Summary of Benefits 2026

UHC Dual Complete OH-D001 (HMO D-SNP)
H5253-059-000

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

Y0066_SB_H5253_059_000_2026_M

Summary of Benefits

January 1, 2026 - December 31, 2026

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** 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 OH-D001 (HMO D-SNP)

Medical premium, deductible and limits	
Monthly plan premium	$28.30
Part B premium reduction	Up to $0.60 If your Medicare Part B premium is paid by Medicaid, or others on your behalf, you will not see the reduction.
Annual medical deductible	Your medical deductible is the Original Medicare Part B deductible amount in-network as described in the Plan Deductible chart later in this document. Until you have paid the deductible amount, you must pay the full cost of your covered medical services. The 2025 deductible amount is $257. The 2026 amount will be set by CMS in the fall of 2025. Our plan will provide updated rates as soon as they are released.
Maximum out-of-pocket amount (does not include prescription drugs)	$9,250 This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers. If you reach this amount, you will still need to pay your monthly premiums. Out-of-pocket costs paid for your Part D prescription drugs are not included in this amount.
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.

Medical benefits		
Inpatient hospital care[2] Our plan covers an unlimited number of days for an inpatient hospital stay.		$0 copay per stay, or $2,230 copay per stay
Outpatient hospital Cost-sharing for additional plan covered services will apply.	Ambulatory surgical center (ASC)[2]	$0 copay for a colonoscopy $0 copay or 20% coinsurance otherwise
	Outpatient hospital, including surgery[2]	$0 copay for a colonoscopy $0 copay or 20% coinsurance otherwise
	Outpatient hospital observation services[2]	$0 copay or 20% coinsurance
Doctor visits	Primary care provider	$0 copay or 20% coinsurance
	Specialists[1,2]	$0 copay or 20% 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
	Medicare-covered	$0 copay

- ☐ Abdominal aortic aneurysm screening
- ☐ Alcohol misuse counseling
- ☐ Annual wellness visit
- ☐ Bone mass measurement
- ☐ Breast cancer screening (mammogram)
- ☐ Cardiovascular disease (behavioral therapy)
- ☐ Cardiovascular screening
- ☐ Cervical and vaginal cancer screening
- ☐ Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- ☐ Depression screening
- ☐ Diabetes screenings and monitoring
- ☐ Hepatitis C screening
- ☐ HIV screening
- ☐ Lung cancer with low dose computed tomography (LDCT) screening
- ☐ Medical nutrition therapy services
- ☐ Medicare 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 tobacco-related 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		$0 copay or $115 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 services		$0 copay or $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)[2]	$0 copay for each diagnostic mammogram $0 copay or 20% coinsurance otherwise
	Lab services[2]	$0 copay
	Diagnostic tests and procedures[2]	$0 copay or 20% coinsurance
	Therapeutic radiology[2]	$0 copay or 20% coinsurance
	Outpatient X-rays[2]	$0 copay or 20% coinsurance
Hearing services	Exam to diagnose and treat hearing and balance issues[2]	$0 copay or 20% coinsurance
	Routine hearing exam	$0 copay for a routine hearing exam to help support hearing health
	Hearing aids[2]	$0 copay for 2 hearing aids every 2 years

Medical benefits		
		▯ A broad selection of over-the-counter (OTC), high-value and brand-name prescription hearing aids ▯ Access to one of the largest national networks of hearing professionals with more than 6,500 locations ▯ 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period ▯ Hearing aids purchased outside of UnitedHealthcare Hearing are not covered
Routine dental benefits	Preventive and comprehensive services[2]	$0 copay for covered preventive and comprehensive services like cleanings, fillings, crowns, bridges and dentures ▯ No annual deductible ▯ Access to one of the largest national dental networks
Vision services	Exam to diagnose and treat diseases and conditions of the eye[2]	$0 copay
	Eyewear after cataract surgery	$0 copay
	Routine eye exam	$0 copay, 1 per year
	Routine eyewear	$0 copay for 1 pair standard lenses/frames and $150 allowance toward your purchase of contact lenses every year
Mental health	Inpatient visit[2] Our plan covers 90 days for an inpatient hospital stay	$0 copay per stay, or $2,080 copay per stay
	Outpatient group therapy visit[2]	$0 copay or 20% coinsurance
	Outpatient individual therapy visit[2]	$0 copay or 20% coinsurance
	Virtual mental health visits	$0 copay to talk with a network telehealth provider online through live audio and video

