



Summary of Benefits 2025

UHC Dual Complete WA-S5 (PPO D-SNP)

H2001-051-000

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](https://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 WA-S5 (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	\$0.20 If your Medicare Part B premium is paid by Apple Health (Medicaid), or others on your behalf, you will not see the reduction.	
Annual medical deductible	Your deductible is \$0 or the Original Medicare Part B deductible amount, combined in and out-of-network. The 2024 Original Medicare deductible amount is \$240. The 2025 amount will be set by CMS in the fall of 2024. 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 pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.	\$0 or \$14,000 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 Apple Health (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 Apple Health (Medicaid) benefits and your provider accepts Apple Health (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 care²		\$0 copay per stay	\$0 copay or 30% coinsurance per stay
	Our plan covers an unlimited number of days for an inpatient hospital 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 network telehealth provider online through live audio and video	
Preventive services	Routine physical	\$0 copay, 1 per year*	30% coinsurance, 1 per year*

Medical benefits

	In-network	Out-of-network
Medicare-covered	\$0 copay	\$0 copay - 30% coinsurance (depending on the service)
	<ul style="list-style-type: none"> <input type="checkbox"/> Abdominal aortic aneurysm screening <input type="checkbox"/> Alcohol misuse counseling <input type="checkbox"/> Annual wellness visit <input type="checkbox"/> Bone mass measurement <input type="checkbox"/> Breast cancer screening (mammogram) <input type="checkbox"/> Cardiovascular disease (behavioral therapy) <input type="checkbox"/> Cardiovascular screening <input type="checkbox"/> Cervical and vaginal cancer screening <input type="checkbox"/> Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) <input type="checkbox"/> Depression screening <input type="checkbox"/> Diabetes screenings and monitoring <input type="checkbox"/> Hepatitis C screening <input type="checkbox"/> HIV screening 	<ul style="list-style-type: none"> <input type="checkbox"/> Lung cancer with low dose computed tomography (LDCT) screening <input type="checkbox"/> Medical nutrition therapy services <input type="checkbox"/> Medicare Diabetes Prevention Program (MDPP) <input type="checkbox"/> Obesity screenings and counseling <input type="checkbox"/> Prostate cancer screenings (PSA) <input type="checkbox"/> Sexually transmitted infections screenings and counseling <input type="checkbox"/> Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) <input type="checkbox"/> Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19 <input type="checkbox"/> “Welcome to Medicare” preventive visit (one-time)
	<p>Any additional preventive services approved by Medicare during the contract year will be covered.</p> <p>This plan covers preventive care screenings and annual physical exams at 100% when you use in-network providers.</p>	
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 (worldwide) 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 30% coinsurance
	Lab services ²	\$0 copay	\$0 copay
	Diagnostic tests and procedures ²	\$0 copay	\$0 copay or 30% coinsurance
	Therapeutic radiology ²	\$0 copay	\$0 copay or 30% coinsurance
	Outpatient X-rays ²	\$0 copay	\$0 copay or 30% coinsurance
 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	\$2,200 allowance every year for 2 hearing aids* <ul style="list-style-type: none"> <input type="checkbox"/> A broad selection of over-the-counter (OTC) and brand-name prescription hearing aids <input type="checkbox"/> Access to one of the largest national networks of hearing professionals with more than 7,000 locations <input type="checkbox"/> 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period 	
 Routine dental benefits	Preventive and comprehensive ²	\$2,500 allowance for all covered dental services* \$0 copay for covered preventive and comprehensive services like cleanings, fillings and crowns <ul style="list-style-type: none"> <input type="checkbox"/> No annual deductible <input type="checkbox"/> Access to one of the largest national dental networks <input type="checkbox"/> 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 30% coinsurance
	Eyewear after cataract surgery	\$0 copay	\$0 copay or 30% coinsurance
	Routine eye exam	\$0 copay, 1 per year*	30% coinsurance, 1 per year*
	Routine eyewear	\$300 allowance for 1 pair of frames or contacts* <ul style="list-style-type: none"> • Free standard prescription lenses including single vision, bifocals, trifocals and Tier I (standard) progressives – all with scratch-resistant coating • Access to one of Medicare Advantage’s largest national networks of vision providers and retail providers • Eyewear available from many online providers, including Warby Parker and GlassesUSA 	
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 copay	\$0 copay or 30% coinsurance
	Outpatient individual therapy visit ²	\$0 copay	\$0 copay or 30% coinsurance
	Virtual mental health visits	\$0 copay to talk with a network telehealth provider online through live audio and video	

