

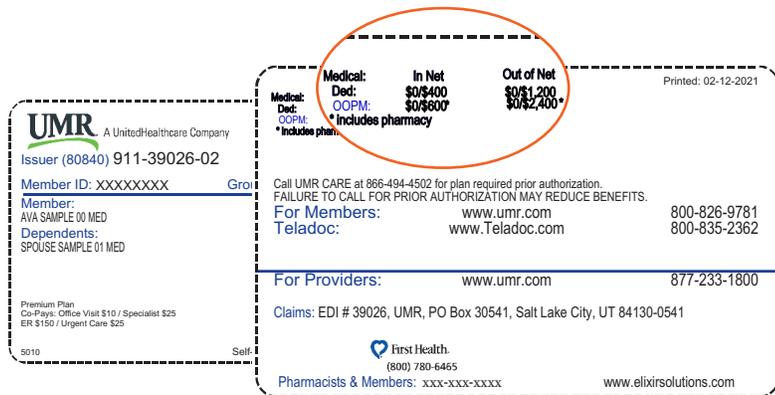
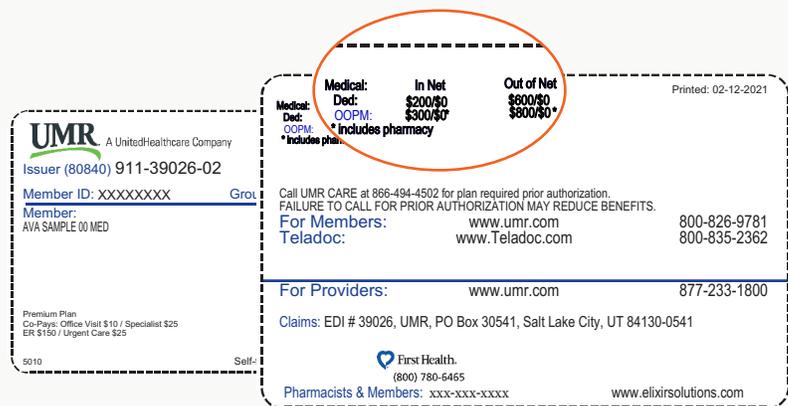
# Important details about your ID card

Due to the requirement in the Consolidated Appropriations Act (CAA) to show individual and family deductible and out-of-pocket amounts, several questions have been raised about how this is displayed – especially when a \$0 amount appears in some of the fields.

We hope the following ID card sample images and explanations will help clear up any potential confusion you might have about your plan's deductible and out-of-pocket information.

## Individual-Only ID Cards

If you have an individual-only plan, your ID card will show individual amounts followed by a "/" and a \$0. The \$0 represents the family deductible and out-of-pocket maximum amounts. Since you have an individual plan, the \$0 shows that the family amounts do not apply to you.



## Non-Embedded Family ID Cards

If you have a non-embedded family-only plan, your ID card will show individual amounts of \$0 followed by a "/" and your family deductible and out-of-pocket maximum amounts. Since you have a family plan, the \$0 shows that the individual limits do not apply to you and your family.

### Non-Embedded Family Plans:

1. Full family out-of-pocket maximum (OOPM) must be met before anyone in the family can qualify for post-OOPM 100% coverage.
2. Family OOPM can be met by one family member or several family members.

## Embedded Family ID Cards

If your family plan has embedded amounts, there will be a set amount that any one person can meet toward the deductible, out-of-pocket maximum or both. Therefore, the embedded individual amounts will appear in the first space followed by a "/" and then the family amounts.

 A UnitedHealthcare Company <b>Issuer (80840) 911-39026-02</b> <b>Member ID: XXXXXXXX</b> <small>Group</small> <b>Member:</b> AVA SAMPLE 00 MED <b>Dependents:</b> SPOUSE SAMPLE 01 MED <small>Premium Plan          Co-Pays: Office Visit \$10 / Specialist \$25          ER \$150 / Urgent Care \$25</small> <small>5010 Self-</small>		<b>Medical:</b> <b>In Net</b> <b>Out of Net</b> <b>Ded:</b> <b>\$200/\$400</b> <b>\$600/\$1,200</b> <b>OOPM:</b> <b>\$300/\$600</b> <b>\$1,200/\$2,400*</b> <small>* Includes pharmacy</small>		<small>Printed: 02-12-2021</small>
<small>Call UMR CARE at 866-494-4502 for plan required prior authorization.          FAILURE TO CALL FOR PRIOR AUTHORIZATION MAY REDUCE BENEFITS.</small>		<b>For Members:</b> <a href="http://www.umar.com">www.umar.com</a> 800-826-9781 <b>Teladoc:</b> <a href="http://www.Teladoc.com">www.Teladoc.com</a> 800-835-2362		
<b>For Providers:</b> <a href="http://www.umar.com">www.umar.com</a> 877-233-1800		<b>Claims: EDI # 39026, UMR, PO Box 30541, Salt Lake City, UT 84130-0541</b>		
<small>First Health.          (800) 780-6465</small>		<b>Pharmacists &amp; Members:</b> xxx-xxx-xxxx <a href="http://www.elixirsolutions.com">www.elixirsolutions.com</a>		

### Embedded Family Plans:

1. When an individual family member meets the out-of-pocket maximum (OOPM), that individual (and only that individual) receives post-OOPM coverage.
2. In addition to an embedded deductible and OOPM, separate accumulation is tracked for the family as a whole toward the family deductible and OOPM.
3. If the full family reaches the family OOPM, then every family member (even those that haven't yet met the embedded OOPM) get post-OOPM 100% coverage.

