

# **Summary of** Benefits 2024

**UHC Dual Complete WY-S001 (PPO D-SNP)** H0271-042-000

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<sup>®</sup> **Dual Complete** 

# **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 WY-S001 (PPO D-SNP)**

Medical premium, deductible and limits		
	In-network	Out-of-network
Monthly plan premium	\$0 You may need to continue B premium	to pay your Medicare Part
Annual medical deductible	Your deductible is \$0 or the deductible amount, combined The 2023 Original Medical \$226. The 2024 amount work of 2023. Our plan will prove as they are released.	re deductible amount is ill be set by CMS in the fall
Maximum out-of-pocket amount (does not include prescription drugs)	\$0	\$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.	This is the most you will 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.

		In-network	Out-of-network
•	al care <sup>2</sup> an unlimited number of lent hospital stay.	\$0 copay per stay	\$0 copay or 30% coinsurance per stay
Outpatient hospital	Ambulatory surgical center (ASC) <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Outpatient hospital, including surgery <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Outpatient hospital observation services <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
Doctor visits	Primary care provider	\$0 copay	\$0 copay or 30% coinsurance
	Specialists <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Virtual medical visits	\$0 copay to talk with a online through live au	a network telehealth provider dio and video
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)
	<ul> <li>Abdominal aort</li> <li>screening</li> <li>Alcohol misuse</li> <li>Annual wellnes</li> <li>Bone mass med</li> <li>Breast cancer sometimes</li> <li>(mammogram)</li> <li>Cardiovascular</li> <li>(behavioral their</li> <li>Cardiovascular</li> </ul>	counseling	Cervical and vaginal cancer screening Colorectal cancer screenings colonoscopy, fecal occult blood est, flexible sigmoidoscopy) Depression screening Diabetes screenings and monitoring Hepatitis C screening HIV screening

Medical benefits				
		In-network	Out-o	f-network
	<ul> <li>Lung cancer with computed tome screening</li> <li>Medical nutrition services</li> <li>Medicare Diaborate Program (MDP)</li> <li>Obesity screen counseling</li> <li>Prostate cance (PSA)</li> </ul>	ography (LDCT) on therapy etes Prevention P) ings and	screenings a  Tobacco use counseling (of people with related disease) Vaccines, incomes	counseling for no sign of tobacco- se) cluding those for the B, pneumonia, or Medicare"
Emergency care	Any additional prevocation of the contract year will be This plan covers pre 100% when you use	s covered. Eventive care screet in-network provide \$0 copay (worldwithe hospital with hospital copay in	enings and annua ers. vide) per visit. If y n 24 hours, you p stead of the Eme at Hospital Care"	ou are admitted to bay the inpatient rgency Care copay.
Urgently needed se	ervices	\$0 copay (world	vide) per visit	
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) <sup>2</sup>	\$0 copay		pay or 30% urance
	Lab services <sup>2</sup>	\$0 copay	\$0 co	pay
	Diagnostic tests and procedures <sup>2</sup>	\$0 copay		pay or 30% urance
	Therapeutic radiology <sup>2</sup>	\$0 copay		pay or 30% urance
	Outpatient X-rays <sup>2</sup>	\$0 copay		pay or 30% urance

Medical benefits			
		In-network	Out-of-network
Hearing services	Exam to diagnose and treat hearing and balance issues <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Routine hearing exam	\$0 copay, 1 per year*	30% coinsurance, 1 per year*
	Hearing aids <sup>2</sup>	\$3,600 allowance for a bro brand-name prescription h	
		hearing professionals locations • Broad range of populal Beltone™, Oticon, Phostarkey®, Unitron™ an • 3-year manufacturer was	r hearing aids including onak, ReSound, Signia, d Widex® arranty on all prescription trial period and damage or
Routine dental benefits	Preventive and comprehensive <sup>2</sup>	-	entive and comprehensive ngs and crowns largest national dental

Medical benefits			
		In-network	Out-of-network
Vision services	Exam to diagnose and treat diseases and conditions of the eye <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Eyewear after cataract surgery	\$0 copay	\$0 copay
	Routine eye exam	\$0 copay, 1 per year*	30% coinsurance, 1 per year*
	Routine eyewear	national networks of v network  • Free standard prescription, bifocals, (standard) progressive coating  • Savings when upgrad UV/anti-reflective coatilenses  • Eyewear available from	icare Advantage's largest ision provider and retail ption lenses including
Mental health	Inpatient visit <sup>2</sup> 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 <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Outpatient individual therapy visit <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Virtual mental health visits	\$0 copay to talk with a net online through live audio a	-
Skilled nursing factors of the 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 <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Occupational Therapy Visit <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Virtual medical visits	\$0 copay to talk with a n online through live audic	etwork telehealth provider and video
Ambulance <sup>2</sup> Your provider must authorization for no transportation.	•	\$0 copay for ground \$0 copay for air	\$0 copay or 20% coinsurance for ground \$0 copay or 20% coinsurance for air
Routine transport	ation	Not covered	
Medicare Part B prescription	Chemotherapy drugs <sup>2</sup>	\$0 copay	\$0 copay or 20% coinsurance
drugs	Part B covered insulin <sup>2</sup>	\$0 copay	\$0 copay or 20% coinsurance
	Other Part B drugs <sup>2</sup>	\$0 copay	\$0 copay for allergy antigens \$0 copay or 20%
	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** 

