



Summary of Benefits 2026

UHC Dual Complete VA-Y3 (HMO-POS D-SNP)
H2445-005-000

Look inside to take advantage of the health services and drug coverages the plan provides. Call Member Services or go online 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

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Dual Complete

Introduction

This document is a brief summary of the benefits and services covered by UHC Dual Complete VA-Y3 (HMO-POS D-SNP). It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of UHC Dual Complete VA-Y3 (HMO-POS D-SNP). Key terms and their definitions appear in alphabetical order in the last chapter of the **Evidence of Coverage**.

Table of contents

A.	Disclaimers.....	3
B.	Frequently asked questions (FAQ)	5
C.	List of covered services	11
D.	Benefits covered outside of UHC Dual Complete VA-Y3 (HMO-POS D-SNP).....	32
E.	Services that UHC Dual Complete VA-Y3 (HMO-POS D-SNP), Medicare, and Medicaid don't cover	32
F.	Your rights as a member of the plan.....	33
G.	How to file a complaint or appeal a denied service.....	35
H.	What to do if you suspect fraud	35

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

A. Disclaimers



This is a summary of health services covered by UHC Dual Complete VA-Y3 (HMO-POS D-SNP) for January 1, 2026–December 31, 2026. This is only a summary. Please read the **Evidence of Coverage** for the full list of benefits.

- UHC Dual Complete VA-Y3 (HMO-POS D-SNP) is a Dual Eligible Special Needs Plan (D-SNP) with a Medicare contract and a contract with the Virginia’s Cardinal Care Medicaid program. Enrollment in UHC Dual Complete VA-Y3 (HMO-POS D-SNP) depends on contract renewal. This plan is available to anyone who has both Medicare and full Virginia Medicaid benefits.
- This information is not a complete description of benefits. Contact the plan for more information.
- Benefits, features and/or devices vary by plan/area. Limitations and/or exclusions may apply.
- Plans are 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.
- For more information about Medicare, you can read the Medicare & You handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. If you don’t have a copy of this booklet, you can access it online at the Medicare website (medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227) TTY users should call 1-877-486-2048.
- Benefits may change on January 1 of each year.
- Premiums are covered for enrollees of UHC Dual Complete VA-Y3 (HMO-POS D-SNP).
- We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact medicare.gov or 1-800-MEDICARE to get information on all of your options.
- You can get this document for free in other formats, such as large print, braille, or audio. Call 1-877-370-1131, TTY 711, 8 a.m.–8 p.m. local time, 7 days a week. The call is free.
- You can call Member Services and ask us to make a note in our system that you would like materials in Spanish, large print, braille, or audio now and in the future.
- The healthy food benefit is a special supplemental benefit only available to chronically ill enrollees with a qualifying condition, such as high blood pressure, high cholesterol, chronic and disabling mental health conditions, diabetes and/or cardiovascular disorders, and who also meet all applicable plan coverage criteria. There may be other qualified conditions not listed. Contact us for details.

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.

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.

B. Frequently asked questions (FAQ)

The following table lists frequently asked questions.

Frequently asked questions	Answers
What is a UHC Dual Complete D-SNP	A Dual Eligible Special Needs Plan (D-SNP) is a type of Medicare Advantage health plan. A D-SNP is for individuals who are dually eligible for both Medicare and Cardinal Care. A D-SNP covers all of your Medicare and prescription drug benefits (Medicare Part D) and provides all of your Medicaid services and drugs under the Cardinal Care Managed Care program.
Will I get the same Medicare and Cardinal Care Medicaid benefits in UHC Dual Complete VA-Y3 (HMO-POS D-SNP) that I get now?	<p>You'll get most of your covered Medicare and Cardinal Care Medicaid benefits directly from UHC Dual Complete VA-Y3 (HMO-POS D-SNP). You'll work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change based on your needs, and your doctor, care manager's or care coordinator's assessment. You may also get other benefits outside of your health plan the same way you do now directly from a State or county agency, specialty mental health and substance use disorder services, or regional center services.</p> <p>When you enroll in UHC Dual Complete VA-Y3 (HMO-POS D-SNP), you and your care team will work together to develop an Individualized Care Plan (ICP) that addresses your health and support needs and reflects your personal preferences and goals.</p> <p>If you're taking any Medicare Part D drugs that UHC Dual Complete VA-Y3 (HMO-POS D-SNP) doesn't normally cover, you can get a temporary supply. We'll help you to transition to another drug or get an exception for UHC Dual Complete VA-Y3 (HMO-POS D-SNP) to cover your drug if medically necessary. Medicaid may cover drugs through Cardinal Care that aren't covered by Medicare. For more information, call Member Services at the number listed at the bottom of this page.</p>

