

Summary of Benefits 2024

UHC Dual Complete GA-S001 (PPO D-SNP) H3256-001-000

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



€ Toll-free 1-855-545-9340, TTY 711

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



United Healthcare **Dual Complete**

Y0066_SB_H3256_001_000_2024_M

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 GA-S001 (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	
Annual medical deductible	Your deductible is \$0 or the Original Medicare Part B deductible amount, combined in and out-of-network. The 2023 Original Medicare deductible amount is \$226. The 2024 amount will be set by CMS in the fall of 2023. Our plan will provide updated rates as soon as they are released.	
Maximum out-of-pocket amount (does not include prescription drugs)	\$0 This is the most you will	\$0 or \$13,300 This is the most you will
	pay out-of-pocket each year for Medicare- covered services and supplies received from network providers.	pay out-of-pocket each year for Medicare- covered services and supplies received from any provider.
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 hospita Our plan covers a days for an inpati	an unlimited number of	\$0 copay per stay	\$0 copay or 30% coinsurance per stay
Outpatient hospital	Ambulatory surgical center (ASC) ²	\$0 copay	\$0 copay or 30% coinsurance
	Outpatient hospital, including surgery ²	\$0 copay	\$0 copay or 30% coinsurance
	Outpatient hospital observation services ²	\$0 copay	\$0 copay or 30% coinsurance
Doctor visits	Primary care provider	\$0 copay	\$0 copay or 30% coinsurance
	Specialists ²	\$0 copay	\$0 copay or 30% coinsurance
	Virtual medical visits	\$0 copay to talk with a ne online through live audio a	•
Preventive services	Routine physical	\$0 copay, 1 per year*	30% coinsurance, 1 per year*
	Medicare-covered	\$0 сорау	\$0 copay - 30% coinsurance (depending on the service)
	 Abdominal aor screening Alcohol misuse Annual wellnes Bone mass me Breast cancer s (mammogram) Cardiovascular (behavioral the Cardiovascular 	scree e counseling as visit (color asurement test, screening Diab disease mon rapy) Bcrease Hepa	ical and vaginal cancer ening rectal cancer screenings onoscopy, fecal occult blood flexible sigmoidoscopy) ression screening etes screenings and itoring atitis C screening screening

Medical benefits

Medical benefits			
		In-network	Out-of-network
	 screening Medical nutritic services Medicare Diabo Program (MDP Obesity screen counseling Prostate cance (PSA) 	ography (LDCT) on therapy etes Prevention P) ings and r screenings entive services appro	 Sexually transmitted infections screenings and counseling Tobacco use cessation counseling (counseling for people with no sign of tobacco- related disease) Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19 "Welcome to Medicare" preventive visit (one-time)
Emergency care	\$0 copay (worldwide) per visit. If you are admitted the hospital within 24 hours, you pay the inpatient hospital copay instead of the Emergency Care cop See the "Inpatient Hospital Care" section of this booklet for other costs.		24 hours, you pay the inpatient ead of the Emergency Care copay. Hospital Care" section of this
Urgently needed se	ervices	\$0 copay (worldwig	de) per visit
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) ²	\$0 сорау	\$0 copay or 30% coinsurance
	Lab services ²	\$0 copay	\$0 copay
	Diagnostic tests and procedures ²	\$0 сорау	\$0 copay or 30% coinsurance
	Therapeutic radiology ²	\$0 copay	\$0 copay or 30% coinsurance
			Combarance

Medical benefits			
		In-network	Out-of-network
Hearing services	Exam to diagnose and treat hearing and balance issues ²	\$0 copay	\$0 copay or 30% coinsurance
	Routine hearing exam	\$0 copay, 1 per year*	30% coinsurance, 1 per year*
	Hearing aids ²	\$2,500 allowance for a bro brand-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
Routine dental benefits	Preventive and comprehensive ²		entive and comprehensive ngs and crowns s largest national dental

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Medical benefits			
		In-network	Out-of-network
E FP Toz Services	Exam to diagnose and treat diseases and conditions of the eye ²	\$0 сорау	\$0 copay or 30% coinsurance
	Eyewear after cataract surgery	\$0 copay	\$0 сорау
	Routine eye exam	\$0 copay, 1 per year*	30% coinsurance, 1 per year*
	Routine eyewear	 national networks of v network Free standard prescri single vision, bifocals (standard) progressive coating Savings when upgrad UV/anti-reflective coat lenses Eyewear available from 	licare Advantage's largest rision provider and retail ption lenses including
Mental health	Inpatient visit ² Our plan covers 90 days for an inpatient hospital stay	\$0 copay per stay	\$0 copay or 30% coinsurance per stay
	Outpatient group therapy visit ²	\$0 сорау	\$0 copay or 30% coinsurance
	Outpatient individual therapy visit ²	\$0 сорау	\$0 copay or 30% coinsurance
	Virtual mental\$0 copay to talk with a network telehealth phealth visitsonline through live audio and video		
Skilled nursing fac Our plan covers up SNF.		\$0 copay per day: days 1-100	\$0 copay or 30% coinsurance per stay, up to 100 days

Medical benefits			
		In-network	Out-of-network
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit ²	\$0 сорау	\$0 copay or 30% coinsurance
	Occupational Therapy Visit ²	\$0 сорау	\$0 copay or 30% coinsurance
	Virtual medical visits	\$0 copay to talk with a network 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 сорау	\$0 copay or 30% coinsurance
drugs	Part B covered insulin ²	\$0 сорау	\$0 copay or 30% coinsurance
	Other Part B drugs ²	\$0 copay	\$0 copay for allergy antigens \$0 copay or 30%
	Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.		coinsurance for all others

