

2024 Enrollment Guide

UHC Dual Complete AL-D002 (PPO D-SNP)

H1889-009-000

Service area: Alabama - Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, Butler, Calhoun, Chambers, Cherokee, Chilton, Choctaw, Clarke, Clay, Cleburne, Coffee, Colbert, Conecuh, Coosa, Covington, Crenshaw, Cullman, Dale, Dallas, DeKalb, Elmore, Escambia, Etowah, Fayette, Franklin, Geneva, Greene, Hale, Henry, Houston, Jackson, Jefferson, Lamar, Lauderdale, Lawrence, Lee, Limestone, Lowndes, Macon, Madison, Marengo, Marion, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Pickens, Pike, Randolph, Russell, Shelby, St. Clair, Sumter, Talladega, Tallapoosa, Tuscaloosa, Walker, Washington, Wilcox, Winston 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.

¹Member recommendations based on Human8, May 2023.

²Most chosen based on total D-SNP plan enrollment from CMS Enrollment Data, May 2023

³Medicare Plan Expert is a licensed insurance sales agent/producer.

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.



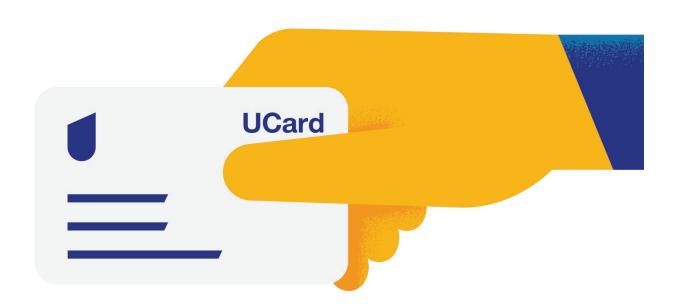
Spending your earned rewards

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.



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 can also see out-of-network providers if they accept Medicare and the plan.

Here's how this PPO D-SNP plan works



Select a primary care provider to oversee and help manage your care. You're not limited to this PCP, but it's beneficial for your long term health and well-being.



\$0 copays for preventive services when received in-network. See the Summary of Benefits in this book to find out what is covered and how much you could pay for covered services.



No referral is needed to see a network specialist or other provider.



This plan has a maximum annual out-of-pocket amount. If you reach your limit, the plan will pay 100% of your Medicare-covered services for the rest of the plan year.



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



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 **UHC.com/Medicare** 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.

Scan this code to view the drug list



Benefit Highlights

UHC Dual Complete AL-D002 (PPO D-SNP)

This is a short description of your 2024 plan benefits. The values shown in-network represent a range based upon the amount of the Medicare Parts A and B cost sharing covered by the state. For complete information and for costs for those without Medicare Parts A and B cost sharing covered by the state, 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 with "Extra Help"	\$39.30 without "Extra Help"
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Medical benefits

Your plan has a deductible that applies to certain medical benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage.

	With Medicaid Cost Share Assistance		Without Medicaid Cost Share Assistance	
	In-network	Out-of- network	In-network	Out-of- network
Annual Medical Deductible	No deductible i network	n or out-of-	\$240 combine network	ed in and out-of-
Annual out-of-pocket maximum (The most you may pay in a year for covered medical care)	\$0 In-network	\$0 combined in and out-of-network	\$8,850 In- network	\$13,300 combined in and out-of- network

	With Medicaid Assistance	Cost Share	Without Medica Assistance	aid Cost Share
	In-network	Out-of- network	In-network	Out-of- network
Doctor's office visit				
Primary care provider (PCP)	\$0 copay	\$0 copay	20% coinsurance	30% coinsurance
Specialist	\$0 copay (no referral needed)	\$0 copay (no referral needed)	20% coinsurance (no referral needed)	30% coinsurance (no referral needed)
Virtual visits	\$0 copay to talk telehealth provid through live auc	der online	\$0 copay to talk telehealth provid through live aud	der online
Preventive services	\$0 copay	\$0 copay	\$0 copay	\$0 copay - 30% coinsurance (depending or the service)
Inpatient hospital care	\$0 copay per stay for unlimited days	\$0 copay per stay for unlimited days	\$1,570 copay per stay for unlimited days	30% coinsurance per stay for unlimited days
Skilled nursing facility (SNF)	\$0 copay per day: days 1-100	\$0 copay per day: days 1-100	\$0 copay per day: for days 1-20 \$204 copay per day: days 21-100	30% coinsurance per stay, up to 100 days
Outpatient hospital, including surgery (Cost sharing for additional plan services will apply)	\$0 copay	\$0 copay	20% coinsurance	30% coinsurance
Outpatient mental health				
Group therapy	\$0 copay	\$0 copay	20% coinsurance	30% coinsurance

