

2024 Enrollment Guide

UHC Dual Complete FL-Y001 (HMO-POS D-SNP)

H2509-001-000

Service area: Florida - Alachua, Baker, Bradford, Citrus, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Hardee, Hernando, Highlands, Hillsborough, Lafayette, Lake, Levy, Manatee, Marion, Miami-Dade, Nassau, Polk, Putnam, St. Johns, Sumter, Suwannee, Union, Volusia counties



UnitedHealthcare Medicare Advantage plans are there for what matters to you, today and tomorrow

Plans designed to fit your life

With plans designed for all styles, stages and ages of Medicare, there's a UnitedHealthcare plan to fit your life. Use your UnitedHealthcare UCard[®] as your member ID and so much more. Your UCard gives you access to a large network of providers. From choosing a plan to using your plan, enjoy an easier-than-ever Medicare experience, informed by members like you. In fact, 4 out of 5 members would recommend UnitedHealthcare Dual Special Needs plans to family and friends.¹



More for your Medicare dollar

Use your UnitedHealthcare UCard to buy healthy food, OTC products and pay utility bills. See why more people with Medicare and Medicaid choose a Dual Special Needs plan from UnitedHealthcare than from any other company.²



Guidance for today and as your needs change

Count on us to be there when it matters. We'll help you find the right plan with easy-to-understand plan education, useful online tools and helpful UnitedHealthcare Medicare Plan Experts.³ As a member, UnitedHealthcare advocates and navigators help you get the answers and care you need. Put UnitedHealthcare's more than 45 years of experience to work for you.

UCard opens doors where it matters

Once you're a member, you'll receive your new UnitedHealthcare UCard in the mail. Reach for your UCard when:



Visiting a provider or filling a prescription

Your UCard has the plan information you and your providers need.



Buying healthy food, OTC products or paying utility bills

Use the credit loaded on your UCard as payment in-store or online.



Spending your earned rewards

Buy eligible items in-store at thousands of retailers nationwide.



Checking in at the gym

Show your UCard to access your free membership the first time you visit a Renew Active[®] network gym or fitness location.



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Take advantage of a specially designed plan



This plan is for people with Medicare and Medicaid coverage and has many extra benefits that can help you live a healthier life. It has a network of quality doctors, hospitals, pharmacies and other providers, designed to help you get the care you need. You have access to a large dental provider network. You can also get care from out-ofnetwork dental providers, but your costs may be higher, even for services with a \$0 copay.

Here's how this HMO-POS D-SNP plan works

• Get care from providers in the network or visit out-of-network providers for covered dental services.

Select a primary care provider to oversee and help manage your care. It's required by the plan, but it's also very beneficial for your long term health and well-being.



\$0 covered services when received in-network. See the Summary of Benefits in this book to find out what services are covered.



A referral is needed to see a network specialist or other provider.

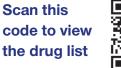


Emergency and urgently needed services are covered anywhere in the world.

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This plan includes prescription drug coverage. Always use network pharmacies. You may pay more or the full cost for drugs received from pharmacies not in the network.

Go to **UHCCommunityPlan.com** to search for a network provider or pharmacy using the online directories. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions. See your Evidence of Coverage for a list of all covered services.





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Benefit Highlights

UHC Dual Complete FL-Y001 (HMO-POS D-SNP)

This is a short description of your 2024 plan benefits. The values shown in-network are for those with Medicare Parts A and B cost sharing that may be covered by the state. Cost share may vary depending on your individual Medicaid eligibility. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions, and restrictions may apply.

Plan costs

If you have full Medicaid benefits or are a Qualified Medicare Beneficiary, you will pay \$0 for your Medicare-covered services. If your eligibility for Medicaid or "Extra Help" changes, your cost sharing and premium may change.

Monthly plan premium

\$0

Medical benefits

Doctor's office visit	
Primary care provider (PCP)	\$0 copay
Specialist	\$0 copay (referral needed)
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video
Preventive services	\$0 copay
Inpatient hospital care	\$0 copay per stay for unlimited days
Skilled nursing facility (SNF)	\$0 copay per day: days 1-100
Outpatient hospital, including surgery	\$0 copay
Outpatient mental health	
Group therapy	\$0 copay
Individual therapy	\$0 copay
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video
Diabetes monitoring supplies	\$0 copay for covered brands
Diagnostic radiology services (such as MRIs, CT scans)	\$0 copay

Medical benefits	
Diagnostic tests and procedures (non- radiological)	\$0 copay
Lab services	\$0 copay
Outpatient x-rays	\$0 copay
Ambulance	\$0 copay for ground or air
Emergency care	\$0 copay (worldwide)
Urgently needed services	\$0 copay (worldwide)

Medicaid coverage of out-of-network medical benefits may vary depending on your Medicaid eligibility category. For complete information please refer to your Evidence of Coverage.

Benefits and services beyond Original Medicare		
Routine physical	\$0 copay, 1 per year	
Routine eye exams	\$0 copay, 1 per year	
Routine eyewear	\$0 copay; \$550 credit every year for up to 2 pairs of lenses and frames or contacts (if medically necessary)	
	Home delivered eyewear available nationwide through 20/20 Eye Care Network, Inc. (select products only).	
Dental - preventive (covered in-network and out-of- network)	\$0 copay for exams, cleanings, X-rays, and fluoride*	
Dental - comprehensive (covered in-network and out-of- network)	\$0 copay for comprehensive dental services*	
Dental - benefit limit	\$4,000 combined limit on all covered dental services* If you choose to see an out-of-network dentist you might be billed more, even for services listed as \$0 copay	
Hearing - routine exam	\$0 copay, 1 per year	
Hearing aids	Plan pays up to \$3,600 every year for 2 hearing aids through UnitedHealthcare Hearing.	
	Includes hearing aids delivered directly to you with virtual follow-up care (select models).	

Fitness program	\$0 copay for Renew Active [®] , which includes a free gym membership, plus online fitness classes, brain health content and 1 Fitbit [®] device.
Routine transportation	\$0 copay for 72 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies
Personal emergency response system	\$0 copay for a personal emergency response system (PERS)
Foot care - routine	\$0 copay, 12 visits per year
Routine chiropractic care	\$0 copay, 12 visits per year
Routine acupuncture	\$0 copay, 12 visits per year
Food, over-the-counter (OTC) and utility bill credit	\$330 credit every month to pay for covered healthy food, OTC products and utility bills from network utility companies
Meal benefit	\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.
Nurse Hotline	Speak with a registered nurse (RN) 24 hours a day, 7 days a week.
Home support services	\$600 credit per quarter to spend on home and bath safety devices and extra support at home*

*Benefits are combined in and out-of-network

Prescription drugs		
Annual Prescription Deductible	\$0	
30-day or 100-day supply from retail or mail order network pharmacy		
All covered drugs	\$0 copay (Some covered drugs are limited to a 30-day supply)	



Premiums, copays, coinsurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details. This information is not a complete description of benefits. Contact the plan for more information.

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Summary of Benefits 2024

UHC Dual Complete FL-Y001 (HMO-POS D-SNP) H2509-001-000

Look inside to learn more about the plan and the health and drug services it covers. Call Customer Service or go online for more information about the plan.