Medical benefits			
	In-network	Out-of-network	
<p>Skilled nursing facility (SNF)² (Stay must meet Medicare coverage criteria) Our plan covers up to 100 days in a SNF.</p>	<p>\$0 copay per day: days 1-100</p>	<p>\$0 copay per day: days 1-100, or; You pay the Original Medicare cost sharing amount for 2025 which will be set by CMS in the fall of 2024. These are 2024 cost sharing amounts and may change for 2025. Our plan will provide updated rates as soon as they are released. \$0 copay per day: days 1-20 \$204 copay per day: days 21-100</p>	
<p>Outpatient rehabilitation services</p>	<p>Physical therapy and speech and language therapy visit²</p>	<p>\$0 copay</p>	<p>\$0 copay or 30% coinsurance</p>
	<p>Occupational Therapy Visit²</p>	<p>\$0 copay</p>	<p>\$0 copay or 30% coinsurance</p>
	<p>Virtual medical visits</p>	<p>\$0 copay to talk with a network telehealth provider online through live audio and video</p>	
<p>Ambulance² Your provider must obtain prior authorization for non-emergency transportation.</p>	<p>\$0 copay for ground \$0 copay for air</p>	<p>\$0 copay or 20% coinsurance for ground \$0 copay or 20% coinsurance for air</p>	
<p>Routine transportation</p>	<p>\$0 copay for 24 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies*</p>	<p>75% coinsurance*</p>	

Medical benefits			
		In-network	Out-of-network
Medicare Part B prescription drugs	Chemotherapy drugs ²	\$0 copay	\$0 copay or 30% coinsurance
	Part B covered insulin ²	\$0 copay	\$0 copay or 30% 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 30% 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
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.


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

Additional benefits			
		In-network	Out-of-network
Acupuncture services	Routine acupuncture services	\$0 copay, 12 visits per year*	30% coinsurance, 12 visits per year*

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 30% coinsurance
	Routine chiropractic services	\$0 copay, 12 visits per year*	30% coinsurance, 12 visits per year*
Diabetes management	Diabetes monitoring supplies ²	<p>\$0 copay</p> <p>We only cover Accu-Chek® and OneTouch® brands.</p> <p>Covered glucose monitors include: OneTouch Verio Flex®, OneTouch® Ultra 2, Accu-Chek® Guide Me and Accu-Chek® Guide.</p> <p>Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus and Accu-Chek® SmartView.</p> <p>Other brands are not covered by your plan.</p>	\$0 copay or 30% coinsurance
	Diabetes self-management training	\$0 copay	\$0 copay or 30% coinsurance
	Therapeutic shoes or inserts ²	\$0 copay	\$0 copay or 30% coinsurance
	Durable medical equipment (DME)	DME (e.g., wheelchairs, oxygen) ²	\$0 copay

Additional benefits			
		In-network	Out-of-network
and related supplies	Prosthetics (e.g., braces, artificial limbs) ²	\$0 copay	\$0 copay or 30% coinsurance
	Fitness program	\$0 copay Your fitness program helps you stay active and connected at the gym, from home or in your community. It's available to you at no cost and includes: <ul style="list-style-type: none"> <input type="checkbox"/> Free gym membership <input type="checkbox"/> Access to a large national network of gyms and fitness locations <input type="checkbox"/> On-demand workout videos and live streaming fitness classes <input type="checkbox"/> Online memory fitness activities 	
Foot care (podiatry services)	Foot exams and treatment ²	\$0 copay	\$0 copay or 30% coinsurance
	Routine foot care	\$0 copay, 4 visits per year*	30% coinsurance, 4 visits per year*
Meal benefit²		\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay	
Home health care²		\$0 copay	\$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.	
Opioid treatment program services²		\$0 copay	\$0 copay
Outpatient substance use disorder services	Outpatient group therapy visit ²	\$0 copay	\$0 copay or 30% coinsurance
	Outpatient individual therapy visit ²	\$0 copay	\$0 copay or 30% coinsurance

Additional benefits

	In-network	Out-of-network
 Food, over-the-counter (OTC) and utility bill credit	\$147 credit every month to pay for OTC products, healthy food and utility bills <ul style="list-style-type: none"><input type="checkbox"/> Choose from thousands of OTC products, like first aid, pain relievers and more<input type="checkbox"/> Buy healthy foods like fruits and vegetables, meat, seafood, dairy products and water<input type="checkbox"/> Pay home utility bills like electricity, heat, water and internet<input type="checkbox"/> Shop at thousands of participating stores, including Walmart, Walgreens, Dollar General and Kroger, or at neighborhood stores near you	
Renal dialysis²	\$0 copay	\$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

Apple Health (Medicaid) Benefits

Information for people with Medicare and Apple Health (Medicaid). Your services are paid first by Medicare and then by Apple Health (Medicaid).