Medical benefits		
Skilled nursing facility (SNF)[2] (Stay must meet Medicare coverage criteria) Our plan covers up to 100 days in a SNF.		$0 copay per day: days 1-100, or You pay the Original Medicare cost sharing amount for 2026 which will be set by CMS in the fall of 2025. These are 2025 cost sharing amounts and may change for 2026. Our plan will provide updated rates as soon as they are released. $0 copay per day: days 1-20 $209.50 copay per day: days 21-100
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit[1,2]	$0 copay or 20% coinsurance
	Occupational Therapy Visit[1,2]	$0 copay or 20% coinsurance
Ambulance[2] Your provider must obtain prior authorization for non-emergency transportation.		$0 copay or 20% coinsurance for ground $0 copay or 20% coinsurance for air
Routine transportation		$0 copay for 36 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies
Medicare Part B prescription drugs Cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.	Chemotherapy drugs[2]	$0 copay or 20% coinsurance
	Part B covered insulin[2]	$0 copay or 20% coinsurance, up to $35
	Other Part B drugs[2] Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	$0 copay or 20% coinsurance

Prescription drugs	
If you don't qualify for Low-Income Subsidy (LIS), you pay the Medicare Part D cost-share outlined in the Evidence of Coverage. If you do qualify for Low-Income Subsidy (LIS) you pay:	
Deductible	Your deductible amount is $0
Initial Coverage	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 $2,100, which includes the amount you paid towards your deductible, you move to the Catastrophic Coverage stage.
Drug Coverage	**30-day^ or 100-day supply from a retail network pharmacy**
Generic (including brand drugs treated as generic)	$0, $1.60, or $5.10 copay Drugs that are in Tier 1 are always $0 copay. (Some covered drugs are limited to a 30-day supply)
All other drugs[3]	$0, $4.90, or $12.65 copay Drugs that are in Tier 1 are always $0 copay. (Some covered drugs are limited to a 30-day supply)
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.	This plan covers these additional drugs as Tier 1 medications. Folic Acid (1 mg)

^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] You pay no more than 25% of the total drug cost or a $35 copay, whichever is lower, for each 1-month supply of Part D covered insulin drugs, even if you haven't paid your deductible, until you reach the Catastrophic Coverage stage where you pay $0.

Additional benefits		
Chiropractic services	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation)[2]	$0 copay or 20% coinsurance
Diabetes management	Diabetes monitoring supplies[2]	$0 copay We only cover Contour® and Accu-Chek® brands. Other brands are not covered by your plan. Covered glucose monitors include: Contour Plus Blue, Contour Next EZ, Contour Next Gen, Contour Next One, Accu-Chek Guide Me and Accu-Chek Guide. Test strips: Contour, Contour Plus, Contour Next, Accu-Chek Guide and Accu-Chek Aviva Plus.
	Diabetes self-management training	$0 copay
	Therapeutic shoes or inserts[2]	$0 copay or 20% coinsurance
Durable medical equipment (DME) and related supplies	DME (e.g., wheelchairs, oxygen)[2]	$0 copay or 20% coinsurance
	Prosthetics (e.g., braces, artificial limbs)[2]	$0 copay or 20% 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: ☐ Free gym membership at core and premium locations ☐ Access to a large national network of gyms and fitness locations

Additional benefits		
		▯ On-demand workout videos and live streaming fitness classes ▯ Online memory fitness activities
Foot care (podiatry services)	Foot exams and treatment[2]	$0 copay or 20% coinsurance
	Routine foot care	$0 copay, 8 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
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 services[2]		$0 copay
Outpatient substance use disorder services	Outpatient group therapy visit[2]	$0 copay or 20% coinsurance
	Outpatient individual therapy visit[2]	$0 copay or 20% coinsurance
OTC, healthy food, utilities + wellness support		$133 credit every month for over-the-counter (OTC) products and wellness support, plus healthy food and utilities for qualifying members ▯Choose from thousands of OTC products, like first aid supplies, pain relievers and more ▯Buy healthy foods like fruits, vegetables, meat, seafood, dairy products and water ▯Shop at thousands of participating stores, including Walmart, Walgreens and Dollar General, or at neighborhood stores near you ▯Pay home utilities like electricity, heat, water and internet ▯Get wellness support including in-home services, weight management coaching, respite care, select fitness items and more
Renal dialysis[2]		$0 copay or 20% coinsurance

[1] Requires a referral from your doctor.

