

Summary of Benefits 2025

UHC Complete Care GA-3 (PPO C-SNP) H1889-020-000

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/Medicare



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

United Healthcare

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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 **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 GA-3 (PPO C-SNP)

Medical premium, deductible and limits		
	In-network	Out-of-network
Monthly plan premium	\$0 You need to continu premium	ue to pay your Medicare Part B
Part B premium reduction		applied to your Social Security care Part B premium bill.
Annual medical deductible	This plan does not l	have a medical deductible.
Maximum out-of-pocket amount (does not include prescription drugs)	\$6,700	
	•	a will pay out-of-pocket each year ad services and supplies received
	Out-of-pocket costs drugs are not includ	paid for your Part D prescription ded in this amount.

Medical benefits				
		In-network	Out-of-network	
Inpatient hospital care ² Our plan covers an unlimited number of days for an inpatient hospital stay.		\$335 copay per day: days 1-7 \$0 copay per day: days 8 and beyond	\$500 copay per day: for days 1-14 \$0 copay per day: for days 15 and beyond	
Outpatient hospital	Ambulatory surgical center (ASC) ²	\$0 copay for a colonoscopy \$235 copay otherwise	\$500 copay	

Medical benefits				
		In-network		Out-of-network
Cost-sharing for additional plan covered services will apply.	Outpatient hospital, including surgery ²	\$0 copay for a colonoscopy \$335 copay othe	rwise	\$500 copay
	Outpatient hospital observation services ²	\$335 copay		\$500 copay
Doctor visits	Primary care provider	\$0 copay		\$20 copay
	Specialists ²	\$30 copay		\$60 copay
	Virtual medical visits	\$0 copay to talk online through liv		vork telehealth provider nd video
Preventive services	Routine physical	\$0 copay, 1 per y	/ear*	40% coinsurance, 1 per year*
	Medicare-covered	\$0 сорау		\$0 copay - 40% coinsurance (depending on the service)
	 Abdominal aort screening Alcohol misuse Annual wellnes Bone mass means Breast cancer so (mammogram) Cardiovascular (behavioral theory) Cardiovascular Cardiovascular Cardiovascular Cardiovascular Cardiovascular Colorectal and van screening Colorectal canon (colonoscopy, fitest, flexible sig Depression screen monitoring Hepatitis C screen 	e counseling s visit asurement screening disease rapy) screening ginal cancer cer screenings fecal occult blood moidoscopy) eening nings and	 compusion screen Medical service Medical Progration Obesite counse Prostate (PSA) Sexual screen Tobace counse people 	cancer with low dose uted tomography (LDCT) ning al nutrition therapy es are Diabetes Prevention im (MDPP) by screenings and

Medical benefits			
		In-network	Out-of-network
	flu, Hepatitis B, COVID-19 Any additional preve contract year will be	pneumonia, or preve entive services approved by	-
		in-network providers.	
Emergency care		hospital within 24 hours, y	. If you are admitted to the ou pay the inpatient the Emergency Care copay.
Urgently needed se	ervices	\$50 copay (\$0 copay for u outside the United States)	
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) ²	\$0 copay for each diagnostic mammogram \$250 copay otherwise	\$350 copay
	Lab services ²	\$0 copay	\$0 copay
	Diagnostic tests and procedures ²	\$25 copay	\$70 copay
	Therapeutic radiology ²	\$80 copay	40% coinsurance
	Outpatient X-rays ²	\$5 copay	\$40 copay
Hearing services	Exam to diagnose and treat hearing and balance issues ²	\$0 copay	\$60 copay
	Routine hearing exam	\$0 copay, 1 per year*	\$60 copay, 1 per year*
	Hearing aids ²	\$99 - \$829 copay for each \$1,249 copay for each pre can purchase up to 2 hear	scription hearing aid. You

