

Summary of Benefits 2025

UHC Dual Complete MO-S002 (PPO D-SNP) H2001-040-000

Look inside to learn more about the plan and the health and drug services it covers. Contact us for more information about the plan.



UHC.com/CommunityPlan



Toll-free **1-844-560-4944**, TTY **711**

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

United Healthcare[®] **Dual Complete**

Summary of Benefits

January 1, 2025 - December 31, 2025

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 MO-S002 (PPO D-SNP)

Medical premium, deductible and limits			
	In-network	Out-of-network	
Monthly plan premium	\$0 You may need to continue to pay your Medicare Part B premium		
Part B premium reduction	\$0.60 If your Medicare Part B premium is paid by Medicaid, or others on your behalf, you will not see the reduction.		
Annual medical deductible	Your medical deductible is \$0 or \$257 combined in and out-of-network for covered medical services you receive from providers. Until you have paid the deductible amount, you must pay the full cost of your covered medical services.		
Maximum out-of-pocket amount (does not include prescription drugs)	\$0	\$0 or \$14,000	
	This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.	This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from any provider.	

Medical premium, deductible and limits			
	In-network	Out-of-network	
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 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 Our plan covers an unlimited number of days for an inpatient hospital stay.		\$0 copay per stay	\$0 copay or 40% coinsurance per stay
Outpatient hospital	Ambulatory surgical center (ASC) ²	\$0 copay	\$0 copay or 40% coinsurance
	Outpatient hospital, including surgery ²	\$0 copay	\$0 copay or 40% coinsurance
	Outpatient hospital observation services ²	\$0 copay	\$0 copay or 40% coinsurance
Doctor visits	Primary care provider	\$0 copay	\$0 copay or 40% coinsurance
	Specialists ²	\$0 copay	\$0 copay or 40% coinsurance
	Virtual medical visits	\$0 copay to talk with a network telehealth pronline through live audio and video	
Preventive services	Routine physical	\$0 copay, 1 per year*	40% coinsurance, 1 per year*

Medical benefits		
	In-network	Out-of-network
Medicare-covered	\$0 copay	\$0 copay - 40% coinsurance (depending on the service)
□ Abdominal aort screening □ Alcohol misuse □ Annual wellness □ Bone mass mea □ Breast cancer so (mammogram) □ Cardiovascular (behavioral there □ Cardiovascular □ Cervical and vascreening □ Colorectal cance (colonoscopy, for test, flexible sige □ Depression screening □ Diabetes screened □ Diabetes screened □ HIV screening □ Hepatitis C screened □ HIV screening □	counseling s visit asurement screening disease rapy) screening ginal cancer cer screenings fecal occult blood gmoidoscopy) eening nings and	 □ Lung cancer with low dose computed tomography (LDCT) screening □ Medical nutrition therapy services □ Medicare Diabetes Prevention Program (MDPP) □ Obesity screenings and counseling □ 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 be	e covered. eventive care scree	enings and annual physical exams at ers.
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 services	\$0 copay (worldv	vide) 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	\$0 copay or 40% coinsurance
	Lab services ²	\$0 copay	\$0 copay
	Diagnostic tests and procedures ²	\$0 copay	\$0 copay or 40% coinsurance
	Therapeutic radiology ²	\$0 copay	\$0 copay or 40% coinsurance
	Outpatient X-rays ²	\$0 copay	\$0 copay or 40% coinsurance
Hearing services	Exam to diagnose and treat hearing and balance issues ²	\$0 copay	\$0 copay or 40% coinsurance
	Routine hearing exam	\$0 copay, 1 per year*	40% coinsurance, 1 per year*
	Hearing aids ²	\$2,200 allowance every year for 2 hearing aids* A broad selection of over-the-counter (OTC) are brand-name prescription hearing aids Access to one of the largest national networks hearing professionals with more than 7,000 locations 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage	
Routine dental benefits	Preventive and comprehensive ²	repair during warranty period \$2,500 allowance for all covered dental services* \$0 copay for covered preventive and comprehensive services like cleanings, fillings and crowns \[\text{No annual deductible} \] Access to one of the largest national dental networks \[\text{Freedom to see any dentist} \]	

