Summary of Benefits 2025

UHC Dual Complete WA-S4 (HMO-POS D-SNP)
H5008-020-000

Look inside to learn more about the plan and the health and drug services it covers. Contact us for more information about the plan.

UHC.com/CommunityPlan

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

United Healthcare®
Dual Complete

Y0066_SB_H5008_020_000_2025_M

Summary of Benefits

January 1, 2025 - December 31, 2025

This is a summary of what we cover and what you pay. For a complete list of covered services, limitations and exclusions, review the Evidence of Coverage (EOC) at **MyUHC.com/CommunityPlan** or call Customer Service for help. After you enroll in the plan, you will get more information on how to view your plan details online.

UHC Dual Complete WA-S4 (HMO-POS D-SNP)

Medical premium, deductible and limits	
Monthly plan premium	$0 You may need to continue to pay your Medicare Part B premium
Part B premium reduction	$0.20 If your Medicare Part B premium is paid by Apple Health (Medicaid), or others on your behalf, you will not see the reduction.
Annual medical deductible	This plan does not have a medical deductible.
Maximum out-of-pocket amount (does not include prescription drugs)	$0 This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.
Medicare cost-sharing	If you have full Apple Health (Medicaid) benefits or are a Qualified Medicare Beneficiary (QMB), you will pay $0 for your Medicare-covered services as noted by the cost-sharing in this chart.

Medical benefits		
Inpatient hospital care[2] Our plan covers an unlimited number of days for an inpatient hospital stay.		$0 copay per stay
Outpatient hospital	Ambulatory surgical center (ASC)[2]	$0 copay

Medical benefits		
	Outpatient hospital, including surgery[2]	$0 copay
	Outpatient hospital observation services[2]	$0 copay
Doctor visits	Primary care provider	$0 copay
	Specialists[2]	$0 copay
	Virtual medical visits	$0 copay to talk with a network telehealth provider online through live audio and video
Preventive services	Routine physical	$0 copay, 1 per year
	Medicare-covered	$0 copay

- Abdominal aortic aneurysm screening
- Alcohol misuse counseling
- Annual wellness visit
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screening
- Cervical and vaginal cancer screening
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- Depression screening
- Diabetes screenings and monitoring
- Hepatitis C screening
- HIV screening
- Lung cancer with low dose computed tomography (LDCT) screening
- Medical nutrition therapy services
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screenings and counseling
- Prostate cancer screenings (PSA)
- Sexually transmitted infections screenings and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19
- “Welcome to Medicare” preventive visit (one-time)

Medical benefits		
	Any additional preventive services approved by Medicare during the contract year will be covered. This plan covers preventive care screenings and annual physical exams at 100% when you use in-network providers.	
Emergency care		$0 copay (worldwide) per visit. If you are admitted to the hospital within 24 hours, you pay the inpatient hospital copay instead of the Emergency Care copay. See the "Inpatient Hospital Care" section of this booklet for other costs.
Urgently needed services		$0 copay (worldwide) per visit
Diagnostic tests, lab and radiology services, and X-rays	Diagnostic radiology services (e.g. MRI, CT scan)[2]	$0 copay
	Lab services[2]	$0 copay
	Diagnostic tests and procedures[2]	$0 copay
	Therapeutic radiology[2]	$0 copay
	Outpatient X-rays[2]	$0 copay
Hearing services	Exam to diagnose and treat hearing and balance issues[2]	$0 copay
	Routine hearing exam	$0 copay, 1 per year
	Hearing aids[2]	$2,200 allowance every year for 2 hearing aids • A broad selection of over-the-counter (OTC) and brand-name prescription hearing aids • Access to one of the largest national networks of hearing professionals with more than 7,000 locations • 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period