€ Toll-free 1-844-560-4944, TTY 711

8 a.m.-8 p.m. local time, 7 days a week



UHCCommunityPlan.com



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Summary of Benefits

January 1, 2024 - December 31, 2024

This is a summary of what we cover and what you pay. For a complete list of covered services, limitations and exclusions, review the Evidence of Coverage (EOC) at **myuhc.com/communityplan** or call Customer Service for help. After you enroll in the plan, you will get more information on how to view your plan details online.

UHC Dual Complete FL-Y001 (HMO-POS D-SNP)

Medical premium, deductible and limits	
Monthly plan premium	\$0 You may need to continue to pay your Medicare Part B premium
Annual medical deductible	This plan does not have a medical deductible.
Maximum out-of-pocket amount (does not include prescription drugs)	\$0 This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.
Medicare cost-sharing	If you have full Medicaid benefits or are a Qualified Medicare Beneficiary (QMB), you will pay \$0 for your Medicare-covered services as noted by the cost- sharing in this chart.

Medical benefits

Inpatient hospital care^{1,2} \$0 c

\$0 copay per stay

Our plan covers an unlimited number of days for an inpatient hospital stay.

Outpatient hospital	Ambulatory surgical center (ASC) ^{1,2}	\$0 copay	
	Outpatient hospital, including surgery ^{1,2}	\$0 copay	
	Outpatient hospital observation services ^{1,2}	\$0 copay	
Doctor visits	Primary care provider	\$0 copay	
	Specialists ^{1,2}	\$0 copay	
	Virtual medical visits	\$0 copay to talk with a ne online through live audio	etwork telehealth provider and video
Preventive services	Routine physical	\$0 copay, 1 per year	
	Medicare-covered	\$0 copay	
	 Abdominal aori screening Alcohol misuse Annual wellnes Bone mass me Breast cancer s (mammogram) Cardiovascular (behavioral the Cardiovascular Cervical and vas screening Colorectal cancer (colonoscopy, fast, flexible signal 	 Diak counseling wor s visit Hep asurement HIV creening Lung corr disease screening Med serv ginal cancer Med Prog course 	ression screening betes screenings and hitoring atitis C screening screening g cancer with low dose hputed tomography (LDCT) eening dical nutrition therapy rices dicare Diabetes Prevention gram (MDPP) esity screenings and nseling

Medical benefits		
	related disease	flu, Hepatitis B, pneumonia, or COVID-19 counseling essation unseling for sign of tobacco-)
	contract year will be This plan covers pre	entive services approved by Medicare during the covered. eventive care screenings and annual physical exams at in-network providers.
Emergency care		\$0 copay (worldwide) per visit. If you are admitted to the hospital within 24 hours, you pay the inpatient hospital copay instead of the Emergency Care copay. See the "Inpatient Hospital Care" section of this booklet for other costs.
Urgently needed so	ervices	\$0 copay (worldwide) per visit
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) ²	\$0 copay
	Lab services ²	\$0 copay
	Diagnostic tests and procedures ²	\$0 copay
	Therapeutic radiology ²	\$0 copay
	Outpatient X-rays ²	\$0 copay

Medical benefits		
Hearing services	Exam to diagnose and treat hearing and balance issues ²	\$0 сорау
	Routine hearing exam	\$0 copay, 1 per year
	Hearing aids ²	\$3,600 allowance for a broad selection of OTC and brand-name prescription hearing aids
		 Access to one of the largest national networks of hearing professionals with more than 7,000 locations Broad range of popular hearing aids including Beltone[™], Phonak, ReSound, Signia, Starkey[®], Unitron[™] and Widex[®] 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period
Routine dental benefits	Preventive and comprehensive ²	\$4,000 allowance for all covered dental services* \$0 copay for covered preventive and comprehensive services like cleanings, fillings and crowns
Covered in- network and out- of-network.		 No annual deductible Medicare Advantage's largest national dental network Freedom to see any dentist If you choose to see an out-of-network dentist you might be billed more, even for services listed as \$0 copay

Medical benefits		
E FP Toz Vision services	Exam to diagnose and treat diseases and conditions of the eye ²	\$0 сорау
	Eyewear after cataract surgery	\$0 сорау
	Routine eye exam	\$0 copay, 1 per year
	Routine eyewear	\$0 copay; \$550 credit every year for up to 2 pairs of lenses and frames or contacts (if medically necessary)
		Home delivered eyewear available nationwide through 20/20 Eye Care Network, Inc. (select products only).
Mental health	Inpatient visit ²	\$0 copay per stay
	Our plan covers 90 days for an inpatient hospital stay	
	Outpatient group therapy visit ²	\$0 сорау
	Outpatient individual therapy visit ²	\$0 сорау
	Virtual mental health visits	\$0 copay to talk with a network telehealth provider online through live audio and video
Skilled nursing fac	ility (SNF) ^{1,2}	\$0 copay per day: days 1-100
Our plan covers up SNF.	to 100 days in a	

Medical benefits			
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit ^{1,2}	\$0 copay	
	Occupational Therapy Visit ^{1,2}	\$0 copay	
	Virtual medical visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Ambulance ²		\$0 copay for ground \$0 copay for air	
Your provider must authorization for no transportation.			
Routine transporta	ition	\$0 copay for 72 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies	
Medicare Part B prescription	Chemotherapy drugs ²	\$0 сорау	
drugs	Part B covered insulin ²	\$0 сорау	
	Other Part B drugs ²	\$0 сорау	

Prescription drugs	
Annual Prescription Deductible	\$0
30-day^ or 100-da	y supply from a retail or mail order network pharmacy
All covered drugs	\$0 copay (Some covered drugs are limited to a 30-day supply)

^Members living in long-term care facilities pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

Additional benefits	i	
Acupuncture	Routine acupuncture	\$0 copay, 12 visits per year
Chiropractic care	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ²	\$0 copay
	Routine chiropractic care	\$0 copay, 12 visits per year
Diabetes management	Diabetes monitoring	\$0 сорау
management	supplies ²	We only cover Accu-Chek [®] and OneTouch [®] brands.
		Covered glucose monitors include: OneTouch Verio Flex [®] , OneTouch Verio Reflect [®] , OneTouch [®] Verio, OneTouch [®] Ultra 2, Accu-Chek [®] Guide Me, and Accu-Chek [®] Guide.
		Test strips: OneTouch Verio [®] , OneTouch Ultra [®] , Accu-Chek [®] Guide, Accu-Chek [®] Aviva Plus, and Accu-Chek [®] SmartView.
		Other brands are not covered by your plan.
	Diabetes self- management training	\$0 сорау
	Therapeutic shoes or inserts ²	\$0 сорау
Durable medical equipment (DME) and related supplies	DME (e.g., wheelchairs, oxygen) ²	\$0 сорау
	Prosthetics (e.g., braces, artificial limbs) ²	\$0 copay

