

## UnitedHealthcare

### Full-time Apple medical plan options (and how they work) video transcript (4:23)

Welcome to the Apple Benefits Explained Video Series. In this video, you'll learn about your medical plan options and how they work.

Both Apple medical plans share these 5 common features. 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: Both 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 network providers. And five: You have pharmacy coverage through OptumRx.

And best of all, both plans have access to a dedicated team of UnitedHealthcare Advocates for Apple.

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 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, let's go over the 2 Apple medical plans 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 network preventive care and preventive medications, most services are subject to your deductible and coinsurance. Your yearly deductible is \$1,500 for employee-only coverage or \$3,000 when covering dependents. For most network services, you'll pay 10% coinsurance after you meet your deductible. And your out-of-pocket max will be \$2,000 for employee-only coverage or \$4,000 when covering dependents.

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 Flexible Healthcare Spending Account, or FSA, to save on eligible dental and vision expenses.

To learn more, watch the Apple 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 network office visits, video consults and prescriptions. Your copay will vary based on the service, type of provider and prescription. Your yearly network deductible is \$300 for employee-only coverage or a maximum of \$900 when covering two or more dependents. For almost all other network services, you'll pay 10% coinsurance after you meet your deductible. And your out-of-pocket max is \$2,000 for employee-only coverage or \$4,000 when covering dependents.

Through this plan, you 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!