The UHC Complete Care Support CA-1AP (HMO C-SNP) plan is tailored for individuals with diabetes, chronic heart failure, and cardiovascular disorders, featuring a monthly premium between \$0 and \$29.70, an annual medical deductible of \$0, and an out-of-pocket maximum ranging from \$0 to \$9,350. Members benefit from an \$82 monthly credit for over-the-counter products and healthy food, along with routine vision benefits that include a \$300 allowance for frames or contacts and \$0 copay for eye exams. Transportation services are provided at no cost for up to 48 one-way rides to medical appointments or pharmacies.

For medical services, copays for primary care visits range from \$0 to 20%, while specialist visits require a referral and have similar copay structures. Virtual visits incur a \$0 copay, and preventive services are covered without a copay. Mental health services have copays from \$0 to 20%, and opioid treatment services are provided at no cost. The plan includes prescription drug coverage with a \$590 annual deductible, waived for those qualifying for Extra Help, with members paying 25% coinsurance for covered drugs at retail and mail-order pharmacies. For those receiving Extra Help, copays for brand drugs can be as low as \$0, while generic drugs may have copays up to \$4.90.

While dental coverage is not included, urgent care is covered with copays from \$0 to \$45, and emergency care copays range from \$0 to \$110. Inpatient hospital care has a \$0 copay for those with full Medicaid or as Qualified Medicare Beneficiaries; otherwise, copays range from \$0 to \$1,610 per stay. Outpatient services, including therapy and lab services, generally have copays from \$0 to 20%. Additional benefits encompass routine eye exams, hearing aids with a \$1,500 allowance, and a fitness program with \$0 copay for gym memberships. Members can earn rewards for wellness activities, and the plan covers routine foot care, chiropractic, and acupuncture services.

The policy emphasizes that benefits may vary by plan and area, with applicable limitations and exclusions. Enrollment is managed through UnitedHealthcare Insurance Company or its affiliates, contingent upon the renewal of the plan's contract with Medicare. AARP's involvement is limited to

royalty fees for intellectual property use, and membership is not required for enrollment. For those receiving Extra Help from Medicare, copays may be reduced or eliminated, with a maximum copay of \$25 for a one-month supply of Part D covered insulin drugs for C-SNP members and \$35 for other plans, with \$0 copay during the Catastrophic stage. Additional benefits include healthy food and utility assistance for eligible members, fitness memberships, and virtual visits, though availability may vary by area or provider. Out-of-network services are not guaranteed except in emergencies, and members may incur higher costs when using out-of-network providers. The Medicare Prescription Payment Plan is available for those spending over \$2,000 on covered Part D drugs annually, allowing for cost spreading over the year. For D-SNP and C-SNP members, Medicaid may cover some cost-sharing, with specific eligibility criteria applying. Information is also available in multiple languages upon request.