Additional benefits			
Fitness program		 \$0 copay for Renew Active® A free gym membership at a gym near you Access to the largest national network of gyms and fitness locations Access to many premium gyms and fitness locations An annual personalized fitness plan Members who need help can bring a workout assistant to the gym Access to thousands of on-demand workout videos and live streaming fitness classes Social activities at local health and wellness classes, clubs and events Online Fitbit® Community for Renew Active – no Fitbit device needed Access to the AARP® Staying Sharp® App Free Fitbit® to help you reach your health and fitness goals 	
Foot care (podiatry services)	Foot exams and treatment ²	\$0 copay	
	Routine foot care	\$0 copay, 12 visits per year	
Meal benefit ²		\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.	
Home health care ¹	2	\$0 сорау	
Hospice		You pay nothing for hospice care from any Medicare- approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.	
Nurse Hotline		Speak with a registered nurse (RN) 24 hours a day, 7 days a week	
Opioid treatment program services ²		\$0 copay	
Outpatient substance abuse	Outpatient group therapy visit ²	\$0 сорау	
	Outpatient individual therapy visit ²	\$0 сорау	

Additional benefits		
Food, Over-the-Counter (OTC) and Utility Bill Credit	\$330 credit every month to pay for healthy food, OTC products and utility bills	
	Buy healthy foods like fruits and vegetables, meat, seafood, dairy products and water	
	Choose from thousands of OTC products, like toothpaste, first aid, bladder control pads and more	
	Pay home utility bills like electricity, heat, water and internet	
	Shop at thousands of participating stores, including Walmart, Walgreens, Kroger and CVS, or at neighborhood stores near you	
Personal emergency response system	\$0 copay for a personal emergency response system (PERS). Help is only a button press away. A PERS device can quickly connect you to the help you need, 24 hours a day in any situation.	
Renal Dialysis ^{1,2}	\$0 copay	
Home support services	\$600 credit per quarter to spend on home and bath safety devices and extra support at home like companionship, pest control, home repair and errands*	

¹ May require a referral from your doctor.
 ² May require your provider to get prior authorization from the plan for in-network benefits.

*Benefits are combined in and out-of-network

Medicaid Benefits

Information for people with Medicare and Medicaid. Your services are paid first by Medicare and then by Medicaid.

The benefits described below are covered by Medicaid. You can see what Florida Medicaid Agency for Health Care Administration (AHCA) covers and what our plan covers.

Coverage of the benefits depends on your level of Medicaid eligibility. If Medicare doesn't cover a service or a benefit has run out, Medicaid may help, but you may have to pay a cost share. In some situations, Medicaid may pay your Medicare cost sharing amount. See your Medicaid Member Handbook for more details. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Florida Department of Children and Families, 1-850-487-1111.

Benefits

	Medicaid	UHC Dual Complete FL- Y001 (HMO-POS D-SNP)
Inpatient Hospital Care	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services* (Including assistive care services)	Covered
Doctor Office Visits	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services* Including screening services, rural health services, federally qualified health centers, clinic services, and	Covered
Outpatient Surgery	physician assistant services. Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.	Covered

Benefits		
	Medicaid	UHC Dual Complete FL- Y001 (HMO-POS D-SNP)
	For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	
Emergency Care	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Urgently Needed Services	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Diagnostic Tests Lab and Radiology Services and X- Rays	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Hearing Services	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.	Covered

Benefits		
	Medicaid	UHC Dual Complete FL- Y001 (HMO-POS D-SNP)
Dental Services	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.	Covered
Vision Services	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services including up to one routine vision exam, up to one pair of frames (includes Medicaid covered eyeglass lenses and frames) per year, and in total up to two pairs of lenses (includes Medicaid covered lenses) per year, or contact lenses (if medically necessary).* Prior authorization may be required and must be received by a participating vision provider.	Covered
Preventive Care	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Mental Health Care Behavioral Health Targeted Case Management Community Mental Health Mental Health Case Management 	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide	Covered

Benefits		
	Medicaid	UHC Dual Complete FL- Y001 (HMO-POS D-SNP)
	additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	
Outpatient Rehabilitation	 Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services* Including registered physical therapist, physical therapy services, speech therapy services, occupational therapy services, and respiratory therapy services 	Covered
Ambulance	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Transportation (Routine)	\$0 co-pay for Medicaid services* For enrollees who qualify for additional Medicaid benefits, Medicaid pays unlimited trips for this service if it is not covered by Medicare or when the Medicare benefit is exhausted when provided by a participating transportation provider.	Covered
Prescription Drug Benefits	Medicaid does not cover Part D covered drugs.	Covered
Chiropractic Care	Depending on your level of Medicaid eligibility, Medicaid may	Covered

Image: space s	Benefits		
amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*CoveredDiabetes Supplies and ServicesDepending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicaid coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*CoveredDurable Medical Equipment Medicare or if the benefit is exhausted, Medicaid services*CoveredDurable Medical Equipment Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*CoveredFoot Care (Podiatry services)Depending on your level of Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*CoveredFoot Care (Podiatry services)Depending on your level of Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*CoveredFoot Care (Podiatry services)Depending on your level of Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*CoveredFoot Care (Podiatry services)Depending on your level of Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services* <th></th> <th>Medicaid</th> <th>-</th>		Medicaid	-
ServicesMedicaid eligibility, Medicaid may pay your Medicare cost sharing amount.For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*CoveredDurable Medical Equipment (Wheelchairs, oxygen, etc.)Depending on your level of Medicaid eligibility, Medicaid may pay your Medicaid envices*CoveredFor services not covered by Medicare or if the benefit is exhausted, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid services*CoveredFoot Care (Podiatry services) Medicare or if the benefit is exhausted, Medicaid services *CoveredFor services not covered by Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid may pay your feed may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*CoveredSkilled Nursing Facility (SNF)Depending on your level of peending on your level of following cost share amounts: \$0 co-pay for Medicaid services*Covered		amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:	
(Wheelchairs, oxygen, etc.)Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*Foot Care (Podiatry services)Depending on your level of Medicare cost sharing amount.For services not covered by Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.CoveredFoot Care (Podiatry services)Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.CoveredFor services not covered by 		Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:	Covered
Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: 		Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:	Covered
Skilled Nursing Facility (SNF) Depending on your level of Covered	Foot Care (Podiatry services)	Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:	Covered
	Skilled Nursing Facility (SNF)	Depending on your level of	Covered

Benefits		
	Medicaid	UHC Dual Complete FL- Y001 (HMO-POS D-SNP)
	pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services* Including physical therapy services, speech therapy services, occupational therapy services, and respiratory therapy services.	
Hospice	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Renal Dialysis	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Prosthetic Devices (Braces, artificial limbs, etc.)	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered

Benefits		
	Medicaid	UHC Dual Complete FL- Y001 (HMO-POS D-SNP)
Over-the-Counter Items (with prescription)	\$0 co-pay for Medicaid services*	Covered

About this plan

UHC Dual Complete FL-Y001 (HMO-POS D-SNP) is a Medicare Advantage HMOPOS plan with a Medicare contract.

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live within our service area listed below, and be a United States citizen or lawfully present in the United States.

This plan is a Dual Eligible Special Needs Plan (D-SNP) for people who have both Medicare and Medicaid, Long Term Care benefits, and don't pay anything for covered medical services. How much Medicaid covers depends on your income, resources, and other factors. Some people get full Medicaid benefits.

Your eligibility to enroll in this plan depends on your type of Medicaid.

