

Enhanced Benefit Tier

Both medical plans offer an **enhanced facility benefit** that will increase the benefits you receive from your City medical plan when you use certain UHC network facilities.

Just as it does today, when you visit a regular UHC in-network facility for care, the plan pays your facility charges at 70% or 75% coinsurance after you meet your deductible. Starting in January, when you visit a facility that is part of the enhanced benefit tier, the plan pays your facility charges at 90% coinsurance after you meet your deductible! This enhanced benefit applies to facility charges only — all other charges (physician fees, lab services, etc.) are paid at your plan's regular levels.

What Facilities Are In The Enhanced Benefit Tier?

The enhanced benefit tier currently includes 90 Baylor and Methodist facilities all over the DFW metroplex. It includes hospitals, surgical centers, inpatient and outpatient facilities, MRI centers, and even some rehabilitation centers. To view the full list of facilities in the enhanced benefit network, visit www.myUHC.com and click on *Physicians & Facilities*.

What Are Facility Charges?

The enhanced benefit applies to facility charges only. Facility charges include costs for running the facility, such as:

- Supplies
- Equipment
- Exam rooms
- Inpatient rooms

Facility charges do NOT include things like:

- Physician fees
- Office visits
- Lab work
- Anesthesiologist
- Prescription drugs and medications

Please remember, the enhanced benefit tier applies **ONLY** to facility charges.



See the Enhanced Benefit in Action

Here are two examples of how the enhanced facility benefit can help lower your medical bills. **Please note that these are only examples and that the actual cost of your health care services will vary.**

Inpatient Labor and Delivery Example

	70/30 Plan		75/25 Plan	
	Regular In-Network Facility	Enhanced Benefit Network Facility	Regular In-Network Facility	Enhanced Benefit Network Facility
Physician Fees: \$2,800				
What you pay after deductible	\$840	\$840	\$700	\$700
Anesthesia: \$2,500				
What you pay after deductible	\$750	\$750	\$625	\$625
Facility Charges: \$5,500				
What you pay after deductible	\$1,650	\$550	\$1,375	\$550
Your Total After Deductible	\$3,240	\$2,140	\$2,700	\$1,875
Amount You Save		\$1,100		\$825

Outpatient Knee Arthroscopy Example

	70/30 Plan		75/25 Plan	
	Regular In-Network Facility	Enhanced Benefit Network Facility	Regular In-Network Facility	Enhanced Benefit Network Facility
Physician Fees: \$1,500				
What you pay after deductible	\$450	\$450	\$375	\$375
Anesthesia: \$900				
What you pay after deductible	\$270	\$270	\$225	\$225
Facility Charges: \$5,800				
What you pay after deductible	\$1,740	\$580	\$1,450	\$580
Your Total After Deductible	\$2,460	\$1,300	\$2,050	\$1,180
Amount You Save		\$1,160		\$870

You could save hundreds — even thousands — on your medical bills when you use a facility in the enhanced benefit tier.

How to Make the Most of the Enhanced Benefit Tier

We encourage you to continue seeing your regular doctor for routine care. When you need additional medical care, consider talking to your doctor about using a Baylor or Methodist facility in the enhanced benefit tier.

Need to Find a Doctor?

If you need to locate an in-network doctor, contact UHC at 1-800-736-1364 or go to www.myUHC.com and click on *Physicians & Facilities*.