[2] May require your provider to get prior authorization from the plan.

Plan deductible

Your plan has a deductible for certain services. The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. The Evidence of Coverage (EOC) provides a complete list of services we cover.

The deductible applies to the following Medicare-covered benefit categories, unless otherwise specified.

Annual medical deductible

Your deductible is the 2026 Original Medicare Part B deductible amount for covered medical services you receive from providers as described below. The 2025 Medicare deductible amount is $257. The 2026 amount will be set by CMS in the fall of 2025. Our plan will provide updated rates as soon as they are released. Until you have paid the deductible amount, you must pay the full cost of your covered medical services.

Here's how it works:

1. You pay your plan's deductible in full; then,
2. You pay your copay or coinsurance; finally,
3. Your plan pays the rest.

The deductible applies in-network to the following Medicare-covered benefit categories, unless otherwise specified:

In-network
List of applicable services

Outpatient hospital

- ☐ Ambulatory surgical center (ASC), excluding diagnostic colonoscopy
- ☐ Outpatient hospital, including surgery, excluding diagnostic colonoscopy
- ☐ Outpatient hospital observation services

Doctor visits

- ☐ Primary
- ☐ Specialists

Diagnostic tests, lab and radiology services, and X-rays

- ☐ Diagnostic radiology services (e.g. MRI), excluding diagnostic mammogram and in-home vascular screening
- ☐ Lab services
- ☐ Diagnostic tests and procedures
- ☐ Therapeutic radiology
- ☐ Outpatient X-rays

Hearing services

- ☐ Exam to diagnose and treat hearing and balance issues

Vision services

- ☐ Exam to diagnose and treat diseases and conditions of the eye
- ☐ Eyewear after cataract surgery

Mental health
- ☐ Outpatient group therapy visit
- ☐ Outpatient individual therapy visit

Physical therapy and speech and language therapy visit

Ambulance

Medicare Part B drugs
- ☐ Chemotherapy drugs
- ☐ Other Part B drugs

Chiropractic services
- ☐ Manual manipulation of the spine to correct subluxation

Diabetes management
- ☐ Diabetes monitoring supplies
- ☐ Therapeutic shoes or inserts

Durable medical equipment (DME) and related supplies
- ☐ Durable medical equipment (e.g. wheelchairs, oxygen)
- ☐ Prosthetics (e.g., braces, artificial limbs)

Foot care (podiatry services)
- ☐ Foot exams and treatment

Occupational therapy visit

Opioid treatment program services

Outpatient substance use disorder services
- ☐ Outpatient group therapy visit
- ☐ Outpatient individual therapy visit

Renal dialysis

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 Ohio Department of Medicaid 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 Ohio Department of Medicaid - Medicaid Consumer Hotline, 1-800-324-8680, TTY 711.

Benefits	Medicaid	UHC Dual Complete OH-D001 (HMO D-SNP)
Inpatient Hospital Care	Covered	Covered
Doctor Office Visits	Covered	Covered
Preventive Care **Only limitation specific to Preventative Exams and Screenings: colonoscopies for individuals age 50 and older or high risk individuals**	Covered with limitations	Covered
Emergency Care	Covered	Covered
Urgently Needed Services	Covered	Covered
Diagnostic Tests Lab and Radiology Services and X-Rays **Only limitation specific to mammography: One screening for women between the ages of 35-40, and then once every 12 month period thereafter**	Covered with limitations	Covered
Hearing Services	Covered	Covered
Dental Services **Braces: Individuals younger than age 21; Checkups and cleanings: every 180 days (6 months) for individuals younger than age 21: every 365 days (12 months) for individuals age 21 and older**	Covered with limitations	Covered