You can enroll in this plan if you are in one of these Medicaid categories:

- Qualified Medicare Beneficiary Plus (QMB+): You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance, and copayment amounts for Medicare covered services. You pay nothing, except for Part D prescription drug copays (if applicable).
- Specified Low-Income Medicare Beneficiary (SLMB+): Medicaid pays your Part B premium and provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from your state Medicaid agency in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.
- Full Benefits Dual Eligible (FBDE): Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from the State Medicaid Office in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.

If your category of Medicaid eligibility changes, your cost share may also increase or decrease. You must recertify your Medicaid enrollment to continue to receive your Medicare coverage.

Our service area includes these counties in:

Florida: Alachua, Baker, Bradford, Citrus, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Hardee, Hernando, Highlands, Hillsborough, Lafayette, Lake, Levy, Manatee, Marion, Miami-Dade, Nassau, Polk, Putnam, St. Johns, Sumter, Suwannee, Union, Volusia.

Use network providers and pharmacies

UHC Dual Complete FL-Y001 (HMO-POS D-SNP) has a network of doctors, hospitals, pharmacies and other providers. For routine dental services, you can use providers that are not in our network. This health plan requires you to select a primary care provider (PCP) from the network. Your PCP can handle most routine health care needs and will be responsible to coordinate your care. If you need to see a network specialist or other network provider, you may need to get a referral from your PCP. We encourage you to find out which specialists and hospitals your primary care provider would recommend for you and would refer you to for care, prior to selecting them as your plan's PCP. If you use pharmacies that are not in our network, the plan may not pay for those drugs, or you may pay more than you pay at a network pharmacy.

You can go to **UHCCommunityPlan.com** to search for a network provider or pharmacy using the online directories. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions.

Required Information

UHC Dual Complete FL-Y001 (HMO-POS D-SNP) is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact our Customer Service number at 1-866-842-4968 for additional information (TTY users should call 711). Hours are 8 a.m.-8 p.m.: 7 Days Oct-Mar; M-F Apr-Sept.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, documentos en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-866-842-4968, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 8 a.m. a 8 p.m.: los 7 días de la semana, de octubre a marzo; de lunes a viernes, de abril a septiembre.

Benefits, features, and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

Hearing aids

Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Provider network size may vary by local market. OTC hearing aid warranties, if available, will vary by device and are handled through the manufacturer. One-time professional fee may apply for prescription hearing aids.

Routine dental benefits

If your plan offers out-of-network dental coverage and you see an out-of-network dentist, you might be billed more. Provider network may vary in local market. Dental network size based on Zelis Network360, May 2023.

Routine eyewear

Additional charges may apply for out-of-network items and services. Provider and retail network may vary in local market. Vision network size based on Zelis Network360, March 2023. Annual routine eye exam and \$100-400 allowance for contacts or designer frames, with standard (single, bi-focal, tri-focal or standard progressive) lenses covered in full either annually or every two years. Savings based on comparison to retail. Other vision providers are available in our network.

Fitness program

The Renew Active® Program varies by plan/area and may not be available on all plans. Participation in the Renew Active program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, discounts, classes, events, and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services are subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor.

Gym network may vary in local market and plan. Gym network size is based on comparison of competitor's website data as of May 2023.

AARP[®] Staying Sharp[®] is the registered trademark of AARP. Staying Sharp, including all content and features, is offered for informational purposes and to educate users on brain health care and medical issues that may affect their daily lives. Staying Sharp is based on a holistic, lifestyle approach to brain health that encourages users to incorporate into their daily lives activities that are associated with general wellness. Nothing in the service should be considered, or

used as a substitute for, medical advice, diagnosis, or treatment. Features including the Cognitive Assessment and Lifestyle Check-Ins, Additional Tests, exercises, and challenges assess performance at a particular moment in time on certain discrete cognitive tasks. Staying Sharp games are intended for entertainment and recreational purposes only. Various factors may affect performance, including sleep, tiredness, focus, and other social, environmental, or emotional factors. Performance is not indicative of cognitive health and not predictive of future performance or medical conditions.

Choose one Fitbit device from approved select models every 2 years. Limitations and exclusions apply. Fitbit, the Fitbit logo, and related marks and logos are trademarks of Google LLC and/or its affiliates.

Food, Over-the-Counter (OTC) and Utility Bill Credit

Food, OTC and utility benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 100 day supply of your maintenance medication.

If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within five business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-877-266-4832, TTY 711.

The Nurse Hotline service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

Rewards Program

Reward offerings may vary by plan and are not available in all plans. Reward program terms of service apply.

Civil Rights Notice

The company complies with applicable federal civil rights laws and does not treat members differently because of sex, age, race, color, disability, or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability, or national origin, you can send a complaint to our Civil Rights Coordinator.

- Online: UHC_Civil_Rights@uhc.com
- Mail: Civil Rights Coordinator UnitedHealthcare Civil Rights Grievance P.O. Box 30608 Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free phone number listed on the front of the booklet or your membership identification card (TTY **711**).

You can also file a complaint with the U.S. Dept. of Health and Human Services.

- Online: https://www.hhs.gov/civil-rights/filing-a-complaint/index.html
- Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)
- Mail: U.S. Department of Health and Human Services 200 Independence Ave SW HHH Building, Room 509F Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on the front of the booklet or your membership identification card (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m. ET.

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, please call us using the toll-free number listed on the front of the booklet. Someone who speaks your language can help you. This is a free service.

Spanish: Contamos con servicios gratuitos de intérprete para responder cualquier pregunta que pudiera tener sobre nuestro plan de salud o de medicamentos. Para obtener los servicios de un intérprete, llámenos al número de teléfono gratuito que figura en la portada del folleto. Una persona que habla su idioma podrá ayudarle. Es un servicio gratuito.

Chinese Mandarin: 我们提供免费口译服务, 解答您对我们的健康或药物计划的任何疑问。如需寻找一名口译员, 请使用宣传册前面列出的免费电话号码联系我们。一名与您讲相同语言的人可以为您提供帮助。这是一项免费服务。

Chinese Cantonese: 我們提供免費的口譯服務, 可回答您可能對我們的健康或藥物計劃的任何問題。如需口譯員, 請撥打本手冊正面的免付費電話號碼聯絡我們。會說您的語言的人可協助您。這是免費服務。

Tagalog: Mayroon kaming libreng serbisyo ng interpreter para sagutin anumang tanong na maaaring mayroon ka tungkol sa kalusugan o plano ng gamot. Para makakuha ng interpreter, pakitawagan kami gamit ang libreng numerong nakalista sa harapan ng booklet. Sinumang nagsasalita ng wika mo ay puwedeng makatulong sa iyo. Ang serbisyong ito ay libre.

French: Nous disposons de services d'interprétation gratuits pour répondre à toutes les questions que vous pourriez vous poser sur notre régime d'assurance maladie ou d'assurance-médicaments. Pour recevoir l'aide d'un interprète, veuillez nous appeler en composant le numéro gratuit figurant sur votre carte d'identification de membre. Quelqu'un parlant votre langue peut vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch viên miễn phí để trả lời các câu hỏi mà bạn có về chương trình sức khoẻ hay thuốc của chúng tôi. Để gặp thông dịch viên, vui lòng gọi cho chúng tôi theo số điện thoại được liệt kê ở mặt trước của quyển sách nhỏ (booklet). Người nói cùng ngôn ngữ với bạn có thể giúp bạn. Đây là dịch vụ miễn phí.