Medical benefits				
	With Medicaid Assistance	Cost Share	Without Medicaid Cost Share Assistance	
	In-network	Out-of- network	In-network	Out-of- network
Individual therapy	\$0 copay	\$0 copay	20% coinsurance	30% coinsurance
Virtual visits	\$0 copay to tall telehealth provi through live au		\$0 copay to tall telehealth provi through live au	
Diabetes monitoring supplies	\$0 copay for covered brands	\$0 copay	\$0 copay for covered brands	30% coinsurance
Diagnostic radiology services (such as MRIs, CT scans)	\$0 copay	\$0 copay	20% coinsurance	30% coinsurance
Diagnostic tests and procedures (non-radiological)	\$0 copay	\$0 copay	20% coinsurance	30% coinsurance
Lab services	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Outpatient x-rays	\$0 copay	\$0 copay	20% coinsurance	30% coinsurance
Ambulance	\$0 copay for ground or air	\$0 copay for ground or air	20% coinsurance for ground or air	20% coinsurance for ground or air
Emergency care	\$0 copay (worldwide)		\$100 copay (\$0 emergency car United States)	e outside the
Urgently needed services	\$0 copay (worldwide)		\$40 copay (\$0 ourgently neede outside the Univisit	d services

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 beyon	nd Original Medicare		
	In-network	Out-of-network	
Routine physical	\$0 copay, 1 per year*	30% coinsurance, 1 per year*	
Routine eye exams	\$0 copay, 1 per year*	30% coinsurance, 1 per year*	
Routine eyewear	\$0 copay Plan pays up to \$350 every year toward your purchase of frames (with standard lenses covered in full) or contact lenses (fitting and evaluation may be an additional cost) through UnitedHealthcare Vision.*		
	Home delivered eyewear available Vision (select products only). Yo costs from providers outside of network.	ou are responsible for all eyewear	
Dental - preventive	\$0 copay for exams, cleanings, X-rays, and fluoride*	\$0 copay for exams, cleanings, X-rays, and fluoride*	
Dental - comprehensive	\$0 copay for comprehensive dental services*	\$0 copay for comprehensive dental services*	
Dental - benefit limit	\$2,000 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*	30% coinsurance, 1 per year*	
Hearing aids	Plan pays up to \$2,500 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 and brain health content.		
Routine transportation	\$0 copay for 36 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies*	75% coinsurance*	
Personal emergency response system	\$0 copay for a personal emerge	ency response system (PERS)	

Benefits and services beyond Original Medicare			
	In-network	Out-of-network	
Foot care - routine	\$0 copay, 6 visits per year*	30% coinsurance, 6 visits per year*	
Food, over-the-counter (OTC) and utility bill credit	\$146 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.		

^{*}Benefits are combined in and out-of-network

Prescription drugs	
Annual Prescription Deductible	\$0
30-day or 100-day suppl	y 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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Notes and doodles



Summary of Benefits 2024

UHC Dual Complete AL-D002 (PPO D-SNP) H1889-009-000

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 1-855-545-9340, TTY 711 8 a.m.-8 p.m. local time, 7 days a week



UHC.com/Medicare

United Healthcare[®] **Dual Complete**

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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 **myUHCMedicare.com** 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 AL-D002 (PPO D-SNP)

	In-network	Out-of-network
Monthly plan premium	\$39.30	
Annual medical deductible	Your medical deductible is \$240 combined in and out-of-network for covered medical services you receive from providers as described in the Plan Deductible chart later in this document. Until you have paid the deductible amount, you must pay the full cost of your covered medical services.	
Maximum out-of-pocket amount (does	\$8,850	\$13,300
not include prescription drugs)		This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from any provider. ou will still need to pay you pocket costs paid for your are not included in this
	amount.	
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.	If you are a QMB or you have full Medicaid benefits and your provider accepts Medicaid, you will pay \$0 for your Medicare-covered services. Otherwise, you will pay the cost-sharing amount as noted in this chart.

Medical benefits			
		In-network	Out-of-network
Inpatient hospital care ²		\$0 copay per stay, or; \$1,570 copay per stay	30% coinsurance per stay
Our plan covers an days for an inpatie	unlimited number of nt hospital stay.		
Outpatient hospital Cost-sharing for additional plan covered services will apply.	Ambulatory surgical center (ASC) ²	\$0 copay for a colonoscopy \$0 copay or 20% coinsurance otherwise	30% coinsurance
	Outpatient hospital, including surgery ²	\$0 copay for a colonoscopy \$0 copay or 20% coinsurance otherwise	30% coinsurance
	Outpatient hospital observation services ²	\$0 copay or 20% coinsurance	30% coinsurance
Doctor visits	Primary care provider	\$0 copay or 20% coinsurance	30% coinsurance
	Specialists ²	\$0 copay or 20% coinsurance	30% coinsurance
	Virtual medical visits	\$0 copay to talk with a ne online through live audio	•
Preventive services	Routine physical	\$0 copay, 1 per year*	30% coinsurance, 1 per year*
	Medicare-covered	\$0 copay	\$0 copay - 30% coinsurance (depending on the service)
	 Abdominal aor screening Alcohol misuse Annual wellnes Bone mass me Breast cancer s (mammogram) 	(beh counseling Card so visit Cerv asurement screening Colo (colo	liovascular disease avioral therapy) liovascular screening ical and vaginal cancer ening rectal cancer screenings phoscopy, fecal occult blood flexible sigmoidoscopy)