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit **[MyUHC.com/CommunityPlan](https://www.myuhc.com/communityplan)**.

Frequently asked questions	Answers
Can I use the same health care providers I use now?	<p>That's often the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with UHC Dual Complete VA-Y3 (HMO-POS D-SNP) and have a contract with us, you can keep using them.</p> <ul style="list-style-type: none">• Providers with an agreement with us are “in-network.” Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. You must use the providers in UHC Dual Complete VA-Y3 (HMOPOS D-SNP)’s. If you use providers or pharmacies that aren’t in our network, the plan may not pay for these services or drugs.• If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of UHC Dual Complete VA-Y3 (HMO-POS D-SNP)’s plan network.• If you’re currently under treatment with a provider that’s out of UHC Dual Complete VA-Y3’s network, or have an established relationship with a provider that’s out of UHC Dual Complete VA-Y3’s network, you can stay connected with your existing provider for a period of time. Call Member Services to check about staying connected. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. <p>To find out if your providers are in the plan’s network, call Member Services or read UHC Dual Complete VA-Y3 (HMO-POS D-SNP)’s Provider and Pharmacy Directory on the plan’s website at MyUHC.com/CommunityPlan for the most current listing.</p> <p>If UHC Dual Complete VA-Y3 (HMO-POS D-SNP) is new for you, we’ll work with you to develop Individualized Care Plan to address your needs.</p>

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Frequently asked questions	Answers
What's a UHC Dual Complete VA-Y3 (HMO-POS D-SNP) care coordinator or care manager?	A UHC Dual Complete VA-Y3 (HMO-POS D-SNP) care coordinator or care manager is your main contact person at our plan. This person helps to manage all of your providers and services and make sure you get what you need.
What are Long-term Services and Supports (LTSS)?	Long-Term Services and Supports (LTSS) provide help to people who need assistance to do everyday tasks like taking a bath, getting dressed, making food, and taking medicine. UHC Dual Complete VA-Y3 (HMO-POS D-SNP) provides LTSS if you're found to be eligible through the LTSS screening process. Often these services are provided at your home or in your community, but they could also be provided in a nursing home or hospital when necessary. In some cases, a county or other agency may provide these services, and your care team will work with that agency.
What happens if I need a service but no one in UHC Dual Complete VA-Y3 (HMO-POS D-SNP)'s network can provide it?	Most services will be provided by our network providers. If you need a service that can't be provided within our network, UHC Dual Complete VA-Y3 (HMO-POS D-SNP) will cover services provided by an out-of-network provider.

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Frequently asked questions	Answers
<p>Where's UHC Dual Complete VA-Y3 (HMO-POS D-SNP) available?</p>	<p>The service area for this plan includes: Accomack, Albemarle, Alexandria City, Alleghany, Amelia, Amherst, Appomattox, Arlington, Augusta, Bath, Bedford, Bland, Botetourt, Bristol City, Brunswick, Buchanan, Buckingham, Buena Vista City, Campbell, Caroline, Carroll, Charles City, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Culpeper, Cumberland, Danville City, Dickenson, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Grayson, Greene, Greensville, Halifax, Hampton City, Hanover, Harrisonburg City, Henrico, Henry, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lee, Lexington City, Loudoun, Louisa, Lunenburg, Lynchburg City, Madison, Manassas City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Norton City, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Russell, Salem City, Scott, Shenandoah, Smyth, Southampton, Spotsylvania, Stafford, Staunton City, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Warren, Washington, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, Wise, Wythe, York Counties, VA. You must live in one of these areas to join the plan.</p>

