to select a PCP — the doctor who plays a key role in helping manage your care. Each enrolled person on your plan will need to choose a PCP.</p>	<input checked="" type="checkbox"/>
 <p>Referrals required You'll need referrals from your PCP before seeing a specialist or getting certain health care services.</p>	<input checked="" type="checkbox"/>
 <p>Preventive care covered at 100% There is no additional cost to you for seeing a network provider for preventive care.</p>	<input checked="" type="checkbox"/>
 <p>Pharmacy benefits With this plan, you have coverage that helps pay for prescription drugs and medications.</p>	<input checked="" type="checkbox"/>
 <p>Tier 1 providers Using Tier 1 providers may bring you the greatest value from your health care benefits. These PCPs and medical specialists meet national standard benchmarks for quality care and cost savings.</p>	<input type="checkbox"/>
 <p>Freestanding centers You may pay less when you use certain freestanding centers — health care facilities that do not bill for services as part of a hospital, such as MRI or surgery centers.</p>	<input type="checkbox"/>
 <p>Health savings account (HSA) With an HSA, you've got a personal bank account that lets you put money aside, tax-free. Use it to save and pay for qualified medical expenses.</p>	<input type="checkbox"/>

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Schedule of Benefits, Riders, and/or Amendments, those documents govern. Review your COC for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

Here's a more in-depth look at how Navigate Plus works.

Medical Benefits

	In Network	Out-of-Network
Annual Medical Deductible		
Individual	\$500	\$15,000
Family	\$1,000	\$28,000

All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.

You're responsible for paying 100% of your medical expenses until you reach your deductible. For certain covered services, you may be required to pay a fixed dollar amount - your copay.

	In Network	Out-of-Network
Annual Out-of-Pocket Limit		
Individual	\$3,000	\$22,000
Family	\$6,000	\$44,000

All individual out-of-pocket maximum amounts will count toward the family out-of-pocket maximum, but an individual will not have to pay more than the individual out-of-pocket maximum amount.

Once you've met your deductible, you start sharing costs with your plan - coinsurance. You continue paying a portion of the expense until you reach your out-of-pocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year.

The below references to Certificate of Coverage (COC) is the same as Evidence of Coverage (EOC) throughout this Benefit Summary.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Preventive Care Services			
Preventive Care			
For services provided by your Primary Care Physician, Network obstetrician or gynecologist or for services provided with a referral.		No copay	Not covered
For services provided without a referral.		No copay	Not covered
<p><i>Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, co-insurance or deductible.</i></p> <p><i>Includes services such as Routine Wellness Checkups, Immunizations, and Lab and X-ray services for Mammogram, Pap Smear, Prostate and Colorectal Cancer screenings.</i></p>			
Office Services - Sickness & Injury			
Primary Care Physician			
For services provided by your Primary Care Physician, Network obstetrician or gynecologist.		\$25 copay	50%*
<p><i>Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.</i></p>			

*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

	Designated Network	Network	Out-of-Network
Specialist			
For services provided with a referral.		\$50 copay	50%*
For services provided without a referral.		\$80 copay	50%*
<i>Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.</i>			
Urgent Care			
		\$35 copay	50%*
<i>Additional copays, deductible, or co-insurance may apply when you receive other services at the urgent care facility. For example, surgery and lab work.</i>			
Virtual Care Services			
		No copay	Not covered
<i>Benefits are available only when services are delivered through a Designated Virtual Network Provider. You can find a Designated Virtual Visit Network Provider by contacting us at myuhc.com® or the telephone number on your ID card. Access to Virtual Visits and prescription services may not be available in all states or for all groups.</i>			
Vision Exams			
		\$25 copay	Not covered
<i>Limited to 1 exam every 24 months.</i>			
<i>Find a listing of Spectera Eyecare Network Vision Care Providers at myuhcvision.com.</i>			
Emergency Care			
Emergency Ambulance		20%*	20%*
Non-Emergency Ambulance ¹		20%*	50%*
Accidental Dental and Oral Surgery		20%*	20%*
Emergency Room		\$100 copay	\$100 copay
Inpatient Care			
Congenital Heart Disease Surgeries¹			
For services provided with a referral.		20%*	50%*
For services provided without a referral.		40%*	50%*
Hospital Inpatient Stays¹			
For services provided with a referral.		20%*	50%*
For services provided without a referral.		40%*	50%*
Inpatient Habilitative Services¹			
		The amount you pay is based on where the covered health care service is provided.	
Skilled Nursing Facility & Inpatient Rehabilitation Facility Services ¹		20%*	50%*
<i>Limited to 100 days per year in a Skilled Nursing Facility.</i>			

*After the Annual Medical Deductible has been met.