Medical benefits	la a decession	Out of materials
	In-network	Out-of-network
screening Medical nutr services	reenings and screening rig r with low dose remography (LDCT) rition therapy abetes Prevention DPP)	 Prostate cancer screenings (PSA) Sexually transmitted infections screenings and counseling Tobacco use cessation counseling (counseling for people with no sign of tobaccorelated disease) Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19 "Welcome to Medicare" preventive visit (one-time)
contract year will This plan covers	be covered.	proved by Medicare during the enings and annual physical exams at ders.
Emergency care	\$0 copay or \$100 copay (\$0 copay for emergency care outside the United States) 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 services		copay (\$0 copay for urgently needed the United States) per visit

Medical benefits			
		In-network	Out-of-network
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) ²	\$0 copay for each diagnostic mammogram \$0 copay or 20% coinsurance otherwise	30% coinsurance
	Lab services ²	\$0 copay	\$0 copay
	Diagnostic tests and procedures ²	\$0 copay or 20% coinsurance	30% coinsurance
	Therapeutic radiology ²	\$0 copay or 20% coinsurance	30% coinsurance
	Outpatient X-rays ²	\$0 copay or 20% coinsurance	30% coinsurance
Hearing services	Exam to diagnose and treat hearing and balance issues ²	\$0 copay	30% coinsurance
	Routine hearing exam	\$0 copay, 1 per year*	30% coinsurance, 1 per year*
	Hearing aids ²	\$2,500 allowance for a brobrand-name prescription h	
		hearing professionals locations • Broad range of popula Beltone™, Oticon, Pho Starkey®, Unitron™ ar • 3-year manufacturer wa	r hearing aids including onak, ReSound, Signia, nd Widex® arranty on all prescription trial period and damage or

Medical benefits			
		In-network	Out-of-network
Routine dental benefits	Preventive and comprehensive ²	services like cleanings, fil No annual deductible Medicare Advantage network Freedom to see any of	ventive and comprehensive llings and crowns e 's largest national dental
Vision services	Exam to diagnose and treat diseases and conditions of the eye ² Eyewear after	\$0 copay	30% coinsurance 30% coinsurance
	cataract surgery	фо сорау	0070 001110d1d1100
	Routine eye exam	\$0 copay, 1 per year*	30% coinsurance, 1 per year*
	Routine eyewear	 \$350 allowance for frames or contacts* Access to one of Medicare Advantage's la national networks of vision provider and renetwork Free standard prescription lenses includin single vision, bifocals, trifocals and Tier I (standard) progressives—all with scratch-recoating Savings when upgrading lenses including UV/anti-reflective coating and polycarbonal lenses Eyewear available from many online providincluding Warby Parker, GlassesUSA and 	

		In-network	Out-of-network
Mental health	Inpatient visit ²		30% coinsurance per
	Our plan covers 90 days for an inpatient hospital stay	\$1,570 copay per stay	stay
	Outpatient group therapy visit ²	\$0 copay or 20% coinsurance	30% coinsurance
	Outpatient individual therapy visit ²	\$0 copay or 20% coinsurance	30% coinsurance
	Virtual mental health visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Skilled nursing facility (SNF) ² (Stay must meet Medicare coverage criteria)		\$0 copay per day: days 1-100, or; \$0 copay per day: days 1-20	30% coinsurance per stay, up to 100 days
Our plan covers up to 100 days in a SNF.		\$204 copay per day: days 21-100	
rehabilitation services	Physical therapy and speech and language therapy visit ²	\$0 copay or 20% coinsurance	30% coinsurance
	Occupational Therapy Visit ²	\$0 copay or 20% coinsurance	30% coinsurance
	Virtual medical visits	\$0 copay to talk with a net online through live audio a	
Ambulance ²		\$0 copay or 20% coinsurance for ground	20% coinsurance for ground
Your provider must obtain prior authorization for non-emergency transportation.		\$0 copay or 20% coinsurance for air	20% coinsurance for air

Medical benefits			
		In-network	Out-of-network
Routine transporta	ation	\$0 copay for 36 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies*	75% coinsurance*
Medicare Part B prescription drugs In-network cost sharing shown is the maximum you will pay for Part B prescription drugs. You may	Chemotherapy drugs ²	\$0 copay or 20% coinsurance	30% coinsurance
	Part B covered insulin ²	\$0 copay or 20% coinsurance, up to \$35	30% coinsurance
	Other Part B drugs ²	\$0 copay for allergy antigens \$0 copay or 20%	\$0 copay for allergy antigens 30% coinsurance for all
pay less for certain drugs.	Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	coinsurance for all others	others

