

The UHC Complete Care TX-3P (HMO-POS C-SNP) plan is designed for individuals with diabetes, chronic heart failure, and cardiovascular disorders, offering a \$0 monthly premium and a \$0 annual medical deductible, alongside an out-of-pocket maximum of \$3,900. Members benefit from a \$53 monthly credit for over-the-counter products and healthy food, with insulin costs capped at \$25 for a one-month supply. Dental coverage includes a \$1,000 allowance for preventive and comprehensive services, with \$0 copay for preventive care and 50% coinsurance for certain procedures. Primary care visits incur no copay, while specialist visits require a \$20 copay with a referral; virtual visits are also free. Preventive services, such as annual physicals and vaccinations, are covered without copay, while mental health services have varying copays, with group sessions costing \$15 and individual sessions \$25.

Prescription drug coverage features a \$0 deductible for Tiers 1-2 and a \$340 deductible for Tiers 3-5, with copays for a 30-day supply at retail pharmacies set at \$0 for Tier 1 and Tier 2 drugs, \$47 for Tier 3 preferred brand drugs, and \$100 for non-preferred drugs. Specialty drugs are charged at 29% of the total cost. Additional medical benefits include a \$65 copay for urgent care, \$140 for emergency care, and various copays for inpatient and outpatient services, while lab services and diabetes monitoring supplies are provided at no cost.

Extra benefits encompass routine eye exams, eyewear coverage, hearing exams, and hearing aids, with varying copays. Members can earn rewards for wellness activities and access a fitness program at no cost. The policy also includes a meal benefit offering \$0 copay for 28 home-delivered meals post-hospitalization or skilled nursing facility stay. 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. Members are not required to use Optum Home Delivery Pharmacy for regular medications but must approve the first prescription order from their doctor, with new prescriptions typically arriving within ten business days and refills within seven. \$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 is contingent upon contract renewal with Medicare, and UnitedHealthcare pays royalty fees to AARP for the use of its intellectual property. Members receiving Extra Help from Medicare may have lower or no copays, and benefits, features, and devices may vary by plan and area, with applicable limitations and exclusions. For chronic special needs plans, members pay a maximum of \$25 for each one-month supply of Part D covered insulin drugs, while other plans have a maximum of \$35. The policy also includes healthy food and utility benefits for eligible members, fitness benefits, and routine transportation, with specific conditions for each. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services may vary. Information is available in multiple languages upon request.