German: Wir verfügen über kostenlose Dolmetscherdienste, um alle Fragen zu beantworten, die Sie über unseren Gesundheits- oder Medikamentenplan haben mögen. Um einen Dolmetscher zu erhalten, rufen Sie uns bitte unter der kostenfreien Nummer an, die auf der Vorderseite der Broschüre aufgeführt ist. Jemand, der Ihre Sprache spricht, kann Ihnen helfen. Dies ist eine kostenlose Dienstleistung.

Korean: 건강 또는 의약품 플랜에 관한 질문에 답변해드리기 위해 무료 통역 서비스를 제공합니다. 통역 서비스를 이용하려면, 책자 앞면에 있는 수신자 부담 전화번호로 전화해 주십시오. 한국어를 사용하는 통역사가 도움을 드릴 수 있습니다. 이 서비스는 무료입니다. **Russian**: Если у Вас возникнут какие-либо вопросы о нашем плане медицинского страхования или плане по приобретению препаратов, мы предоставим Вам бесплатные услуги устного перевода. Для того чтобы воспользоваться услугами устного перевода, пожалуйста, свяжитесь с нами по бесплатному номеру телефона, указанному на лицевой стороне брошюры. Сотрудник, который говорит на Вашем языке, сможет Вам помочь. Данная услуга предоставляется бесплатно.

Arabic: لدينا خدمات ترجمة فورية للرد على أي أسئلة قد تكون لديك حول الخطة الصحية أو خطة الأدوية الخاصة بنا . للحصول على مترجم، من فضلك اتصل بنا باستخدام رقم الهاتف المجاني الموجود على الجزء الأمامي من الكتيب . سيساعدك شخص ما يتحدث لغتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा प्लान केबारे में आपकेकिसी भी परश्न का उत्तर देने केलिए हमारे पास मुफ्त दुभाषिया सेवाएं मौजूद हैं। दुभाषिया पाने केलिए, कृपया इस बुकलेट केसामने वाले भाग में सूचीबद्ध टोल- री नंबर का उपयोग करकेहमें कॉल करें। आपकी भाषा बोलने वाला कोई व्यक्ति आपकी मदद कर सकता है। यह एक निःशुल्क सेवा है।

Italian: Mettiamo a disposizione un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario o farmaceutico. Per avvalersi di un interprete, si prega di chiamare il numero verde riportato nella parte anteriore dell'opuscolo. Una persona che parla italiano potrà fornire l'assistenza richiesta. Il servizio è gratuito.

Portuguese: Dispomos de serviços de intérprete gratuitos para esclarecer quaisquer dúvidas que tenha sobre o nosso plano de saúde ou medicação. Para obter um intérprete, contacte-nos através do número gratuito indicado na parte da frente da brochura. Alguém que fala a sua língua pode ajudá-lo(a). Este é um serviço gratuito.

French Creole: Nou gen sèvis entèprèt gratis pou reponn tout kesyon ou gendwa genyen konsènan plan sante oswa medikaman nou an. Pou jwenn yon entèprèt, tanpri rele nou apati nimewo gratis pou apèl ki sou lis devan livrè an. Yon moun ki pale lang ou ka ede ou. Sa se yon sèvis gratis.

Polish: Oferujemy bezpłatne usługi tłumaczeniowe, aby odpowiedzieć na wszelkie pytania dotyczące naszego planu ubezpieczenia zdrowotnego lub planu refundacji leków. Aby skorzystać z pomocy tłumacza, proszę zadzwonić pod bezpłatny numer telefonu podany na pierwszej stronie broszury. Osoba posługująca się Pana/Pani językiem Panu/Pani pomoże. Usługa ta jest bezpłatna.

Japanese: 当社の医療または処方薬プランに関する質問にお答えするために、無料の通訳サービスをご利用いただけます。 通訳が必要な場合には、本冊子の表面に記載されているフリーダイヤル番号を使用して、当社までお問い合わせください。 お客様の言語を話す通訳者がお手伝いいたします。 これは無料のサービスです。

Important information: 2024 Medicare star ratings



UnitedHealthcare - H2509

For 2024, UnitedHealthcare - H2509 received the following Star Ratings from Medicare:

Overall Star Rating:	Plan too new to be measured
Health Services Rating:	Plan too new to be measured
Drug Services Rating:	Plan too new to be measured

*Some plans do not have enough data to rate performance.

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings are Important

Medicare rates plans on their health and drug services. This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- □ Feedback from members about the plan's service and care
- □ The number of members who left or stayed with the plan
- $\hfill\square$ The number of complaints Medicare got about the plan
- $\hfill\square$ Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star ratings for this and other plans online at **medicare.gov/plan-compare**.

Questions about this plan?

Contact UnitedHealthcare 7 days a week from 8:00 a.m. to 8:00 p.m. Local time at **888-834-3721** (toll-free) or **711** (TTY), from October 1 to March 31. Our hours of operation from April 1 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Local time. Current members please call **866-842-4968** (toll-free) or **711** (TTY).

The number of stars shows how well a plan performs.

- ★ ★ ★ ★ ★ EXCELLENT
 ★ ★ ★ ★ ABOVE
- AVERAGE
- ★ ★ ★ AVERAGE
- ★ ★ BELOW AVERAGE
- POOR

Alternative Covered Drugs

Your plan's Drug List includes many different types of drugs, but it doesn't include all drugs. Drugs not covered by your plan typically have alternative drugs that can be used instead. This is a **partial** list of alternative drugs that you can use in place of some drugs that are not covered by your plan.



Talk with your provider or pharmacist to see if the alternative drugs listed here are appropriate for you.

Drugs not covered by the plan	Alternative covered drugs – Tier
Amitiza	Linzess – 3 Lubiprostone – 3 Movantik – 3 Motegrity – 4 Trulance – 4
Basaglar	Lantus – 3 Levemir – 3 Toujeo – 3 Tresiba – 3
Bystolic	Atenolol Tablet – 1 Bisoprolol Fumarate – 2 Metoprolol Tablet – 1 Carvedilol Tablet – 1
Cialis & Tadalafil 2.5mg and 5mg (BPH Only)	Alfuzosin Extended Release – 2 Doxazosin – 1 Tamsulosin – 1
Cyclosporine Ophthalmic	Restasis – 3 Tyrvaya – 4
Icosapent Cap	Vascepa – 3
Latuda	Lurasidone – 3
Metformin HCL Extended Release (Osmotic)	Metformin Extended Release (Generic Glucophage XR) – 1
Novolin	Humulin – 3
Novolog	Humalog – 3 Insulin Lispro – 3 Lyumjev – 3
Nucynta ER	Xtampza XR – 4 Morphine Sulfate ER 15mg, 30mg, 60mg, 100mg Tablets – 3
OxyContin	Xtampza XR – 4 Morphine Sulfate ER 15mg, 30mg, 60mg, 100mg Tablets – 3

Drugs not covered by the plan	Alternative covered drugs – Tier
Pradaxa	Eliquis – 3 Xarelto – 3
Proair	Albuterol HFA (Generic Proair/Proventil HFA and Ventolin HFA) – 2 Ventolin HFA – 3
Proventil HFA	Albuterol HFA (Generic Proair/Proventil HFA and Ventolin HFA) – 2 Ventolin HFA – 3
Venlafaxine HCL Extended Release Tablet	Venlafaxine HCL Extended Release Capsule - 2
Victoza	Trulicity – 3 Mounjaro – 3 Ozempic – 3 Bydureon – 3
Zolpidem Tartrate Extended Release	Trazodone 50mg, 100mg, 150mg Tablet – 1 Zolpidem Immediate Release – 2 Belsomra – 3

Bold type = Brand name drug Plain type = Generic drug



Note: Alternatives are suggestions only and may or may not be appropriate depending on the specific illness being treated. Information is accurate as of August 1, 2023, and may be subject to change. Please refer to the Drug List for details on drug coverage.

