

2018 SUMMARY OF BENEFITS



Overview of your plan

UnitedHealthcare Dual Complete® (HMO SNP)

H0624-001

Look inside to learn more about the health services and drug coverages the plan provides.
Call Customer Service or go online for more information about the plan.



Toll-Free 1-888-834-3721, TTY 711
8 a.m. - 8 p.m. local time, 7 days a week



www.UHCCommunityPlan.com



Our service area includes these counties in:

Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Fremont, Jefferson, Pueblo, Weld.

Summary of Benefits

January 1st, 2018 - December 31st, 2018

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. The Evidence of Coverage (EOC) provides a complete list of services we cover. You can see it online at www.UHCCommunityPlan.com or you can call Customer Service with questions you may have. You get an EOC when you enroll in the plan.

About this plan.

UnitedHealthcare Dual Complete® (HMO SNP) is a Medicare Advantage HMO plan with a Medicare contract.

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live within our service area listed inside the cover, and be a United States citizen or lawfully present in the United States.

This plan is a Dual Eligible Special Needs Plan (D-SNP) for people who have both Medicare and Medicaid. How much Medicaid covers depends on your income, resources and other factors.

You can enroll in this plan if you are in one of these Medicaid categories:

- **Qualified Medicare Beneficiary Plus (QMB+):** You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copayment amounts.
- **Qualified Medicare Beneficiary (QMB):** You get Medicaid coverage of Medicare cost-share but are not eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copayments amounts only.
- **Specified Low-Income Medicare Beneficiary (SLMB+):** You get full Medicaid benefits, and Medicaid pays your Part B premium.
- **Full Benefits Dual Eligible (FBDE):** Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits.

If you are a QMB or QMB+ Beneficiary: You pay nothing, except for Part D prescription drug copays.

If you are a SLMB+ or FBDE: You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from Colorado Department of Healthcare Policy and Financing in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.

If your category of Medicaid eligibility changes, your cost share may also increase or decrease. You must recertify your Medicaid enrollment to continue to receive your Medicare coverage.

What benefits does each eligibility level cover?

Eligibility Level	Part A Premium	Part B Premium	Part D Premium¹	Medicare deductibles, copays, coinsurance	Full Medicaid Benefits
QMB Only	Yes	Yes	No ²	Yes	No
QMB Plus	Yes	Yes	No ²	Yes	Yes
SLMB Plus	No	Yes	No ²	Varies by state	Yes
FBDE	No	Varies by state	No	Varies by state	Yes

¹Low Income Subsidy may be available to help with Part D premium cost.

²QMBs are automatically enrolled in the low income subsidy program to cover Part D premium costs and will not have Part D premium expenses.

Use network providers and pharmacies.

UnitedHealthcare Dual Complete® (HMO SNP) has a network of doctors, hospitals, pharmacies, and other providers. If you use providers or pharmacies that are not in our network, the plan may not pay for those services or drugs, or you may pay more than you pay at an in-network pharmacy.

You can go to www.UHCCommunityPlan.com to search for a network provider or pharmacy using the online directories. You can also view the plan formulary (drug list) to see what drugs are covered, and if there are any restrictions.

UnitedHealthcare Dual Complete® (HMO SNP)

Premiums and Benefits	In-Network
Monthly Plan Premium	\$26.80
Annual Medical Deductible	This plan does not have a deductible.
Maximum Out-of-Pocket Amount (does not include prescription drugs)	<p>\$0 or \$6,700 annually for Medicare-covered services you receive from in-network providers.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your monthly premiums and share of the cost for your Part D prescription drugs.</p>

UnitedHealthcare Dual Complete® (HMO SNP)

Benefits		In-Network
Inpatient Hospital		<p>\$0 copay or You pay the 2018 Original Medicare cost-sharing amount, which will be determined by Medicare in the fall of 2017. The 2017 cost sharing is:</p> <ul style="list-style-type: none"> \$1,316 deductible for days 1 to 60; \$329 copay each day for days 61 to 90; \$658 copay each day for days 91 to 150 (lifetime reserve days) <hr/> <p>Our plan covers 90 days for an inpatient hospital stay.</p>
Outpatient Hospital, Including Observation		\$0 copay or 20% coinsurance
Doctor Visits	Primary	\$0 copay
	Specialists	\$0 copay
Preventive Care	Medicare-covered	<p>\$0 copay</p> <hr/> <ul style="list-style-type: none"> Abdominal aortic aneurysm screening Alcohol misuse counseling Annual “Wellness” visit Bone mass measurement Breast cancer screening (mammogram) Cardiovascular disease (behavioral therapy) Cardiovascular screening Cervical and vaginal cancer screening Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) Depression screening Diabetes screenings and monitoring Hepatitis C screening HIV screening Lung cancer with low dose computed tomography (LDCT) screening Medical nutrition therapy services Medicare Diabetes Prevention Program (MDPP) Obesity screenings and counseling Prostate cancer screenings (PSA) Sexually transmitted infections screenings and counseling

