

MD UnitedHealthcare Pledge PlanSM

Now available to Maryland small businesses

The MD UnitedHealthcare Pledge PlanSM is available to Maryland small businesses with 2 to 50 employees. The Pledge Plan is an innovative health insurance product offered only to small businesses, designed to give comprehensive benefits at more affordable rates. The Pledge Plan will also be positioned as the Wellness Health Benefit plan alongside the Health Benefit Premium Subsidy Program. The Premium Subsidy Program is targeted to eligible employers who have 2 to 9 employees and have not offered health insurance to their employees during the previous 12 months. Employers will also have to meet wage and salary criteria established by the Maryland Health Care Commission.

The Pledge Plan helps provide more affordable health care benefits to employers and employees facing rising insurance rates, copayments and deductibles. This innovative benefits package keeps health care costs low — and employees healthy — by rewarding employees who adopt healthier behaviors with more affordable coverage.

The Pledge Plan provides its members with extensive health care coverage, including:

- Access to the UnitedHealthcare national network of physicians
- Comprehensive coverage, including office visits, prescription drugs, hospital services, behavioral health, preventive care, and more
- Pharmacy coverage

The general agencies of BenefitMall, CBIZ/M.T. Donohoe & Associates EBCA (Employee Benefits Corporation of America), and Insurance Marketing Center have partnered with UnitedHealthcare for distribution of the product to their brokers.

Basic and Advantage Levels of Benefits

The MD UnitedHealthcare Pledge Plan has two

levels of benefits, Basic and Advantage. The Advantage Plan has the pledge agreement and the Basic Plan does not. The Basic and Advantage table of benefits is illustrated below.

Advantage Level Enrollment Requirements

To enroll in the Advantage Plan, all members of the family age 12 and older must complete and sign a Pledge Form committing that they will comply with the following steps:

- Pledge to maintain a healthy weight or participate in a weight loss/management program as appropriate
- If age 18 or older, pledge to complete a Health Risk Assessment on our consumer portal, myuhc.com[®], within 30 days of enrollment. (Paper forms are also available upon request.)
- Pledge to stay smoke-free or participate in a smoking cessation program
- Participate in disease management programs, as appropriate

If the Pledge Form is not completed and signed, the member will be enrolled in the Basic Plan.

For more information about the MD UnitedHealthcare Pledge Plan, please contact your UnitedHealthcare Sales Representative or call the UnitedHealthcare Pledge Plan Dedicated Service Line at 1-866-860-7275.



Basic and Advantage Levels of Benefits

	Basic (QJ-V)	Advantage (QJ-W)
In-Network/Out-of-Network Combined Deductible (Individual/Family)	\$2,500 / \$5,000	\$2,500 / \$5,000
Coinsurance (IN/OON)	80% / 60%	100% / 80%
In-Network/Out-of-Network Combined Out-of-Pocket Max (Individual/Family)	\$4,900 / \$9,800	\$4,900 / \$9,800
Rx	\$2,500 / \$5,000 75% coverage Rx Deductible is separate from medical	\$2,500 / \$5,000 75% coverage Rx Deductible is separate from medical

	Basic HSA (QJ-Y)	Advantage HSA (QJ-Z)
In-Network/Out-of-Network Combined Deductible* (Individual/Family)	\$2,700 / \$5,450	\$2,700 / \$5,450
Coinsurance (IN/OON)	80% / 60%	100% / 80%
In-Network/Out-of-Network Combined Out-of-Pocket Max* (Individual/Family)	\$5,250 / \$10,500	\$5,250 / \$10,500
Rx	\$2,700 / \$5,450 75% coverage Rx Deductible is combined with medical	\$2,700 / \$5,450 75% coverage Rx Deductible is combined with medical

* HSA plans have a non-embedded deductible and out-of-pocket maximum; therefore, non-individual coverage must satisfy the family amounts stated above. The individual amounts stated above do not apply.