Medical benefits

		In-network	Out-of-network
		 A broad selection of c brand-name prescript Access to one of the l hearing professionals locations 3-year manufacturer v 	over-the-counter (OTC) and ion hearing aids argest national networks of with more than 7,000 varranty on all prescription trial period and damage or
Routine dental benefits	Optional Dental Rider	Additional dental benefits premium. Please see optic for details.	available with a separate onal benefits section below
	Preventive	 \$0 copay for preventive de X-rays, routine cleanings a No annual deductible Access to one of the lanetworks Freedom to see any d 	argest national dental
E FP Toz •	Exam to diagnose and treat diseases and conditions of the eye ²	\$0 copay	\$60 copay
	Eyewear after cataract surgery	\$0 copay	\$60 copay
	Routine eye exam	\$0 copay, 1 per year*	\$60 copay, 1 per year*
	Routine eyewear	 \$40 – \$153 Access to one of Med national networks of v providers 	ption lenses including trifocals and Tier I es available with copays from icare Advantage's largest ision providers and retail m many online providers,

Medical benefits			
		In-network	Out-of-network
Mental health	Inpatient visit ² Our plan covers 90 days for an inpatient hospital stay	\$335 copay per day: days 1-6 \$0 copay per day: days 7-90	\$500 copay per day: days 1-14 \$0 copay per day: days 15-90
	Outpatient group therapy visit ²	\$15 copay	\$30 copay
	Outpatient individual therapy visit ²	\$25 copay	\$40 copay
	Virtual mental health visits	\$0 copay to talk with a net online through live audio a	-
Skilled nursing facility (SNF) ² Our plan covers up to 100 days in a SNF.		\$0 copay per day: days 1-20 \$203 copay per day: days 21-100	\$225 copay per day: days 1-100
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit ²	\$20 copay	\$60 copay
	Occupational Therapy Visit ²	\$20 copay	\$60 copay
	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.		\$275 copay for ground \$275 copay for air	\$275 copay for ground \$275 copay for air
Routine transportation		\$0 copay for 24 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies*	75% coinsurance*

Medical benefits

		In-network	Out-of-network
Medicare Part B prescription	Chemotherapy drugs ²	20% coinsurance	40% coinsurance
drugs In-network cost sharing shown is	Part B covered insulin ²	20% coinsurance, up to \$35	40% coinsurance
the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.	Other Part B drugs ² Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	\$0 copay for allergy antigens 20% coinsurance for all others	\$0 copay for allergy antigens 40% coinsurance for all others

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 drug payment stages				
Deductible	There is no deductible for drugs in Tier 1 and 2. Your coverage for these drugs starts in the Initial Coverage stage. There is a \$420 deductible for drugs in Tier 3, 4 and 5. You pay the full cost for your drugs in these tiers until you reach the deductible amount. Then you move to the Initial Coverage stage.			
Initial Coverage	rest. Once you, ar \$2,000, which inc	In this stage, you'll pay your plan copays or coinsurance. The plan pays the rest. Once you, and others on your behalf, have paid a combined total of \$2,000, which includes the amount you paid towards your deductible, you move to the Catastrophic Coverage stage.		
Tier drug	Retail		Mail Order	
Tier drug coverage	Retail Standard		Mail Order Preferred	Standard
-		100-day supply		Standard 100-day supply
-	Standard	100-day supply \$0 copay	Preferred	

Prescription drug payment stages				
Tier drug	Retail	Retail		
coverage	Standard		Preferred	Standard
	30-day supply^	100-day supply	100-day supply	100-day supply
Tier 3: Preferred Brand	\$47 copay	\$141 copay	\$131 copay	\$141 copay
Tier 3: Covered Insulin Drugs ⁴	\$25 copay	\$75 copay	\$65 copay	\$75 copay
Tier 4: Non-Preferred Drug ⁵	\$100 copay	N/A	N/A	N/A
Tier 5: Specialty Tier ⁵	28% coinsurance	N/A	N/A	N/A
Catastrophic Coverage		Once you're in this stage, you won't pay anything for your Medicare- covered Part D drugs for the rest of the plan year.		
Additional covered drugs These drugs are not covered by Medicare Part D and not on the plan's Drug List.	⊡Vitamin D (50 ⊡Sildenafil (ge ⊡Cyanocobala	covered Part D drugs for the rest of the plan year. This plan covers these additional drugs as Tier 2 medications. Vitamin D (50,000) Sildenafil (generic Viagra) Cyanocobalamin (Vitamin B-12) Folic Acid (1 mg)		tions.