## 30-day<sup>^</sup> or 100-day supply from a retail or mail order network pharmacy

All covered drugs \$0 copay

\$0

(Some covered drugs are limited to a 30-day supply)

<sup>^</sup>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) <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
Diabetes management	Diabetes monitoring supplies <sup>2</sup>	\$0 copay  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® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView.  Other brands are not covered by your plan.	\$0 copay or 30% coinsurance
	Diabetes self- management training	\$0 copay	\$0 copay or 30% coinsurance
	Therapeutic shoes or inserts <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance

		In-network	Out-of-network
Durable medical equipment (DME) and related supplies	DME (e.g., wheelchairs, oxygen) <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Prosthetics (e.g., braces, artificial limbs) <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
Fitness prog	gram	<ul> <li>and fitness locations</li> <li>Access to many prer locations</li> <li>An annual personaliz</li> <li>Members who need assistant to the gym</li> <li>Access to thousands videos and live strea</li> <li>Social activities at local classes, clubs and expressions</li> </ul>	ship at a gym near you t national network of gyms mium gyms and fitness  ged fitness plan help can bring a workout s of on-demand workout ming fitness classes cal health and wellness vents unity for Renew Active — no
Foot care (podiatry services)	Foot exams and treatment <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Routine foot care	\$0 copay, 4 visits per year*	30% coinsurance, 4 visits per year*
		\$0 copay	\$0 copay or 30%
Home health care <sup>2</sup>		фо сорау	coinsurance
		You pay nothing for hosp approved hospice. You r	coinsurance  pice care from any Medicarenay have to pay part of the ite care. Hospice is covered
Home health care <sup>2</sup> Hospice Nurse Hotline		You pay nothing for hosp approved hospice. You n costs for drugs and resp by Original Medicare, our	coinsurance  pice care from any Medicarenay have to pay part of the ite care. Hospice is covered

Additional benefits	3		
		In-network	Out-of-network
Outpatient substance abuse	Outpatient group therapy visit <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
	Outpatient individual therapy visit <sup>2</sup>	\$0 copay	\$0 copay or 30% coinsurance
Food, Over-the-Counter (OTC) and Utility Bill Credit		\$112 credit every month t products and utility bills	o pay for healthy food, OTC
		Buy healthy foods like fruits and vegetables, meat, seafood, dairy products and water	
			nds of OTC products, like pladder control pads and
		□Pay home utility bills and internet	like electricity, heat, water
		□Shop at thousands of including Walmart, Wor at neighborhood s	algreens, Kroger and CVS,
Personal emergene system	cy response	(PERS). Help is only a but	ct you to the help you need,
Renal Dialysis <sup>2</sup>		\$0 copay	\$0 copay or 20% coinsurance

<sup>&</sup>lt;sup>2</sup> 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.

<sup>\*</sup>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 Wyoming Department of 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 Wyoming Department of Health, 1-307-777-7531.

Benefits		
	Medicaid	UHC Dual Complete WY-S001 (PPO D-SNP)
Inpatient Hospital Care	Covered	Covered
<b>Doctor Office Visits</b>	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	Covered	Covered
Dental Services	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 with limitations	Not covered
Prescription Drug Benefits	Covered	Covered
Chiropractic Care	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 WY-S001 (PPO D-SNP)
Outpatient Hospital Services	Covered	Covered
Renal Dialysis	Covered	Covered
Prosthetic Devices	Covered	Covered

## **About this plan**

UHC Dual Complete WY-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:

<b>Qualified Medicare Beneficiary Plus (QMB+):</b> 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).
<b>Qualified Medicare Beneficiary (QMB)</b> : 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).
<b>Specified Low-Income Medicare Beneficiary (SLMB+):</b> 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.
<b>Full Benefits Dual Eligible (FBDE)</b> : 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

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.

to pay cost sharing when a service or benefit is not covered by Medicaid.

Our service area includes these counties in:

**Wyoming:** Albany, Big Horn, Campbell, Carbon, Converse, Crook, Fremont, Goshen, Hot Springs, Johnson, Laramie, Lincoln, Natrona, Niobrara, Park, Platte, Sheridan, Sublette, Sweetwater, Teton, Uinta, Washakie, Weston.

# Use network providers and pharmacies

UHC Dual Complete WY-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 WY-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.