Medical benefits			
		In-network	Out-of-network
Vision services	Exam to diagnose and treat diseases and conditions of the eye ²	\$0 copay	\$0 copay or 40% coinsurance
	Eyewear after cataract surgery	\$0 copay	\$0 copay or 40% coinsurance
	Routine eye exam	\$0 copay, 1 per year*	40% coinsurance, 1 per year*
	Routine eyewear	national networks of v providers	otion lenses including trifocals and Tier I es — all with scratch- icare Advantage's largest ision providers and retail m many online providers,
Mental health	Inpatient visit ² Our plan covers 90 days for an inpatient hospital stay	\$0 copay per stay	\$0 copay or 40% coinsurance per stay
	Outpatient group therapy visit ²	\$0 copay	\$0 copay or 40% coinsurance
	Outpatient individual therapy visit ²	\$0 copay	\$0 copay or 40% coinsurance
	Virtual mental health visits	\$0 copay to talk with a net online through live audio a	
Skilled nursing facility (SNF) ² Our plan covers up to 100 days in a SNF.		\$0 copay per day: days 1-100	\$0 copay or 40% coinsurance per stay, up to 100 days
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit ²	\$0 copay	\$0 copay or 40% coinsurance

Medical benefits			
		In-network	Out-of-network
	Occupational Therapy Visit ²	\$0 copay	\$0 copay or 40% coinsurance
	Virtual medical visits	\$0 copay to talk with a net online through live audio a	•
Ambulance ² Your provider must obtain prior authorization for non-emergency transportation.		\$0 copay for ground \$0 copay for air	\$0 copay or 20% coinsurance for ground \$0 copay or 20% coinsurance for air
Routine transportation		\$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	Chemotherapy drugs ²	\$0 copay	\$0 copay or 40% coinsurance
drugs	Part B covered insulin ²	\$0 copay	\$0 copay or 40% coinsurance
	Other Part B drugs ² Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	\$0 copay	\$0 copay or 40% coinsurance

Good news for 2025

The Coverage Gap, or "donut hole", has been eliminated and your out-of-pocket maximum cost is lower than ever. That means you're more protected from high drug costs in 2025.

Prescription drugs	
Deductible	\$0

Prescription drugs	
Initial Coverage	30-day [^] or 100-day supply from a retail or mail order network pharmacy
All covered drugs ³	\$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.

³ You will pay a maximum of \$0 for each 1-month supply of Part D covered insulin drugs.

Additional benefits			
		In-network	Out-of-network
Chiropractic services	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ²	\$0 copay	\$0 copay or 40% 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® 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.	\$0 copay or 40% coinsurance
	Diabetes self- management training	\$0 copay	\$0 copay or 40% coinsurance

Additional benefits			
		In-network	Out-of-network
	Therapeutic shoes or inserts ²	\$0 copay	\$0 copay or 40% coinsurance
Durable medical equipment (DME) and related	DME (e.g., wheelchairs, oxygen) ²	\$0 copay	\$0 copay or 40% coinsurance
supplies	Prosthetics (e.g., braces, artificial limbs) ²	\$0 copay	\$0 copay or 40% coinsurance
Fitness program \$0 copay Your fitness program connected at the gy community. It's avai includes: Free gym memil Access to a larg fitness locations On-demand wo fitness classes		Your fitness program help connected at the gym, fro community. It's available t includes: □ Free gym membershi □ Access to a large natifitness locations □ On-demand workout	m home or in your o you at no cost and p onal network of gyms and videos and live streaming
Foot care (podiatry services)	Foot exams and treatment ²	\$0 copay	\$0 copay or 40% coinsurance
	Routine foot care	\$0 copay, 6 visits per year*	\$0 copay, 6 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 ²		\$0 copay	\$0 copay or 40% 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.	
Opioid treatment p	rogram services ²	ces ² \$0 copay \$0 copay	