^Members living in long-term care facilities pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

³ Tier includes enhanced drug coverage.

⁴ You will pay a maximum of \$25 for each 1-month supply of Part D covered insulin drugs through all drug payment stages, except the Catastrophic drug payment stage, where you pay \$0.

⁵ Limited to a 30-day supply

Additional benefits	;		
		In-network	Out-of-network
Chiropractic services	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ²	\$20 copay	\$60 copay
Diabetes management	Diabetes monitoring supplies ²	 \$0 copay We only cover Accu- Chek® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio Flex®, OneTouch® Ultra 2, Accu-Chek® Guide Me and Accu-Chek® Guide. Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Guide, Accu-Chek® Guide, Accu-Chek® Aviva Plus and Accu-Chek® SmartView. Other brands are not covered by your plan. 	50% coinsurance
	Diabetes self- management training	\$0 сорау	40% coinsurance
	Therapeutic shoes or inserts ²	\$0 сорау	50% coinsurance
Durable medical equipment (DME) and related	DME (e.g., wheelchairs, oxygen) ²	20% coinsurance	50% coinsurance
supplies	Prosthetics (e.g., braces, artificial limbs) ²	20% coinsurance	50% coinsurance

		In-network	Out-of-network
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 additional cost and includes: Free gym membership Access to a large national network of gyms and fitness locations On-demand workout videos and live streaming fitness classes Online memory fitness activities 	
Foot care (podiatry services)	Foot exams and treatment ²	\$0 copay	\$60 copay
	Routine foot care	\$0 copay, 6 visits per year*	\$60 copay, 6 visits per year*
Meal benefit ²		\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay	
Home health care ²		\$0 copay	50% coinsurance
Hospice		approved hospice. You m	e care. Hospice is covered
Opioid treatment p	rogram services ²	\$0 copay	\$0 copay
Outpatient substance use	Outpatient group therapy visit ²	\$15 copay	\$30 copay
disorder services	Outpatient individual therapy visit ²	\$25 copay	\$40 copay

	In-network Out-of-network
Over-the-counter (OTC) and food credit	\$46 credit every month to pay for OTC products – and healthy food for members who qualify
	Choose from thousands of OTC products, like first aid, pain relievers and more
	Buy healthy foods like fruits and vegetables, meat, seafood, dairy products and water
	Shop at thousands of participating stores, including Walmart, Walgreens, Dollar General and Kroger, or at neighborhood stores near you
Renal dialysis ²	20% coinsurance 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

Optional supplemental benefits	
Platinum Dental Rider premium	Additional \$54 per month
	The Platinum Dental Rider includes preventive and comprehensive dental benefits. It can be purchased to replace any dental benefits that may already be offered within your Medicare Advantage Plan.

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 GA-3 (PPO C-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.

UHC Complete Care GA-3 (PPO 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:

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 Complete Care GA-3 (PPO C-SNP) has a network of doctors, hospitals, pharmacies and other providers. With this plan, you have the freedom to enjoy access to care at in-network costs when you visit any provider participating in the UnitedHealthcare® Medicare National Network (exclusions may apply). Plus, you have the flexibility to visit any provider nationwide who accepts Medicare. 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 Complete Care GA-3 (PPO 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 1-877-370-4892 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 1-877-370-4892, 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 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 healthy food benefit is a special supplemental benefit only available to chronically ill enrollees with a qualifying condition, such as diabetes, chronic heart failure and/or cardiovascular disorders, and who also meet all applicable plan coverage criteria. Contact us for details.

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.

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.