



# Summary of Benefits 2026

**UHC Dual Complete OH-S2 (HMO D-SNP)**

H1285-001-000

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, 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](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 OH-S2 (HMO D-SNP)

### Medical premium, deductible and limits

<b>Monthly plan premium</b>	\$0 You may need to continue to pay your Medicare Part B premium
<b>Part B premium reduction</b>	Up to \$1.70 If your Medicare Part B premium is paid by Medicaid, or others on your behalf, you will not see the reduction.
<b>Annual medical deductible</b>	This plan does not have a medical deductible.
<b>Maximum out-of-pocket amount</b> (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.
<b>Medicare cost-sharing</b>	If you have full Medicaid benefits, you will pay \$0 for your Medicare-covered services as noted by the cost-sharing in this chart.

### Medical benefits

<b>Inpatient hospital care</b> <sup>2</sup>	\$0 copay per stay Our plan covers an unlimited number of days for an inpatient hospital stay.
<b>Outpatient hospital</b>	Ambulatory surgical center (ASC) <sup>2</sup> \$0 copay
	Outpatient hospital, including surgery <sup>2</sup> \$0 copay

## Medical benefits

Outpatient hospital observation services<sup>2</sup> \$0 copay

### Doctor visits

Primary care provider \$0 copay

Specialists<sup>1,2</sup> \$0 copay

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)
- 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.

## Medical benefits

### 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

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

Diagnostic radiology services (e.g. MRI, CT scan)<sup>2</sup>

\$0 copay

Lab services<sup>2</sup>

\$0 copay

Diagnostic tests and procedures<sup>2</sup>

\$0 copay

Therapeutic radiology<sup>2</sup>

\$0 copay

Outpatient X-rays<sup>2</sup>

\$0 copay



### Hearing services

Exam to diagnose and treat hearing and balance issues<sup>2</sup>

\$0 copay



Routine hearing exam

\$0 copay for a routine hearing exam to help support hearing health

Hearing aids<sup>2</sup>

\$0 copay for 2 hearing aids every 2 years

- 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

Medical benefits		
 <b>Routine dental benefits</b>	Preventive and comprehensive services <sup>2</sup>	\$0 copay for covered preventive and comprehensive services like cleanings, fillings, crowns, bridges and dentures <ul style="list-style-type: none"> <li>• No annual deductible</li> <li>• Access to one of the largest national dental networks</li> </ul>
 <b>Vision services</b>	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	\$0 copay for 1 pair standard lenses/frames and \$150 allowance toward your purchase of contact lenses every year
<b>Mental health</b>	Inpatient visit <sup>2</sup> Our plan covers 90 days for an inpatient hospital stay	\$0 copay per stay
	Outpatient group therapy visit <sup>2</sup>	\$0 copay
	Outpatient individual therapy visit <sup>2</sup>	\$0 copay
	Virtual mental health visits	\$0 copay to talk with a network telehealth provider online through live audio and video
<b>Skilled nursing facility (SNF)<sup>2</sup></b> (Stay must meet Medicare coverage criteria) Our plan covers up to 100 days in a SNF.		\$0 copay per day: days 1-100
<b>Outpatient rehabilitation services</b>	Physical therapy and speech and language therapy visit <sup>1,2</sup>	\$0 copay

## Medical benefits

Occupational Therapy Visit <sup>1,2</sup>	\$0 copay
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### Ambulance<sup>2</sup>

Your provider must obtain prior authorization for non-emergency transportation.

\$0 copay for ground
\$0 copay 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

Chemotherapy drugs <sup>2</sup>	\$0 copay
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Part B covered insulin <sup>2</sup>	\$0 copay
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Other Part B drugs <sup>2</sup>	\$0 copay
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Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.

