

## **Summary of Benefits 2024**

**UHC Complete Care AZ-001P (HMO-POS C-SNP)** H0609-042-000

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 1-866-367-7527, TTY 711 8 a.m.-8 p.m. local time, 7 days a week



UHC.com/Medicare

## United Healthcare

# **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 Complete Care AZ-001P (HMO-POS C-SNP)**

Medical premium, deductible and limits		
Monthly plan premium	\$0 You need to continue to pay your Medicare Part B premium	
Annual medical deductible	This plan does not have a medical deductible.	
Maximum out-of-pocket amount (does not include prescription drugs)	\$2,500	
not morado procemption drago,	This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.	
	Out-of-pocket costs paid for your Part D prescription drugs are not included in this amount.	

Medical benefits		
Inpatient hospital care <sup>2</sup>		\$175 copay per day: days 1-7 \$0 copay per day: days 8 and beyond
Our plan covers an unlimited number of days for an inpatient hospital stay.		
Outpatient hospital Cost-sharing for	Ambulatory surgical center (ASC) <sup>2</sup>	\$0 copay for a colonoscopy \$75 copay otherwise
additional plan covered services will apply.	Outpatient hospital, including surgery <sup>2</sup>	\$0 copay for a colonoscopy \$175 copay otherwise
	Outpatient hospital observation services <sup>2</sup>	\$175 copay
<b>Doctor visits</b>	Primary care provider	\$0 copay
	Specialists <sup>2</sup>	\$10 copay
	Virtual medical visits	\$0 copay to talk with a network telehealth provider online through live audio and video
Preventive	Routine physical	\$0 copay, 1 per year
services	Medicare-covered	\$0 copay
	<ul> <li>Abdominal aort screening</li> <li>Alcohol misuse</li> <li>Annual wellnes</li> <li>Bone mass me</li> <li>Breast cancers (mammogram)</li> <li>Cardiovascular (behavioral the</li> <li>Cardiovascular</li> <li>Cervical and vascreening</li> <li>Colorectal cance (colonoscopy, fitest, flexible signal pepression screening</li> </ul>	monitoring  Hepatitis C screening  HIV screening  Lung cancer with low dose computed tomography (LDCT) screening  disease  Medical nutrition therapy services  Screening  Medicare Diabetes Prevention Aginal cancer  Program (MDPP)  Obesity screenings and counseling  fecal occult blood gmoidoscopy)  monitoring  Hepatitis C screening  Lung cancer with low dose computed tomography (LDCT) screening  Medical nutrition therapy services  Diabetes Prevention Program (MDPP)  Obesity screenings and counseling  Prostate cancer screenings (PSA)

### **Medical benefits**

- 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)

Any additional preventive services approved by Medicare during the contract year will be covered.

This plan covers preventive care screenings and annual physical exams at 100% when you use in-network providers.

Emergency care		\$125 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 se	ervices	\$40 copay (\$0 copay for urgently needed services outside the United States) per visit
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) <sup>2</sup>	\$0 copay for each diagnostic mammogram or vascular screening \$100 copay otherwise
	Lab services <sup>2</sup>	\$0 copay
	Diagnostic tests and procedures <sup>2</sup>	\$30 copay
	Therapeutic radiology <sup>2</sup>	\$60 copay
	Outpatient X-rays <sup>2</sup>	\$15 copay

Medical benefits		
Hearing services	Exam to diagnose and treat hearing and balance issues <sup>2</sup>	\$0 copay
	Routine hearing exam	\$0 copay, 1 per year
	Hearing aids <sup>2</sup>	Copays from \$99 to \$1,249 for a broad selection of OTC and brand-name hearing aids
		<ul> <li>Access to one of the largest national networks of hearing professionals with more than 7,000 locations</li> <li>Broad range of popular hearing aids including Beltone™, Oticon, Phonak, ReSound, Signia, Starkey®, Unitron™ and Widex®</li> <li>3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period</li> </ul>
Routine dental benefits	Preventive and comprehensive <sup>2</sup>	\$2,750 allowance for all covered dental services*  \$0 copay for covered preventive and comprehensive services like cleanings, fillings and crowns
Covered in- network and out- of-network.		50% coinsurance for bridges and dentures  ☐ No annual deductible  ☐ Medicare Advantage's largest national dental network  ☐ Freedom to see any dentist  ☐ If you choose to see an out-of-network dentist you might be billed more, even for services listed as \$0 copay