¹Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Designated Network	Network	Out-of-Network
Outpatient Care			
Habilitative Services and Manipulative Treatment			
Manipulative treatment services with a referral.		\$25 copay	50%*
Manipulative treatment services without a referral.		\$80 copay	50%*
Other habilitative services.		\$25 copay	50%*
<i>Limited to 24 visits of manipulative treatments per year.</i>			
<i>Limits will be the same as, and combined with those stated under Rehabilitation Services.</i>			
<i>Out-of-Network Benefits are not available for physical therapy, occupational therapy, and Manipulative Treatments.</i>			
<i>Visit limits are not applied to occupational therapy, physical therapy or speech therapy for the Medically Necessary treatment of a health condition, including pervasive developmental disorder or Autism Spectrum Disorders.</i>			
Home Health Care ¹		20%*	50%*
<i>Limited to 100 visits per year.</i>			
<i>For Out-of-Network benefits, Allowed Amounts are limited to \$150 per visit.</i>			
<i>One visit equals up to four hours of skilled care services. This visit limit does not include any service which is billed only for the administration of intravenous infusion.</i>			
Lab Testing ¹	No copay	20%	Not covered
Major Diagnostic and Imaging ¹		\$150 copay	50%*
Physician Fees for Surgical and Medical Services			
For services provided by your Primary Care Physician, Network obstetrician or gynecologist.		20%*	50%*
For services provided with a referral.		20%*	50%*
For services provided without a referral.		40%*	50%*
Rehabilitation Services			
Manipulative treatment services with a referral.		\$25 copay	50%*
Manipulative treatment services without a referral.		\$80 copay	50%*
Other rehabilitation services.		\$25 copay	50%*
<i>Limited to 24 visits of manipulative treatments per year.</i>			
<i>Out-of-Network Benefits are not available for physical therapy, occupational therapy, and Manipulative Treatments.</i>			
<i>Visit limits are not applied to occupational therapy, physical therapy or speech therapy for the Medically Necessary treatment of a health condition, including pervasive developmental disorder or Autism Spectrum Disorders.</i>			

*After the Annual Medical Deductible has been met.

¹Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

	Designated Network	Network	Out-of-Network
Scopic Procedures			
For services provided by your Primary Care Physician, Network obstetrician or gynecologist.		20%*	50%*
For services provided with a referral.		20%*	50%*
For services provided without a referral.		40%*	50%*
<i>Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.</i>			
Surgery¹			
For services provided by your Primary Care Physician, Network obstetrician or gynecologist.		20%*	50%*
For services provided with a referral.		20%*	50%*
For services provided without a referral.		40%*	50%*
<i>For Out-of-Network Benefits, Allowed Amount for Facility Fees are limited to \$760 per date of service.</i>			
Therapeutic Treatments¹			
		20%*	50%*
<i>Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.</i>			
<i>Out-of-Network Benefits are not available for dialysis services.</i>			
X-ray and other Diagnostic Testing¹			
		20%	50%*
Supplies and Services			
Diabetes Self-Management and Training¹		The amount you pay is based on where the covered health care service is provided.	
<i>For Self-Management and Training, cost sharing will not exceed the costs for Physician office visit.</i>			
Durable Medical Equipment, Orthotics and Supplies		20%*	Not covered
Enteral Nutrition		20%*	50%*
Hearing Aids		20%*	50%*
<i>Limited to \$2,500 every year.</i>			
<i>Limited to a single purchase per hearing impaired ear every three years.</i>			
<i>Repair and/or replacement of a hearing aid would apply to this limit in the same manner as a purchase.</i>			
Ostomy Supplies		20%*	Not covered
Pharmaceutical Products		20%*	50%*
<i>Administered on an outpatient basis in a Hospital, Alternate Facility or doctor's office.</i>			

*After the Annual Medical Deductible has been met.