Benefits	Medicaid	UHC Dual Complete OH-D001 (HMO D-SNP)
Vision Services **One exam and eyeglasses every 12 months (individuals younger than age 21 and older than age 60). One exam and eyeglasses every 24 months (individuals between the ages of 21 and 59)**	Covered with limitations	Covered
Inpatient Mental Health Care	Covered	Covered
Mental Health Care	Covered	Covered
Skilled Nursing Facility (SNF)	Covered	Covered
Ambulance	Covered	Covered
Transportation (Routine)	Covered	Covered
Prescription Drug Benefits **Part D eligilible beneficiaries can only receive Medicaid coverage for medications that are excluded from Medicare Part D coverage**	Covered with limitations	Covered
Chiropractic Care **30 visits every 12 months for children younger than age 21: 15 visits every 12 months for adults older than age 21**	Covered with limitations	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
Outpatient Hospital Services	Covered	Covered
Renal Dialysis	Covered	Covered
Prosthetic Devices	Covered	Covered
Additional Dental Services	Covered	Covered
Additional Foot Care	Not covered	Covered
Family Planning	Covered	Covered with limitations
Additional Vision Services	Covered	Covered
Home and Community! Based Services (HCBS)	Covered	Not covered
Over the Counter Items	Covered	Covered

Benefits	Medicaid	UHC Dual Complete OH-D001 (HMO D-SNP)
Physical Exam for Job Placement	Covered	Not covered
Prenatal and Postpartum Care	Covered	Not covered
Healthchek	Covered	Not covered
Alcohol and Drug Addiction	Covered	Covered
Acupuncture	Covered	Covered with limitations

About this plan

UHC Dual Complete OH-D001 (HMO D-SNP) is a Medicare Advantage HMO 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. How much Medicaid covers depends on your income, resources, and other factors.

You can enroll in this plan if you are in one of these Medicaid categories:

- **Qualified Medicare Beneficiary Plus (QMB+):** You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance, and copayment amounts for Medicare covered services. You pay nothing, except for Part D prescription drug copays.
- **Qualified Medicare Beneficiary (QMB)**: You get Medicaid coverage of Medicare cost-share but are not eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance, and copayment amounts only for Medicare covered services. You pay nothing, except for Part D prescription drug copays.
- **Qualifying Individual (QI)**: Medicaid pays your part B premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. You pay the cost share amounts listed in the chart above. There may be some services that do not have a member cost share amount.
- **Specified Low-Income Medicare Beneficiary (SLMB+):** Medicaid pays your Part B premium and provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from your state Medicaid agency in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.
- **Specified Low-Income Medicare Beneficiary (SLMB):** Medicaid pays your Part B premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost share amount.
- **Full Benefits Dual Eligible (FBDE)**: Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from the State Medicaid Office in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.

If your category of Medicaid eligibility changes, your cost share may also increase or decrease. You must recertify your Medicaid enrollment to continue to receive your Medicare coverage.

Our service area includes these counties in:

Ohio: Butler, Clark, Cuyahoga, Franklin, Greene, Hamilton, Madison, Mahoning, Montgomery, Stark, Summit, Trumbull, Warren.

Use network providers and pharmacies

UHC Dual Complete OH-D001 (HMO D-SNP) has a network of doctors, hospitals, pharmacies and other providers. This health plan requires you to select a primary care provider (PCP) from the network. Your PCP can handle most routine health care needs and will be responsible to coordinate your care. If you need to see a network specialist or other network provider, you may need to get a referral from your PCP. We encourage you to find out which specialists and hospitals your PCP would recommend for you and would refer you to for care, prior to selecting them as your plan's PCP. If you use providers or pharmacies that are not in our network, the plan may not pay for those services or drugs, or you may pay more than you pay at a network pharmacy.

You can go to **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 OH-D001 (HMO 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 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 1-866-944-3488 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 1-866-944-3488, 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 2025.

Fitness program

The fitness benefit and gym network varies by plan/area and participating locations may change. The fitness benefit includes a standard fitness membership at participating locations. Not all plans offer access to premium locations. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine.

OTC, healthy food, utilities + wellness support

OTC, food and utility benefits have expiration timeframes. Review your Evidence of Coverage (EOC) for more information. The healthy food and utilities benefit is a special supplemental benefit only available to chronically ill enrollees with a qualifying condition, such as diabetes, cardiovascular disorders, chronic heart failure, chronic high blood pressure and/or chronic high cholesterol, and who also meet all applicable plan coverage criteria. There may be other qualified conditions not listed. Certain wellness support services are provided by third parties not affiliated with UnitedHealthcare and participation may be subject to your acceptance of the third parties' respective terms and policies. UnitedHealthcare is not responsible for the services provided by third parties.

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

when necessary.

Rewards Program

Reward offerings may vary by plan and are not available in all plans. Reward program terms of service apply.