Medical benefits		
Vision services	Exam to diagnose and treat diseases and conditions of the eye <sup>2</sup>	\$0 copay
	Eyewear after cataract surgery	\$0 copay
	Routine eye exam	\$0 copay, 1 per year
	Routine eyewear	<ul> <li>\$250 allowance for frames or contacts</li> <li>Access to one of Medicare Advantage's largest national networks of vision provider and retail network</li> <li>Free standard prescription lenses including single vision, bifocals, trifocals and Tier I (standard) progressives—all with scratch-resistant coating</li> <li>Savings when upgrading lenses including tinting, UV/anti-reflective coating and polycarbonate lenses</li> <li>Eyewear available from many online providers, including Warby Parker, GlassesUSA and more</li> </ul>
Mental health	Inpatient visit <sup>2</sup> Our plan covers 90 days for an inpatient hospital stay	\$175 copay per day: days 1-7 \$0 copay per day: days 8-90
	Outpatient group therapy visit <sup>2</sup>	\$15 copay
	Outpatient individual therapy visit <sup>2</sup>	\$25 copay
	Virtual mental health visits	\$0 copay to talk with a network telehealth provider online through live audio and video
Skilled nursing facility (SNF) <sup>2</sup> Our plan covers up to 100 days in a SNF.		\$0 copay per day: days 1-20 \$203 copay per day: days 21-100

Medical benefits		
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit <sup>2</sup>	\$0 copay
	Occupational Therapy Visit <sup>2</sup>	\$0 copay
	Virtual medical visits	\$0 copay to talk with a network telehealth provider online through live audio and video
Ambulance <sup>2</sup>		\$250 copay for ground \$250 copay for air
Your provider must obtain prior authorization for non-emergency transportation.		
Routine transporta	ition	\$0 copay for 36 one-way trips to or from approved medically related appointments and pharmacies
Medicare Part B prescription	Chemotherapy drugs <sup>2</sup>	20% coinsurance
drugs Cost sharing shown is the	Part B covered insulin <sup>2</sup>	20% coinsurance, up to \$35
maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.	Other Part B drugs <sup>2</sup>	\$0 copay for allergy antigens 20% coinsurance for all others
	Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	

Prescription drug payment stages				
Annual Prescription Deductible	This plan does not have a prescription drug deductible. Your coverage starts in the Initial Coverage stage.			
Initial Coverage	coinsurance. You	In this stage, the plan pays its share of the cost and you pay your copay or coinsurance. You generally stay in this stage until your year-to-date total drug cost reaches \$5,030. Then you move to the Coverage Gap stage.		
Tier Drug	Retail		Mail Order	
Coverage	Standard		Preferred	Standard
	30-day supply^	100-day supply	100-day supply	100-day supply
Tier 1: Preferred Generic	\$0 copay	\$0 copay	\$0 copay	\$0 copay
<b>Tier 2:</b> Generic <sup>3</sup>	\$8 copay	\$24 copay	\$0 copay	\$24 copay
<b>Tier 3:</b> Preferred Brand	\$45 copay	\$135 copay	\$125 copay	\$135 copay
Tier 3: Covered Insulin Drugs	\$25 copay	\$75 copay	\$65 copay	\$75 copay
<b>Tier 4:</b> Non-Preferred Drug	\$95 copay	\$285 copay	\$275 copay	\$285 copay
Tier 5: Specialty Tier	33% coinsurance	N/A <sup>5</sup>	N/A <sup>5</sup>	N/A <sup>5</sup>
Coverage Gap (Donut hole)	In this stage, the plan pays its share of the cost of your Tier 1 drugs and you pay your copay or coinsurance. For all other tiers, you pay 25% of the negotiated price for covered drugs. You may pay less if your plan has additional coverage in the gap. You pay this amount until your total out-of-pocket cost reaches \$8,000.			
Catastrophic Coverage	After your total out-of-pocket drug cost reaches \$8,000, you won't pay anything for Medicare Part D covered drugs for the rest of the plan year.			

