

The UHC Dual Complete TX-S003 (HMO-POS D-SNP) plan is designed for eligible members who qualify for both Medicare and Medicaid with full Medicaid coverage in specific categories in Texas. It features a \$0 monthly premium, a \$0 annual medical deductible, and an out-of-pocket maximum of \$0. Members receive a \$181 monthly credit for over-the-counter (OTC) products, healthy food, and utility bills, along with a \$3,000 annual allowance for covered dental services, which includes cleanings, fillings, crowns, root canals, extractions, and dentures. The plan provides 48 one-way rides to medical appointments or pharmacies at no copay, and all primary care and specialist visits, including virtual consultations, are also at a \$0 copay. Preventive services, mental health outpatient services, and opioid treatment services are covered without copay.

Prescription drug benefits include a \$0 annual deductible and \$0 copays for both brand and generic drugs. The plan offers extensive medical benefits, such as \$0 copays for urgent care, emergency care, inpatient hospital stays, outpatient services, and various therapies. Routine eye and hearing exams are covered at no copay, with additional allowances for eyewear and hearing aids. Members can earn rewards for wellness activities and access a fitness program at no copay. The plan also covers routine foot care, chiropractic, and acupuncture services without copay.

Enrollment is contingent upon the plan's contract renewal with Medicare and is insured through UnitedHealthcare Insurance Company or its affiliates. Members are advised to consider their needs when selecting products, and the plan includes disclaimers regarding pharmacy use and benefit availability, which may vary by area. Benefits and features are particularly beneficial for members receiving Extra Help from Medicare, potentially resulting in lower or no copays. Coverage specifics may vary by plan and area, with limitations, exclusions, and network restrictions applicable. Hearing aids are covered only if obtained from a UnitedHealthcare Hearing network provider, while other hearing exam providers are available within the network. For Chronic Special Needs Plans (C-SNP), members pay a maximum of \$25 for each 1-month supply of Part D covered insulin drugs, except during the Catastrophic drug payment stage where the cost is \$0. For other plans, the maximum

copay for insulin is \$35, with the same \$0 payment during the Catastrophic stage.

Benefits related to food, OTC items, and utilities have expiration timeframes, and eligibility for these benefits under the Value-Based Insurance Design model is limited to members with Extra Help from Medicare. The healthy food benefit is available only to chronically ill enrollees with qualifying conditions, and specific eligibility criteria must be met. The fitness benefit includes a standard fitness membership, and members are advised to consult their doctors before starting any exercise program. Out-of-network dental coverage may incur higher costs, and routine transportation is not intended for emergencies. Virtual visits may require specific technology and are not available for emergencies. The policy mentions that \$0 copays may apply to preferred home delivery prescriptions during the initial coverage phase but may not be applicable during the Catastrophic stage. Starting January 1, 2025, members spending over \$2,000 on covered Part D prescription drugs may consider the Medicare Prescription Payment Plan, which allows for spreading out-of-pocket costs over the calendar year. Out-of-network providers are not obligated to treat members except in emergencies, and members should refer to their Evidence of Coverage for details on cost-sharing for out-of-network services. Additionally, the policy includes a disclaimer regarding state-level Medicaid and D-SNP, indicating that costs may vary based on Medicaid eligibility and coverage. Information is available in multiple languages, and customer service can provide further assistance.