Medical benefits		
Routine dental benefits Covered in-network and out-of-network.	Preventive and comprehensive[2]	$2,500 allowance for all covered dental services* $0 copay for covered preventive and comprehensive services like cleanings, fillings and crowns • No annual deductible • Access to one of the largest national dental networks • Freedom to see any dentist
Vision services	Exam to diagnose and treat diseases and conditions of the eye[2]	$0 copay
	Eyewear after cataract surgery	$0 copay
	Routine eye exam	$0 copay, 1 per year
	Routine eyewear	$350 allowance 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
Mental health	Inpatient visit[2] Our plan covers 90 days for an inpatient hospital stay	$0 copay per stay
	Outpatient group therapy visit[2]	$0 copay
	Outpatient individual therapy visit[2]	$0 copay
	Virtual mental health visits	$0 copay to talk with a network telehealth provider online through live audio and video
Skilled nursing facility (SNF)[2]		$0 copay per day: days 1-100

Medical benefits		
Our plan covers up to 100 days in a SNF.		
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit[2]	$0 copay
	Occupational Therapy Visit[2]	$0 copay
	Virtual medical visits	$0 copay to talk with a network telehealth provider online through live audio and video
Ambulance[2] Your provider must obtain prior authorization for non-emergency transportation.		$0 copay for ground $0 copay for air
Routine transportation		$0 copay for 36 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies
Medicare Part B prescription drugs	Chemotherapy drugs[2]	$0 copay
	Part B covered insulin[2]	$0 copay
	Other Part B drugs[2] Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	$0 copay

Good news for 2025

The Coverage Gap, or "donut hole", has been eliminated and your out-of-pocket maximum cost is lower than ever. That means you're more protected from high drug costs in 2025.

Prescription drugs	
Deductible	$0

Prescription drugs		
Initial Coverage	**30-day^ or 100-day supply from a retail or mail order network pharmacy**	
All covered drugs[3]	$0 copay (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.

[3] You will pay a maximum of $0 for each 1-month supply of Part D covered insulin drugs.

Additional benefits		
Acupuncture services	Routine acupuncture services	$0 copay, 12 visits per year
Chiropractic services	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation)[2]	$0 copay
	Routine chiropractic services	$0 copay, 12 visits per year
Diabetes management	Diabetes monitoring supplies[2]	$0 copay We only cover Accu-Chek® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio Flex®, OneTouch® Ultra 2, Accu-Chek® Guide Me and Accu-Chek® Guide. Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus and Accu-Chek® SmartView. Other brands are not covered by your plan.
	Diabetes self-management training	$0 copay
	Therapeutic shoes or inserts[2]	$0 copay

Additional benefits		
Durable medical equipment (DME) and related supplies	DME (e.g., wheelchairs, oxygen)[2]	$0 copay
	Prosthetics (e.g., braces, artificial limbs)[2]	$0 copay
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 • 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
	Routine foot care	$0 copay, 4 visits per year
Meal benefit[2]		$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay
Home health care[2]		$0 copay
Hospice		You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.
Opioid treatment program services[2]		$0 copay
Outpatient substance use disorder services	Outpatient group therapy visit[2]	$0 copay
	Outpatient individual therapy visit[2]	$0 copay

Additional benefits	
Food, over-the-counter (OTC) and utility bill credit	$225 credit every month to pay for OTC products, healthy food and utility bills •Choose from thousands of OTC products, like first aid, pain relievers and more •Buy healthy foods like fruits and vegetables, meat, seafood, dairy products and water •Pay home utility bills like electricity, heat, water and internet •Shop at thousands of participating stores, including Walmart, Walgreens, Dollar General and Kroger, or at neighborhood stores near you
Renal dialysis[2]	$0 copay

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

*Benefits are combined in and out-of-network

Apple Health (Medicaid) Benefits

Information for people with Medicare and Apple Health (Medicaid). Your services are paid first by Medicare and then by Apple Health (Medicaid).

The benefits described below are covered by Apple Health (Medicaid). You can see what Apple Health (Medicaid) covers and what our plan covers.