¹Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

	Designated Network	Network	Out-of-Network
Prosthetic Devices ¹		20%*	50%*
<i>Limited to a single purchase of each type of prosthetic device every three years.</i>			
<i>Repair and/or replacement of a prosthetic device would apply to this limit in the same manner as a purchase.</i>			
Urinary Catheters		20%*	Not covered
Pregnancy			
Maternity Services ¹		The amount you pay is based on where the covered health care service is provided except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay.	
<i>We pay for Covered Health Care Services incurred if you participate in the California Prenatal Screening Program, a statewide prenatal testing program administered by the State Department of Health Services. There is no cost share for this Benefit.</i>			
<i>All maternity items and services that are recommended preventive care and are required to be covered under the Affordable Care act, will be provided without cost share. Please refer to Preventive Care Services.</i>			
Mental Health Care & Substance Related and Addictive Disorder Services			
Inpatient ¹		20%*	50%*
Outpatient ¹		\$25 copay	50%*
Partial Hospitalization ¹		20%*	50%*
Other Services			
Acupuncture Treatment			
For services provided with a referral.		20%*	Not covered
For services provided without a referral.		40%*	Not covered
<i>Limited to 20 treatments per year.</i>			
Cellular or Gene Therapy		The amount you pay is based on where the covered health care service is provided.	Not covered
<i>For Network Benefits, Cellular or Gene Therapy services must be received from a Designated Provider.</i>			
Clinical Trials ¹		The amount you pay is based on where the covered health care service is provided.	
Dental Anesthesia Services		20%*	50%*
<i>Limited to Covered Persons who are one of the following: a child under seven years of age; a person who is developmentally disabled regardless of age; a person whose health is compromised and for whom general anesthesia is required, regardless of age.</i>			

*After the Annual Medical Deductible has been met.

¹Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

	Designated Network	Network	Out-of-Network
Diabetes Treatment			The amount you pay is based on where the covered health care service is provided. See prescription drug benefit and Durable Medical Equipment (DME), Orthotics and Supplies for coverage of diabetes equipment and supplies.
<i>Coverage for diabetes equipment and supplies, prescription items and diabetes self-management training programs when provided by or under the direction of a Physician.</i>			
Fertility Preservation for Iatrogenic Infertility ¹		20%*	50%*
<i>Limited to \$20,000 per Covered Person per lifetime.</i>			
<i>This Benefit limit will be the same as, and combined with, those stated under Preimplantation Genetic Testing (PGT) and Related Services. Benefits are further limited to one cycle of fertility preservation for Iatrogenic Infertility per Covered Person during the entire period of time he or she is enrolled for coverage under the Agreement.</i>			
Gender Dysphoria			The amount you pay is based on where the covered health care service is provided.
Hospice Care ¹		20%*	50%*
Mastectomy Services ¹			The amount you pay is based on where the covered health care service is provided.
Obesity - Weight Loss Surgery ¹		The amount you pay is based on where the covered health care service is provided.	Not covered
<i>For Network Benefits, obesity - weight loss surgery must be received from a Designated Provider.</i>			
Off-Label Drug Use and Experimental or Investigational Services			The amount you pay is based on where the covered health care service is provided.
Osteoporosis Services			The amount you pay is based on where the covered health care service is provided.
Preimplantation Genetic Testing (PGT) and Related Services ¹		20%*	50%*
<i>Benefit limits for related services will be the same as, and combined with, those stated under Fertility Preservation for Iatrogenic Infertility. This limit does not include Preimplantation Genetic Testing (PGT) for the specific genetic disorder. This limit includes Benefits for ovarian stimulation medications provided under the Outpatient Prescription Drug Rider.</i>			
<i>Benefits for related services are limited to one Assisted Reproductive Technology (ART) procedure during the entire period of time a Covered Person is enrolled under the Policy. This limit does not include the Preimplantation Genetic Testing (PGT) for the specific genetic disorder.</i>			
Reconstructive Procedures ¹			The amount you pay is based on where the covered health care service is provided.
Telehealth Services			The amount you pay is based on where the covered health care service is provided.
Temporomandibular Joint (TMJ) Services ¹			The amount you pay is based on where the covered health care service is provided.