Prescription drugs

Annual

\$0

Prescription **Deductible**

30-day[^] or 100-day 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	•		
		In-network	Out-of-network
Chiropractic care	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ²	\$0 copay or 20% coinsurance	30% coinsurance
Diabetes management	Diabetes monitoring supplies ²	\$0 copay We only cover Accu- Chek® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide. Test strips: OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView. Other brands are not covered by your plan.	30% coinsurance
	Diabetes self- management training	\$0 copay	30% coinsurance
	Therapeutic shoes or inserts ²	\$0 copay or 20% coinsurance	30% coinsurance

Additional benefits)		
		In-network	Out-of-network
Durable medical equipment (DME) and related supplies	DME (e.g., wheelchairs, oxygen) ²	\$0 copay or 20% coinsurance	30% coinsurance
	Prosthetics (e.g., braces, artificial limbs) ²	\$0 copay or 20% coinsurance	30% coinsurance
Fitness prog			ship at a gym near you st national network of gyms s s s s s smium gyms and fitness sized fitness plan s s of on-demand workout aming fitness classes ocal health and wellness events s sunnity for Renew Active — no definitional network of gyms s ship and sevents should be sevented as so should be sevented as so should be ship and sevented as so should be ship as so should be ship as so should be ship as so ship as so ship as so ship as
Foot care (podiatry services)	Foot exams and treatment ²	\$0 copay or 20% coinsurance	30% coinsurance
	Routine foot care	\$0 copay, 6 visits per year*	30% coinsurance, 6 visits per year*
Meal benefit ²			elivered meals immediately alization or skilled nursing
Home health care ²		\$0 copay	30% coinsurance
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 days a week	nurse (RN) 24 hours a day, 7
Opioid treatment program services ²		\$0 copay	\$0 copay

Additional benefits	5		
		In-network	Out-of-network
Outpatient substance abuse	Outpatient group therapy visit ²	\$0 copay or 20% coinsurance	30% coinsurance
	Outpatient individual therapy visit ²	\$0 copay or 20% coinsurance	30% coinsurance
Food, Over and Utility	-the-Counter (OTC) Bill Credit	\$146 credit every month to pay for healthy food, OTC products and utility bills	
			like fruits and vegetables, ry products and water
			sands of OTC products, like d, bladder control pads and
			Is like electricity, heat, water
		•	of participating stores, Walgreens, Kroger and CVS, d stores near you
system (PERS). Help is only a b		I emergency response system button press away. A PERS nect you to the help you need, ituation.	
Renal Dialysis ²		\$0 copay or 20% coinsurance	20% coinsurance

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

Member discounts



As a UnitedHealthcare Medicare Advantage plan member, you'll have access to an exclusive collection of discounts on hundreds of products and services. Once you're a member, you can sign in to your member site for a list of discounts available to you.

^{*}Benefits are combined in and out-of-network

Plan deductible

Your plan has a deductible for certain services. The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. The Evidence of Coverage (EOC) provides a complete list of services we cover.

The deductible applies to the following Medicare-covered benefit categories, unless otherwise specified.

Annual medical deductible

Your deductible is \$240 per year for covered medical services you receive from providers as described below. Until you have paid the deductible amount, you must pay the full cost of your covered medical services.

Here's how it works:

- 1. You pay your plan's deductible in full; then,
- 2. You pay your copay or coinsurance; finally,
- 3. Your plan pays the rest.

The deductible applies in and out-of-network to the following Medicare-covered benefit categories, unless otherwise specified:

In-network List of applicable services	Out-of-network List of applicable services
Outpatient hospital	Outpatient hospital
 Ambulatory surgical center (ASC), excluding diagnostic colonoscopy 	☐ Ambulatory surgical center (ASC)☐ Outpatient hospital, including surgery
 Outpatient hospital, including surgery, excluding diagnostic colonoscopy 	☐ Outpatient hospital observation services
☐ Outpatient hospital observation services	
Doctor visits	Doctor visits
☐ Primary	☐ Primary
□ Specialists	□ Specialists
Diagnostic tests, lab and radiology services, and X-rays □ Diagnostic radiology services (e.g. MRI), excluding diagnostic mammogram □ Lab services □ Diagnostic tests and procedures □ Therapeutic radiology □ Outpatient X-rays	Diagnostic tests, lab and radiology services, and X-rays □ Diagnostic radiology services (e.g. MRI) □ Lab services □ Diagnostic tests and procedures □ Therapeutic radiology □ Outpatient X-rays
Hearing services	Hearing services
 Exam to diagnose and treat hearing and balance issues 	 Exam to diagnose and treat hearing and balance issues

