

# Short Term Medical Plans by Unitedhealthcare in Virginia

[Review the brochure here.](#)

## Copay

- Lifetime maximum: \$1 million per covered person
- Deductible: \$1,000, \$1,500, \$2,500, \$5,000, \$10,000
- Deductible Type: Per Cause, or Per Term
- Coinsurance (per term): 70/30
- Coinsurance Out-of-Pocket Maximum (per term): \$10,000
- Plan Coverage: 30 days to 184 days
- Doctor's Office visit: \$50 copay – no deductible. Number of visits based on duration purchased: 2 visits limit per person for terms 180 days or less. 4 visits limit per person/per term for terms 181 day and over. Subsequent visits are subject to deductible and coinsurance. These office visit copays are for injury and illness and cannot be used for preventive services.
- Prescription Drug Benefits: You pay: 30% after deductible-preferred price card. \$3,000 per term max per person. You pay for prescription at the point of sale at lowest price available, and submit a claim for reimbursement.

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- Prescription Drug Benefits: Not covered. Use discount card. You may obtain Rx drugs at an average savings of 20-25%. Discounts vary by pharmacy, geographic area, and drug.

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- Deductible Type: Per Cause, or Per Term

- Coinsurance (per term): 70/30
- Coinsurance Out-of-Pocket Maximum (per term): \$5,000 or \$10,000
- Plan Coverage: 30 days to 184 days
- Doctor's Office visit: You pay: 30% after deductible. These office visit copays are for injury and illness and cannot be used for preventive services.
- Outpatient Expense Benefits: 30% after deductible.
- Prescription Drug Benefits: Not covered. Use discount card. You may obtain Rx drugs at an average savings of 20-25%. Discounts vary by pharmacy, geographic area, and drug.

#### **Plus**

- Lifetime maximum: \$1 million per covered person
- Deductible: \$1,000, \$1,500, \$2,500, \$5,000, \$10,000
- Deductible Type: Per Cause, or Per Term
- Coinsurance (per term): 70/30 or 80/20
- Coinsurance Out-of-Pocket Maximum (per term): \$5,000
- Plan Coverage: 30 days to 184 days
- Doctor's Office visit: You pay: chosen coinsurance after deductible. These office visit copays are for injury and illness and cannot be used for preventive services.
- Outpatient Expense Benefits: You pay: chosen coinsurance after deductible.
- Prescription Drug Benefits: You pay: Chosen coinsurance after deductible – preferred price card. \$3,000 per term max per person. You pay for prescriptions at the point of sale, at the lowest price available, and submit claims for reimbursement.