

The UHC Complete Care IL-7 (HMO-POS C-SNP) plan, offered by UnitedHealthcare Insurance Company or its affiliates, is tailored for individuals diagnosed with diabetes, chronic heart failure, and cardiovascular disorders. It features a monthly premium of \$22.80, an annual medical deductible of \$0, and an out-of-pocket maximum of \$3,500. Members receive a \$93 monthly credit for over-the-counter products and healthy food, alongside dental benefits that include a \$2,000 allowance for preventive and comprehensive services, with \$0 copay for preventive care and 50% coinsurance for certain procedures. Vision benefits provide a \$300 allowance for frames or contacts every two years, and routine eye exams are covered with no copay.

Medical services under the plan include primary care visits at a \$0 copay, specialist visits at a \$15 copay, and virtual visits at no cost. Preventive services are also covered without a copay. Mental health services have a group copay of \$15 and an individual copay of \$25, while emergency care incurs a \$140 copay and urgent care costs \$65 per visit. Inpatient hospital care has a copay of \$245 per day for the first six days, with no copay thereafter. Outpatient services, including therapy and lab services, have varying copays, with some lab tests costing \$0.

Prescription drug coverage includes a \$590 annual deductible, with a 25% coinsurance for all covered drugs at retail and mail order pharmacies. Members qualifying for Extra Help may have the deductible waived and reduced copays for brand and generic drugs. Additional benefits include a fitness program with \$0 copay for Renew Active, rewards for wellness activities, and meal benefits providing 28 home-delivered meals post-hospitalization. Coverage for hearing aids is limited to UnitedHealthcare Hearing network providers, and for C-SNP members, there is a maximum copay of \$25 for a one-month supply of covered insulin drugs, with \$0 copay during the Catastrophic stage.

Enrollment in the plan is contingent upon the renewal of the plan's contract with Medicare, and AARP, which receives royalty fees from UnitedHealthcare for the use of its intellectual property,

does not require AARP membership for enrollment. Benefits and features may vary by plan and area, with limitations and exclusions applicable. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services may vary. The Medicare Prescription Payment Plan, effective January 1, 2025, allows members exceeding \$2,000 in covered Part D drug costs to spread their out-of-pocket expenses over the calendar year. For D-SNP and C-SNP members, Medicaid may cover some cost-sharing, with details available in the Summary of Benefits or Evidence of Coverage. Information is accessible in multiple languages upon request. Overall, the UHC Complete Care IL-7 plan emphasizes comprehensive coverage, preventive care, chronic condition management, and additional benefits to support overall health and wellness.