

Health Plan Product Offering

Minnesota Plans

UnitedHealthcare offers a wide variety of plan options that allow you to tailor your benefits to your business needs, choosing what you value in a health plan.

UnitedHealthcare Premier Plans

Plan Code	Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence										HRA Eligible
	Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP ¹	PCP Ages <19 ¹	Spec Prem Des ²	Spec ³	Urgent Care	ER	Lab/Xray	MRI, CT, etc.		
			Single	Family	Single	Family	Single	Family	Single	Family											
Choice+																					
EH-XL	100%	80%	\$500	\$1,000	\$5,000	\$10,000	\$2,000	\$4,000	\$10,000	\$20,000	\$0	\$20	\$0	\$20	\$40	\$75	\$300	100%	Ded		
EH-XM	100%	80%	\$1,000	\$2,000	\$5,000	\$10,000	\$2,500	\$5,000	\$10,000	\$20,000	\$0	\$20	\$0	\$20	\$40	\$75	\$300	100%	Ded		
EH-XN	100%	80%	\$2,000	\$4,000	\$5,000	\$10,000	\$3,500	\$7,000	\$10,000	\$20,000	\$0	\$30	\$0	\$30	\$60	\$75	\$300	100%	Ded	•	
EH-XE	100%	80%	\$3,000	\$6,000	\$5,000	\$10,000	\$4,500	\$9,000	\$10,000	\$20,000	\$0	\$30	\$0	\$30	\$60	\$75	\$300	100%	Ded	•	
EH-XF	100%	80%	\$5,000	\$10,000	\$5,000	\$10,000	\$6,350	\$12,700	\$10,000	\$20,000	\$0	\$30	\$0	\$30	\$60	\$75	\$300	100%	Ded	•	
EH-XG	80%	60%	\$500	\$1,000	\$5,000	\$10,000	\$3,500	\$7,000	\$10,000	\$20,000	\$0	\$20	\$0	\$20	\$40	\$75	\$250+20%	100%	Ded+20%		
EH-XH	80%	60%	\$1,000	\$2,000	\$5,000	\$10,000	\$4,000	\$8,000	\$10,000	\$20,000	\$0	\$20	\$0	\$20	\$40	\$75	\$250+20%	100%	Ded+20%	•	
EH-XI	80%	60%	\$1,500	\$3,000	\$5,000	\$10,000	\$5,000	\$10,000	\$10,000	\$20,000	\$0	\$20	\$0	\$20	\$40	\$75	\$250+20%	100%	Ded+20%	•	
EH-XJ	80%	60%	\$2,000	\$4,000	\$5,000	\$10,000	\$6,000	\$12,000	\$10,000	\$20,000	\$0	\$30	\$0	\$30	\$60	\$75	\$250+20%	100%	Ded+20%	•	
EH-XK	80%	60%	\$2,500	\$5,000	\$5,000	\$10,000	\$6,000	\$12,000	\$10,000	\$20,000	\$0	\$30	\$0	\$30	\$60	\$75	\$250+20%	100%	Ded+20%	•	
EH-XO	80%	60%	\$3,000	\$6,000	\$5,000	\$10,000	\$6,000	\$12,000	\$10,000	\$20,000	\$0	\$30	\$0	\$30	\$60	\$75	\$250+20%	100%	Ded+20%	•	

UnitedHealthcare PROformance Plans

Plan Code	Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence										HRA Eligible
	Network	Out of network	Network		Out of Network		Network		Out of Network		Virtual	PCP Ages 19+ ¹	PCP Ages <19 ²	Spec Prem Des ²	Spec ³	Urgent	ER	Lab/Xray	MRI, CT, etc.	I/P & O/P	
			Single	Family	Single	Family	Single	Family	Single	Family						Care				Surgery	
EH-XP	80%	50%	\$3,000	\$6,000	\$7,500	\$15,000	\$7150	\$14,300	\$15,000	\$30,000	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	•
EH-XQ	80%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$7150	\$14,300	\$20,000	\$40,000	\$0	\$15	\$0	\$50	\$100	\$25	\$300+Ded+20%	Ded+20%	Ded+20%	Ded+20%	•

