



# UnitedHealthcare Cover Florida Standard Plan Plus Rate Sheet for Florida

**Plan: Standard Plan Plus**

**Rate effective dates: Q2 2009 (April–June 2009)**

**Segment: 2-50 for both Full Time and Part Time employees**

## Benefit Description

Services		Standard Plan
<b>Global Costsharing Features</b>	Deductible	<ul style="list-style-type: none"> <li>▪ \$500 Individual deductible per cal year – Hosp/ER only</li> </ul>
	Max OOP	<ul style="list-style-type: none"> <li>▪ Unlimited</li> </ul>
	Lifetime Max INN Benefits Only	<ul style="list-style-type: none"> <li>▪ \$500,000</li> <li>▪ INN benefits only, except ER, Amb services and IP hospital benefits</li> </ul>
<b>Hospitalization</b>	Inpatient Facility	<ul style="list-style-type: none"> <li>▪ \$2000/day INN or \$1000/day OON</li> <li>▪ 10 days/yr comb annual max, subj to ded</li> </ul>
	Inpatient Physician	<ul style="list-style-type: none"> <li>▪ 80% INN up to \$1000/yr subj to annual ded</li> </ul>
<b>Doctor Visits</b>	Preventive Care	<ul style="list-style-type: none"> <li>▪ Covered - No copay</li> </ul>
	Non-Prev Office Visits	<ul style="list-style-type: none"> <li>▪ \$20 copay INN/100%; Office Surgery covered (including Anesthesia)</li> <li>▪ \$1000 Annual Max</li> </ul>
	Outpatient	<ul style="list-style-type: none"> <li>▪ 100% INN up to \$600/yr; Physician and Facility Charges covered</li> <li>▪ 80% INN up to \$400/yr; Physician and Facility Charges covered</li> <li>▪ 80% INN up to \$1500/yr; Physician and Facility Charges covered</li> </ul>
<b>Emergency Services</b>	Urgent Care	<ul style="list-style-type: none"> <li>▪ 80% INN only up to \$250/yr max (any diagnosis)</li> </ul>
	Ambulance	<ul style="list-style-type: none"> <li>▪ \$100 copay up to \$500/yr</li> </ul>
	Emergency Services	<ul style="list-style-type: none"> <li>▪ 80% INN or OON up to \$1500/yr combined max, subj to ann ded. Services tdur to Accident, Trauma, Heart Attack or Stroke.</li> </ul>
<b>Mental Health</b>	Mental Health Visits	<ul style="list-style-type: none"> <li>▪ Covered - \$40 copay per visit</li> </ul>
	Hospital Inpatient	<ul style="list-style-type: none"> <li>▪ \$500 Copay per day; 5 visits/yr, 5 days/yr</li> </ul>
	Substance Abuse	<ul style="list-style-type: none"> <li>▪ Dx and Tx Not Covered</li> </ul>
<b>X-Ray &amp; Diagnostic</b>	Major/Minor	<ul style="list-style-type: none"> <li>▪ 80% INN up to \$500/yr max</li> </ul>
<b>DME &amp; Prosthetics</b>		<ul style="list-style-type: none"> <li>▪ 80% INN up to \$500/yr max, separate for DME &amp; Prosthetics</li> <li>▪ Includes insulin pump</li> </ul>
<b>Diabetic supplies</b>		<ul style="list-style-type: none"> <li>▪ INN only</li> <li>▪ \$25 copay</li> <li>▪ \$100 Annual max</li> </ul>
<b>Health Allies Discount Card</b>		<ul style="list-style-type: none"> <li>▪ Dental, Vision and Wellness Program Discounts</li> </ul>
<b>Pharmacy</b>		<ul style="list-style-type: none"> <li>▪ \$10 Generic Only</li> <li>▪ \$45 Copay for Brand Diabetes</li> <li>▪ \$500 Individual Annual Maximum</li> </ul>

## Proposal Rates 2-50

Age bracket	Rate
<b>Male</b>	
< 25	\$133.99
25 - 29	\$133.99
30 - 34	\$141.04
35 - 39	\$170.98
40 - 44	\$186.45
45 - 49	\$209.17
50 - 54	\$245.41
55 - 59	\$313.92
60 - 64	\$313.92
65+	\$313.92
<b>Female</b>	
< 25	\$220.57
25 - 29	\$220.57
30 - 34	\$232.18
35 - 39	\$236.05
40 - 44	\$233.60
45 - 49	\$238.85
50 - 54	\$258.34
55 - 59	\$315.20
60 - 64	\$315.20
65+	\$315.20
<b>Child</b>	\$145.67

### Final rates will be determined upon installation.

Rates valid for [April 1, 2009 through June 30, 2009.] effective dates.

Rates are guaranteed for twelve months from effective date.

## Who can be offered Cover Florida Standard Plan?

Generally, to be eligible for the Cover Florida program, an applicant must be uninsured at the time of application and be between the ages of 19 and 64. Cover Florida plan coverage is a guaranteed issue product. In addition, under section 408.9091(7), Florida Statutes, applicants:

- Must not be covered by a private insurance policy and must not be eligible for coverage through a public health insurance program, such as Medicare, Medicaid, or Kidcare, unless eligibility for coverage lapses due to no longer meeting income or categorical requirements.
- Must not have been covered by any health insurance program at any time during the past 6 months, unless coverage under a health insurance program was terminated within the previous 6 months due to:
  1. Loss of a job that provided an employer-sponsored health benefit plan;
  2. Exhaustion of coverage that was continued under COBRA or continuation-of-coverage requirements under s. 627.6692, Florida Statutes;
  3. Reaching the limiting age under the policy; or
  4. Death of, or divorce from, a spouse who was provided an employer-sponsored health benefit plan.
- Must have applied for health care coverage through a Cover Florida plan and have agreed to make any payments required for participation, including periodic payments due at the time health care services are provided.

Individual and family policies will qualify and may be offered through a qualified employer. Plans offered through a qualified employer shall meet the requirements of s. 125 of the internal Revenue Code. All plans must be portable such that the enrollee remains covered regardless of employment status or the cost-sharing of premiums.

Group characteristics		Number of children	Individual monthly rate components			Total monthly premium
Employee	Spouse		Employee	Spouse	Children	
Male 30 - 34	Female 30 - 34	2	\$141.04	\$232.18	\$291.34	\$664.56
Male 35 - 39			\$170.98			\$170.98
Female 40 - 44		1	\$233.60		\$145.67	\$379.27
<b>Group monthly premium</b>						<b>\$1,214.81</b>

### Final rates will be determined upon installation.

- \* Dependents are eligible based on subscriber enrollment.
- \* Part-time employees must be working at least 10 hours per week to be eligible.
- \* 1099 employees are eligible.

Insured by United HealthCare Insurance Company



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health Plan coverage provided by or through United HealthCare of Florida, Inc.

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