*After the Annual Medical Deductible has been met.

¹Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

Transplantation Services

Designated Network

Network

Out-of-Network

The amount you pay is based on where the covered health care service is provided.

Not covered

Network Benefits must be received from a Designated Provider.

*After the Annual Medical Deductible has been met.
†Prior Authorization Required. Refer to COC/SBN.

Pharmacy Benefits

Pharmacy Plan Details	
Pharmacy Network	National
Prescription Drug List	Advantage w/ SMCS Drugs

In Network and Out of Network

Annual Pharmacy Deductible	
Individual	You do not have to pay a pharmacy deductible
Family	You do not have to pay a pharmacy deductible

Prescription Drug Product Tier Level	Up to a 31-day supply		Up to a 90-day supply
	Retail Network	Out-of-Network Pharmacy	Mail Order Network Pharmacy**
Tier 1 \$	\$15	\$15	\$37.5
Tier 2 \$\$	\$25	\$25	\$62.5
Tier 3 \$\$\$	\$40	\$40	\$100
Preferred Specialty Prescription Drug Product Tier Level	Preferred Specialty Retail Network	Preferred Specialty Out-of-Network Pharmacy	Mail Order Preferred Specialty Network Pharmacy**
Tier 1 \$	\$10	\$10	Not covered***
Tier 2 \$\$	\$150	\$150	Not covered***
Tier 3 \$\$\$	\$250	\$250	Not covered***

** Only certain Prescription Drug Products are available through mail order; please visit myuhc.com® or call Customer Care at the telephone number on the back of your ID card for more information. You will be charged a retail Copayment and/or Coinsurance for 31 days or 2 times for 60 days based on the number of days supply dispensed for any Prescription Order or Refills sent to the mail order pharmacy. To maximize your Benefit, ask your Physician to write your Prescription Order or Refill for a 90-day supply, with refills when appropriate, rather than a 30-day supply with three refills.

Your Copayment and/or Coinsurance is determined by the tier to which the Prescription Drug List (PDL) Management Committee has assigned the Prescription Drug Product. All Prescription Drug Products on the Prescription Drug List are assigned to Tier 1, Tier 2 or Tier 3.

If you are a member, you can find individualized information on your benefit coverage, determine tier status, check the status of claims and search for network pharmacies by logging into your account on myuhc.com® or calling the Customer Care number on your ID card. If you are not a member, you can view prescription information at welcometouhc.com > Benefits > Pharmacy Benefits.

*** Maximum Network Coverage for Specialty Prescription Drug Products dispensed through Designated Pharmacy. See Designated Pharmacies section of your Outpatient Prescription Drug Supplement.

For an out-of-network Pharmacy, you may have to pay the difference between the out-of-network reimbursement rate and the pharmacy's usual and customary charge.

Specialty medication cost share (SMCS) encourages you to talk to your doctor about lower cost medication options. You may pay more if you do not pick a lower cost option.

Here's an example of how the plan's costs come into play.

1 At the start of your plan year...

You're responsible for paying 100% of your covered health services until you reach your **deductible**, which is the amount you pay before your health plan pays a portion.

YOU PAY 100%

2 Once you reach your deductible...

Your health plan starts to share a percentage of costs (the allowed amounts, excluding copays) for covered health care services with you—this is your **coinsurance**.*

YOU PAY 20%*

YOUR PLAN PAYS 80%

3 When you reach your out-of-pocket limit...

Your plan covers your costs (the allowed amount) at 100%. Your **out-of-pocket limit** is the most you'll pay for covered health services in a plan year—copays and coinsurance count toward this.

YOUR PLAN PAYS 100%

Along the way, you may also be required to pay a fixed amount (for example, \$15)—or **copay**—for covered health care services, such as seeing a provider or purchasing a prescription. You pay 100% of the copay, usually when you receive the service.

* Your coinsurance may vary by service. This example is for illustrative purposes only.

More ways to help manage your health plan and stay in the loop.



Search the network to find doctors.