Benefits

In-Network

		<p>Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</p> <p>Vaccines, including flu shots, hepatitis B shots, pneumococcal shots</p> <p>“Welcome to Medicare” preventive visit (one-time)</p> <hr/> <p>Any additional preventive services approved by Medicare during the contract year will be covered. This plan covers preventive care screenings and annual physical exams at 100% when you use in-network providers.</p>
Emergency Care		<p>\$0 copay or \$80 copay (\$0 copay for worldwide coverage) per visit</p> <p>If you are admitted to the hospital within 24 hours, you pay the inpatient hospital copay instead of the Emergency copay. See the “Inpatient Hospital Care” section of this booklet for other costs.</p>
Urgently Needed Services		<p>\$0 copay or \$65 copay</p>
Diagnostic Tests, Lab and Radiology Services, and X-Rays	Diagnostic radiology services (e.g. MRI)	\$0 copay or 20% coinsurance
	Lab services	\$0 copay
	Diagnostic tests and procedures	\$0 copay or 20% coinsurance
	Therapeutic Radiology	\$0 copay or 20% coinsurance
	Outpatient X-rays	\$0 copay or 20% coinsurance
Hearing Services	Exam to diagnose and treat hearing and balance issues	\$0 copay
Routine Dental Services	Preventive	\$0 copay for covered services (exam, cleaning, x-rays)

Benefits		In-Network
Vision Services	Exam to diagnose and treat diseases and conditions of the eye	\$0 copay
	Eyewear after cataract surgery	\$0 copay
	Routine eye exam	\$0 copay Up to 1 every 2 years
	Eyewear	\$0 copay every 2 years; up to \$70 for frames (standard lenses included) or \$105 for contacts (up to 4 boxes)
Mental Health	Inpatient visit	\$0 copay or You pay the 2018 Original Medicare cost-sharing amount, which will be determined by Medicare in the fall of 2017. The 2017 cost sharing is: \$1,316 deductible for days 1 to 60; \$329 copay each day for days 61 to 90; \$658 copay each day for days 91 to 150 (lifetime reserve days)
		Our plan covers 90 days for an inpatient hospital stay.
	Outpatient group therapy visit	\$0 copay
	Outpatient individual therapy visit	\$0 copay
Skilled Nursing Facility (SNF) (Stay must meet Medicare coverage criteria)		\$0 copay or You pay the 2018 Original Medicare cost-sharing amount, which will be determined by Medicare in the fall of 2017. The 2017 cost sharing is: \$0 copay per day: for days 1-20 \$164.50 copay per day: for days 21-100
		Our plan covers up to 100 days in a SNF.
Physical therapy and speech and language therapy visit		\$0 copay
Ambulance		\$0 copay or 20% coinsurance

Benefits**In-Network**

Routine Transportation		\$0 copay; 24 one-way trips per year to or from approved locations
Medicare Part B Drugs	Chemotherapy drugs	\$0 copay or 20% coinsurance
	Other Part B drugs	\$0 copay or 20% coinsurance

Prescription Drugs

If you don't qualify for Low-Income Subsidy (LIS), you pay the Medicare Part D cost share outlined in the Evidence of Coverage. If you do qualify for Low-Income Subsidy (LIS) you pay:

Annual Prescription Deductible	Your deductible amount is either \$0 or \$83, depending on the level of "Extra Help" you receive.
30-day or 90-day supply from retail network pharmacy	
Generic (including brand drugs treated as generic)	\$0, \$1.25, \$3.35 copay, or 15% of the total cost
All Other Drugs	\$0, \$3.70, \$8.35 copay, or 15% of the total cost

Additional Benefits		In-Network
Chiropractic Care	Manual manipulation of the spine to correct subluxation	\$0 copay
Diabetes Management	Diabetes monitoring supplies	\$0 copay We only cover blood glucose monitors and test strips from the following brands: OneTouch Ultra®2, OneTouch UltraMini®, OneTouch Verio®, OneTouch Verio® IQ, OneTouch Verio® Flex, ACCU-CHEK® Nano SmartView, ACCU-CHEK® Aviva Plus, ACCU-CHEK® Guide, and ACCU-CHEK® Aviva Connect
	Diabetes Self-management training	\$0 copay
	Therapeutic shoes or inserts	\$0 copay or 20% coinsurance
Durable Medical Equipment (DME) and Related Supplies	Durable Medical Equipment (e.g., wheelchairs, oxygen)	\$0 copay or 20% coinsurance
	Prosthetics (e.g., braces, artificial limbs)	\$0 copay or 20% coinsurance
Foot Care (podiatry services)	Foot exams and treatment	\$0 copay
	Routine foot care	\$0 copay; for each visit up to 4 visits every year
Home Health Care		\$0 copay
Hospice		You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.
NurseLineSM		Speak with a registered nurse (RN) 24 hours a day, 7 days a week
Occupational Therapy Visit		\$0 copay

