

UnitedHealthcare

Apple Full-time Medical Plans video transcript (4:37)

Welcome to the Apple Benefits Explained Video Series.

In this video, you'll learn about your medical plan options and how they work.

Apple's medical plans share these five common features.

One, you can use any provider you want.

In-network providers save you money, while out-of-network providers cost more.

Two, you have access to UnitedHealthcare's national provider network with no referrals required for specialists.

Three, Apple's plans provide coverage for the same services, just at different cost levels.

Four, there's no deductible or out-of-pocket costs for eligible preventive care when you use in-network providers.

And five, you have pharmacy coverage through Optum Rx.

Best of all, Apple's plans have access to a dedicated team of UnitedHealthcare Advocates.

Now that you know what each plan has in common, let's go over some common medical plan terms.

The first is copay, which is a fixed dollar amount you pay when you visit a doctor or pick up a prescription.

Next is deductible, the yearly amount you may need to pay before your medical plan starts paying for covered services.

Co-insurance is the percentage of the cost you pay for covered health services, such as 20%.

And out-of-pocket max is the most you'll pay during a plan year.

Once your total amount of copays, deductible and co-insurance reaches this max, your plan pays 100% of your covered services for the remainder of the year.

Now, let's go over Apple's medical plan options, so you can decide if they're right for you.

First up is the Apple Saver PPO Plan.

This plan is a high-deductible plan with a lower monthly premium.

Except for preventive care and preventive medications, most services are subject to your deductible and co-insurance.

Your annual individual and family deductible amounts are shown here. For most in-network services, you'll pay this co-insurance after you meet your deductible.

And here are your annual individual and family out-of-pocket max amounts.

With the Apple Saver PPO Plan, you may have the option to enroll in a Health Savings Account, or HSA, through Optum Bank.

An HSA lets you save tax-free money to help pay your deductible and other eligible medical expenses.

You may also have the option to sign up for a Limited Purpose Healthcare Flexible Spending Account, or FSA, to save on eligible dental and vision expenses.

To learn more, watch the Apple Benefits Explained HSA and FSA Video.

Next up is the Apple Plus PPO Plan.

While this plan has a higher monthly premium, the yearly deductible is lower.

With this plan, you just pay a copay for all in-network office visits, video consults, and prescriptions.

Your copay will vary based on the service, type of provider and prescription.

Your annual individual and family deductibles are shown here.

For almost all other in-network services, you'll pay the co-insurance on your screen after you meet your deductible.

And here are your annual individual and family out-of-pocket max amounts.

Through this plan, if you're eligible, you may have the option to sign up for a Healthcare FSA to help save on eligible medical, dental, and vision expenses.

And there you have it.

We hope this helps you feel confident when choosing a plan for you and your family.

But if you still have questions, the dedicated Advocates for Apple are here to make things a little easier.

Scan the QR code to call the Advocates or save their number to your iPhone or to download the app.

Thank you for watching.