Vision services	Vision services
 Exam to diagnose and treat diseases and conditions of the eye 	□ Exam to diagnose and treat diseases and conditions of the eye
☐ Eyewear after cataract surgery	☐ Eyewear after cataract surgery
Mental health ☐ Outpatient group therapy visit ☐ Outpatient individual therapy visit	Mental health ☐ Outpatient group therapy visit ☐ Outpatient individual therapy visit
Physical therapy and speech and language therapy visit	Physical therapy and speech and language therapy visit
Ambulance	Ambulance
Medicare Part B drugs ☐ Chemotherapy drugs ☐ Other Part B drugs	Medicare Part B drugs ☐ Chemotherapy drugs ☐ Other Part B drugs
Chiropractic care ☐ Manual manipulation of the spine to correct subluxation	Chiropractic care ☐ Manual manipulation of the spine to correct subluxation
Diabetes management ☐ Diabetes monitoring supplies ☐ Therapeutic shoes or inserts	Diabetes management ☐ Diabetes monitoring supplies ☐ Diabetes self-management training ☐ Therapeutic shoes or inserts
Durable medical equipment (DME) and related supplies □ Durable medical equipment (e.g. wheelchairs, oxygen) □ Prosthetics (e.g., braces, artificial limbs)	Durable medical equipment (DME) and related supplies □ Durable medical equipment (e.g. wheelchairs, oxygen) □ Prosthetics (e.g., braces, artificial limbs)
Foot care	Foot care
☐ Foot exams and treatment	☐ Foot exams and treatment
Occupational therapy visit	Occupational therapy visit
Opioid treatment program services	Opioid treatment program services
Outpatient substance abuse Outpatient group therapy visit Outpatient individual therapy visit	Outpatient substance abuse Outpatient group therapy visit Outpatient individual therapy visit
Renal dialysis	Renal dialysis
	Inpatient services ☐ Inpatient hospital ☐ Inpatient mental health
	Skilled nursing facility (SNF)
	Home health care

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 Alabama Medicaid 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 Alabama Medicaid, 1-800-362-1504.

Benefits		
	Medicaid	UHC Dual Complete AL- D002 (PPO D-SNP)
Inpatient Hospital Care	Covered	Covered
Doctor Office Visits	Covered	Covered
Preventive Care	Covered	Covered
Emergency Care	Covered	Covered
Urgently Needed Services	Covered	Covered
Diagnostic Tests Lab and Radiology Services and X-Rays	Covered	Covered
Hearing Services	Not covered	Covered
Dental Services	Not covered	Covered
Vision Services	Covered	Covered
Inpatient Mental Health Care	Covered	Covered
Mental Health Care	Covered	Covered
Skilled Nursing Facility (SNF)	Covered	Covered
Ambulance	Covered	Covered
Transportation (Routine)	Covered	Covered
Prescription Drug Benefits	Covered	Covered
Chiropractic Care	Not covered	Covered with limitations
Diabetes Supplies and Services	Covered	Covered
Durable Medical Equipment	Covered	Covered
Foot Care	Covered	Covered
Home Health Care	Covered	Covered
Hospice	Covered	Covered

Benefits		
	Medicaid	UHC Dual Complete AL- D002 (PPO D-SNP)
Outpatient Hospital Services	Covered	Covered
Renal Dialysis	Covered	Covered
Prosthetic Devices	Covered	Covered

About this plan

UHC Dual Complete AL-D002 (PPO D-SNP) is a Medicare Advantage PPO 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. How much Medicaid covers depends on your income, resources, and other factors. Some people get full Medicaid benefits. Some only get help to pay for certain Medicare costs, which may include premiums, deductibles, coinsurance, or copays.

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
 premium (under limited circumstances) and Part B premium, deductibles, coinsurance, and
 copayment amounts for Medicare covered services. You pay nothing, except for Part D
 prescription drug copays (if applicable).
- Qualified Medicare Beneficiary (QMB): You get Medicaid coverage of Medicare cost-share
 but are not eligible for full Medicaid benefits. Medicaid pays your Part A premium (under
 limited circumstances) and Part B premium, deductibles, coinsurance, and copayment
 amounts only for Medicare covered services. You pay nothing, except for Part D
 prescription drug copays (if applicable).
- Qualified Disabled and Working Individual (QDWI): Medicaid pays your Part A premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost share amount.
- Qualifying Individual (QI): Medicaid pays your part B premium only. The State Medicaid
 Office does not pay your cost-share. You do not have full Medicaid benefits. You pay the
 cost share amounts listed in the chart below. There may be some services that do not have
 a member cost share amount.
- 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.
- Specified Low-Income Medicare Beneficiary (SLMB): Medicaid pays your Part B premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost share amount.
- 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:

Alabama: Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, Butler, Calhoun, Chambers, Cherokee, Chilton, Choctaw, Clarke, Clay, Cleburne, Coffee, Colbert, Conecuh, Coosa, Covington, Crenshaw, Cullman, Dale, Dallas, DeKalb, Elmore, Escambia, Etowah, Fayette, Franklin, Geneva, Greene, Hale, Henry, Houston, Jackson, Jefferson, Lamar, Lauderdale, Lawrence, Lee, Limestone, Lowndes, Macon, Madison, Marengo, Marion, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Pickens, Pike, Randolph, Russell, Shelby, St. Clair, Sumter, Talladega, Tallapoosa, Tuscaloosa, Walker, Washington, Wilcox, Winston.

