

The Difference Card SUMMARY OF BENEFITS			
Sunshine Cottage School		UHC Plan 1	1/1/2026 to 12/31/2026
Swipe card for benefit listed under the "Difference Card Pays" column.			
TYPE OF VISIT	YOU PAY	DIFFERENCE CARD PAYS	UHC BENEFIT
PHYSICIAN SERVICES			
Primary Care Office Visit Copay	Remaining Costs	First \$5,300/\$10,600	Deductible
Specialist Office Visit Copay	Remaining Costs	First \$5,300/\$10,600	Deductible
Preventive Care / Screening / Immunization	No Charge		
Urgent Care	Remaining Costs	First \$5,300/\$10,600	Deductible
PHARMACY			
Prescription Deductible Application	Integrated with Medical Deductible		
Prescription Individual Deductible	25% after Initial Funding	First \$5,300/\$10,600 then 75%	Integrates w/ Medical Deductible
Prescription Family Deductible			
Retail Prescriptions			
Mail Order Prescriptions			
DIAGNOSTIC PROCEDURES			
Diagnostic Test- Lab Bloodwork	Remaining Costs	First \$5,300/\$10,600	Deductible
Diagnostic Test X-Ray	Remaining Costs	First \$5,300/\$10,600	Deductible
Complex Imaging (CT/Pet Scans, MRIs)	Remaining Costs	First \$5,300/\$10,600	Deductible
HOSPITAL SERVICES			
Emergency Room Care	Remaining Costs	First \$5,300/\$10,600	Deductible
Outpatient Surgery	Remaining Costs	First \$5,300/\$10,600	Deductible
Inpatient Hospital	Remaining Costs	First \$5,300/\$10,600	Deductible
IN NETWORK DEDUCTIBLE & COINSURANCE			
Qualified High Deductible Health Plan	No		Yes
Deductible Accumulation Period	Calendar year		
Family Deductible Accumulation Type	Family Total Accumulation		Individual Accumulation
In-Network Individual Deductible	Last \$3,000	First \$5,300	\$8,300
In-Network Family Deductible	Last \$6,000	First \$10,600	\$16,600
In-Network Family Multiplier2 Please have your provider swipe the Difference Card for the following amounts: In-Network Medical & Rx Swipe - First \$5,300\$10,600 then 75% for Rx Call 888.343.2110 with any questions. Mail Order Multiplier2.5 Download the Mobile App to View and Submit Claims SCAN THIS WITH YOUR CAMERA			
All claims must be submitted within 3 months of the end of the deductible accumulation period. Terminated members must submit claims within 3 months of the termination date. Information on this document based on carrier SBC.			