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UnitedHealthcare Primary Advantage Plans

Plan Code Choice+	Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence									HRA Eligible
	Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP ¹	Spec	Urgent Care	ER	Lab/Xray	MRI, CT, etc.	I/P & O/P Surgery		
			Single	Family	Single	Family	Single	Family	Single	Family										
EH-W2	80%	50%	\$2,000	\$4,000	\$5,000	\$10,000	\$6,500	\$13,000	\$10,000	\$20,000	\$0	\$0	\$100	\$50	\$250+Ded+20%	Ded+20%	Ded+20%	Ded+20%	•	

UnitedHealthcare Primary Advantage Rx Plans

Rx Plan Code	Copays				Mail Order Ratio	Rx Ded Ind/Fam	Rx Deductible Note
	Tier 1	Tier 2	Tier 3	Tier 4			
454/454X	\$0	\$50	\$100	\$250	2.5x	\$250/\$500	Tiers 3 & 4 only
455/455X	\$5	\$50	\$100	\$250	2.5x	\$250/\$500	Tiers 3 & 4 only

UnitedHealthcare Health Savings Account (HSA) Plans

Plan Code	Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence ⁹					Ded ⁵ Type	Rx Plan ⁹
	Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP ¹	Spec	Urgent Care	ER		
			Single	Family	Single	Family	Single	Family	Single	Family							
Choice+																	
EH-W5	100%	80%	\$2,000	\$4,000	\$5,000	\$10,000	\$3,000	\$6,000	\$10,000	\$20,000	\$0	100%	100%	100%	100%	NonEmb	10/35/60
EH-W6	100%	80%	\$2,500	\$5,000	\$5,000	\$10,000	\$2,500	\$5,000	\$10,000	\$20,000	\$0	100%	100%	100%	100%	NonEmb	100%
EQ-T8	100%	80%	\$3,400	\$6,800	\$5,000	\$10,000	\$3,400	\$6,800	\$10,000	\$20,000	\$0	100%	100%	100%	100%	Emb	290
EQ-T9	100%	80%	\$3,400	\$6,800	\$5,000	\$10,000	\$4,200	\$8,400	\$10,000	\$20,000	\$0	100%	100%	100%	100%	Emb	10/35/60
EH-W8	100%	80%	\$5,000	\$10,000	\$5,000	\$10,000	\$6,000	\$12,000	\$10,000	\$20,000	\$0	100%	100%	100%	100%	Emb	10/35/60
EH-W4	100%	80%	\$5,000	\$10,000	\$5,000	\$10,000	\$6,350	\$12,700	\$10,000	\$20,000	\$0	\$30 ⁹	\$60 ⁹	\$75 ⁹	\$300 ⁹	Emb	10/35/60
EH-W9	100%	80%	\$6,350	\$12,700	\$10,000	\$20,000	\$6,350	\$12,700	\$20,000	\$40,000	\$0	100%	100%	100%	100%	Emb	100%
EQ-UA	80%	60%	\$3,400	\$6,800	\$5,000	\$10,000	\$6,350	\$12,700	\$10,000	\$20,000	\$0	80%	80%	80%	80%	Emb	10/35/60
EQ-UB	80%	60%	\$3,400	\$6,800	\$5,000	\$10,000	\$5,500	\$11,000	\$6,000	\$12,000	\$0	80%	80%	80%	80%	Emb	10/35/60
EH-XB	80%	60%	\$3,500	\$7,000	\$5,000	\$10,000	\$6,350	\$12,700	\$10,000	\$20,000	\$0	80%	80%	80%	80%	Emb	10/35/60
EH-XC	80%	60%	\$5,000	\$10,000	\$5,000	\$10,000	\$6,350	\$12,700	\$10,000	\$20,000	\$0	80%	80%	80%	80%	Emb	10/35/60