Prescription drugs		
Annual Prescription Deductible	\$0	
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
Acupuncture	Routine acupuncture	\$0 copay, 12 visits per year*	30% coinsurance, 12 visits per year*
Chiropractic care	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ²	\$0 copay	\$0 copay or 30% coinsurance
	Routine chiropractic care	\$0 copay, 12 visits per year*	30% coinsurance, 12 visits per year*
Diabetes management	Diabetes monitoring	\$0 copay	\$0 copay or 30% coinsurance
	supplies ²	We only cover Accu- Chek® and OneTouch® brands.	
		Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Verio, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide.	
		Test strips: OneTouch Verio [®] , OneTouch Ultra [®] , Accu-Chek [®] Guide, Accu-Chek [®] Aviva Plus, and Accu-Chek [®] SmartView.	
		Other brands are not covered by your plan.	
	Diabetes self- management training	\$0 copay	\$0 copay or 30% coinsurance
	Therapeutic shoes or inserts ²	\$0 copay	\$0 copay or 30% coinsurance

Additional benefits			
		In-network	Out-of-network
Durable medical equipment (DME) and related	DME (e.g., wheelchairs, oxygen) ²	\$0 copay	\$0 copay or 30% coinsurance
supplies	Prosthetics (e.g., braces, artificial limbs) ²	\$0 copay	\$0 copay or 30% coinsurance
Fitness prog	gram	 and fitness locations Access to many premolecations An annual personalize Members who need hassistant to the gym Access to thousands videos and live stream Social activities at loc classes, clubs and events 	hip at a gym near you national network of gyms nium gyms and fitness ed fitness plan nelp can bring a workout of on-demand workout ning fitness classes eal health and wellness rents unity for Renew Active — no
Foot care (podiatry services)	Foot exams and treatment ²	\$0 copay	\$0 copay or 30% coinsurance
	Routine foot care	\$0 copay, 6 visits per year*	\$0 copay, 6 visits per year*
Meal benefit ²		\$0 copay for 28 home-del after an inpatient hospital facility (SNF) stay.	ivered meals immediately ization or skilled nursing
Home health care ²		\$0 сорау	\$0 copay or 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 nurse (RN) 24 hours a day, 7 days a week	
Opioid treatment p	rogram services ²	\$0 copay	\$0 copay

Additional benefits	;			
		In-network	Out-of-network	
Outpatient substance abuse	Outpatient group therapy visit ²	\$0 сорау	\$0 copay or 30% coinsurance	
	Outpatient individual therapy visit ²	\$0 copay	\$0 copay or 30% coinsurance	
Food, Over-the-Counter (OTC) and Utility Bill Credit		-	\$169 credit every month to pay for healthy food, OTC products and utility bills	
		Buy healthy foods like fruits and vegetables, meat, seafood, dairy products and water		
		Choose from thousands of OTC products, like toothpaste, first aid, bladder control pads and more		
		Pay home utility bills like electricity, heat, water and internet		
		□Shop at thousands of participating stores, including Walmart, Walgreens, Kroger and C\ or at neighborhood stores near you		
Personal emergene system	cy response	\$0 copay for a personal emergency response system (PERS). Help is only a button press away. A PERS device can quickly connect you to the help you need, 24 hours a day in any situation.		
Renal Dialysis ²		\$0 сорау	\$0 copay or 20% coinsurance	

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

*Benefits are combined in and out-of-network

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.

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 Georgia Department of Community Health 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 Georgia Department of Community Health, 1-404-656-4507.

Benefits

Inpatient Hospital Care Covered Doctor Office Visits Covered	Covered
Dector Office Visits	
	Covered
Preventive Care Covered	Covered
Emergency Care Covered	Covered
Urgently Needed Services Covered	Covered
Diagnostic Tests Lab and RadiologyCoveredServices and X-RaysCovered	Covered
Hearing Services Covered with limitations	Covered
Dental Services Covered with limitations	Covered
Vision Services Covered with limitations	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
Diabetes Supplies and Services Covered	Covered
Durable Medical Equipment Covered	Covered
Foot Care Covered with limitations	Covered
Home Health Care Covered	Covered
Hospice Covered	Covered

Benefits		
	Medicaid	UHC Dual Complete GA- S001 (PPO D-SNP)
Outpatient Hospital Services	Covered	Covered
Renal Dialysis	Covered	Covered
Prosthetic Devices	Covered	Covered

About this plan

UHC Dual Complete GA-S001 (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:

Georgia: Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Bleckley, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Calhoun, Camden, Candler, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clay, Clayton, Clinch, Cobb, Coffee, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dade, Dawson, Decatur, DeKalb, Dodge, Dooly, Douglas, Early, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Fulton, Gilmer, Glascock, Glynn, Gordon, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Lanier, Laurens, Lee, Liberty, Lincoln, Long, Lowndes, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pierce, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Richmond, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Terrell, Thomas, Tift, Toombs, Towns, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walker, Walton, Ware, Warren, Washington, Wayne, Webster, Wheeler, White, Whitfield, Wilcox, Wilkes, Wilkinson, Worth.

Use network providers and pharmacies

UHC Dual Complete GA-S001 (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 GA-S001 (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.

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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.