Use network providers and pharmacies

UHC Dual Complete AL-D002 (PPO D-SNP) has a network of doctors, hospitals, pharmacies and other providers. With this plan, you have the freedom to see any provider nationwide that accepts Medicare. Plus, you have the flexibility to access a network of local providers. You may pay a higher copay or coinsurance when you see an out-of-network provider. When looking at the charts above you'll see the cost differences for network vs. out-of-network care and services. 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 **UHC.com/Medicare** 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 AL-D002 (PPO 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 1-866-480-1086 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 1-866-480-1086, 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.

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.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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.

Additional authorizations may be required to access discount programs. The discounts described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the UnitedHealthcare grievance process. Discount offerings may vary by plan and are not available on all plans. The discount offers are made available to members through a third party. Participation in these third-party services are subject to your acceptance of their respective terms and policies. UnitedHealthcare and its respective subsidiaries are not responsible for the services or information provided by third parties.

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 مجانبة.

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 ajudálo(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 - H1889

For 2024, UnitedHealthcare - H1889 received the following Star Ratings from Medicare:

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
 □ The number of complaints Medicare got about the plan
 □ 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 **866-480-1086** (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
Amitiza	Linzess
	Lubiprostone
	Movantik
	Motegrity
	Trulance
Basaglar	Lantus
	Levemir
	Toujeo
	Tresiba
Bystolic	Atenolol Tablet
	Bisoprolol Fumarate
	Metoprolol Tablet
	Carvedilol Tablet
Cialis & Tadalafil 2.5mg and 5mg (BPH	Alfuzosin Extended Release
Only)	Doxazosin
	Tamsulosin
Cyclosporine Ophthalmic	Restasis
	Tyrvaya
Icosapent Cap	Vascepa
Latuda	Lurasidone
Metformin HCL Extended Release (Osmotic)	Metformin Extended Release (Generic Glucophage XR)
	Metformin Extended Release (Generic Glucophage XR) Humulin
(Osmotic)	
(Osmotic) Novolin	Humulin
(Osmotic) Novolin	Humulin Humalog
(Osmotic) Novolin	Humulin Humalog Insulin Lispro
(Osmotic) Novolin Novolog	Humulin Humalog Insulin Lispro Lyumjev
(Osmotic) Novolin Novolog	Humulin Humalog Insulin Lispro Lyumjev Xtampza XR
(Osmotic) Novolin Novolog	Humulin Humalog Insulin Lispro Lyumjev Xtampza XR Morphine Sulfate ER 15mg, 30mg, 60mg, 100mg
(Osmotic) Novolin Novolog Nucynta ER	Humulin Humalog Insulin Lispro Lyumjev Xtampza XR Morphine Sulfate ER 15mg, 30mg, 60mg, 100mg Tablets

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

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

UnitedHealthcare offers 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:



Save on utility bills, prescription drug expenses and even home repair costs



Find low-cost, easy-to-use transportation



Determine
Medicaid eligibility,
depending on your
income



Find local support groups



Learn about Veterans' Services and support



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 **UHC.com/Medicare**.





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?

This plan includes a network of quality doctors, hospitals, and other providers, designed to help you get the care you need.



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 see how much you'll pay for 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



Live in the plan's service area

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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-in-one 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 **myUHCMedicare.com**. 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
- You have access to an annual in-home UnitedHealthcare® HouseCalls visit and personalized care coordination from a Care Navigator as part of your health plan
- Get a 3-month supply of your prescriptions using a home delivery pharmacy service

Benefits and costs 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 **1-855-545-9340**, 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 **UHC.com/Medicare** 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 30770

Salt Lake City, UT 84130-0770



By fax

Fill out the Enrollment Request Form and fax the front and back of each page to: 1-888-950-1170

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)

