

Control.

The UnitedHealthcare CDHP gives you freedom to choose.

You get money from CenturyLink. You decide how the money is spent. And you are protected from major health care expenses.

How the plan works

Your preventive care is covered 100% in-network.

Preventive care keeps you healthy, and helps solve problems early, before they become serious. That's why your health plan covers your preventive care visits 100% in-network. See your benefit information for details.

1 Your HRA pays the first health expenses.

- The HRA can only be used on eligible medical and pharmacy bills.
- When you visit the doctor, go to the hospital, or get a lab bill, your HRA will pay the cost first.
- The HRA goes toward your annual deductible.
- Any HRA dollars that you don't use carry over to next year.
- CenturyLink will again fund the full amount of the HRA next year.

2 You pay your member responsibility.

- If you use up your HRA, this is your share of the annual deductible.
- When you need medical care and prescriptions, you will need to pay out of your own pocket.
- But remember, your preventive care is covered up to 100 percent, even if you have not met your deductible.

For many people, the HRA may be enough to cover all of their health care expenses for the year.

3 You have health coverage and you share expenses with your plan.

After you meet your annual deductible:

- You will share costs with the medical plan, which is called coinsurance.
- There is a limit each year on how much you have to pay. You share expenses until you reach that limit, called the out-of-pocket maximum.

You are protected from high costs.

When your HRA, member responsibility, and coinsurance payments reach your out-of-pocket maximum, all eligible expenses are covered for the rest of the plan year.

Questions?

www.myuhc.com/group/ct

1-800-842-1219

**Your HRA
+ member
responsibility
= your annual
deductible.**

Let's look at the numbers

Your HRA amount

Employee	1,000
Employee + Spouse	1,500
Employee + Child(ren)	1,500
Employee + Family	2,000



1 This is the amount CenturyLink sets aside for you.

Your member responsibility

	Network	Non-network
Employee	500	500
Employee + Spouse	750	750
Employee + Child(ren)	750	750
Employee + Family	1,000	1,000



2 This is the amount you pay to meet your deductible if you use up your HRA.

Your share of health coverage expenses

Medical

	Network	Non-network
	80%	60%

Pharmacy

Retail	80%	60%
Mail Order	80%	60%



3 This is the percentage you pay after you meet your annual deductible.



This is your coinsurance when you purchase prescriptions.

Your protection from high costs

	Network	Non-network
Employee	2,000	2,500
Employee + Spouse	3,000	3,750
Employee + Child(ren)	3,000	3,750
Employee + Family	4,000	5,000



With the HRA, this is the most you would ever have to pay out of your own pocket in a single plan year.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc., or their affiliates.

UnitedHealthcare's DefinitySM Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

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