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Frequently asked questions	Answers
What's prior authorization?	<p>Prior authorization means that you must get an approval from UHC Dual Complete VA-Y3 (HMO-POS D-SNP) to seek services outside of our network or to get services not routinely covered by our network before you get the services. UHC Dual Complete VA-Y3 (HMO-POS D-SNP) may not cover the service, procedure, item, or drug if you don't get prior authorization.</p> <p>If you need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first. UHC Dual Complete VA-Y3 (HMO-POS D-SNP) can provide you or your provider with a list of services or procedures that require you to get prior authorization from UHC Dual Complete VA-Y3 (HMO-POS D-SNP) before the service is provided.</p> <p>Refer to Chapter 3 of the Evidence of Coverage to learn more about prior authorization. Refer to the Benefits Chart in Chapter 4 of the Evidence of Coverage to learn which services require a prior authorization.</p> <p>If you have questions about whether prior authorization is required for specific services, procedures, items, or drugs, call Member Services at the numbers listed at the bottom of this page for help.</p>
What's a referral?	<p>A referral means that your care team must give you approval to go to someone that's not your PCP. A referral is different than a prior authorization. If you don't get a referral from your care team, UHC Dual Complete VA-Y3 (HMO-POS D-SNP) may not cover the services. UHC Dual Complete VA-Y3 (HMO-POS D-SNP) can provide you with a list of services that require you to get a referral from your care team before the service is provided.</p> <p>Refer to the Evidence of Coverage to learn more about when you'll need to get a referral from your care team.</p>
Do I pay a monthly amount (also called a premium) under UHC Dual Complete VA-Y3 (HMO-POS D-SNP)?	<p>No. Because you have Cardinal Care, you won't pay any monthly premiums, including your Medicare Part B premium, for your health coverage.</p>

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Frequently asked questions	Answers
Do I pay a deductible as a member of UHC Dual Complete VA-Y3 (HMO-POS D-SNP)?	No. You don't pay deductibles in UHC Dual Complete VA-Y3 (HMO-POS D-SNP).
What's the maximum out-of-pocket amount that I'll pay for medical services as a member of UHC Dual Complete VA-Y3 (HMO-POS D-SNP)?	There's no cost sharing for medical services in UHC Dual Complete VA-Y3 (HMO-POS D-SNP), so your annual out-of-pocket costs will be \$0. Members who get LTSS, including skilled and custodial nursing facility placement and CCC Plus Waiver Services, may have a monthly patient pay amount as determined by the Virginia Department of Social Services.

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C. List of covered services

The following table is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need hospital care	Inpatient hospital care	\$0	<p>Except in an emergency, your health care provider must tell the plan of your hospital admission.</p> <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <p>Your provider may need to obtain prior authorization for services.</p>
	Outpatient hospital services, including observation	\$0	Your provider may need to obtain prior authorization for services.
	Ambulatory surgical center (ASC) services	\$0	Your provider may need to obtain prior authorization for services.
	Doctor or surgeon care	\$0	Your provider may need to obtain prior authorization for services.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You want to use a health care provider (continued on next page)	Visits to treat an injury or illness	\$0	Your provider may need to obtain prior authorization for services.
	Preventive care (care to keep you from getting sick, such as flu shots and screenings to check for cancer)	\$0	
	Wellness visits, such as a physical	\$0	
	“Welcome to Medicare” (preventive visit one time only)	\$0	
	Specialist care	\$0	

