



Out-of-Network Reimbursement Examples For Large Group Coverage

This summary gives examples of typical costs for out-of-network services under our three most commonly sold health insurance plans in Kings county that includes zip code 11201. If you want details about your coverage and costs, you can get the complete terms in the policy or plan document at www.myuhc.com or by calling the toll-free member number on your health plan ID card.

Colonoscopy (Biopsy of Large Bowel Using an Endoscope) CPT Code: 45380 Anesthesia CPT Code: 00810 Pathology CPT Code: 88305					Laminotomy (Partial Removal of Bone with Release of Spinal Cord or Spinal Nerves of 1 Interspace in Lower Spine) CPT Code: 63030 Anesthesia CPT Code: 00630					Breast Reconstruction (Insertion of Tissue Expander in Breast) CPT Code: 19357 Anesthesia CPT Code: 00402				
Sample care costs:					Sample care costs:					Sample care costs:				
	UCR	STD	HGH	VHGH		UCR	STD	HGH	VHGH		UCR	STD	HGH	VHGH
Hospital Services	\$6,428	\$6,243	\$7,276	\$9,845	Hospital Services	\$13,675	\$22,383	\$26,880	\$37,816	Hospital Services	\$21,774	\$23,247	\$28,678	\$33,312
Physician Services	\$1,807	\$1,600	\$1,807	\$2,400	Physician Services	\$16,042	\$14,535	\$16,042	\$21,803	Physician Services	\$20,984	\$20,100	\$20,984	\$28,197
Anesthesia	\$3,370	\$3,165	\$3,370	\$4,202	Anesthesia	\$4,768	\$4,738	\$4,768	\$4,901	Anesthesia	\$5,244	\$5,059	\$5,244	\$6,458
Pathology	\$325	\$226	\$325	\$500	Total	\$34,485	\$41,655	\$47,690	\$64,521	Total	\$48,002	\$48,406	\$54,906	\$67,967
Total	\$11,930	\$11,234	\$12,779	\$16,947										
Patient pays:					Patient pays:					Patient pays:				
Deductibles		\$5,000	\$5,000	\$5,000	Deductibles		\$5,000	\$5,000	\$5,000	Deductibles		\$5,000	\$5,000	\$5,000
Copays		\$0	\$0	\$0	Copays		\$0	\$0	\$0	Copays		\$0	\$0	\$0
Coinsurance		\$3,117	\$3,889	\$5,000	Coinsurance		\$5,000	\$5,000	\$5,000	Coinsurance		\$5,000	\$5,000	\$5,000
Difference between UCR and what the plan pays		\$697	(\$848)	(\$5,017)	Difference between UCR and what the plan pays		(\$7,171)	(\$13,205)	(\$30,036)	Difference between UCR and what the plan pays		(\$404)	(\$6,904)	(\$19,965)
Total		\$8,814	\$8,889	\$10,000	Total		\$10,000	\$10,000	\$10,000	Total		\$10,000	\$10,000	\$10,000
OOP Max		\$10,000	\$10,000	\$10,000			\$10,000	\$10,000	\$10,000			\$10,000	\$10,000	\$10,000

UCR (usual and customary cost) is the amount providers typically charge for a service. This chart uses UCR based on FAIR Health at the 80th percentile for zip code 11201. Your provider may bill more than UCR.

Patient pays represents sample cost-sharing. Your cost-sharing may vary.

STD is an example showing the maximum amount the plan pays. In these examples, the STD plan pays based on data from third party sources at the 70th percentile; the deductible is \$5,000 and the coinsurance is 50%.

HGH is an example showing the maximum amount the plan pays. In these examples, the HGH plan pays based on data from third party sources at the 80th percentile; the deductible is \$5,000 and the coinsurance is 50%.

VHGH is an example showing the maximum amount the plan pays. In these examples, the VHGH plan pays based on data from third party sources at the 90th percentile; the deductible is \$5,000 and the coinsurance is 50%.