Additional benefits			
		In-network	Out-of-network
Outpatient substance use disorder services	Outpatient group therapy visit ²	\$0 copay	\$0 copay or 40% coinsurance
	Outpatient individual therapy visit ²	\$0 copay	\$0 copay or 40% coinsurance
Food, over-the-counter (OTC) and utility bill credit		\$174 credit every month to pay for OTC products, healthy food and utility bills	
		Choose from thousands of OTC products, like first aid, pain relievers and more	
		□Buy healthy foods like fruits and vegetables, meat, seafood, dairy products and water	
		□Pay home utility bills like electricity, heat, water and internet	
		□Shop at thousands of participating stores, including Walmart, Walgreens, Dollar Gene and Kroger, or at neighborhood stores nea	
Renal dialysis ²		\$0 copay	\$0 copay or 20% coinsurance

 $^{^{\}rm 2}$ 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 MO HealthNet Division Department of Social Services 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 Missouri Department of Social Services Family Support Division - MO HealthNet Program, 1-800-392-2161.

Benefits	Medicaid	UHC Dual Complete MO-S002 (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 Certain categories of people have limits to it being a benefit for people under age 21. However, this limitation does not apply to all member eligiblity codes.	Covered with limitations	Covered
Dental Services Participants over 21 who are not pregnant, blind or residing in a nursing facility are eligible for the limited adult dental benefit.	Covered with limitations	Covered
Vision Services Participants 21 years of age and older, one (1) comprehensive or one (1) limited eye examination is allowed every two (2) years.	Covered with limitations	Covered
Inpatient Mental Health Care	Covered	Covered
Mental Health Care	Covered	Covered

Benefits	Medicaid	UHC Dual Complete MO-S002 (PPO D-SNP)
Skilled Nursing Facility (SNF)	Covered	Covered
Ambulance	Covered	Covered
Transportation (Routine)	Covered	Covered
Prescription Drug Benefits	Covered	Covered
Chiropractic Care	Covered	Covered with limitations
Diabetes Supplies and Services Certain categories of people have limits to it being a benefit for people under age 21. However, this limitation does not apply to all member eligiblity codes.	Covered with limitations	Covered
Durable Medical Equipment	Covered	Covered
Foot Care	Covered	Covered
Home Health Care Home Health physical, occupational and speech therapy services are only covered for participants under the age of 21 with the exception of habilitative services. Habilitative physical, occupational and speech therapy services are covered for individuals with an ME code of E2	Covered with limitations	Covered
Hospice	Covered	Covered
Outpatient Hospital Services	Covered	Covered
Renal Dialysis	Covered	Covered
Prosthetic Devices	Covered	Covered

About this plan

UHC Dual Complete MO-S002 (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, 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).
- 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 and Part B premiums, deductibles, coinsurance, and copayment amounts only 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:

Missouri: Adair, Andrew, Atchison, Audrain, Barry, Barton, Bates, Benton, Bollinger, Boone, Buchanan, Butler, Caldwell, Callaway, Camden, Cape Girardeau, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Dunklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lewis, Lincoln, Linn, Livingston, Macon, Madison, Maries, Marion, McDonald, Mercer, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Nodaway, Oregon, Osage, Ozark, Pemiscot, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph,

Ray, Reynolds, Ripley, Saline, Schuyler, Scotland, Scott, Shannon, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Sullivan, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Worth, Wright.

Use network providers and pharmacies

UHC Dual Complete MO-S002 (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/CommunityPlan** 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 MO-S002 (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 1-844-368-6886 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 1-844-368-6886, 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 \$100-450 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

Participation in the fitness program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The fitness program includes standard fitness membership and other offerings. Fitness membership equipment, classes, activities and events may vary by location. Certain services, discounts, classes, activities, 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 is 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.

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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.

Eligibility for healthy food, utilities and \$0 copay for Rx benefits under the Value-Based Insurance Design model is limited to members with Extra Help from Medicare, and will be verified after enrollment.

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.

Optum® Home Delivery Pharmacy and Optum Rx are affiliates of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy for medications you take regularly. If you have not used Optum Home Delivery Pharmacy, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. There may be other pharmacies in our network.

Rewards Program

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