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
<p>You need emergency care</p>	<p>Emergency room services</p>	<p>\$0</p>	<p>You may use any emergency room if you reasonably believe you need emergency care. You don't need prior authorization, and the hospital does not have to be in-network.</p> <p>Worldwide coverage is available for the same copay. Contact the plan for details.</p>
	<p>Urgent care</p>	<p>\$0</p>	<p>Urgently needed services aren't emergency care. You don't need prior authorization and the urgent care center doesn't have to be in-network.</p> <p>Worldwide coverage is available for the same copay. Contact the plan for details.</p>
<p>You need medical tests</p>	<p>Lab tests and diagnostic procedures, such as blood work</p>	<p>\$0</p>	<p>Your provider may need to obtain prior authorization for services.</p>
	<p>Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)</p>	<p>\$0</p>	<p>Your provider may need to obtain prior authorization for services.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need hearing/ auditory services (continued on next page)	Hearing screenings (including routine hearing exams)	\$0	1 routine hearing exam per year. Covered under Cardinal Care if you're under 21. Covered under UHC Dual Complete VA-Y3 (HMO-POS D-SNP) if you're over 21. Your provider may need to obtain prior authorization for services.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need hearing/ auditory services (continued)	Hearing aids (as well as fittings and associated accessories and supplies)	\$0	<p>\$2,500 allowance for 2 hearing aids every 2 years.</p> <ul style="list-style-type: none"> • 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 manufacture 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. <p>Your provider may need to obtain prior authorization for services.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
<p>You need dental care (continued on next page)</p>	<p>Dental check-ups and preventive care</p>	<p>\$0</p>	<p>Exams, cleanings, X-rays, fluoride, and comprehensive dental services are covered.</p> <p>\$2,500 allowance for all covered dental services. Routine dental covered in-network and out-of-network.</p> <p>\$0 copay for covered preventive and comprehensive services like cleanings, fillings, crowns, bridges and dentures</p> <ul style="list-style-type: none"> • No annual deductible • Access to one of the largest national dental networks • Freedom to see any dentist <p>Additionally, Cardinal Care provides a full range of dental care for both children and adults through DentaQuest, its Medicaid Dental Benefits Administrator. Contact 888-912-3456 for information or visit https://www.dentaquest.com/en/members/virginia-medicaid-dental-coverage/cardinal-care-smiles.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need dental care (continued)	Restorative and emergency dental care	\$0	<p>Cardinal Care provides coverage for restorative and emergency dental care. Braces for adults over age 21 aren't covered. Contact DentaQuest at the number above for coverage information.</p> <p>Your provider may need to obtain prior authorization for services.</p>
You need eye care (continued on next page)	Eye exams	\$0	<p>1 every year.</p> <p>UHC Dual Complete VA-Y3 (HMO-POS D-SNP) covers diagnostic examinations and optometric treatment procedures provided by ophthalmologists, optometrists, and opticians.</p>
	Glasses or contact lenses	\$0	<p>\$200 credit every year for 1 pair lenses/frames and contacts.</p> <p>Coverage for eyeglasses is limited to members under age 21 except as a supplemental benefit.</p> <p>You may have additional eyewear benefits available through Cardinal Care. Please call Member Services to find out more.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need eye care (continued)	Other vision care (including diagnosis and treatment for diseases and conditions of the eye)	\$0	Your provider may need to obtain prior authorization for services.
You have a mental health condition	Mental Health Services	\$0	<p>UHC Dual Complete VA-Y3 (HMO-POS D-SNP) provides coverage for a full range of inpatient and outpatient mental health services, including substance use disorder services.</p> <p>Your provider may need to obtain prior authorization for services.</p>
	Inpatient and outpatient care and community-based services for people who need Mental Health Services	\$0	<p>UHC Dual Complete VA-Y3 (HMO-POS D-SNP) provides coverage for inpatient and outpatient mental health services including, but not limited to, crisis intervention and psychiatric hospitalization, case management, therapeutic and rehabilitative services, and residential treatment.</p> <p>Your provider may need to obtain prior authorization for services.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need a substance use disorder service	Substance use disorder services	\$0	<p>Through the Cardinal Care Addiction and Recovery Treatment Services (ARTS) program, UHC Dual Complete VA-Y3 (HMO-POS D-SNP) provides coverage for a full range of addiction treatment services, including outpatient and intensive outpatient services, case management, residential and opioid treatment services.</p> <p>Your provider may need to obtain prior authorization for services.</p>
You need a place to live with people available to help you	Skilled nursing care	\$0	<p>UHC Dual Complete VA-Y3 (HMO-POS D-SNP) provides coverage for skilled and intermediate nursing facility care.</p> <p>Your provider may need to obtain prior authorization for services.</p>
	Nursing home care	\$0	<p>Your provider may need to obtain prior authorization for services.</p>
	Adult foster care and group adult foster care	\$0	<p>Your provider may need to obtain prior authorization for services.</p>
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0	<p>Your provider may need to obtain prior authorization for services.</p> <p>Requires a referral from your doctor.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
<p>You need help getting to health services (continued on next page)</p>	<p>Ambulance services</p>	<p>\$0</p>	<p>Ambulance services for other cases (non-emergent) must be approved by us. In cases that aren't emergencies, we may pay for an ambulance. Your condition must be serious enough that other ways of getting to a place of care could risk your life or health.</p> <p>Your provider must obtain prior authorization for non-emergency transportation.</p>
	<p>Emergency transportation</p>	<p>\$0</p>	<p>In emergency situations includes ground (ambulance) and air (airplane and helicopter) transportation. The transportation will take you to the nearest place that can give you care.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
<p>You need help getting to health services (continued)</p>	<p>Transportation to medical appointments and services</p>	<p>\$0</p>	<p>Up to 36 one-way trips to or from approved locations, such as medically related appointments, gyms, and pharmacies.</p> <p>Includes transportation to services covered by Medicare. Cardinal Care also provides coverage through Medicaid for Non Emergency Medical Transportation services.</p> <p>Routine transportation not for use in emergencies.</p> <p>Your provider may need to obtain prior authorization for services.</p>
<p>You need drugs to treat your illness or condition (continued on next page)</p>	<p>Medicare Part B drugs</p>	<p>\$0</p>	<p>Part B drugs include drugs given by your doctor to treat your illness in their office, some oral cancer drugs, and some or condition drugs used with certain medical equipment.</p> <p>Read the Evidence of Coverage for more information on these drugs.</p> <p>Your provider may need to obtain prior authorization for services.</p>

