

The UHC Dual Complete FL-Y4 (PPO D-SNP) plan offers comprehensive health coverage with a \$0 monthly premium, \$0 annual medical deductible, and an out-of-pocket maximum of \$0 for eligible members who qualify for both Medicare and Medicaid with full Medicaid coverage in specific categories in Florida. The plan includes a \$300 monthly credit for over-the-counter (OTC) products, healthy food, and utility bills, as well as a \$3,500 annual allowance for covered dental services, which includes cleanings, fillings, crowns, root canals, extractions, and dentures. Members are entitled to 48 one-way rides to doctor visits or pharmacies at no copay. Medical services under the plan do not incur copays for primary care visits, specialist consultations, virtual visits, preventive services, mental health outpatient services, opioid treatment services, emergency and urgent care visits, ambulance services, inpatient hospital stays, and outpatient services such as therapy and diagnostic tests.

Prescription drug coverage features a \$0 annual deductible, with \$0 copays for both brand and generic drugs for members receiving Extra Help. The plan also provides extensive dental coverage with \$0 copays for preventive and comprehensive services through a large network of dentists. Additional benefits include routine eye exams and eyewear with a \$450 annual allowance, hearing exams, and a \$3,200 allowance for hearing aids. Members can earn rewards for wellness activities and access a fitness program at no copay. The plan covers 12 routine foot care visits per year and provides 28 home-delivered meals at no cost. Routine chiropractic services are covered with a \$0 copay for up to 12 visits per year, while out-of-network visits incur a 40% cost share.

The savings benefit applies during the Initial Coverage period, which begins after the deductible is met and ends when total drug costs reach \$5,030 in 2024. While Optum Home Delivery Pharmacy is affiliated with UnitedHealthcare, members are not required to use it for regular medications. First prescription orders from a doctor must be approved before filling, with new prescriptions typically arriving within ten business days and refills in about seven days. \$0 copays may be limited to preferred home delivery prescriptions during the initial coverage phase and may not apply during the

coverage or catastrophic stages. Enrollment in the plan is contingent upon contract renewal with Medicare, and UnitedHealthcare pays royalties to AARP for the use of its intellectual property, although AARP membership is not required for enrollment. For members eligible for Extra Help from Medicare, copays may be reduced or eliminated. Benefits may vary by plan and area, with limitations and exclusions applicable. For chronic special needs plans, members pay a maximum of \$25 for a one-month supply of covered insulin drugs, while other plans have a maximum of \$35, both with \$0 copay during the catastrophic stage. Additional benefits include a fitness membership, routine transportation (not for emergencies), and virtual visits, which may require specific devices. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services can be found in the Evidence of Coverage. The Medicare Prescription Payment Plan, starting January 1, 2025, allows members who spend over \$2,000 on covered Part D drugs to spread their out-of-pocket costs throughout the year. For D-SNP and C-SNP members, the values shown in-network reflect the cost-sharing covered by the state Medicaid program, which may vary based on individual eligibility. Information is available in multiple languages upon request.