

The UHC Dual Complete TX-S001 (Regional PPO D-SNP) provides a comprehensive insurance plan with a \$0 monthly premium, \$0 annual medical deductible, and a \$0 out-of-pocket maximum for both in-network and out-of-network services. Eligibility requires members to qualify for both Medicare and Medicaid, specifically as a Qualified Medicare Beneficiary or with full Medicaid coverage in Texas. The plan offers a \$68 monthly credit for over-the-counter (OTC) products, healthy food, and utility bills, along with routine vision benefits that include a \$100 allowance for frames or contacts and a \$0 copay for eye exams. Hearing benefits feature a \$0 copay for routine exams and a \$1,500 allowance for hearing aids. Medical services such as doctor visits, preventive services, mental health care, and outpatient procedures have a \$0 copay, as do emergency and urgent care services, while inpatient hospital stays are also covered at \$0 per stay. Prescription drug coverage includes a \$0 annual deductible, with \$0 copays for both brand and generic drugs for members receiving Extra Help. However, dental coverage is not included in this plan. Additional benefits consist of a fitness program with \$0 copay for Renew Active, rewards for wellness activities, and routine foot care with a \$0 copay for up to six visits per year. Members can utilize Optum Home Delivery Pharmacy for prescription medications, with new prescriptions typically arriving within ten business days, although they are not required to use this pharmacy and can choose from other network pharmacies.

The policy outlines various benefits and conditions associated with UnitedHealthcare plans, particularly regarding prescription drug coverage and additional services. During the initial coverage phase, \$0 copays may be limited to preferred home delivery prescriptions, and these copays may not apply during the coverage or catastrophic stages. Benefits, features, and limitations vary by plan and area, and exclusions may apply. Enrollment is contingent upon contract renewal with Medicare, and the plans are insured through UnitedHealthcare Insurance Company or its affiliates. AARP is mentioned as a partner, but membership is not required for enrollment, and AARP does not provide specific product recommendations. For members receiving Extra Help from Medicare, copays may be reduced or eliminated, with specific provisions for insulin drugs, capping copays at \$25 for

Chronic Special Needs Plans and \$35 for other plans, except during the catastrophic stage where the copay is \$0. Additional benefits include healthy food and utility benefits available to members with Extra Help and specific chronic conditions. The fitness benefit offers a standard membership, while routine transportation is not for emergencies. Virtual visits may require specific technology and are not available for emergencies. The Medicare Prescription Payment Plan allows members to spread out-of-pocket costs for covered Part D drugs over the calendar year if expenses exceed \$2,000. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services may vary. Medicaid eligibility may affect cost-sharing for D-SNP and C-SNP members, with further details available in the Summary of Benefits or Evidence of Coverage. Information is accessible in multiple languages upon request.