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit [MyUHC.com/CommunityPlan](https://www.uhc.com/CommunityPlan).

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued)	Medicare Part D drugs	\$0 for a 30-day supply	<p>There may be limitations on the types of drugs covered. Please refer to UHC Dual Complete VA-Y3 (HMO-POS D-SNP)'s List of Covered Drugs (Drug List) for more information.</p> <p>Members living in long-term care facilities pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.</p> <p>You pay a maximum of \$0 for each 1-month supply of Part D covered insulin.</p>
	Over-the-counter (OTC) drugs	\$0	<p>There may be limitations on the types of drugs covered. Please refer to UHC Dual Complete VA-Y3 (HMO-POS D-SNP)'s List of Covered Drugs (Drug List) for more information.</p>
You need help getting better or have special health needs	Rehabilitation services	\$0	Your provider may need to obtain prior authorization for services.
	Medical equipment for home care	\$0	Your provider may need to obtain prior authorization for services.
	Dialysis services	\$0	Your provider may need to obtain prior authorization for services.

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit [MyUHC.com/CommunityPlan](https://www.myuhc.com/communityplan).

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need foot care	Podiatry services	\$0	4 routine foot care visits every year. Your provider may need to obtain prior authorization for services.
	Orthotic services	\$0	Your provider may need to obtain prior authorization for services.
You need durable medical equipment (DME) Note: This isn't a complete list of covered DME. For a complete list, contact Member Services or refer to Chapter 4 of the Evidence of Coverage .	Wheelchairs, crutches, walkers, nebulizers, oxygen equipment and supplies	\$0	UHC Dual Complete VA-Y3 (HMO-POS D-SNP) provides coverage for wheelchairs, crutches and walkers, as well as a wide range of other DME items. DME coverage is based on medical necessity and has no maximum benefit limits. Your provider may need to obtain prior authorization for services.

