

### Out-of-Network Reimbursement Examples For Large Group Coverage

This summary gives examples of typical costs for out-of-network services under our two most commonly sold health insurance plans in Erie County that includes zip code 14221. If you want details about your coverage and costs, you can get the complete terms in the policy or plan document at [www.univerahealthcare.com](http://www.univerahealthcare.com) or by calling 1-800-817-6700.

Colonoscopy (Biopsy of Large Bowel Using an Endoscope) CPT Code: 45380 Anesthesia CPT Code: 00810 Pathology CPT Code: 88305				Laminotomy (Partial Removal of Bone with Release of Spinal Cord or Spinal Nerves of 1 Interspace in Lower Spine) CPT Code: 63030 Anesthesia CPT Code: 00630				Breast Reconstruction (Insertion of Tissue Expander in Breast) CPT Code: 19357 Anesthesia CPT Code: 00402			
Sample care costs:				Sample care costs:				Sample care costs:			
UCR	Plan A 80%	Plan B 220%*	National Medicare	UCR	Plan A 80%	Plan B 157%*	National Medicare	UCR	Plan A 80%	Plan B 163%*	National Medicare
Hospital Services*	\$2,304	\$797	\$1,282	Hospital Services*	\$42,146	\$7,091	\$13,835	Hospital Services*	\$118,754	\$17,123	\$29,859
Physician Services	\$847	\$377	\$736	Physician Services	\$2,645	\$809	\$1,435	Physician Services	\$6,275	\$1,233	\$1,463
Anesthesia	\$763	\$122	\$478	Anesthesia	\$1,308	\$262	\$820	Anesthesia	\$2,180	\$349	\$1,367
Pathology	\$225	\$31	\$76								
<b>Total</b>	<b>\$4,139</b>	<b>\$1,327</b>	<b>\$2,572</b>	<b>Total</b>	<b>\$46,099</b>	<b>\$8,162</b>	<b>\$16,090</b>	<b>Total</b>	<b>\$122,937</b>	<b>\$18,705</b>	<b>\$32,689</b>
*Outpatient				*Inpatient				*Inpatient			
Patient pays:		Plan A	Plan B	Patient pays:		Plan A	Plan B	Patient pays:		Plan A	Plan B
Deductibles		\$300.00	\$300.00	Deductibles		\$300.00	\$300.00	Deductibles		\$300.00	\$300.00
Copays		\$0	\$0	Copays		\$0	\$0	Copays		\$0	\$0
Coinsurance		\$256.75	\$568.00	Coinsurance		\$1,965.50	\$3,200.00	Coinsurance		\$3,200.00	\$3,200.00
Difference between UCR and what the plan pays		\$2,812.00	\$1,567.00	Difference between UCR and what the plan pays		\$37,937.00	\$30,009.00	Difference between UCR and what the plan pays		\$104,232.00	\$90,248.00
<b>Total</b>		<b>\$3,368.75</b>	<b>\$2,435.00</b>	<b>Total</b>		<b>\$40,202.50</b>	<b>\$33,509.00</b>	<b>Total</b>		<b>\$107,732.00</b>	<b>\$93,748.00</b>

\*This is an aggregate percent of Medicare.

**UCR (usual and customary cost)** is the amount providers typically charge for a service. This chart uses UCR based on FAIR Health at the 80<sup>th</sup> percentile for zip code 14221. Your provider may bill more than UCR.

**Patient pays** represents **sample** cost-sharing. Your cost-sharing may vary.