

Hello, here are our options for a **United Healthcare Combo Plan**.

These plans are a result of changes in Federal regulations. The plan is broken into two parts.

Part 1: Catastrophic Coverage up to \$2,000,000

Part 2: First Dollar Cover for Smaller Expenses

Our goal is to find you the best package for your budget and coverage needs.

Part 1: High Deductible UHC Value Select

- United HealthCare's National Network
- Short Term Medical for 360 days
- \$75 Copay for Urgent Care
- \$12,500 Hospital Deductible

- After Deductible you pay 40% of covered charges until you have paid another \$5000.
- Max Exposure is \$17,500
- *Keep in mind Part 2 will cover PART or possibly ALL your maximum \$15,000 exposure*

PART 1 COST: \$268.60

PART 2: Select **Option A** or **Option B**.

Option A (\$) : Choice Value UHC Plan. No Deductible –First Dollar Coverage

- Choose your own Doctor
- Plan pays \$100 per Office or Urgent Care visit 2 times per Year per a family Member
- Preventive Coverage (after 6 months)
- Hospital benefit is \$1,000 per a day
- You chose your own Hospital
- Drug Coverage discount card
- ER Coverage
- Lab and Imaging Benefits
- Surgical Benefit Schedule

Option B (\$\$) : Select Value UHC No Deductible –First Dollar Coverage

- Choose your own Doctor
- Plan pays \$100 per Office or Urgent Care visit 5 times per Year per a family Member
- Preventive Coverage (after 6 months)
- Hospital benefit is \$3,000 per a day
- You chose your own Hospital
- Drug Coverage: Generic and Brand
- ER Coverage
- Lab and Imaging Benefits
- Surgical Benefit Schedule

Plan Cost:

We do have other options available. So it is possible for us to move the coverage around to better fit your budget and coverage needs. The options above are the most popular options.

Customize your plan with a few other options I recommend:

Teledoc: For \$20 per month your entire family has access to a physician by phone any time, saves you the time and expense of running to a doctor.

Dental: United Healthcare National PPO – The #1 Selling Dental Insurance in the country.

Vision: Yearly coverage for Eye Exam, contact lenses, and/or glasses.

This new One Year PPO is significantly less expensive than an Affordable Care Act insurance plan. You do need to be relatively healthy to qualify. Pre-existing conditions are NOT covered and there are some exclusions. Please see the attached plan description for more information.

Please call me directly and we can review all this again. Or I can assist you in submitting an application. We do have other options available, so please keep me posted on your thoughts!

Disclaimers: Please note that this is an example only. Insurance options will vary by state, and costs for a plan may vary according to several factors. Additionally, this package deal proposal is written and provided by Dan Rhoads of Rhoads Insurance Agency, who can be found at <https://rhoadslife.com>.