The Drug List may change at any time. You will receive notice when necessary.

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Helpful resources

You may qualify for Extra Help from Medicare

Extra Help is a program for people with limited incomes and resources who need help paying Part D premiums, deductibles and copays. To see if you qualify for Extra Help, call:

- The Social Security Administration at 1-800-772-1213, TTY 711, 1-800-325-0778 or visit ssa.gov
- Your state Medicaid office or visit medicaid.gov

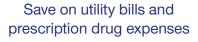
Resources for Caregivers

We offer resources and support for our members and the people who care for them. Ask about our caregiving resources the next time you call or visit **uhc.com/caregiving**.

We're here to help

There's much more to good health than what happens in the doctor's office. Other factors — such as access to food, housing, transportation and financial stability — are just as important. We may be able to help connect you to discounts and services that make your life easier — all at no cost to you. These services may help you:





Determine Medicaid eligibility, depending on your income



Learn about Veterans' Services



If you are a veteran or Dual Special Needs Plan member, please call **1-866-427-1873**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Saturday to learn more about programs and eligibility. For all other Medicare Advantage members, call **1-866-865-3851**, TTY **711**, 9 a.m.–6 p.m. local time, Monday–Friday.

Medicare Made Clear®

Medicare Made Clear is an educational program from UnitedHealthcare[®] designed to help you learn all you need to know about Medicare so you can make informed decisions about your health and Medicare coverage.



MedicareMadeClear.com

Before you enroll

Make sure this plan is the right one for you. It's important that you understand how the plan works and what benefits are covered before you enroll in this plan. You can find the Drug List (Formulary), Provider and Pharmacy directories and the Evidence of Coverage at **UHCCommunityPlan.com**.



Did you check the online Drug List to make sure your prescription drugs are covered?



Did you check the online Provider Directory to make sure your providers are in the network?

If your providers are not in the network, you will need to select a new network provider. You also have access to a large dental provider network. You can get care from outof-network dental providers but your costs may be higher, even for services with a \$0 copay.



Did you review the online Pharmacy Directory to make sure the pharmacy you use is in the network? If your pharmacy is not in the network, you will need to select a new network pharmacy.

Did you look through the Summary of Benefits in this booklet to review your medical services and prescription drugs?

If you want more information, the Evidence of Coverage includes a complete list of coverage, benefits and plan rules.



You're eligible to enroll in this Dual Special Needs Plan (D-SNP) if you:



Are enrolled in Original Medicare Parts A and B



Receive state Medicaid benefits



Enrolled in UnitedHealthcare Long Term Care Plan

What to expect after you enroll

Once you're a member, you'll find support for what matters, big and small. You can easily manage and find answers about your plan on the UnitedHealthcare app or your member site. And our all-inone UnitedHealthcare UCard[®] makes it easier than ever to unlock more from your Medicare plan.



Manage your plan online

If you haven't done so already, use your member ID number and email address to create an account at **myuhc.com/communityplan**. Online you can:

- Find network providers and pharmacies and view plan documents, like your Drug List (Formulary)
- Complete your health assessment
- Review UnitedHealthcare UCard balances

Once your coverage begins

- Schedule your annual physical and wellness visit
- Schedule your yearly in-home preventive care visit with UnitedHealthcare[®] HouseCalls. Visit **uhchousecalls.com** to learn more
- Get a 3-month supply of your prescriptions using a home delivery pharmacy service

Benefits may change on January 1 of each year

We'll send you an Annual Notice of Changes in September that will tell you about any changes to your plan for the next year. If the plan no longer meets your needs, you can enroll in a new plan during the Annual Enrollment Period.

Thank you for choosing UnitedHealthcare

If you have questions, call the number on your UnitedHealthcare UCard.

Scan this code to access the member site using your member ID number



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How to enroll

You can enroll by phone, online, mail or fax. Simply choose the way that's easiest for you and follow the directions below.



By phone

Call one of our Licensed Sales Representatives toll-free at **1-844-560-4944**, TTY **711**, 8 a.m.-8 p.m. local time, 7 days a week to enroll over the phone or to schedule a face-to-face appointment with an agent in your area.



Online

Go to UHCCommunityPlan.com and follow the step-by-step instructions to enroll.



By mail

Fill out the Enrollment Request Form and mail it to: UnitedHealthcare P.O. Box 30769

Salt Lake City, UT 84130-0769



By fax

Fill out the Enrollment Request Form and fax the front and back of each page to: 1-888-950-1169

Enrollment Request Form checkpoints



Print your name exactly as it appears on your red, white and blue Medicare card



Make sure you have chosen the plan type that works best for you



Make sure your permanent address is correct



Sign and date where indicated



Verify your date of birth



Verify your providers accept the plan you are choosing



Provide the name of your primary care provider (PCP)

Scope of Appointment Confirmation Form

Before meeting with a Medicare beneficiary (or their authorized representative), Medicare requires that Sales Agents use this form to ensure your appointment focuses only on the type of plan and products you are interested in. A separate form should be used for each Medicare beneficiary. **Please check what you want to discuss with the Sales Agent (See the back of this page for definitions)**:

- □ Medicare Advantage plans (Part C) and cost plans
- □ Stand-alone Medicare prescription drug (Part D) plan
- □ Medicare Supplement (Medigap) products

Dental-vision-hearing productsHospital indemnity products

By signing this form, you agree to meet with a Sales Agent to discuss the products checked above. The Sales Agent is either employed or contracted by a Medicare plan and may be paid based on your enrollment in a plan. They do not work directly for the federal government.

Signing this form does not affect your current or future enrollment in a Medicare plan, enroll you in a Medicare plan or obligate you to enroll in a Medicare plan. All information provided on this form is confidential.

Beneficiary or authorized representative signature and signature date:

Signature of beneficiary/authorized representative	Today's date
	MM-DD-YYYY

If you are the authorized representative, please sign above and print clearly and legibly below:

Name (First and Last)		Relationship to beneficiary			
To be completed by licensed sales	s represen	tative (ple	ase print clearly ar	nd legibly)	
Sales Agent name (First and Last)	Sales Agent phone			Sales Agent ID	
Beneficiary name (First and Last)	Beneficiary phone			Date of appointment	
Beneficiary address	1				

Initial method of contact	Plan(s) the Sales Agent will represent during the meeting
Sales Agent signature	

Medicare Advantage plans (Part C) and cost plans

Medicare Health Maintenance Organization (HMO) Plan – A Medicare Advantage plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. In most HMOs, you can only get your care from doctors or hospitals in the plan's network (except in emergencies).

