

Which plan is right for you?

Compare the 2020 plans below to determine which one is right for you and your family.

	Core Plan	Basic Plan	Health Account Plan
Premiums*	\$	\$\$	\$\$\$
HSA/HRA	HSA		HRA
Health Savings Account (HSA) Administered by Health Equity	Tax-exempt savings account, which may be opened by Sprint employees enrolled in a designated high-deductible health plan, such as the Core Plan or Basic Plan. Sprint employees who open an HSA and contribute at least \$24 (spread out equally over their 2020 Sprint paychecks) will receive additional funding from Sprint (provided in equal increments across 2020 paychecks and prorated for partial-year enrollment): \$500/employee-only coverage \$1,000/family coverage tiers 2020 maximum contributions from all sources (Sprint's contributions plus member's contributions) are: \$3,550/employee-only coverage \$7,100/family coverage tiers (Employees age 55 or older in 2020 may make an additional "catch-up" contribution of up to \$1,000.)		N/A
Health Reimbursement Account (HRA) Administered by UnitedHealthcare	N/A		Funded 100% by Sprint, your HRA pays for eligible medical and prescription drug expenses before you pay anything out of pocket. HRA amounts (prorated for partial-year enrollment): <ul style="list-style-type: none"> • \$800/employee-only coverage (plus any carryover HRA funds from prior year) • \$1,600/family coverage tiers (plus any carryover HRA funds from prior year)
Preventive Care (In-network)	Covered 100%		
Deductible** Individual/Family	Network: \$2,500/\$5,000*** Out-of-Network: \$5,000/\$10,000	Network: \$1,850/\$3,700*** Out-of-Network: \$3,700/\$7,400	Network: \$2,100/\$4,200*** Out-of-Network: \$4,200/\$8,400
Coinsurance****	Network: Plan pays 70% Out-of-Network: Plan pays 50%	Network: Plan pays 80% Out-of-Network: Plan pays 60%	Network: Plan pays 80% Out-of-Network: Plan pays 60%
Out-of-Pocket Limit Individual/Family	Network:*****\$6,000/\$12,000 Out-of-Network: \$12,000/\$24,000	Network:*****\$4,000/\$8,000 Out-of-Network: \$8,000/\$16,000	Network:*****\$4,000/\$8,000 Out-of-Network: \$8,000/\$16,000

Prescription coverage is administered by CVS/caremark™.

*To determine your actual premium, visit sprint.com/benefits.

**In- and out-of-network deductibles do not cross apply.

***Full family deductible must be met before coinsurance begins for any family member.

****Your deductible expenses and your portion of coinsurance do not cross apply toward both the network employee-only and family out-of-pocket limits and the non-network employee-only and family out-of-pocket limits.

*****The maximum for network services for any individual in the family plan is \$7,900.

The choice is yours

Make smart and healthy choices that are right for you and your family. Go to sprint.com/benefits for more information on your benefits and to make your selections.

Tools and resources to improve your health

If you want to be a wiser health care consumer or get support for a healthy lifestyle or medical condition, look to these tools and programs available through your Sprint medical plan.

myuhc.com®

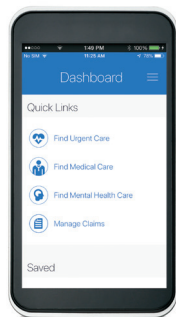
Registering on **myuhc.com** is the first step to making the most of your health and wellness benefits. You'll find information about your coverage, how to manage and pay claims, a directory of quality network doctors and resources to help you stay healthy.

Register today.

- 1 Visit **myuhc.com**.
- 2 Enter the requested information (you will need your UnitedHealthcare health plan ID card).
- 3 Select a username and password.

UnitedHealthcare® app

Our free app gives benefit information for you and your family at the touch of a button with direct connections to UnitedHealthcare representatives to answer your questions. Available through the Apple® App Store® or Google Play™.



Virtual Visits

A Virtual Visit lets you talk to a doctor from your mobile device or computer anytime, without an appointment. To access Virtual Visits, log in to **myuhc.com/virtualvisits**.

Cost estimator

Quickly and easily compare costs before you get care with the cost estimator on **myuhc.com**. The information is personalized to calculate out-of-pocket expenses based on your plan and current benefit status. Estimated costs are based on available charged rates from network providers.

The UnitedHealthcare app is available for download for iPhone® or Android™.

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Certain prescriptions may not be available, and other restrictions may apply. Data rates may apply. The Designated Virtual Visit Provider's reduced rate for a Virtual Visit is subject to change at any time.

All UnitedHealthcare members can access a cost estimator online tool at **myuhc.com**. A mobile version of the cost estimator is available in the UnitedHealthcare mobile app. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

These services are for general informational purposes only and are not intended to be medical advice or a substitute for professional health care. You should consult an appropriate health care professional for your specific needs and to determine whether making a lifestyle change or decision based on this information is appropriate for you. Please refer to your benefit plan documents for information about coverage.

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Programs for better health

Health Connect

This program is designed to help you make the right connections to make smart health care decisions. Whether you have questions about your health care options or want to know how to live a healthier life, professionals are able to assist 24/7 with Health Connect. Just call **1-800-228-0194**. Go on, make the connection!

Ask them about:

- Your claims
- A diagnosis or treatment options
- Starting a family
- Your medications
- A chronic condition
- Finding a network doctor, hospital or laboratory
- Additional programs and resources that may be available to you

Real Appeal®

Your Sprint medical benefits include Real Appeal, a digital weight-loss and healthy living program that is available at no additional cost to you. Enroll at **sprint.realappeal.com**.

Livongo®

Livongo Diabetes Management Program

Livongo provides personal support from certified diabetes educators to members with diabetes. You will receive a connected blood glucose meter as part of the welcome kit to help you make living with diabetes easier and provide assistance if your glucose readings are out of range. Support from diabetes educators is available 24 hours a day, every day. To learn more, visit **start.livongo.com** or call your dedicated Livongo Team at **1-800-945-4355**. You'll need to provide your registration code (SPRINT-UHC).

New Livongo Hypertension Program!

The Livongo for Hypertension program offers a simple, advanced blood pressure monitor combined with the power of personalized coaching offered through your prescription drug plan with CVS/Caremark. To learn more about this new program, visit **livongo.com**. More information including registration instructions will be forthcoming after January 1, 2020.