Y0066 HE 2024 C CSAL24LP0137624 000

Scope of Appointment Confirmation Form

Before meeting with a Methat Sales Agents use this products you are interest Please check what you definitions):	s form to ensi ed in. A sepa	ure y	our appo orm sho	ointmen ould be i	t focuses used for	s only on t each Med	the type of plan and dicare beneficiary.
 ☐ Medicare Advantage ☐ Stand-alone Medicare ☐ Medicare Supplement 	prescription	drug	(Part D				n-hearing products emnity products
By signing this form, you The Sales Agent is either your enrollment in a plan.	employed or	cont	racted b	y a Med	dicare pla	an and ma	ay be paid based on
Signing this form does not a Medicare plan or obligation confidential.	•						
Beneficiary or author	orized repr	esei	ntative	signat	ure an	d signat	ure date:
Signature of beneficiary	y/authorized	repr	esentati	ive		1	oday's date
							MM-DD-YYYY
If you are the authorized	representativ	e, ple	ease sigr	n above	and prin	nt clearly a	and legibly below:
Name (First and Last)	•		Relation	nship to	benefic	iary	
To be completed by lic	ensed sales	repr	esentati	ve (plea	se print	clearly an	d legibly)
Sales Agent name (First a	nd Last)	Sale	es Agent	phone	-		Sales Agent ID
Beneficiary name (First a	nd Last)		eficiary		-		Date of appointment
Beneficiary address							
Initial method of contact	Plan(s) the Sa	ales A	Agent wil	l represe	ent durin	g the mee	ting
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 AL-D002 (PPO D-SNP) H1889-009-000 - B06

Information about y	ou (Please	e type or print in	black or bl	ue ink)		
Last name		First name			Middle initial	
Birth date			Sex □ M	lale 🗆 Fen	nale	
Home phone number (ne phone number () - Mo			one numbe	er () -	
Social Security number (Required for people wh	o are enrol	lling in D-SNP pl	ans):	-	-	
Medicare number						
Permanent residence st	reet addres	ss (P.O. box is n	ot allowed)		
City	Co	ounty		State	ZIP code	
Mailing address (Only if	it's differe	ent from above.	You can gi	ive a P.O. b	ox.)	
City				State	ZIP code	
Email address (optional)						
Do you have other insur	ance that v	will cover your	orescriptio	n drugs?	☐ Yes ☐ No	
(Examples: Other private programs.) If yes, what is it?			_	_	, VA benefits or state	
Name of other insurance)					
Member number	Gr	oup number		RxBin	RxPCN (optional)	
Answering these question them out.	ns is your c	choice. You can'	t be denied	coverage b	pecause you don't fill	
Enrollee name						
Agent name/ID number _ Y0066_ERFMA_2024_C					CSAL24LP0133907_0	

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) chec	k
☐ I want to pay directly from a bank account	
Account type □ Checking □ Savings Account holder name:	
Bank routing number/////	
Bank account number//////	
A few questions to help us manage your plan	
 Would you prefer plan information in another language or an element of the plant o	
If you don't see the language or format you want, please call us 711, 8 a.m8 p.m. local time, 7 days a week. Or visit UHC.com	•
2.Are you enrolled in your state Medicaid program?	☐ Yes ☐ No
If yes, please give us your Medicaid number:	
Enrollee name	
Agent name/ID number	
Y0066_ERFMA_2024_C	CSAL24LP0133907_000

3. Are you Hispanic, Latino/a, or Spanish origin	1? Select all that apply.
No, not of Hispanic, Latino/a, or Spanis	
Yes, Mexican, Mexican American, or Ch	nicano/a
Yes, Puerto Rican	
Yes, Cuban	
Yes, another Hispanic, Latino, or Spanis	sh origin
I choose not to answer	
4. What's your race? Select all that apply.	
White Black o	r African American
American Indian or Alaska Native	
Asian Indian Chinese	e Filipino
Japanese Korean	Vietnamese
Other Asian Native H	Hawaiian Samoan
Guamanian or Chamorro Other P	Pacific Islander
I choose not to answer	
Member/Citizen of a federal or state red	cognized Tribe (name of Tribe)
5. Do you or your spouse work?	☐ Yes ☐ No
Do you or your spouse have other health insura	nce that will cover medical services?
(Examples: Other employer group coverage, LT	
auto liability, or Veterans benefits)	☐ Yes ☐ No
If yes, please complete the following:	
Name of health insurance company	
Member number	
6. Please give us the name of your primary care	e provider (PCP), clinic or health center.
You aren't limited to this list. You may go to any	y doctor who accepts Medicare and the plan's payment
terms.	
You can find a list on the plan website or in the	Provider Directory.
Provider or PCP full name	
Provider/PCP number:	(Please enter the number exactly as it appears
	on the website or in the Provider Directory. It will
	be 10 to 12 digits. Don't include dashes.)
Are you now seeing or have you recently seen t	his provider? ⊔ Yes ⊔ No
Enrollee name	
Agent name/ID number	
Y0066_ERFMA_2024_C	CSAL24LP0133907_000

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

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.
Enrollee nameAgent name/ID number