Medicare health maintenance organization (HMO) plan – A Medicare Advantage plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. HMO-POS plans may allow you to get some services out of network for a higher copay or coinsurance.

Medicare preferred provider organization (PPO) Plan – A Medicare Advantage plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. PPOs have network doctors, providers and hospitals but you can also use out-of-network providers, usually at a higher cost.

Medicare private fee-for-service (PFFS) plan — A Medicare Advantage plan in which you may go to any Medicare-approved doctor, hospital and provider that accepts the plan's payment, terms and conditions and agrees to treat you — not all providers will. If you join a PFFS plan that has a network, you can see any of the network providers who have agreed to always treat plan members. You will usually pay more to see out-of-network providers.

Medicare Special Needs Plan (SNP) – A Medicare Advantage plan that has a benefit package designed for people with special health care needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes, and people who have certain chronic medical conditions.

Medicare Medical Savings Account (MSA) plan – MSA plans combine a high deductible health plan with a bank account. The plan deposits money from Medicare into the account. You can use it to pay your medical expenses until your deductible is met.

Medicare cost plan – In a Medicare cost plan, you can go to providers both in and out-of-network. If you get services outside of the plan's network, your Medicare-covered services will be paid for under Original Medicare but you will be responsible for Medicare coinsurance and deductibles.

Stand-alone Medicare prescription drug (Part D) plan

Medicare prescription drug plan (PDP) – A stand-alone drug plan that adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee-For-Service Plans, and Medicare Medical Savings Account Plans.

Other related products

Medicare Supplement (Medigap) Products – Insurance plans that help pay some of the out-of-pocket costs not paid by Original Medicare Part A and Part B, such as deductibles and coinsurance amounts for Medicare approved services.

Dental/vision/hearing products – Plans offering additional benefits for consumers who are looking to cover needs for dental, vision, or hearing. These plans are not affiliated or connected to Medicare.

Hospital indemnity products – Plans offering additional benefits; payable to consumers based upon their medical utilization; sometimes used to defray copays/coinsurance. These plans are not affiliated or connected to Medicare.



2024 Enrollment Request Form

UHC Dual Complete FL-Y001 (HMO-POS D-SNP) H2509-001-000 - B6S

Last name	First name		Middle initial
Birth date		Sex 🗆 Male 🗆 Fe	emale
Home phone number ()	-	Mobile phone num	oer () -
Social Security number (Required for people who are en	olling in D-SNP pl	ans):	-
Medicare number			
Permanent residence street addr	ress (P.O. box is n	ot allowed)	
City	County	State	ZIP code
Mailing address (Only if it's diffe	erent from above.	You can give a P.O.	box.)
City		State	ZIP code
Email address (optional)			
Do you have other insurance tha	t will cover your r	prescription drugs?	□ Yes □ No
(Examples: Other private insuranc programs.)			
If yes, what is it?			
Name of other insurance			
Member number	Group number	RxBin	RxPCN (optional)
Answering these questions is your them out.	r choice. You can'i	be denied coverage	because you don't fill

Enrollee name

Agent name/ID number	
Y0066_ERFMA_2024_C	UHFL24HP0134068_000

How do you want to pay?

If you have a monthly plan premium (including any late enrollment penalty you may owe) you can pay your premium by automatic deduction from your Social Security or Railroad Retirement Board (RRB) benefit check each month. You can also pay from a bank account through Electronic Funds Transfer (EFT).

If you don't choose an option below, we'll send a bill each month to your mailing address.

If you must pay a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA), Social Security (SS) will send you a letter and ask you how you want to pay it:

- □ You can pay it from your SS check
- □ Medicare can bill you
- □ The Railroad Retirement Board (RRB) can bill you
- □ I want to pay from my Social Security check
- □ I want to pay from my Railroad Retirement Board (RRB) check
- \Box I want to pay directly from a bank account

Account type [Checkina	Savings
1.000uni typo L		ouvingo

Account holder name:	

Bank account number_	_/	/	/	/	/	/	//	//	/
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A few questions to help us manage your plan

1. Would you prefer plan information in another language or an accessible format? Yes No

Please check what you'd like:
Spanish
Braille
Other

If you don't see the language or format you want, please call us toll-free at **1-844-560-4944**, TTY **711**, 8 a.m.-8 p.m. local time, 7 days a week. Or visit **UHCCommunityPlan.com** for online help.

2. Are you enrolled in your state Medicaid program?

□Yes □No

If yes, please give us your Medicaid number: _____

3. Are you Hispanic, Latino/a, or Spanish origin? Select all that apply.

- _____ No, not of Hispanic, Latino/a, or Spanish origin
- _____ Yes, Mexican, Mexican American, or Chicano/a
- ____ Yes, Puerto Rican
- ____ Yes, Cuban
- _____ Yes, another Hispanic, Latino, or Spanish origin
- ____ I choose not to answer

4. What's your race? Select all that apply.

- _____ White _____ Black or African American
- _____ American Indian or Alaska Native
- ____ Asian Indian
- ____ Chinese Korean
- ____ Japanese _____ Korean Other Asian _____ Native Hawaiian
- Guamanian or Chamorro Other Pacific Islander
- ____ I choose not to answer
- _____ Member/Citizen of a federal or state recognized Tribe (name of Tribe)_____

5. Do you or your spouse work?

 \Box Yes \Box No

Filipino

Samoan

Vietnamese

Do you or your spouse have other health insurance that will cover medical services? (Examples: Other employer group coverage, LTD coverage, Workers' Compensation, auto liability, or Veterans benefits) If yes, please complete the following:

Name of health insurance company

Member number

6. Please give us the name of your primary care provider (PCP), clinic or health center.

You can find a list on the plan website or in the Provider Directory.

Provider or PCP full name

Provider/PCP	numbe	er:	(Please enter the number exactly as it a	oppears
			on the website or in the Provider Direct	ory. It will
			be 10 to 12 digits. Don't include dashes	s.)

Are you now seeing or have you recently seen this provider? Yes No

Providing your email address above automatically enrolls you in paperless delivery for some of your plan communications.

Enrollee name	
Agent name/ID number	
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You will get many of your required plan communications delivered electronically. We will send you an email when new communications (For example: Explanation of Benefits or the Annual Notice of Changes) are available online. You can access these communications through any device such as a computer, tablet, or mobile phone.

If you would rather have hard copies of required materials mailed to you, please check here:

□ Instead of paperless delivery, we will mail you hard copies of required materials. Please note that some communications are very large and may not fit in all mailboxes. You can change your preference for delivery at any time.