Coverage of the benefits depends on your level of Apple Health (Medicaid) eligibility. If Medicare doesn't cover a service or a benefit has run out, Apple Health (Medicaid) may help, but you may have to pay a cost share. In some situations, Apple Health (Medicaid) may pay your Medicare cost sharing amount. See your Apple Health (Medicaid) Member Handbook for more details. If you have questions about your Apple Health (Medicaid) eligibility and what benefits you are entitled to, call Washington State Health Care Authority, 1-800-562-3022.

Benefits	Apple Health (Medicaid) Fee-for-Service	UHC Dual Complete WA-S4 (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	Covered
Dental Services	Covered	Covered
Vision Services Eye exams	Covered	Covered
Vision Services Vision hardware - Child	Covered	Covered
Vision Services Vision hardware - Adult	Not Covered	Covered
Inpatient Mental Health Care	Covered	Covered
Mental Health Care	Covered	Covered
Skilled Nursing Facility (SNF)	Covered	Covered
Ambulance	Covered	Covered
Transportation Non-medical transportation	Not Covered	Covered

Benefits	Apple Health (Medicaid) Fee-for-Service	UHC Dual Complete WA-S4 (HMO-POS D-SNP)
Transportation **Medical transportation (non-emergency)**	Covered	Covered
Prescription Drug Benefits	Covered	Covered
Chiropractic Care	Covered	Covered
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 WA-S4 (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 Apple Health (Medicaid), and don't pay anything for covered medical services. How much Apple Health (Medicaid) covers depends on your income, resources, and other factors. Some people get full Apple Health (Medicaid) benefits.

Your eligibility to enroll in this plan depends on your type of Apple Health (Medicaid).

You can enroll in this plan if you are in one of these Apple Health (Medicaid) categories:

- **Qualified Medicare Beneficiary Plus (QMB+):** You get Apple Health (Medicaid) coverage of Medicare cost-share and are also eligible for full Apple Health (Medicaid) benefits. Apple Health (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).
- **Specified Low-Income Medicare Beneficiary (SLMB+):** Apple Health (Medicaid) pays your Part B premium and provides full Apple Health (Medicaid) benefits. You are eligible for full Apple Health (Medicaid) benefits. At times you may also be eligible for limited assistance from Apple Health (Medicaid) in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Apple Health (Medicaid). There may be cases where you have to pay cost sharing when a service or benefit is not covered by Apple Health (Medicaid).
- **Full Benefits Dual Eligible (FBDE)**: Apple Health (Medicaid) may provide limited assistance with Medicare cost-sharing. Apple Health (Medicaid) also provides full Apple Health (Medicaid) benefits. You are eligible for full Apple Health (Medicaid) benefits. At times you may also be eligible for limited assistance from Apple Health (Medicaid) in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Apple Health (Medicaid). There may be cases where you have to pay cost sharing when a service or benefit is not covered by Apple Health (Medicaid).

If your category of Apple Health (Medicaid) eligibility changes, your cost share may also increase or decrease. You must recertify your Apple Health (Medicaid) enrollment to continue to receive your Medicare coverage. If you feel you have been billed more than your required cost share, please reach out to Customer Service for help.

Our service area includes these counties in:

Washington: King, Pierce, Snohomish.

Use network providers and pharmacies

UHC Dual Complete WA-S4 (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.

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

Required Information

UHC Dual Complete WA-S4 (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 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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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 $100-450 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

Participation in the fitness program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The fitness program includes standard fitness membership and other offerings. Fitness membership equipment, classes, activities and events may vary by location. Certain services, discounts, classes, activities, 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 is 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.

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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.

Eligibility for healthy food, utilities and $0 copay for Rx benefits under the Value-Based Insurance Design model is limited to members with Extra Help from Medicare, and will be verified after enrollment.

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

Optum® Home Delivery Pharmacy and Optum Rx are affiliates of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy for medications you take regularly. If you have not used Optum Home Delivery Pharmacy, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. There may be other pharmacies in our network.

Rewards Program

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