

The UHC Dual Complete TX-D004 (HMO-POS D-SNP) plan, offered by UnitedHealthcare Insurance Company under a contract with Medicare, features a monthly premium ranging from \$0 to \$1.40 and an annual medical deductible between \$0 and \$257, with an out-of-pocket maximum set between \$0 and \$9,350. Coverage includes primary care provider visits with copays from \$0 to 20%, and specialist visits require a referral with similar copay ranges. Virtual visits incur a \$0 copay, while preventive services, including annual routine physicals, are covered at no cost. Mental health services have copays from \$0 to 20%, and opioid treatment services are provided at no cost. Prescription drug benefits feature a \$0 annual deductible, with \$0 copays for brand and generic drugs for those receiving Extra Help. Dental benefits include a \$1,500 allowance for covered services, with \$0 copays for certain preventive services. Urgent care copays range from \$0 to \$45, and emergency care copays range from \$0 to \$110. Inpatient hospital care is \$0 copay for those with full Medicaid or as a Qualified Medicare Beneficiary; otherwise, it ranges from \$0 to \$2,000 per stay. Additional benefits encompass routine eye exams, eyewear allowances, hearing exams and aids, and a monthly \$100 credit for OTC products, healthy food, and utility bills. Members can earn rewards for wellness activities and access a fitness program with \$0 copay. Transportation services include 48 one-way trips to approved locations at no cost. Eligibility for this plan requires being eligible for Medicare and having full or partial Medicaid coverage in specific categories in Texas. Enrollment is contingent upon the plan's contract renewal with Medicare, and AARP, which receives royalty fees from UnitedHealthcare for the use of its intellectual property, is not an insurer nor a requirement for enrollment. The plan features various benefits that may differ by plan and area, with potential limitations, exclusions, and network restrictions. For those receiving Extra Help from Medicare, copays may be reduced or eliminated, including a maximum copay of \$25 for a one-month supply of Part D covered insulin drugs for Chronic Special Needs Plans (C-SNP) and \$35 for all other plans, with \$0 copay during the Catastrophic drug payment stage. Additional benefits include healthy food and utility assistance for members with Extra Help, fitness memberships, and out-of-network dental coverage, which may incur higher costs. Routine transportation is not for emergencies, and virtual visits may require specific technology. Starting

January 1, 2025, members spending over \$2,000 on covered Part D prescription drugs may opt into the Medicare Prescription Payment Plan to manage costs. Out-of-network providers are not obligated to treat members except in emergencies, and state-level Medicaid may affect cost-sharing for D-SNP and C-SNP members. For further details, members are encouraged to consult their Evidence of Coverage or contact customer service, which is available in multiple languages.