Additional Benefits**In-Network**

Outpatient Substance Abuse	Outpatient group therapy visit	\$0 copay
	Outpatient individual therapy visit	\$0 copay
Outpatient Surgery		\$0 copay or 20% coinsurance
Health Products Benefit		\$120 credit per quarter to use on approved health products.
Renal Dialysis		\$0 copay or 20% coinsurance

Medicaid Benefits

Information for People with Medicare and Medicaid. Your services are paid first by Medicare and then by Medicaid.

The benefits described below are covered by Medicaid. You can see what Colorado Department of Healthcare Policy and Financing covers and what our plan covers. If a benefit is used up or not covered by Medicare, then Medicaid may provide coverage. This depends on your type of Medicaid coverage.

Coverage of the benefits described below depends upon your level of Medicaid eligibility. No matter what your level of Medicaid eligibility is, UnitedHealthcare Dual Complete® (HMO SNP) will cover the benefits described in the Covered Medical and Hospital Benefits section of the Summary of Benefits. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Colorado Department of Healthcare Policy and Financing, 1-303-866-2993.

Medicaid may pay your Medicare cost sharing amount, but it will depend on your Medicaid eligibility level. If Medicare doesn't cover a service or a benefit has run out, Medicaid may help, but you may have to pay a cost share. Please see your Medicaid Member Handbook for details on the cost sharing and additional benefits covered.

Benefit	Medicaid	UnitedHealthcare Dual Complete® (HMO SNP)
Additional Dental Services	Covered	Covered
Case Management	Covered	Not Covered
Certified Pediatric and Family Nurse Practitioner services	Covered	Covered
Chiropractic services	Not Covered	Covered
EPSDT: Early and Periodic Screening Diagnostic and Treatment Services	Covered	Not Covered
Family planning services	Covered	Not Covered
Federally qualified health center services	Covered	Covered
Freestanding Birth Center services (when licensed or otherwise recognized by the state)	Covered	Not Covered
Home health services	Covered	Covered
Hospice	Covered	Covered
Inpatient hospital services	Covered	Covered

Benefit	Medicaid	UnitedHealthcare Dual Complete® (HMO SNP)
Laboratory and X-ray services	Covered	Covered
Nurse Midwife services	Covered	Covered
Optometry services	Covered	Covered
Outpatient hospital services	Covered	Covered
Outpatient Rehabilitation	Covered	Covered
Personal Care	Not Covered	Not Covered
Physician services	Covered	Covered
Podiatry services	Covered	Covered
Prescription Drugs	Covered	Covered
Private duty nursing services	Covered	Not Covered
Prosthetics	Not Covered	Covered
Rural health clinic services	Covered	Covered
Skilled Nursing Facility	Covered	Covered
State Plan Home and Community Based Services-1915(i)	Not Covered	Not Covered
Tobacco cessation counseling for pregnant women	Covered	Covered
Transportation to medical care	Covered	Covered

Required Information

This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payments, and restrictions may apply.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year.

Premiums, co-pays, co-insurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details.

You must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.

OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90 day supply of your maintenance medication.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. This plan is available to anyone who has both Medical Assistance from the State and Medicare. Enrollment in the plan depends on contract renewal with Medicare.

If you want to know more about the coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at <https://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Vendor Information

Before contacting any of the providers below you must be fully enrolled in UnitedHealthcare Dual Complete® (HMO SNP).

Benefit Type	Vendor Name	Contact Information
Vision Care	UnitedHealthcare Vision®	1-866-480-1086, TTY 711 8 a.m. - 8 p.m. local time, 7 days a week www.UHCCommunityPlan.com
Dental Services	UnitedHealthcare Dental	1-866-480-1086, TTY 711 8 a.m. - 8 p.m. local time, 7 days a week www.UHCCommunityPlan.com
NurseLine	NurseLine SM	1-877-365-7949, TTY 711 24 hours a day, 7 days a week
Routine Transportation (Limited to ground transportation only)	LogistiCare®	1-866-418-9812, TTY 1-866-288-3133 8 a.m. - 5 p.m. local time, Monday - Friday www.logisticare.com
Health Products Benefit	FirstLine Medical®	1-800-933-2914, TTY 711 7 a.m. - 7 p.m. CT, Monday - Friday; 7 a.m. - 4 p.m. CT, Saturday www.HealthProductsBenefit.com