



# Fresh air.

Clear prices.  
No deductible or coinsurance.

Bind is health insurance designed like the other useful services of our daily lives. Choices and costs are clear—designed to be easy to understand. And you have personal control over how your benefit works for you.

**Choose Bind.**

[your plan details](#) ▶

## You've never had health insurance work like this.

### Fewer barriers

Breathe easier. Your deductible is \$0. With Bind, you don't chip away at anything before your plan powers up. Without a deductible, your plan goes to work whenever you use it.

### An easy, intuitive experience

The MyBind app and website were built to answer your coverage and cost questions with clarity and ease. Like the other useful services in our daily lives, the MyBind app shows your full cost before you see the doctor.

### Opportunities to save

When and where you look for services, we let you know when lower-cost options are around the corner or across town. Prices for cost-effective treatments, doctors and clinics are typically priced lower. And you can easily compare provider quality ratings for many providers.

**bind**

Health is personal.  
Now health insurance is too.

## Clear costs you can see in advance.

With Bind, your costs are clear. You don't have a deductible to pay down or coinsurance to get in the way. You can see your provider and treatment-specific prices **in advance**. If you've ordered off a menu—it's almost that easy.

### Preventive

	Novant Health Network	Bind (UHC Choice Plus)
Annual physical	\$0	\$0
Vaccinations	\$0	\$0
Prenatal care	\$0	\$0

### Office visits

	Novant Health Network	Bind (UHC Choice Plus)
E-visit and Video Visit with Novant Provider	\$30	\$30
Office visit	PCP: \$30 Specialist: \$70	\$50 to \$220

### Mental health and substance use disorder

	Novant Health Network	Bind (UHC Choice Plus)
Office visit	\$30	\$30
Partial day treatment	\$120	\$120
Inpatient setting	\$1,000	\$1,000

### Urgent and emergency care

	Novant Health Network	Bind (UHC Choice Plus)
Urgent care visit	\$75	\$200
Emergency room visit	\$500	\$500
Ambulance	\$550	\$550
Emergency hospitalization	\$1,000	\$3,000

### Prescription drugs

	Walgreens up to 30-day supply	Non-Walgreens up to 30-day supply
Tier 1 & 2: Generics	\$5	\$10
Tier 3: Preferred brand	\$25	\$30
Tier 4: Non-preferred brand	\$100	\$160
Tier 5 - Preferred Specialty - generic/brand	\$200/\$250	Not covered
Tier 6 - Non-preferred Specialty	\$300	Not covered

### Therapies and rehab

	Novant Health Network	Bind (UHC Choice Plus)
Acupuncture	\$30	\$100
Chiropractic	\$30	\$100
Physical/Occupational/Speech therapy	\$25	\$50 to \$300

Novant Health Network = NH Network  
Bind = United HealthCare Choice Plus (UHC Choice Plus)

Proprietary information of Bind Benefits, Inc. ©2020. Patent pending.

### TIPS

- Where you see price ranges for the same service—Novant Health Network will always be the lowest cost.
- Sometimes your price is \$0—for preventive care and for some basic labs and X-rays.
- Your procedure price includes the services needed to complete the procedure (like facility fees and procedure-specific anesthesia).

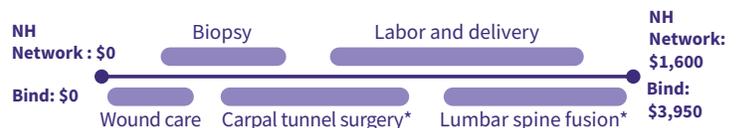
### Testing and diagnostics

	Novant Health Network	Bind (UHC Choice Plus)
Basic lab tests, X-rays and ultrasounds	\$0	\$0
Sleep study	\$55	\$140 to \$400
MRI/CT scan	\$200	\$500 to \$1,500

### Out-of-pocket max

	Novant Health Network	Bind (UHC Choice Plus)	Pharmacy
Employee	\$3,400	\$4,400	\$1,600
Family	\$6,800	\$8,800	\$3,200

### Procedures



#### \*Inactive coverage:

A subset of plannable treatments fewer people need can be activated during the year—if you need it. **Inactive coverage must be activated three business days prior to the covered procedure.**

For a full list of inactive coverage procedures, visit the website listed below.

Outpatient and inpatient hospital prices vary by procedure. Please see website below for specific price information.

## Questions?

Compare costs at:  
[ChooseBind.com/](https://www.choosebind.com/)  
[NovantHealth](https://www.novanthealth.com/)

Access code:  
**Novant2021**

Or call:  
**1-833-997-1078**

**In-network costs only.**  
For out-of-network costs, see website.

Novant Health Plan displayed

