

# UnitedHealthcare Small Group Product Portfolio

## Maryland 2-50

To help you quote our products:

When quoting...	Quote...
HMO Plans	OCI HMO
POS/PPO Plans	Insurance Choice Plus
HRA/HSA	Insurance Choice Plus HRA/ Insurance Choice Plus HSA
Open Access	OCI

### Please Note:

1. This is a partial listing of our available plans. For a complete listing of our newly approved plans please contact your Account Executive or your General Agent.
2. Pharmacy rates vary depending on product selected (OCI or Insurance Choice Plus). Please make sure to match the correct pharmacy rate when selecting medical and pharmacy plan combinations.
3. Questions? Please contact your UnitedHealthcare Account Executive or your General Agent.

2/2010

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# UnitedHealthcare Small Group Product Portfolio

## Maryland Groups 2-50 eligible employees

Product Line	Plan Codes	Copay						Deductibles		Coinsurance	Out of Pocket Maximum		Available RX Plans
		PCP	Specialist	Inp Copay	Urgent Care	ER	OP Surg	Network Ind/	Non-Network Ind/	Network/ Non Network	Network Ind/Family	Non-Network Ind/Family	
OCI Preferred	GIA	\$10	\$20	100%	\$10/\$20	\$100	\$20	N/A	\$250/\$750	100%/80%	\$2,900/\$5,800	\$3,000/\$6,000	OK, 9Y, OY, 9U
	GIB	\$20	\$30	\$250	\$20/\$30	\$100	\$30	N/A	\$250/\$750	100%/80%	\$2,900/\$5,800	\$3,000/\$6,000	OK, 9Y, OY, 9U
	GIC	\$20	\$30	100%	\$20/\$30	\$100	\$30	N/A	\$250/\$750	100%/80%	\$2,900/\$5,800	\$3,000/\$6,000	OK, 9Y, OY, 9U
	GID	\$30	\$40	100%	\$30/\$40	\$100	\$40	N/A	\$250/\$750	100%/80%	\$2,900/\$5,800	\$3,000/\$6,000	OK, 9Y, OY, 9U
	GIG	\$20	\$30	\$250	\$20/\$30	\$100	\$30	N/A	\$500/\$1,500	100%/80%	\$2,900/\$5,800	\$3,400/\$6,800	OK, 9Y, OY, 9U
	GIH	\$20	\$30	100%	\$20/\$30	\$100	\$30	N/A	\$500/\$1,500	100%/80%	\$2,900/\$5,800	\$3,400/\$6,800	OK, 9Y, OY, 9U
	GII	\$30	\$40	100%	\$30/\$40	\$100	\$40	N/A	\$500/\$1,500	100%/80%	\$2,900/\$5,800	\$3,400/\$6,800	OK, 9Y, OY, 9U
	GIJ	\$30	\$40	\$250	\$30/\$40	\$100	\$40	N/A	\$500/\$1,500	100%/80%	\$2,900/\$5,800	\$3,400/\$6,800	OK, 9Y, OY, 9U
OCI HMO Plans	GIX	\$30	\$40	\$1,000	\$30/\$40	\$100	\$40	N/A	\$500/\$1,500	100%/80%	\$2,900/\$5,800	\$3,400/\$6,800	9R, OK, 9Y, OY, 9U
	GHA	\$10	\$20	100%	\$10/\$20	\$100	\$20	N/A	NA	100%	\$2,900/\$5,800	NA	OK, 9Y, OY, 9U
	GHB	\$20	\$30	\$250	\$20/\$30	\$100	\$30	N/A	NA	100%	\$2,900/\$5,800	NA	OK, 9Y, OY, 9U
	GHC	\$20	\$30	100%	\$20/\$30	\$100	\$30	N/A	NA	100%	\$2,900/\$5,800	NA	OK, 9Y, OY, 9U
	GHD	\$30	\$40	100%	\$30/\$40	\$100	\$40	N/A	NA	100%	\$2,900/\$5,800	NA	OK, 9Y, OY, 9U
	GHE	\$30	\$40	\$250	\$30/\$40	\$100	\$40	N/A	NA	100%	\$2,900/\$5,800	NA	OK, 9Y, OY, 9U
Insurance Choice Plus	GHX	\$30	\$40	\$1,000	\$30/\$40	\$100	\$40	N/A	NA	100%	\$2,900/\$5,800	NA	9R, OK, 9Y, OY, 9U
	ZBA	> \$40 or 20%	> \$40 or 20%	80%	> \$40 or 20%	\$100 copay, then 80%	> \$40 or 20%	\$2,500/\$5,000		80%/60%	\$4,900/\$9,800		9R
	ZBL	\$10	\$20	\$150	\$20	\$100	\$20	N/A	\$300/\$900	100%/80%	\$1,000/\$2,000	\$3,500/\$7,000	OK, 9Y, OY, 9U, KD
	ZBM	\$20	\$30	\$250	\$30	\$100	\$30	N/A	\$300/\$900	100%/60%	\$1,000/\$2,000	\$3,500/\$7,000	OK, 9Y, OY, 9U, KD
	ZBR	\$10	\$20	100%	\$20	\$100	\$20	\$500/\$1,000		100%/80%	\$2,000/\$4,000		OK, 9Y, OY, 9U, KD
	ZBV	\$15	\$30	100%	\$30	\$100	\$30	\$1,000/\$2,000		100%/80%	\$2,000/\$4,000		OK, 9Y, OY, 9U, KD
ZBY	\$20	\$40	100%	\$40	\$100	\$40	\$2,000/\$4,000		100%/80%	\$4,000/\$8,000		OK, 9Y, OY, 9U, KD	