Y0066_ERFMA_2024_C

 The information on this form is correct to the lintentionally provide false information on this My response to this form is voluntary. However plan. 	form I will be disenrolled fr	om the plan.	
When I sign below, it means that I have read and	d understand the informa	tion on this form	
If I sign as an authorized representative, it means I show written proof (power of attorney, guardiansh understand that I will need to submit written proof behalf of the member beyond this application. After received my UnitedHealthcare UCard®, I can call C UnitedHealthcare UCard to update my authorization Signature of applicant/member/authorized representative, it means I show written proof that I will need to submit written proof behalf of the member beyond this application. After the control of the proof that I will need to submit written proof behalf of the member beyond this application. After the control of the member beyond this application. After the control of the proof that I will need to submit written proof behalf of the member beyond this application. After the control of the member beyond this application. After the control of the proof that I will need to submit written proof behalf of the member beyond this application. After the control of the member beyond this application. After the control of the proof that I will need to submit written proof behalf of the member beyond this application. After the control of the proof that I will need to submit written proof behalf of the member beyond this application. After the control of the proof the proof the control of the proof the proof the proof the control of the proof th	ip, etc.) of this right if Medi of this right, to the plan, if er this application has been Customer Service at the nu on information on file.	icare asks for it. I I wish to take action on approved and I have mber on my	
If you are the authorized representative information below	, please sign above ar	nd complete the	
*Not a Sales Agent			
Last name	First name		
Address			
City	State	ZIP code	
Phone number () –	Relationship to applican	t	
Enrollee name			
Agent name/ID number		00410410040000	
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F	D				r age o or o	
For Licensed Sales	Representative/age	ncy	use only	7		
Licensed Sales Representative/writing ID					Initial receipt date	
Licensed Sales Representative/agent name			Propose	d effective date		
Employer group name						
Employer group ID			Branch I			
Agent must complete						
☐ IEP (MA-PD enrollees)	☐ ICEP (MA enrollees)	☐ IEP (MA-PD enrollees eligible for 2nd IEP)			☐ OEP (Jan 1 - Mar 31)	
☐ OEP (Newly eligible) ☐ SEP (Chronic)	☐ SEP (Dual LIS change of status) ☐ SEP (Dual LIS maintaining)	☐ SEP (Change in residence) ☐ AEP (October 15 December 7)			☐ SEP (Loss of EGHP coverage) ☐ OEPI	
☐ SEP (SEP reason)						
Licensed Sales Repre	sentative signature (opt	ional)	Da	ate	
	Please mail or fax this c	ompl	eted form	to:		

UnitedHealthcare P.O. Box 30770 Salt Lake City, UT 84130-0770

Fax: 1-888-950-1170

Fax the front and back of each page

Enrollee name	
Agent name/ID number	
Y0066 ERFMA 2024 C	CSAL24LP0133907 000

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 AL-D002 (PPO 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.

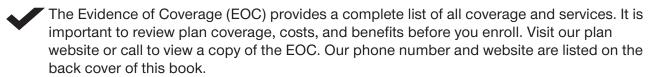
OMB No. 0938-1378 Expires: 7/31/2024 Y0066 ERFMA 2024 C

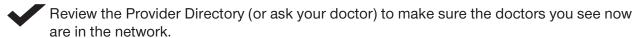
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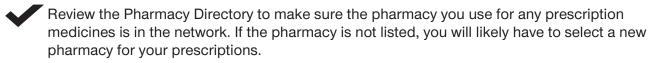
Enrollment checklist

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

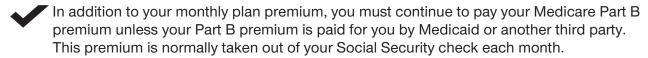


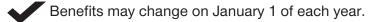


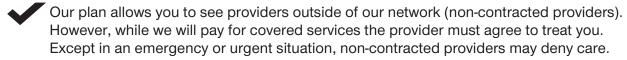


Review the Formulary to make sure your drugs are covered.

Understanding important rules







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.

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: Representative name and ID number	RxBIN: 610097 Rx PCN: 9999				
Representative phone number	RxGRP: COS				

We're here to help. If you have additional questions, please call Customer Service toll-free at **1-855-545-9340**, 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 AL-D002 (PPO D-SNP)

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



Call **1-866-480-1086**, TTY **711**, 8 a.m.-8 p.m.: 7 Days Oct-Mar; M-F Apr-Sept or visit **MyUHCMedicare.com** for:

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



Hearing aids

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



Prescription drug home delivery

Optum Home Delivery, a service of OptumRx
1-877-889-6358
OptumRx.com



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

Solutran 1-833-853-8587 myuhcmedicare.com



Personal emergency response system

Lifeline 1-855-596-7612 lifeline.com/UHCMedicare



Nurse Hotline

1-877-365-7949



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 **1-855-545-9340**, TTY **711** 8 a.m.-8 p.m. local time, 7 days a week



UHC.com/Medicare



Download the UnitedHealthcare app

Important plan information

Scan this code to download the UnitedHealthcare app