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Pharmacy Plans

Rx Plan Code	Copays				Deductible	Mail Order Ratio
	Tier 1	Tier 2	Tier 3	Tier 4		
OH	\$10	\$30	\$70	N/A		2.5
OI	\$10	\$35	\$70	N/A		2.5
2V	\$10	\$35	\$60	N/A		2.5
EU	\$10	\$40	\$75	\$125		2.5
F5	\$10	\$25	\$45	N/A		2.5
G4	\$10	\$30	\$50	N/A	\$100/\$300	2.5
H9	\$10	\$30	\$50	N/A		2.5
II	\$15	\$30	\$50	N/A		2.5
IU	\$15	\$40	\$75	N/A		2.5
KU	\$20	\$45	\$80	N/A		2.5
MM	100%	100%	100%	N/A		100%
Y6	\$10	\$30	\$60	N/A		2.5

UnitedHealthcare Primary Advantage Rx Plans

Rx Plan Code	Copays				Mail Order Ratio	Rx Ded Ind/Fam	Rx Deductible Note
	Tier 1	Tier 2	Tier 3	Tier 4			
454/454X	\$0	\$50	\$100	\$250	2.5x	\$250/\$500	Tiers 3 & 4 only
455/455X	\$5	\$50	\$100	\$250	2.5x	\$250/\$500	Tiers 3 & 4 only

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- 1 Primary Care Physicians include Family Practice, Internal Medicine, Obstetrics-Gynecology, and Pediatrics.
- 2 This tier of benefits applies to UnitedHealth Premium Tier 1 Designated Providers. Please visit myuhc.com for details.
- 3 This tier of benefit applies to Physicians that are not UnitedHealth Premium Tier 1 Designated.
- 4 Plan deductible is waived for Emergency Room visits on plans where copay or copay+coinsurance is listed.
- 5 "Embedded" deductible means once an individual meets their portion of the deductible, services are paid for that person without the entire family deductible being met. "Non-Embedded" deductible means no covered family member will satisfy an individual deductible until the entire family deductible is met.
- 6 "Flexpoint" plans feature a copay for office visits one through four during the calendar year or plan year, depending on plan type selected. Office visits five and over will be subject to plan deductible/coinsurance. This is a separate limit for both Physician Office Visits and Urgent Care visits. Plans feature one Preventive Care visit per year, which does not count against the office visit copay limit.
- 9 Copayments on HSA plans will be required after the deductible has been met and will continue to be required until the annual out-of-pocket maximum is met.
- 17 "FlexFree" plans feature \$0 copay for the first 3 PCP and/or Specialist office visits during the Calendar or Plan Year. Office visits 4+ will be subject to plan deductible/ coinsurance. Plans also feature \$0 copay for the first 2 Urgent Care visits during the Plan Year. Urgent Care visits 3+ will be subject to plan deductible/coinsurance. Preventive Care visits do not count against the office visit copay limit.

Groups with 2-50 eligible employees can elect up to two plans, staying within a 50% financial spread. Groups with 51+ eligible employees can elect up to five plans, staying within a 50% financial spread. Premium rates and/or product forms included herein are subject to approval by regulators. If rates or product forms offered herein are subsequently modified by regulators we will immediately advise you of the change in plan design and retroactively adjust premium in subsequent billings. The American Council of Engineering Companies (ACEC), the ACEC Life/Health Insurance Trust and UnitedHealthcare Insurance Company are three separate legal operating entities and, as such, the organizations are governed and function independently. UnitedHealthcare's services are provided with the authorization of the ACEC Life/Health Trust. Questions related to health benefits offered through the Life/Health Trust should be directed to 1-800-573-0415. HMO products don't apply. ACEC membership qualification is determined by the association. Please note: The information in this grid is provided for informational purposes only and is not intended for use as a contract. For a complete listing of coverage and exclusions, please refer to the Certificate of Coverage or talk to your UnitedHealthcare representative for additional details that could affect the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible and other benefit details. The UnitedHealthcare plan with Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account through Optum Bank, Member FDIC. The "HSA" refers generally to the UnitedHealthcare HSA product, which includes a HDHP, although at times "HSA" may refer only and specifically to the UnitedHealthcare Health Savings Account, provided in conjunction with Optum Bank and not to the associated HDHP. The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Illinois, Inc. Plans are not available in all states V8/15/25