## 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
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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.
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Drug Coverage	30-day^ or 100-day supply from a retail network pharmacy
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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)
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## Prescription drugs

All other drugs<sup>3</sup> \$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)

<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>3</sup> 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)<sup>2</sup> \$0 copay


### Diabetes management

Diabetes monitoring supplies<sup>2</sup> \$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

Additional benefits		
	Therapeutic shoes or inserts <sup>2</sup>	\$0 copay
<b>Durable medical equipment (DME) and related supplies</b>	DME (e.g., wheelchairs, oxygen) <sup>2</sup>	\$0 copay
	Prosthetics (e.g., braces, artificial limbs) <sup>2</sup>	\$0 copay
<div>  <b>Fitness program</b> </div>		
		<p>\$0 copay</p> <p>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:</p> <ul style="list-style-type: none"> <li>• Free gym membership at core and premium locations</li> <li>• Access to a large national network of gyms and fitness locations</li> <li>• On-demand workout videos and live streaming fitness classes</li> <li>• Online memory fitness activities</li> </ul>
<b>Foot care</b> (podiatry services)	Foot exams and treatment <sup>2</sup>	\$0 copay
	Routine foot care	\$0 copay, 8 visits per year
<b>Meal benefit<sup>2</sup></b>		\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay
<b>Home health care<sup>2</sup></b>		\$0 copay
<b>Hospice</b>		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.
<b>Opioid treatment program services<sup>2</sup></b>		\$0 copay
<b>Outpatient substance use disorder services</b>	Outpatient group therapy visit <sup>2</sup>	\$0 copay
	Outpatient individual therapy visit <sup>2</sup>	\$0 copay



**Additional benefits**



**OTC, healthy food, utilities + wellness support**

\$256 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<sup>2</sup>**

\$0 copay

<sup>1</sup> Requires a referral from your doctor.  
<sup>2</sup> May require your provider to get prior authorization from the plan.

## 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, at 1-800-324-8680, TTY 711.

Benefits	Medicaid	UHC Dual Complete OH-S2 (HMO D-SNP)
<b>Inpatient Hospital Care</b>	Covered	Covered
<b>Doctor Office Visits</b>	Covered	Covered
<b>Preventive Care</b> Only limitation specific to <b>Preventative Exams and Screenings:</b> colonoscopies for individuals age 50 and older or high risk individuals	Covered with limitations	Covered
<b>Emergency Care</b>	Covered	Covered
<b>Urgently Needed Services</b>	Covered	Covered
<b>Diagnostic Tests Lab and Radiology Services and X-Rays</b> 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
<b>Hearing Services</b>	Covered	Covered
<b>Dental Services</b> 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-S2 (HMO D-SNP)
<b>Vision Services</b> 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
<b>Inpatient Mental Health Care</b>	Covered	Covered
<b>Mental Health Care</b>	Covered	Covered
<b>Skilled Nursing Facility (SNF)</b>	Covered	Covered
<b>Ambulance</b>	Covered	Covered
<b>Transportation (Routine)</b>	Covered	Covered
<b>Prescription Drug Benefits</b> Part D eligible beneficiaries can only receive Medicaid coverage for medications that are excluded from Medicare Part D coverage	Covered with limitations	Covered
<b>Chiropractic Care</b> 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
<b>Diabetes Supplies and Services</b>	Covered	Covered
<b>Durable Medical Equipment</b>	Covered	Covered
<b>Foot Care</b>	Covered	Covered
<b>Home Health Care</b>	Covered	Covered
<b>Hospice</b>	Covered	Covered
<b>Outpatient Hospital Services</b>	Covered	Covered
<b>Renal Dialysis</b>	Covered	Covered
<b>Prosthetic Devices</b>	Covered	Covered
<b>Additional Dental Services</b>	Covered	Covered
<b>Additional Foot Care</b>	Not covered	Covered
<b>Family Planning</b>	Covered	Covered with limitations
<b>Additional Vision Services</b>	Covered	Covered
<b>Home and Community! Based Services (HCBS)</b>	Covered	Not covered
<b>Over the Counter Items</b>	Covered	Covered

Benefits	Medicaid	UHC Dual Complete OH-S2 (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-S2 (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, and don't pay anything for covered medical services. How much Medicaid covers depends on your income, resources, and other factors. Some people get full Medicaid benefits.

Your eligibility to enroll in this plan depends on your type of Medicaid.

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

- **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.
- **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.
- **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-S2 (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](https://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-S2 (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](https://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 1-866-944-3488 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 comuniquen 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 2023.

### 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.