You can go to providers in and out of our network — but when you stay in network, you'll likely pay less for care. To get started:

- Go to [welcometouhc.com](https://www.welcometouhc.com) > **Benefits** > **Find a Doctor or Facility**.
- Choose **Search for a health plan**.
- Choose **Navigate Plus** to view providers in the health plan's network.



Manage your meds.

Look up your prescriptions using the Prescription Drug List (PDL). It places medications in tiers that represent what you'll pay, which may make it easier for you and your doctor to find options to help you save money.

- Go to [welcometouhc.com](https://www.welcometouhc.com) > **Benefits** > **Pharmacy Benefits**.
- Select **Advantage** to view the medications that are covered under your plan.



Access your plan online.

With [myuhc.com](https://www.myuhc.com)®, you've got a personalized health hub to help you find a doctor, manage your claims, estimate costs and more.



Get on-the-go access.

When you're out and about, the UnitedHealthcare® app puts your health plan at your fingertips. Download to find nearby care, video chat with a doctor 24/7, access your health plan ID card and more.

Good stuff that's good to know.

I dig it!

Other important information about your benefits.

Medical Exclusions

Services your plan generally does NOT cover. It is recommended that you review your COC, Amendments and Riders for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

- Private-Duty Nursing
- Weight Loss Programs
- Long-Term Care
- Cosmetic Surgery
- Non-emergency care when traveling outside the U.S.
- Infertility Treatment
- Glasses
- Routine Foot Care
- Dental Care (Adult/Child)

Outpatient Prescription Drug Benefits

For Prescription Drug Products dispensed at a retail Network Pharmacy, you are responsible for paying the lowest of the following: 1) The applicable Copayment and/or Coinsurance; 2) The Network Pharmacy's Usual and Customary Charge for the Prescription Drug Product; and 3) The Prescription Drug Charge for that Prescription Drug Product. For Prescription Drug Products from a mail order Network Pharmacy, you are responsible for paying the lower of the following: 1) The applicable Copayment and/or Coinsurance; and 2) The Prescription Drug Charge for that Prescription Drug Product. For an out-of-Network Pharmacy, your reimbursement is based on the Out-of-Network Reimbursement Rate, and you are responsible for the difference between the Out-of-Network Reimbursement Rate and the out-of-Network Pharmacy's Usual and Customary Charge.

See the Copayment and/or Coinsurance stated in the Benefit Information table for amounts. We will not reimburse you for any non-covered drug product.

For a single Copayment and/or Coinsurance, you may receive a Prescription Drug Product up to the stated supply limit. Some products are subject to additional supply limits based on criteria that we have developed. Supply limits are subject, from time to time, to our review and change.

Specialty Prescription Drug Products supply limits are as written by the provider, up to a consecutive 31-day supply of the Specialty Prescription Drug Product, unless adjusted based on the drug manufacturer's packaging size, or based on supply limits, or as allowed under the Smart Fill Program. Supply limits apply to Specialty Prescription Drug Products obtained at a Preferred Specialty Network Pharmacy, a Non-Preferred Specialty Network Pharmacy, an out-of-Network Pharmacy, a mail order Network Pharmacy or a Designated Pharmacy.

Certain Prescription Drug Products for which Benefits are described under the Prescription Drug Rider are subject to step therapy requirements. In order to receive Benefits for such Prescription Drug Products you must use a different Prescription Drug Product(s) first. You may find out whether a Prescription Drug Product is subject to step therapy requirements by contacting us at myuhc.com or the telephone number on your ID card.

Before certain Prescription Drug Products are dispensed to you, your Physician, your pharmacist or you are required to obtain prior authorization from us or our designee to determine whether the Prescription Drug Product is in accordance with our approved guidelines and it meets the definition of a Covered Health Care Service and is not an Experimental or Investigational or Unproven Service. We may also require you to obtain prior authorization from us or our designee so we can determine whether the Prescription Drug Product, in accordance with our approved guidelines, was prescribed by a Specialist.

If you require certain Prescription Drug Products including Specialty Prescription Drug Products, we may direct you to a Designated Pharmacy with whom we have an arrangement to provide those Prescription Drug Products. If you are directed to a Designated Pharmacy and you choose not to obtain your Prescription Drug Product from the Designated Pharmacy, you will be subject to the Out-of-Network Benefit for that Prescription Drug Product.