Pharmacy Plan Code	Copay			Maint. Drugs 90 day Supply
	Tier 1	Tier 2	Tier 3	
KD	\$0	\$25	\$45	2.5x Retail copay
9U	\$10	\$20	\$40	2.5x Retail copay
OY	\$10	\$30	\$50	2.5x Retail copay
9Y	\$10	\$35	\$60	2.5x Retail copay
OK	\$15	\$35	\$60	2.5x Retail copay
9R	\$2500 ded 75% member coins.			

Plan Definitions:	
OCI HMO	Local Network Access, Referral Required, Benefits Limited to Network Providers
OCI Preferred	Local Network Access, Referral Required, In and Out of Network Benefits Available
Insurance Choice Plus	National Access, No Referrals Required, In and Out of Network Benefits Available

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).  
OCI Preferred products are underwritten by Optimum Choice, Inc. and MAMSI Life and Health Insurance Company  
OCI HMO products are underwritten by Optimum Choice, Inc.  
Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).  
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## Maryland Groups 2-50 eligible employees

Product Line	Plan Codes	Copay						Deductibles		Coinsurance	Out of Pocket Maximum		Available RX Plans
		PCP	Specialist	Inp Copay	Urgent Care	ER	OP Surg	Network Ind/Family	Non-Network Ind/Family	Network/Non Network	Network Ind/Family	Non-Network Ind/Family	
Insurance Choice Plus HRA Designs	ZC-M	\$15	\$30	\$250	\$30	\$100		\$1,000/\$2,000		100%/80%	\$2,000/\$4,000		0Y, KD
	ZC-N	\$15	\$30	\$250	\$30	\$100		\$1,500/\$3,000		100%/80%	\$4,900/\$9,800		0Y, KD
	ZC-O					\$100		\$1,200/\$2,400	\$1,300/\$2,600	100%/80%	\$1,200/\$2,400	\$3,500/\$5,200	0Y, KD
	ZC-U					\$100		\$2,000/\$4,000		100%/80%	\$4,000/\$8,000		0Y, KD
	ZC-W					\$100		\$1,800/\$3,600		90%/70%	\$3,600/\$7,200		0Y, KD
	ZC-T					\$100		\$1,000/\$2,000	\$1,500/\$3,000	80%/60%	\$2,000/\$4,000	\$2,500/\$5,000	0Y, KD
Insurance Choice Plus HSA Designs	ZC-C	\$20*	\$20*		\$20*	\$100*		\$1,200/\$2,400		90%/70%	\$3,400/\$6,800		\$0/\$25/45*
	ZC-D							\$1,500/\$3,000		100%/80%	\$3,000/\$6,000		\$0/\$25/45*
	ZC-E							\$1,200/\$2,400	\$1,500/\$3,000	80%/60%	\$2,400/\$4,800	\$2,850/\$5,700	\$0/\$25/45*
	ZC-H							\$2,500/\$5,000		100%/80%	\$5,000/\$10,000		\$0/\$25/45*
	ZC-J							\$2,000/\$4,000		80%/60%	\$4,000/\$8,000		\$0/\$25/45*
	ZC-L	>\$40 or 20%*	>\$40 or 20%*		>\$40 or 20%*	\$100, then 80%*		\$2,700/\$5,450		80%/60%	\$5,250/\$10,500		75% member coinsurance*

\* Copayment applies after combined medical/pharmacy deductible has been met.

Pharmacy Plan Code	Copay			Maint. Drugs 90 day Supply
	Tier 1	Tier 2	Tier 3	
KD	\$0	\$25	\$45	2.5x Retail copay
0Y	\$10	\$30	\$50	2.5x Retail copay

Plan Definitions:	
Insurance Choice Plus	National Access, No Referrals Required, In and Out of Network Benefits Available

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

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