



Summary of Benefits 2026

UHC Dual Complete UT-S2 (HMO-POS D-SNP)

H4604-026-000

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 1-844-560-4944, 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 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 Dual Complete UT-S2 (HMO-POS D-SNP)

Medical premium, deductible and limits

Monthly plan premium	\$37.60
Annual medical deductible	Your medical deductible is \$283 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.
Maximum out-of-pocket amount (does not include prescription drugs or any Medicaid cost-shares)	\$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 or any applicable Medicaid cost-shares are not included in this amount.
Medicare cost-sharing	If you have full Medicaid benefits, you will pay \$0 for your Medicare-covered services unless a separate Medicaid cost-share applies, as noted by the cost-sharing in this chart.

Medical benefits

Inpatient hospital care²	\$0 copay per stay, or \$2,150 copay per stay
Our plan covers an unlimited number of days for an inpatient hospital stay.	
Depending on your Medicaid eligibility, Medicaid may have a separate \$75 copay per stay.	

Medical benefits

Outpatient hospital

Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay. 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 surgery²

\$0 copay for a colonoscopy
\$0 copay or 20% coinsurance otherwise

Outpatient hospital observation services²

\$0 copay or 20% coinsurance

Doctor visits

Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay.

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)
- Sexually transmitted infections screenings and counseling
- Tobacco use cessation counseling (counseling for

Medical benefits

- people with no sign of tobacco-related disease)
- “Welcome to Medicare” preventive visit (one-time)
- Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19

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

Depending on your Medicaid eligibility, Medicaid may have a separate \$8 copay for non-emergency trips to the emergency room.

\$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

Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay.

\$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

Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay for each X-ray.

Diagnostic radiology services (e.g. MRI, CT scan)²

\$0 copay for each diagnostic mammogram
\$0 copay or 20% coinsurance otherwise

Lab services²

\$0 copay

Diagnostic tests and procedures²

\$0 copay or 20% coinsurance

Therapeutic radiology²

\$0 copay or 20% coinsurance

Outpatient X-rays²

\$0 copay or 20% coinsurance



Hearing services

Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay for each Medicare-

Exam to diagnose and treat hearing and balance issues²

\$0 copay or 20% coinsurance

Routine hearing exam

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

Hearing aids²

\$2,200 allowance for 2 hearing aids every 2 years

Medical benefits

covered hearing exam.

- 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

Covered in and out-of-network

Preventive and comprehensive services²

\$2,500 allowance for all covered dental services*

\$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
- Freedom to see any dentist



Vision services

Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay for each visit with an ophthalmologist or optometrist.

Exam to diagnose and treat diseases and conditions of the eye²

\$0 copay

Eyewear after cataract surgery

\$0 copay

Routine eye exam

\$0 copay for a routine eye exam each year to help protect your eyesight and health

Routine eyewear

\$200 allowance every year for 1 pair of frames or contacts

- 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
- You are responsible for all eyewear costs from providers outside of the UnitedHealthcare Vision network

Medical benefits

Mental health

Inpatient visit²
Our plan covers
90 days for an
inpatient hospital
stay

\$0 copay per stay, or
\$2,080 copay per stay

Outpatient group
therapy visit²

\$0 copay or 20% coinsurance

Outpatient
individual therapy
visit²

\$0 copay or 20% coinsurance

Virtual mental
health visits

\$0 copay to talk with a network telehealth provider
online through live audio and video

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
\$0 copay per day: days 1-20
\$217 copay per day: days 21-100

Outpatient rehabilitation services

Depending on
your Medicaid
eligibility,
Medicaid may
have a separate
\$4 copay for
physical therapy.

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

Ambulance²

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

Not covered

Medical benefits

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 drugs²

\$0 copay or 20% coinsurance

Part B covered insulin²

\$0 copay or 20% coinsurance, up to \$35

Other Part B drugs²

\$0 copay for allergy antigens

\$0 copay or 20% coinsurance for all others

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

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 drugs³

\$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.

[^]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
Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay for each Medicare-covered service.

Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation)²

\$0 copay or 20% coinsurance

Diabetes management

Diabetes monitoring supplies²

\$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 inserts²

\$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

Additional benefits		
		• 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 or 20% coinsurance
Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay.	Routine foot care	\$0 copay, 6 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
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
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

Additional benefits



OTC, healthy food, utilities + wellness support

\$128 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 dialysis²

\$0 copay or 20% coinsurance

¹ Requires a referral from your doctor.

² May require your provider to get prior authorization from the plan for in-network benefits.

* Benefits are combined in and out-of-network

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 \$283 per year for covered medical services you receive from providers as described below. 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 Utah Department of Health, Medicaid and Health Financing 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 Utah Department of Health, Medicaid and Health Financing, 1-800-662-9651.

Benefits	Medicaid	UHC Dual Complete UT-S2 (HMO-POS 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 with limitations	Covered
Dental Services	Covered with limitations	Covered
Vision Services	Covered	Covered
Inpatient Mental Health Care	Covered	Covered
Mental Health Care	Covered	Covered
Skilled Nursing Facility (SNF)	Covered	Covered
Ambulance	Covered	Covered
Transportation (Routine)	Covered	Not Covered
Prescription Drug Benefits Only OTC medications prescribed by a physician & some cough & cold medications when covered by Medicare & possibly Part B cost share	Covered with limitations	Covered
Chiropractic Care Manipulations only	Covered with limitations	Covered with limitations

Benefits	Medicaid	UHC Dual Complete UT-S2 (HMO-POS D-SNP)
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 UT-S2 (HMO-POS D-SNP) is a Medicare Advantage HMOPOS plan with a Medicare contract.

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

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.
- **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:

Utah: Beaver, Box Elder, Cache, Carbon, Daggett, Davis, Duchesne, Emery, Garfield, Grand, Iron, Juab, Kane, Millard, Morgan, Piute, Rich, Salt Lake, San Juan, Sanpete, Sevier, Summit, Tooele, Uintah, Utah, Wasatch, Washington, Wayne, Weber.

Use network providers and pharmacies

UHC Dual Complete UT-S2 (HMO-POS D-SNP) has a network of doctors, hospitals, pharmacies and other providers. For routine dental services, you can use providers that are not in our network. 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 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](https://www.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 Dual Complete UT-S2 (HMO-POS 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 1-866-480-1086 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 1-866-480-1086, 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.

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

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.