

UnitedHealthcare

Part-time Apple medical plan (and how it works) video transcript (2:52)

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 five: 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.

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.

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.