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit [MyUHC.com/CommunityPlan](https://www.uhc.com/CommunityPlan).

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need help living at home (continued on next page)	Home health services	\$0	<p>UHC Dual Complete VA-Y3 (HMO-POS D-SNP) covers home health services, including nursing care, rehabilitation therapies and home aide services. Additionally, the Commonwealth Coordinated Care Plus (CCC Plus) Waiver provides coverage for other long-term services and supports such as private-duty nursing services. Consult with your UHC Dual Complete VA-Y3 (HMO-POS D-SNP) care team to request a LTSS screening for the CCC Plus Waiver.</p> <p>Your provider may need to obtain prior authorization for services.</p>

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need help living at home (continued)	Home services, such as cleaning or housekeeping, or home modifications such as grab bars	\$0	Home modifications may be covered by Cardinal Care through the CCC Plus Waiver. Modifications may be made to your primary residence or primary vehicle and must enable you to function with greater independence. Speak with your care team to learn more.
	Adult Day Health Services	\$0	You may have a monthly patient pay amount as determined by the Virginia Department of Social Services. UHC Dual Complete VA-Y3 (HMO-POS D-SNP) provides these services if you're found to be eligible through the LTSS screening process. Your provider may need to obtain prior authorization for services.
	Day habilitation services	\$0	Your provider may need to obtain prior authorization for services.
	Services to help you live on your own (home health care services or personal care attendant services)	\$0	If you do not have UnitedHealthcare for your Cardinal Care Medicaid services, please call your Medicaid insurance company for more information.

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit [MyUHC.com/CommunityPlan](https://www.myuhc.com/communityplan).

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
Additional services (continued on next page)	Chiropractic services	\$0	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) May require your provider to get prior authorization from the plan for in-network benefits.
	Diabetes supplies and services	\$0	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. Your provider may need to obtain prior authorization for services.

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
Additional services (continued)	Fitness program	\$0	<p>Under Cardinal Care, the fitness program helps you stay active and connected at the gym, from home or in your community. It's available to you and includes:</p> <ul style="list-style-type: none"> • Free gym membership at core locations • Access to a large national network of gyms and fitness locations • On-demand workout videos and live streaming fitness classes • Online memory fitness activities
	Hospice	\$0	<p>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.</p>

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
Additional services (continued)	Mammograms	\$0	<p>Diagnostic Mammograms that are performed in connection with the treatment or follow-up of breast cancer) are unlimited and are covered whenever they are medically necessary.</p> <p>Screening Mammograms: Covered once every 12 months (11 full months must have passed since the last screening).</p>
	Nurse Advice Line	\$0	Talk with a registered nurse (RN) about your health-related questions or concerns anytime, day or night.
	Personal emergency response system (PERS)	\$0	For a PERS device that can quickly connect you to the help you need, 24 hours a day in any situation.
	Prosthetic services	\$0	<p>UHC Dual Complete VA-Y3 (HMO-POS D-SNP) provides coverage for medically necessary prosthetics for children under age 21 and for adults and children when recommended as part of an approved intensive rehabilitation program.</p> <p>Your provider may need to obtain prior authorization for services.</p>

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
Additional services (continued)	Radiation therapy	\$0	Your provider may need to obtain prior authorization for services.
	Services to help manage your disease	\$0	Care management or care coordination services are provided to all UHC Dual Complete VA-Y3 (HMO-POS D-SNP) enrollees. Care management provides a more intensive level of service if your health requires it.
	Meal benefit	\$0	28 home-delivered meals after each inpatient hospitalization or skilled nursing facility (SNF) stay, provided through UHC Dual Complete VA-Y3 (HMO-POS D-SNP). Plus 14 additional meals after each inpatient hospitalization stay, provided through your Medicaid enhanced benefit. Your provider may need to obtain prior authorization for services.

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit [MyUHC.com/CommunityPlan](https://www.myuhc.com/communityplan).

