

The UHC MedicareMax Medicare Advantage FL-0028 (HMO) plan offers a \$0 monthly premium and a \$0 annual medical deductible, with an out-of-pocket maximum of \$2,900. Members benefit from \$0 copays for primary care visits, specialist consultations (with necessary referrals), virtual visits, and preventive services, including annual routine physicals and mental health outpatient services. Comprehensive dental benefits are included, featuring \$0 copays for preventive and comprehensive dental care, along with a quarterly \$185 credit for over-the-counter (OTC) products. Prescription drug coverage allows for \$0 copays for Tier 1 (Preferred Generic) and Tier 2 (Generic) drugs at network pharmacies, while Tier 4 (Non-preferred) drugs incur a \$65 copay, and Tier 5 (Specialty) drugs are covered at 33% of the cost, with no annual prescription deductible. Emergency care has a \$140 copay, urgent care visits are \$0, inpatient hospital stays are covered at \$0 per stay, and outpatient services have a \$150 copay. Additional services such as physical therapy, lab services, and diabetes monitoring supplies are also covered at no cost.

Routine vision benefits include \$0 copays for eye exams and a \$300 annual allowance for eyewear, while hearing exams are covered with a \$0 copay, and hearing aids have copays ranging from \$99 to \$1,249. Members can access a fitness program with no copay and receive \$0 copay for 60 one-way transportation trips to approved locations. After hospitalization, members are eligible for 28 home-delivered meals at no cost. The plan emphasizes reviewing the Evidence of Coverage for detailed benefits and costs. Home delivery prescriptions typically arrive within ten business days for new orders and seven days for refills, with \$0 copays for preferred home delivery prescriptions during the initial coverage phase, though this may vary in later stages. Enrollment is contingent upon contract renewal with Medicare and is insured through UnitedHealthcare Insurance Company or its affiliates. Members receiving Extra Help from Medicare may have lower or no copays. Hearing aids are covered only from UnitedHealthcare Hearing network providers, and for chronic special needs plans, members pay a maximum of \$25 for a one-month supply of covered insulin drugs, while other plans have a maximum of \$35, with \$0 during the catastrophic stage. Additional benefits include healthy food and utility benefits for members with Extra Help, fitness memberships, and

routine transportation services, though these are not for emergencies. Virtual visits may require specific technology and are not available through all network providers. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services may vary. For those spending over \$2,000 on covered Part D prescription drugs annually, the Medicare Prescription Payment Plan is available to help manage out-of-pocket costs. The plan also includes disclaimers regarding state-level Medicaid and D-SNP, indicating that costs may vary based on Medicaid eligibility, and information is available in multiple languages upon request.