

Summary of Benefits 2024

UHC Dual Complete CO-V001 (PPO D-SNP) H0271-045-000

Look inside to learn more about the plan and the health and drug services it covers. Call Customer Service or go online for more information about the plan.



♠ Toll-free 1-844-560-4944, TTY 711 8 a.m.-8 p.m. local time, 7 days a week



UHC.com/Medicare

United Healthcare[®] **Dual Complete**

Summary of Benefits

January 1, 2024 - December 31, 2024

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 **myuhcadvantage.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 CO-V001 (PPO D-SNP)

Medical premium, deductible and limit	s	
	In-network	Out-of-network
Monthly plan premium	\$46.60	
Annual medical deductible	This plan does not have a	medical deductible.
Maximum out-of-pocket amount (does not include prescription drugs)	\$4,900	\$9,550
	This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.	This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from any provider.
		rou will still need to pay your -pocket costs paid for your are not included in this

Medical benefits			
		In-network	Out-of-network
Inpatient hospital Our plan covers an days for an inpatie	unlimited number of	\$250 copay per day: days 1-5 \$0 copay per day: days 6 and beyond	\$500 copay per day: for days 1-20 \$0 copay per day: for days 21 and beyond
Outpatient hospital Cost-sharing for additional plan	Ambulatory surgical center (ASC) ²	\$0 copay for a colonoscopy \$250 copay otherwise	\$500 copay
covered services will apply.	Outpatient hospital, including surgery ²	\$0 copay for a colonoscopy \$250 copay otherwise	\$500 copay
	Outpatient hospital observation services ²	\$250 copay	\$500 copay
Doctor visits	Primary care provider	\$0 copay	\$35 copay
	Specialists ²	\$25 copay	\$70 copay
	Virtual medical visits	\$0 copay to talk with a network online through live audio a	
Preventive services	Routine physical	\$0 copay, 1 per year*	40% coinsurance, 1 per year*
	Medicare-covered	\$0 copay	\$0 copay - 40% coinsurance (depending on the service)
	 Abdominal aort screening Alcohol misuse Annual wellnes Bone mass me Breast cancer s (mammogram) Cardiovascular (behavioral the Cardiovascular 	scree counseling	ectal cancer screenings noscopy, fecal occult blood lexible sigmoidoscopy) ession screening tes screenings and

Medical benefits			
		In-network	Out-of-network
	screening Medical nutrition services Medicare Diaborate Program (MDP) Obesity screen counseling Prostate cance (PSA) Any additional prevents on tract year will be this plan covers preserved.	ography (LDCT) scre Toba on therapy cour peop etes Prevention relat P) Vacc ings and flu, F COV r screenings "We preventive services approved by e covered.	ually transmitted infections enings and counseling acco use cessation nseling (counseling for ole with no sign of tobacco- ed disease) cines, including those for the Hepatitis B, pneumonia, or /ID-19 Icome to Medicare" entive visit (one-time) / Medicare during the Indiannual physical exams at
Emergency care		hospital within 24 hours, y	it. If you are admitted to the you pay the inpatient the Emergency Care copay.
Urgently needed se	ervices	\$40 copay (\$0 copay for urgently needed services outside the United States) per visit	
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) ²	\$0 copay for each diagnostic mammogram \$135 copay otherwise	\$235 copay
	Lab services ²	\$0 copay	\$0 copay
	Diagnostic tests and procedures ²	\$20 copay	\$40 copay
	Therapeutic radiology ²	\$60 copay	\$150 copay
	Outpatient X-rays ²	\$25 copay	\$30 copay

Medical benefits			
		In-network	Out-of-network
Hearing services	Exam to diagnose and treat hearing and balance issues ²	\$0 copay	\$70 copay
	Routine hearing exam	\$0 copay, 1 per year*	\$70 copay, 1 per year*
	Hearing aids ²	\$1,100 allowance for a bro brand-name prescription h	
		hearing professionals locations • Broad range of popula Beltone™, Oticon, Pho Starkey®, Unitron™ an • 3-year manufacturer wa	r hearing aids including onak, ReSound, Signia, ad Widex® arranty on all prescription trial period and damage or
Routine dental benefits	Preventive and comprehensive ²		entive and comprehensive ngs and crowns es and dentures s largest national dental