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
Additional services (continued)	OTC, healthy food, utilities + wellness support	\$0	<p>\$250 credit every month for over-the-counter (OTC) products and wellness support, plus healthy food and utilities for qualifying members</p> <ul style="list-style-type: none"> • 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

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit **[MyUHC.com/CommunityPlan](https://myuhc.com/communityplan)**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
Additional services (continued)	Virtual medical visits	\$0	Talk with a network telehealth provider online through live audio and video
	Virtual mental health visit	\$0	Talk with a network telehealth provider online through live audio and video

The above summary of benefits is provided for informational purposes only and is not a complete list of benefits. For a complete list and more information about your benefits, you can read the UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Evidence of Coverage. If you don't have an **Evidence of Coverage**, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at the number listed at the bottom of this page. If you have questions, you can also call Member Services or visit **MyUHC.com/CommunityPlan**.

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

D. Benefits covered outside of UHC Dual Complete VA-Y3 (HMO-POS D-SNP)

There are some services that you can get that aren't covered by UHC Dual Complete VA-Y3 (HMO-POS D-SNP) but are covered by Medicare, Medicaid, or a State or county agency. This isn't a complete list. Call Member Services at the numbers listed at the bottom of this page to find out about other services.

Other services covered directly by Medicare or Medicaid	Your costs
Developmental disability support coordination	\$0
Transportation to waiver services provided through the Building Independence (BI), Community Living (CL), and Family and Individual Supports (FIS) Medicaid waivers	\$0

E. Services that UHC Dual Complete VA-Y3 (HMO-POS D-SNP), Medicare, and Medicaid don't cover

This isn't not a complete list. Call Member Services at the numbers listed at the bottom of this page to find out about other excluded services.

Services UHC Dual Complete VA-Y3 (HMO-POS D-SNP), Medicare, and Medicaid do not cover	
Services not considered "reasonable and necessary" according to standards of Medicare and Medicaid	Experimental medical and surgical treatments, items, or drugs unless covered by Medicare or under a Medicare-approved clinical study.
Surgical treatment for morbid obesity except when medically necessary	LASIK surgery.
Nursing services provided in a Christian Science Sanatorium	

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

F. Your rights as a member of the plan

As a member of UHC Dual Complete VA-Y3 (HMO-POS D-SNP), you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We'll tell you about your rights at least once a year. For more information on your rights, please read the Evidence of Coverage. Your rights include, but aren't limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:
 - Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity) sexual orientation, national origin, race, color, religion, creed, or public assistance
 - Get information in other languages and formats (for example, large print, braille, or audio) free of charge
 - Be free from any form of physical restraint or seclusion
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a language and format you can understand. This includes the right to get information on:
 - Description of the services we cover
 - How to get services
 - How much services will cost you
 - Names of health care providers and care coordinator
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
 - Choose a primary care provider (PCP) and change your PCP at any time during the year
 - Use a women's health care provider without a referral
 - Get your covered services and drugs quickly
 - Know about all treatment options, no matter what they cost or whether they're covered
 - Refuse treatment, even if your health care provider advises against it
 - Stop taking medicine, even if your health care provider advises against it
 - Ask for a second opinion. UHC Dual Complete VA-Y3 (HMO-POS D-SNP) will pay for the cost of your second opinion visit.
 - Make your health care wishes known in an advance directive
- **You have the right to timely access to care that doesn't have any communication or physical access barriers.** This includes the right to:
 - Get timely medical care

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information,** visit **MyUHC.com/CommunityPlan**.

- Get in and out of a health care provider’s office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act.
- Have interpreters to help with communication with your health care providers and your health plan
- **You have the right to seek emergency and urgent care when you need it.** This means you have the right to:
 - Get emergency and and care services, 24 hours a day, 7 days a week, without prior authorization
 - Use an out-of-network urgent or emergency care provider, when necessary
- **You have a right to confidentiality and privacy.** This includes the right to:
 - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
 - Have your personal health information kept private. No personal health information will be released to anyone without your consent, unless required by law.
 - Have privacy during treatment
- **You have the right to make complaints about your covered services or care.** This includes the right to:
 - File a complaint or grievance against us or our providers. You also have the right to appeal certain decisions made by us or our providers
 - File a complaint with the Virginia Department of Medical Assistance Services Member Helpline at **1-800-643-2273** (TTY **1-800-817-6608**). The UHC Dual Complete VA-Y3 (HMO-POS D-SNP) website **MyUHC.com/CommunityPlan** has complaint forms, Independent Medical Review (IMR) application forms, and instructions available online.
 - Ask for an IMR of Cardinal Care Medicaid services or items that are medical in nature
 - Ask for a State Fair Hearing from the Virginia Department of Medical Assistance Services.
 - Get a detailed reason why services were denied