Certain Preventative Care Medications may be covered at zero costshare. You can get more information by contacting us at myuhc.com or the telephone number on your ID card.

Benefits are provided for certain Prescription Drug Products dispensed by a mail order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy. The Outpatient Prescription Drug Schedule of Benefits will tell you how mail order Network Pharmacy and Preferred 90 Day Retail Network Pharmacy supply limits apply. Please contact us at myuhc.com or the telephone number on your ID card to find out if Benefits are provided for your Prescription Drug Product and for information on how to obtain your Prescription Drug Product through a mail order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy.

Other important information about your benefits.

Pharmacy Exclusions

The following exclusions apply. In addition see your Pharmacy Rider and SBN for additional exclusions and limitations that may apply.

- Any Prescription Drug Product to the extent payment or benefits are provided or available from the local, state or federal government (for example, Medicare).
- Certain New Prescription Drug Products and/or new dosage forms until the date they are reviewed and placed on a tier by our PDL Management Committee.
- A Pharmaceutical Product for which Benefits are provided in your Certificate.
- Publicly available software applications and/or monitors that may be available with or without a Prescription Order or Refill.
- Prescription Drug Products when prescribed as sleep aids.
- Prescription Drug Products designed to adjust sleep schedules, such as for jet lag or shift work.
- A Prescription Drug Product with either: an approved biosimilar, a biosimilar and Therapeutically Equivalent to another covered Prescription Drug Product.
- General vitamins, except Prenatal vitamins, vitamins with fluoride, and single entity vitamins when accompanied by a Prescription Order or Refill.
- Any product dispensed for the purpose of appetite suppression or weight loss.
- Prescription Drug Products, including New Prescription Drug Products or new dosage forms, that we determine do not meet the definition of a Covered Health Care Service.
- Certain compounded drugs.
- Medications used for cosmetic purposes.
- Diagnostic kits and products.
- Durable Medical Equipment, including insulin pumps and related supplies for the management and treatment of diabetes, for which Benefits are provided in your Certificate. Prescribed and non-prescribed outpatient supplies. This does not apply to diabetic supplies and inhaler spacers specifically stated as covered.
- Prescription Drug Products dispensed outside the United States, except as required for Emergency treatment.
- Experimental or Investigational or Unproven Services and medications.
- Certain Prescription Drug Products that are FDA approved as a package with a device or application, including smart package sensors and/or embedded drug sensors.
- Growth hormone therapy unless required by state law.
- Certain Prescription Drug Products for tobacco cessation.
- Prescription Drug Products when prescribed to treat infertility. This exclusion does not apply to Prescription Drug Products prescribed to treat iatrogenic Infertility and Preimplantation Genetic Testing (PGT) as described in the Certificate.
- Drugs which are prescribed, dispensed or intended for use during an Inpatient Stay.
- Any product prescription or non-prescription for which the primary use is a source of dietary or nutritional products, nutritional supplements, or dietary management of disease, including vitamins (except prenatal) minerals and fluoride supplements, health or beauty aids, herbal supplements and/or alternative medicines and prescription medical food products even when used for the treatment of a health condition, except as described under Phenylketonuria (PKU) Treatment in the Evidence of Coverage, except as required by dietary or dietary or state mandate. Phenylketonuria (PKU) testing and treatment is covered under your medical benefit including those formulas and special food products that are a part of a diet prescribed by a Network Physician provided that the diet is Medically Necessary. This exclusion does not apply to authorized Medically Necessary services to avert the development of serious physical or mental disabilities or to promote normal development or function as a consequence of phenylketonuria (PKU).
- Drugs available over-the-counter. This exclusion does not apply to prescribed over-the-counter FDA-approved contraceptives or over-the-counter medications that have an A or B recommendation from the U.S. Preventive Services Task Force (USPSTF) when prescribed by a provider for which Benefits are available, without cost sharing, as described under Section 5 of the Combined Evidence of Coverage and Disclosure Form.
- Certain Prescription Drug Products for which there are Therapeutically Equivalent alternatives available.