Medical benefits			
		In-network	Out-of-network
Vision services	Exam to diagnose and treat diseases and conditions of the eye ²	\$0 copay	\$70 copay
	Eyewear after cataract surgery	\$0 copay	\$70 copay
	Routine eye exam	\$0 copay, 1 per year*	\$70 copay, 1 per year*
	Routine eyewear	national networks of v network • Free standard prescription, bifocals, (standard) progressive coating • Savings when upgrad UV/anti-reflective coatilenses • Eyewear available from	icare Advantage's largest ision provider and retail otion lenses including
Mental health	Inpatient visit ² Our plan covers 90 days for an inpatient hospital stay	\$250 copay per day: days 1-5 \$0 copay per day: days 6-90	\$500 copay per day: days 1-20 \$0 copay per day: days 21-90
	Outpatient group therapy visit ²	\$15 copay	\$30 copay
	Outpatient individual therapy visit ²	\$25 copay	\$40 copay
	Virtual mental health visits	\$0 copay to talk with a net online through live audio a	·
Skilled nursing fac		\$0 copay per day: days	\$225 copay per day: days 1-43
Our plan covers up SNF.	to 100 days in a	\$203 copay per day: days 21-100	\$0 copay per day: days 44-100

Medical benefits			
		In-network	Out-of-network
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit ²	\$25 copay	\$70 copay
	Occupational Therapy Visit ²	\$25 copay	\$70 copay
	Virtual medical visits	\$0 copay to talk with a network online through live audio a	· · · · · · · · · · · · · · · · · · ·
Ambulance ² Your provider must authorization for no transportation.	•	\$275 copay for ground \$275 copay for air	\$275 copay for ground \$275 copay for air
Routine transporta	ition	\$0 copay for 24 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies*	75% coinsurance*
Medicare Part B prescription	Chemotherapy drugs ²	20% coinsurance	40% coinsurance
drugs In-network cost sharing shown is	Part B covered insulin ²	20% coinsurance, up to \$35	40% coinsurance
the maximum you will pay for Part B prescription	Other Part B drugs ²	\$0 copay for allergy antigens 20% coinsurance for all	\$0 copay for allergy antigens 40% coinsurance for all
drugs. You may pay less for certain drugs.	Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	others	others

Prescription drugs

Annual

Prescription **Deductible**

30-day[^] or 100-day supply from a retail or mail order network pharmacy

All covered drugs \$0 copay

\$0

(Some covered drugs are limited to a 30-day supply)

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

Additional benefits			
		In-network	Out-of-network
Chiropractic care	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ²	\$15 copay	\$70 copay
Diabetes management	Diabetes monitoring supplies ²	\$0 copay We only cover Accu- Chek® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Verio, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide. Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView. Other brands are not covered by your plan.	50% coinsurance
	Diabetes self- management training	\$0 copay	40% coinsurance
	Therapeutic shoes or inserts ²	20% coinsurance	50% coinsurance

Additional benefits			
		In-network	Out-of-network
Durable medical equipment (DME) and related	DME (e.g., wheelchairs, oxygen) ²	20% coinsurance	50% coinsurance
supplies	Prosthetics (e.g., braces, artificial limbs) ²	20% coinsurance	50% coinsurance
Fitness prog	gram	 and fitness locations Access to many prem locations An annual personalize Members who need hassistant to the gym Access to thousands videos and live stream Social activities at loc classes, clubs and ev 	nip at a gym near you national network of gyms nium gyms and fitness ed fitness plan nelp can bring a workout of on-demand workout ning fitness classes al health and wellness ents unity for Renew Active — no
Foot care (podiatry services)	Foot exams and treatment ²	\$25 copay	\$70 copay
	Routine foot care	\$25 copay, 6 visits per year*	\$70 copay, 6 visits per year*
Meal benefit ²		\$0 copay for 28 home-del after an inpatient hospitali facility (SNF) stay.	
Home health care ²		\$0 copay	50% coinsurance
Hospice		approved hospice. You m	e care. Hospice is covered
Nurse Hotline		Speak with a registered no	urse (RN) 24 hours a day, 7
Opioid treatment p	rogram services ²	\$0 copay	\$0 copay

Additional benefits	•		
		In-network	Out-of-network
Outpatient substance abuse	Outpatient group therapy visit ²	\$15 copay	\$30 copay
	Outpatient individual therapy visit ²	\$25 copay	\$40 copay
Food, Over-	the-Counter (OTC)	\$70 credit every month to products and utility bills	pay for healthy food, OTC
		☐Buy healthy foods like meat, seafood, dairy	e fruits and vegetables, products and water
			nds of OTC products, like bladder control pads and
		□Pay home utility bills and internet	like electricity, heat, water
		□Shop at thousands of including Walmart, W or at neighborhood s	algreens, Kroger and CVS,
Renal Dialysis ²		20% coinsurance	20% coinsurance

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

^{*}Benefits are combined in and out-of-network

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 Colorado Department of Health Care Policy and 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 Health First Colorado (Colorado's Medicaid Program), 1-800-221-3943.