The benefits described below are covered by Apple Health (Medicaid). You can see what Apple Health (Medicaid) covers and what our plan covers.

Coverage of the benefits depends on your level of Apple Health (Medicaid) eligibility. If Medicare doesn't cover a service or a benefit has run out, Apple Health (Medicaid) may help, but you may have to pay a cost share. In some situations, Apple Health (Medicaid) may pay your Medicare cost sharing amount. See your Apple Health (Medicaid) Member Handbook for more details. If you have questions about your Apple Health (Medicaid) eligibility and what benefits you are entitled to, call Washington State Health Care Authority, 1-800-562-3022.

Benefits	Apple Health (Medicaid) Fee-for-Service	UHC Dual Complete WA-S5 (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	Covered	Covered
Dental Services	Covered	Covered
Vision Services Eye exams	Covered	Covered
Vision Services Vision hardware - Child	Covered	Covered
Vision Services Vision hardware - Adult	Not Covered	Covered
Inpatient Mental Health Care	Covered	Covered
Mental Health Care	Covered	Covered
Skilled Nursing Facility (SNF)	Covered	Covered
Ambulance	Covered	Covered
Transportation Non-medical transportation	Not Covered	Covered
Transportation Medical transportation (non-emergency)	Covered	Covered

Benefits	Apple Health (Medicaid) Fee-for-Service	UHC Dual Complete WA-S5 (PPO D-SNP)
Prescription Drug Benefits	Covered	Covered
Chiropractic Care	Covered	Covered
Diabetes Supplies and Services	Covered	Covered
Durable Medical Equipment	Covered	Covered
Foot Care	Covered	Covered
Home Health Care	Covered	Covered
Hospice	Covered	Covered
Outpatient Hospital Services	Covered	Covered
Renal Dialysis	Covered	Covered
Prosthetic Devices	Covered	Covered

About this plan

UHC Dual Complete WA-S5 (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 Apple Health (Medicaid), and don't pay anything for covered medical services. How much Apple Health (Medicaid) covers depends on your income, resources, and other factors. Some people get full Apple Health (Medicaid) benefits.

Your eligibility to enroll in this plan depends on your type of Apple Health (Medicaid).

You can enroll in this plan if you are in one of these Apple Health (Medicaid) categories:

- **Qualified Medicare Beneficiary Plus (QMB+):** You get Apple Health (Medicaid) coverage of Medicare cost-share and are also eligible for full Apple Health (Medicaid) benefits. Apple Health (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).
- **Specified Low-Income Medicare Beneficiary (SLMB+):** Apple Health (Medicaid) pays your Part B premium and provides full Apple Health (Medicaid) benefits. You are eligible for full Apple Health (Medicaid) benefits. At times you may also be eligible for limited assistance from Apple Health (Medicaid) in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Apple Health (Medicaid). There may be cases where you have to pay cost sharing when a service or benefit is not covered by Apple Health (Medicaid).
- **Full Benefits Dual Eligible (FBDE):** Apple Health (Medicaid) may provide limited assistance with Medicare cost-sharing. Apple Health (Medicaid) also provides full Apple Health (Medicaid) benefits. You are eligible for full Apple Health (Medicaid) benefits. At times you may also be eligible for limited assistance from Apple Health (Medicaid) in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Apple Health (Medicaid). There may be cases where you have to pay cost sharing when a service or benefit is not covered by Apple Health (Medicaid).

If your category of Apple Health (Medicaid) eligibility changes, your cost share may also increase or decrease. You must recertify your Apple Health (Medicaid) enrollment to continue to receive your Medicare coverage. If you feel you have been billed more than your required cost share, please reach out to Customer Service for help.

Our service area includes these counties in:

Washington: Clallam, Cowlitz, Island, Jefferson, King, Kitsap, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Snohomish, Thurston, Wahkiakum, Whatcom.

Use network providers and pharmacies

UHC Dual Complete WA-S5 (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](https://www.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 WA-S5 (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.

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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 1-866-944-4984 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 comunice 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 1-866-944-4984, 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.