



**Out-of-Network Reimbursement Examples For Small Group Coverage**

This summary gives examples of typical costs for out-of-network services under our three most commonly sold health insurance plans in Clinton county that includes zip code 11204. 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](http://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	FAIR		UCR	STD	FAIR		UCR	STD	FAIR
Hospital Services	\$6,428	\$6,243	\$6,428	Hospital Services	\$13,675	\$22,383	\$13,675	Hospital Services	\$21,774	\$23,247	\$21,774
Physician Services	\$1,807	\$1,600	\$1,807	Physician Services	\$16,042	\$14,535	\$16,042	Physician Services	\$20,984	\$20,100	\$20,984
Anesthesia	\$3,370	\$3,165	\$3,370	Anesthesia	\$4,768	\$4,738	\$4,768	Anesthesia	\$5,244	\$5,059	\$5,244
Pathology	\$325	\$226	\$325	<b>Total</b>	<b>\$34,485</b>	<b>\$41,656</b>	<b>\$34,485</b>	<b>Total</b>	<b>\$48,002</b>	<b>\$48,406</b>	<b>\$48,002</b>
<b>Total</b>	<b>\$11,930</b>	<b>\$11,234</b>	<b>\$11,930</b>								
Patient pays:				Patient pays:				Patient pays:			
Deductibles		\$4,000	\$4,000	Deductibles		\$4,000	\$4,000	Deductibles		\$4,000	\$4,000
Copays		\$0	\$0	Copays		\$0	\$0	Copays		\$0	\$0
Coinsurance		\$3,617	\$3,965	Coinsurance		\$6,000	\$6,000	Coinsurance		\$6,000	\$6,000
Difference between UCR and what the plan pays		\$697	\$0	Difference between UCR and what the plan pays		(\$7,171)	\$0	Difference between UCR and what the plan pays		(\$404)	\$0
<b>Total</b>		<b>\$8,314</b>	<b>\$7,965</b>	<b>Total</b>		<b>\$10,000</b>	<b>\$10,000</b>	<b>Total</b>		<b>\$10,000</b>	<b>\$10,000</b>
<b>OOP Max</b>		<b>\$10,000</b>	<b>\$10,000</b>			<b>\$10,000</b>	<b>\$10,000</b>			<b>\$10,000</b>	<b>\$10,000</b>

**UCR (usual and customary cost)** is the amount providers typically charge for a service. This chart uses UCR based on FAIR Health at the 80<sup>th</sup> percentile for zip code 11204. 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 \$4,000 and the coinsurance is 50%.

**FAIR** is an example showing the maximum amount the plan pays. In these examples, the FAIR plan pays based on UCR; the deductible is \$4,000 and the coinsurance is 50%.