

## UnitedHealthcare

### Part-time Apple medical plan (and how it works) video transcript (3:07)

Welcome to the Apple Benefits Explained Video Series. You'll learn about your medical plan option and how it works.

Get to know the 5 main features of the Apple Part-Time PPO Plan. One: You can use any provider you want; 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 to see specialists. Three: There's no deductible or out-of-pocket costs for eligible preventive care when you use network providers. Four: You have pharmacy coverage through OptumRx. And 5: Best of all, you have access to a dedicated team of UnitedHealthcare Advocates for Apple.

Now that you know the main features of the Apple Part-Time PPO Plan, let's go over some common medical plan terms. The first is **copay**, which is a fixed dollar amount you pay when you see a doctor or pick up a prescription.

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

**Coinsurance** is the percentage of the cost you pay for a covered health service, such as 20%.

And **out-of-pocket max** is the most you'll pay during a plan year; once you reach this amount, your medical plan will pay 100% of covered services.

Now, we'll get into the details of the Apple Part-Time PPO Plan. Each enrolled person has a \$1,000 Routine Care Benefit — funded by the medical plan — that they can use toward routine visits to network providers.

You can use your Routine Care Benefit for network office visits, urgent care, walk-in clinics and video consults until the \$1,000 has been spent. You pay just a copay for these services. All other costs are subject to your deductible and coinsurance, with the exception of prescriptions, which are subject to copays only. Copays will vary based on the service, type of provider and prescription. The yearly deductible is \$1,500 for employee-only coverage or a maximum of \$4,500 when covering two or more dependents. After the Routine Care Benefit, for network services, you pay 20% coinsurance after meeting your deductible. And your out-of-pocket max is \$5,000 for employee-only coverage or \$10,000 when covering dependents.

And there you have it! 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!