Please read and sign

By completing this form, I agree to the following:

- □ I must keep both Hospital (Part A) and Medical (Part B) to stay in UnitedHealthcare. I must keep paying my Part B premium if I have one, unless Medicaid or someone else pays for it.
- □ I understand that people with Medicare are generally not covered under Medicare while out of the country, except for limited coverage near the U.S. border. This plan covers emergency and urgent care outside of the U.S. See the Summary of Benefits for more information.
- I understand that when my UnitedHealthcare coverage begins, I must get all of my medical and prescription drug benefits from UnitedHealthcare. Benefits and services authorized by UnitedHealthcare and contained in my UnitedHealthcare "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor UnitedHealthcare will pay for benefits or services that are not covered.
- I understand that I can be enrolled in only one Medicare Advantage (MA) plan at a time and that enrollment in this plan will automatically end my enrollment in another MA plan (exceptions apply for MA Private-Fee-For-Service (PFFS), MA Medicare Medical Savings Account (MSA) plans).
- □ **Release of information:** By joining this Medicare Advantage Plan, I acknowledge that the plan will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below).
- □ I give UnitedHealthcare permission to share my protected health information with organizations or person(s) for permissible purposes under applicable law as required to administer my health plan.
- □ I give consent for all entities under UnitedHealthcare and its affiliates and any outside vendor used by UnitedHealthcare to call the phone number(s) I have provided using an autodialer and/or prerecorded voice.
- □ The information on this form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form I will be disenrolled from the plan.
- □ My response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

Enrollee name ____

Agent name/ID number
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When I sign below, it means that I have read and understand the information on this form

If I sign as an authorized representative, it means I have the legal right under state law to sign. I can show written proof (power of attorney, guardianship, etc.) of this right if Medicare asks for it. I understand that I will need to submit written proof of this right, to the plan, if I wish to take action on behalf of the member beyond this application. After this application has been approved and I have received my UnitedHealthcare UCard[®], I can call Customer Service at the number on my UnitedHealthcare UCard to update my authorization information on file.

Signature of applicant/member/authorized representative Today's date

If you are the authorized representative, please sign above and complete the information below

*Not a Sales Agent Last name First name

Address

City	State	ZIP code
Phone number () –	Relationship to applicant	l

For Licensed Sales Representative/agency use only					
Licensed Sales Represe	entative/writing ID			Initial receipt date	
Licensed Sales Representative/agent name		Propose	ed effective date		
Employer group name					
Employer group ID			Branch ID		
Agent must complete					
□ IEP (MA-PD enrollees)	□ ICEP (MA enrollees)	enro	EP (MA-PD ollees eligil IEP)		□ OEP (Jan 1 - Mar 31)
□ OEP (Newly eligible) □ SEP (Chronic)	 SEP (Dual LIS change of status) SEP (Dual LIS maintaining) 	resi □ A	EP (Chang dence) EP (Octob ember 7)	-	□ SEP (Loss of EGHP coverage) □ OEPI
SEP (SEP reason)					
Licensed Sales Repre	sentative signature (opt	ional)	D	ate
	Please mail or fax this c	ompl	eted form	to:	
	UnitedHealt P.O. Box 30 Salt Lake City, UT	0769			
	Fax: 1-888-95	0-116	69		
	Fax the front and bac	k of e	each page		

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PRIVACY ACT STATEMENT: The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) or Prescription Drug Plans (PDP), improve care, and for the payment of Medicare benefits. Sections 1851 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50, 422.60, 423.30 and 423.32 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

UHC Dual Complete FL-Y001 (HMO-POS D-SNP) is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare.

This information is available for free in other languages. Please call our customer service number located on the back cover of this book.

Esta información está disponible sin costo en otros idiomas. Comuníquese con nuestro número de Servicio al Cliente situado en la contraportada de este libro.

OMB No. 0938-1378 Expires: 7/31/2024

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Enrollment checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service Representative at the number listed on the back cover of this book.

Understanding the benefits

The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit our plan website or call to view a copy of the EOC. Our phone number and website are listed on the back cover of this book.



Review the Provider Directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

Review the Pharmacy Directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Review the Formulary to make sure your drugs are covered.

Understanding important rules

In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium unless your Part B premium is paid for you by Medicaid or another third party. This premium is normally taken out of your Social Security check each month.

Benefits may change on January 1 of each year.



Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care.



Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.



This plan is a Dual Eligible Special Needs Plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

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2024 Enrollment receipt

To be completed if enrolling with a Licensed Sales Representative.

Please use this as your temporary proof of coverage until Medicare has confirmed your enrollment and you receive your UnitedHealthcare UCard[®]. This receipt is not a guarantee of enrollment. **This copy is for your records only. Please do not resubmit enrollment.**

Applicant 1:	Applicant 2 (if applicable):
Name	Name
Application date	Application date
Proposed effective date	Proposed effective date
Plan name	Plan name
Plan type	Plan type
Health plan/PBP number	Health plan/PBP number
Enrollment tracking number (if applicable)	Enrollment tracking number (if applicable)
Call your Licensed Sales Representative if you questions:	have any RxBIN: 610097
Representative name and ID number	Rx PCN: 9999 RxGRP: MPDCSP
Representative phone number	

We're here to help. If you have additional questions, please call Customer Service toll-free at 1-844-560-4944, TTY 711, 8 a.m.-8 p.m. local time, 7 days a week.

Important reminder - You don't need a Medigap or Medicare Supplement insurance plan with a Medicare Advantage plan. If you currently have a Medigap plan, contact the insurer to cancel your plan once your Medicare Advantage plan begins.



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Ready to use your extra benefits?

UHC Dual Complete FL-Y001 (HMO-POS D-SNP)

Take advantage of your additional plan benefits by using the providers below.



Call **1-866-842-4968**, TTY **711**, 8 a.m.-8 p.m.: 7 Days Oct-Mar; M-F Apr-Sept or visit **myuhc.com/communityplan** for:

- □ Routine dental benefits
- □ Transportation
- □ Fitness program: Renew Active®



Hearing aids

UnitedHealthcare Hearing 1-877-704-3384 UHCHearing.com/Medicare



Routine acupuncture and chiropractic services

OptumHealth Care Solutions, LLC (Optum®) 1-866-785-1654 myuhc.com/communityplan



Food, Over-the-Counter (OTC) and Utility Bill Credit Solutran 1-833-853-8587 myuhc.com/communityplan

Fitness wearables

Fitbit® 1-844-534-8248 fitbit.com/global/us/store/UHC



Nurse Hotline 1-877-440-9407



₽<mark>x</mark> ■

Routine vision services 20/20 Eye Care Network, Inc 1-855-373-7627 myicarehealth.com/find-a-provider/

Prescription drug home delivery Optum Home Delivery, a service of OptumRx 1-877-889-6358 OptumRx.com



Personal emergency response system Lifeline 1-855-596-7612 lifeline.com/UHCMedicare



Home Support Services 1-833-414-4663 myuhc.com/communityplan



UnitedHealthcare has more than 45 years of experience serving members like you. You can count on us to be here when you need us. Call us when you need 1 on 1 support.

We're happy to help



Call toll-free **1-844-560-4944**, TTY **711** 8 a.m.-8 p.m. local time, 7 days a week



UHCCommunityPlan.com



Download the UnitedHealthcare app

Scan this code to download the UnitedHealthcare app



Important plan information

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