Benefits		
	Medicaid	UHC Dual Complete CO- V001 (PPO 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	Covered
Vision Services	Covered with limitations	Covered
Inpatient Mental Health Care	Covered	Covered
Mental Health Care	Covered	Covered
Skilled Nursing Facility (SNF)	Covered with limitations	Covered
Ambulance	Covered	Covered
Transportation (Routine)	Covered	Covered
Prescription Drug Benefits	Covered	Covered
Chiropractic Care	Not covered	Covered
Diabetes Supplies and Services	Covered	Covered
Durable Medical Equipment	Covered	Covered
Foot Care	Covered	Covered
Home Health Care	Covered	Covered

Benefits		
	Medicaid	UHC Dual Complete CO- V001 (PPO D-SNP)
Hospice	Covered	Covered
Outpatient Hospital Services	Covered	Covered
Renal Dialysis	Covered	Covered
Prosthetic Devices	Covered	Covered

About this plan

UHC Dual Complete CO-V001 (PPO D-SNP) is a Medicare Advantage PPO plan with a Medicare contract.

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

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

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:

Colorado: Adams, Alamosa, Arapahoe, Bent, Boulder, Broomfield, Chaffee, Cheyenne, Clear Creek, Conejos, Costilla, Crowley, Custer, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin,

Grand, Huerfano, Jefferson, Kiowa, Kit Carson, Lake, Larimer, Las Animas, Lincoln, Logan, Morgan, Otero, Park, Phillips, Pueblo, Teller, Washington, Weld, Yuma.

Use network providers and pharmacies

UHC Dual Complete CO-V001 (PPO D-SNP) has a network of doctors, hospitals, pharmacies and other providers. With this plan, you have the freedom to see any provider nationwide that accepts Medicare. Plus, you have the flexibility to access a network of local providers. You may pay a higher copay or coinsurance when you see an out-of-network provider. When looking at the charts above you'll see the cost differences for network vs. out-of-network care and services. If you use pharmacies that are not in our network, the plan may not pay for those drugs, or you may pay more than you pay at a network pharmacy.

You can go to **UHC.com/Medicare** to search for a network provider or pharmacy using the online directories. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions.

Required Information

UHC Dual Complete CO-V001 (PPO 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 www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact our Customer Service number at 1-866-480-1086 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 2023.

Routine eyewear

Additional charges may apply for out-of-network items and services. Provider and retail network may vary in local market. Vision network size based on Zelis Network360, March 2023. Annual routine eye exam and \$100-400 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 Renew Active® Program varies by plan/area and may not be available on all plans. Participation in the Renew Active program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, discounts, classes, events, and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services are subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor.

Gym network may vary in local market and plan. Gym network size is based on comparison of competitor's website data as of May 2023.

AARP® Staying Sharp® is the registered trademark of AARP. Staying Sharp, including all content and features, is offered for informational purposes and to educate users on brain health care and medical issues that may affect their daily lives. Staying Sharp is based on a holistic, lifestyle approach to brain health that encourages users to incorporate into their daily lives activities that are associated with general wellness. Nothing in the service should be considered, or

used as a substitute for, medical advice, diagnosis, or treatment. Features including the Cognitive Assessment and Lifestyle Check-Ins, Additional Tests, exercises, and challenges assess performance at a particular moment in time on certain discrete cognitive tasks. Staying Sharp games are intended for entertainment and recreational purposes only. Various factors may affect performance, including sleep, tiredness, focus, and other social, environmental, or emotional factors. Performance is not indicative of cognitive health and not predictive of future performance or medical conditions.

Food, Over-the-Counter (OTC) and Utility Bill Credit

Food, OTC and utility benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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

OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 100 day supply of your maintenance medication.

If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within five business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-877-266-4832, TTY 711.

The Nurse Hotline service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

Rewards Program

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