Medical Plan Options

IPFF Health and Wellness Trust offers three medical plan options administered by UnitedHealthcare for the 2027 plan year. All three plans provide access to UnitedHealthcare's nationwide Choice Plus provider network. Review the summary below for an overview of each plan's benefits.

The values in this table represent what YOU pay — coinsurance percentages apply after your deductible has been met (*).

Feature	Lowest Deductible Plan		Medium Deductible Plan		Highest Deductible Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible (Individual / Family)	*Combined In & Out-of-Network* **$3,500 / $6,800**		*Combined In & Out-of-Network* **$3,850 / $7,700**		*Combined In & Out-of-Network* **$4,750 / $9,500**	
Coinsurance	20%	30%	20%	30%	20%	30%
Out-of-Pocket Maximum (Individual / Family)	$4,500 / $9,000	$8,000 / $16,000	$5,500 / $11,000	$8,000 / $16,000	$7,500 / $15,000	$10,000 / $20,000
Preventive Care / Screening / Immunization	No Charge	30%*	No Charge	30%*	No Charge	30%*
Primary Care Visit	20%*	30%*	20%*	30%*	20%*	30%*
Specialist Visit	20%*	30%*	20%*	30%*	20%*	30%*
Urgent Care	20%*	30%*	20%*	30%*	20%*	30%*
Emergency Room Care	20%*	20%**	20%*	20%**	20%*	20%**
Hospital Services	20%*	30%*	20%*	30%*	20%*	30%*
Gastric Bypass Surgery	Not Covered		Not Covered		Not Covered	

*** The 20% out-of-network coinsurance applies only if the visit qualifies as a true emergency. Non-emergency use of an out-of-network emergency room may be subject to higher cost-sharing.*

ALL PLANS INCLUDE

- Preventive care covered at **$0** in-network
- No referral required for specialist visits
- Access to the full UHC Choice Plus network
- 20% coinsurance in-network after deductible
- HSA-compatible

DO THE MATH

To estimate your true cost, add your annual premium contributions to your likely out-of-pocket medical spending. If you rarely use care, the High Plan's premium savings often outweigh the higher deductible. If you're a frequent user, the Low Plan may cost less overall.

USE MARATHON HEALTH FIRST

Marathon Health clinics offer preventive visits at **$0** and sick visits at just **$25** — regardless of which plan you choose. Using Marathon Health for routine and acute care is one of the easiest ways to reduce your out-of-pocket costs on any plan. *See page 11 for additional information on Marathon Health Clinics.*

How to Compare Your Medical Plans

All three plans use the same UnitedHealthcare Choice Plus network and cover the same services. The main difference is how you pay: through premiums, deductibles, and out-of-pocket costs.

1 · CONSIDER YOUR USAGE
How often do you expect to need care?

2 · COMPARE TOTAL COST
Weigh payroll costs against what you may pay when receiving care.

3 · REMEMBER YOUR HSA
All three plans are HSA-eligible and include the same network.

WHICH PLAN FITS YOUR SITUATION?

HSA CHOICE PLUS

Low Plan

Higher premium · Lower deductible

Best for: Members who expect regular medical care — frequent doctor visits, specialist care, or known procedures — and prefer more predictable, lower upfront costs when they use the plan. You pay more per paycheck but less when you receive care.

Deductible: **$3,500 / $6,800**
OOP Max: **$4,500 / $9,000**
Coinsurance: **20%**

HSA CHOICE PLUS

Medium Plan

Mid premium · Mid deductible

Best for: Members seeking a balance between paycheck contributions and out-of-pocket exposure. A solid middle ground if your healthcare use is moderate — enough visits to make a lower deductible valuable, but not frequent enough to justify the Low Plan's higher premium.

Deductible: **$3,850 / $7,700**
OOP Max: **$5,500 / $11,000**
Coinsurance: **20%**

HSA CHOICE PLUS

High Plan

Lower premium · Higher deductible

Best for: Generally healthy members who rarely use medical care and want the lowest per-paycheck cost. The premium savings can be redirected to your HSA to build a tax-free fund — so if a large expense arises, you're ready. Preventive care is always covered at $0.

Deductible: **$4,750 / $9,500**
OOP Max: **$7,500 / $15,000**
Coinsurance: **20%**

UNITEDHEALTHCARE IS HERE TO HELP

Whether you have questions about a claim, need to find a doctor, or want to understand your plan benefits, UHC Advocates are ready to assist. They can help you:

- Understand your benefits & claims
- Get answers about a bill or payment
- Locate care and cost options
- Find doctors and specialists
- Access 24/7 Virtual Visits
- Explore health & well-being benefits

Call: 833.313.2661 **Web:** myuhc.com **App:** UnitedHealthcare® app