Additional	This plan covers these additional drugs as Tier 2 medications.		
covered drugs	□Vitamin D (50,000)		
These drugs are not covered by Medicare Part D and not on the plan's Drug List.	□Sildenafil (generic Viagra) □Cyanocobalamin (Vitamin B-12) □Folic Acid (1 mg)		

<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.

<sup>&</sup>lt;sup>3</sup> Tier includes enhanced drug coverage.

<sup>&</sup>lt;sup>5</sup> Limited to a 30-day supply

Additional benefits		
Chiropractic care	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) <sup>2</sup>	\$10 copay
Diabetes management	Diabetes monitoring supplies <sup>2</sup>	\$0 copay
	Diabetes self- management training	\$0 copay
	Therapeutic shoes or inserts <sup>2</sup>	20% coinsurance
Durable medical equipment (DME) and related supplies	DME (e.g., wheelchairs, oxygen) <sup>2</sup>	20% coinsurance
	Prosthetics (e.g., braces, artificial limbs) <sup>2</sup>	20% coinsurance
Fitness prog	gram	<ul> <li>\$0 copay for Renew Active®</li> <li>A free gym membership at a gym near you</li> <li>Access to the largest national network of gyms and fitness locations</li> <li>Access to many premium gyms and fitness locations</li> <li>An annual personalized fitness plan</li> <li>Members who need help can bring a workout assistant to the gym</li> <li>Access to thousands of on-demand workout videos and live streaming fitness classes</li> <li>Social activities at local health and wellness classes, clubs and events</li> <li>Online Fitbit® Community for Renew Active — no Fitbit device needed</li> <li>Access to the AARP® Staying Sharp® App</li> </ul>
Foot care (podiatry	Foot exams and treatment <sup>2</sup>	\$10 copay
services)	Routine foot care	\$10 copay, 6 visits per year

Additional benefits			
Meal benefit <sup>2</sup>		\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.	
Home health care <sup>2</sup>		\$0 copay	
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 <sup>2</sup>	\$0 copay	
Outpatient substance abuse	Outpatient group therapy visit <sup>2</sup>	\$15 copay	
	Outpatient individual therapy visit <sup>2</sup>	\$25 copay	
Food and O (OTC) Cred	ver-the-Counter	\$43 credit every month to pay for healthy food and OTC products in-store or online	
		☐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	
		□Shop at thousands of participating stores, including Walmart, Walgreens, Kroger and CVS, or at neighborhood stores near you	
UnitedHealth Passport®		Allows you to access all the benefits you enjoy at home while you travel within the covered service area for up to nine consecutive months. You pay your innetwork copay or coinsurance when you visit a participating provider for non-emergency care, including preventive care, specialist care and hospitalizations.	
Renal Dialysis <sup>2</sup>		20% coinsurance	

<sup>&</sup>lt;sup>2</sup> May require your provider to get prior authorization from the plan for in-network benefits.

<sup>\*</sup>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.

## **About this plan**

UHC Complete Care AZ-001P (HMO-POS C-SNP) is a Medicare Advantage HMOPOS plan with a Medicare contract.

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

UHC Complete Care AZ-001P (HMO-POS C-SNP) is a Chronic or Disabling Condition Special Needs Plan designed to specifically help people who have one or more of the following conditions: Cardiovascular Disorders, Chronic Heart Failure, and Diabetes.

Our service area includes these counties in:

Arizona: Maricopa, Pinal.

## Use network providers and pharmacies

UHC Complete Care AZ-001P (HMO-POS C-SNP) has a network of doctors, hospitals, pharmacies and other providers. For routine dental services, you can use providers that are not in our network. 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 Complete Care AZ-001P (HMO-POS C-SNP) is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. 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 1-877-370-2843 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 1-877-370-2843, 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 and Over-the-Counter (OTC) Credit

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

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

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

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

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

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.