For more information about your rights, you can read the **Evidence of Coverage**. If you have questions, you can also call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at the number listed at the bottom of this page.

You can also call the Virginia Office of the State Long Term Care Ombudsman for assistance. An “ombudsman” is an advocate who can assist you to resolve problems with plan coverage, plan benefits, health care, behavioral health care and long-term care services and supports. You can contact the Ombudsman at **1-800-552-5019** (TTY users call Virginia Relay at **711**).

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

G. How to file a complaint or appeal a denied service

If you have a complaint or think UHC Dual Complete VA-Y3 (HMO-POS D-SNP) should cover something we denied, call Member Services at **1-844-368-7151**. You can file a complaint or appeal our decision.

For questions about complaints and appeals, you can read **Chapter 9** of the **Evidence of Coverage**. You can also call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at the numbers listed at the bottom of this page.

You can also write us a letter about your grievance (complaint) or appeal.

For complaints/grievances or medical appeals:

UnitedHealthcare Appeals and
Grievance Department
P.O. Box 6103, MS CA 120-0360
Cypress, CA 90630-0023

For Part D or Medicaid drug appeals only:

UnitedHealthcare Part D Appeal and
Grievance Department
P.O. Box 6103, MS CA 120-0368
Cypress, CA 90630-0023

H. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, contact us.

- Call us at UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services, **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September.
- Or, call Virginia Cardinal Care Medicaid Helpline at **1-800-643-2273**. TTY users may call **1-800-817-6608**.
- Call Virginia’s Cardinal Care Medicaid Fraud Control Unit at **1-800-371-0824** or **1-804-371-0779** (TTY users dial **711** for Virginia Relay) or by email at **MFCU_mail@oag.state.va.us**.
- Or, call Medicare at **1-800-MEDICARE (1-800-633-4227)**. TTY users may call **1-877-486-2048**. You can call these numbers for free.

If you have questions, call UHC Dual Complete VA-Y3 (HMO-POS D-SNP) Member Services at **1-844-368-7151**, TTY **711**, 8 a.m.–8 p.m., 7 days a week, October–March; Monday–Friday, April–September. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

If you have general questions or questions about our plan, services, service area, billing, or UCard, call UHC Dual Complete Member Services:



Call 1-844-368-7151

Calls to this number are free. 8 a.m.–8 p.m., 7 days a week, from October through March; Monday–Friday, from April through September. Member Services also has free language interpreter services available for non-English speakers.

TTY 711

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. 8 a.m.–8 p.m., 7 days a week, from October through March; Monday–Friday, from April through September.

If you have questions about your health:

Call your primary care provider (PCP). Follow your PCP's instructions for getting care when the office is closed. If your PCP's office is closed, you can also call Nurse Advice Line. A nurse will listen to your problem and tell you how to get care. The numbers for the Nurse Advice Line are:



1-800-842-3014

Calls to this number are free anytime day or night at UHC Dual Complete VA-Y3 (HMO-POS D-SNP) also has free language interpreter services available for non-English speakers.

If you need immediate behavioral health care, please call the Behavioral Health Crisis Line:



Call 1-844-368-7151

Calls to this number are free. 8 a.m.–8 p.m., 7 days a week, from October through March; Monday–Friday, from April through September. UHC Dual Complete also has free language interpreter services available for non-English speakers.

TTY 711

Calls to this number are free. 8 a.m.–8 p.m., 7 days a week, from October through March; Monday–Friday, from April through September.