

Summary of Benefits 2020



Overview of your plan

UnitedHealthcare Dual Complete® ONE (HMO D-SNP)

H0251-004-000

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



Toll-free **1-844-560-4944**, TTY **711**
8 a.m. - 8 p.m. local time, 7 days a week



www.UHCCommunityPlan.com



Summary of Benefits

January 1st, 2020 - December 31st, 2020

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 for help. When you enroll in the plan you will get information that tells you where you can go online to view your Evidence of Coverage.

About this plan.

UnitedHealthcare Dual Complete® ONE (HMO D-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 below, and be a United States citizen or lawfully present in the United States.

This plan is a Dual Eligible Special Needs Plan (DSNP) for people who have both Medicare A and B, and full Medicaid benefits and certain Long Term Services and Supports (LTSS) benefits with UnitedHealthcare. LTSS benefits specifically are Tennessee CHOICES, Groups 1, 2, or 3.

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

- **Full Benefits Dual Eligible (FBDE):** CHOICES may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits.

If you are an FBDE: You are eligible for full CHOICES benefits. At times you may also be eligible for limited assistance from TennCare in paying your Medicare cost share amounts. Generally, your cost share is 0% when the service is covered by both Medicare and CHOICES. There may be cases where you have to pay cost-sharing amounts when a service or benefit is not covered by CHOICES.

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

Our service area includes these counties in:

Tennessee: Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Carter, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Hawkins, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Johnson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McMinn, McNairy, Meigs,

Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sullivan, Sumner, Tipton, Trousdale, Unicoi, Union, Van Buren, Warren, Washington, Wayne, Weakley, White, Williamson, Wilson.

Use network providers and pharmacies.

UnitedHealthcare Dual Complete® ONE (HMO D-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 a 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 Drug List (Formulary) to see what drugs are covered, and if there are any restrictions.

UnitedHealthcare Dual Complete[®] ONE (HMO D-SNP)

Premiums and Benefits	In-Network
Monthly Plan Premium	There is no monthly premium for this plan.
Annual Medical Deductible	This plan does not have a deductible.
Maximum Out-of-Pocket Amount (does not include prescription drugs)	\$0 annually for Medicare-covered services from in-network providers.

UnitedHealthcare Dual Complete® ONE (HMO D-SNP)

Benefits		In-Network
Inpatient Hospital ²		<p>\$0 copay per stay</p> <hr/> <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p>
Outpatient Hospital	Ambulatory Surgical Center (ASC) ²	\$0 copay
	Outpatient Hospital, including surgery ²	\$0 copay
	Outpatient Hospital Observation Services ²	\$0 copay
Doctor Visits	Primary	\$0 copay
	Specialists ²	\$0 copay
	Virtual Medical Visits	Speak to network telehealth providers using your computer or mobile device. Find participating doctors online at www.amwell.com
	Virtual Mental Health Visits	\$0 copay; Speak to network telehealth providers using your computer or mobile device.
Preventive Care	Medicare-covered	<p>\$0 copay</p> <hr/> <p>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</p>

Benefits

In-Network

		<p>HIV screening</p> <p>Lung cancer with low dose computed tomography (LDCT) screening</p> <p>Medical nutrition therapy services</p> <p>Medicare Diabetes Prevention Program (MDPP)</p> <p>Obesity screenings and counseling</p> <p>Prostate cancer screenings (PSA)</p> <p>Sexually transmitted infections screenings and counseling</p> <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>
		<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>
	Routine physical	\$0 copay
Emergency Care		<p>\$0 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		\$0 copay
Diagnostic Tests, Lab and Radiology Services, and X-Rays	Diagnostic radiology services (e.g. MRI) ²	\$0 copay per service
	Lab services ²	\$0 copay
	Diagnostic tests and procedures ²	\$0 copay
	Therapeutic Radiology ²	\$0 copay per service
	Outpatient X-rays ²	\$0 copay per service

Benefits		In-Network
Hearing Services	Exam to diagnose and treat hearing and balance issues ²	\$0 copay
	Routine hearing exam	\$0 copay; 1 per year
	Hearing aid ²	\$2,500 credit for hearing aids, up to 2 hearing aids every 2 years.
Routine Dental Services	Preventive	\$0 copay for exams, cleanings, x-rays, and fluoride
	Comprehensive ²	\$0 copay for comprehensive dental services
	Benefit limit	\$3,500 limit on all covered dental services
Vision Services	Exam to diagnose and treat diseases and conditions of the eye ²	\$0 copay
	Eyewear after cataract surgery	\$0 copay
	Routine eye exam	\$0 copay; 1 every year
	Eyewear	\$0 copay every year; up to \$350 for lenses/frames and contacts
Mental Health	Inpatient visit ²	\$0 copay per stay
		Our plan covers 90 days for an inpatient hospital stay.
	Outpatient group therapy visit ²	\$0 copay
	Outpatient individual therapy visit ²	\$0 copay
Skilled Nursing Facility (SNF)²		\$0 copay per day: days 1-20 \$0 copay per day: for days 21-100
		Our plan covers up to 100 days in a SNF.
Physical therapy and speech and language therapy visit²		\$0 copay

Benefits		In-Network
<p>Ambulance²</p> <p>Your provider must obtain prior authorization for non-emergency transportation.</p>		<p>\$0 copay for ground \$0 copay for air</p>
<p>Routine Transportation</p>		<p>\$0 copay; 30 one-way trips per year to or from approved locations; additional 30 one-way trips for routine dental, vision, hearing, gym, chiropractic and adult day care services not covered by Original Medicare</p>
<p>Medicare Part B Drugs</p> <p>Part B Drugs may be subject to Step Therapy. See Evidence of Coverage for details.</p>	<p>Chemotherapy drugs²</p>	<p>\$0 copay</p>
	<p>Other Part B drugs²</p>	<p>\$0 copay</p>

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 \$89, 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, \$1.30, \$3.60 copay, or 15% of the total cost
All Other Drugs	\$0, \$3.90, \$8.95 copay, or 15% of the total cost

Additional Benefits		In-Network
Adult day care		\$0 copay; Receive up to 16 hours per week of Adult Day Care through a network of contracted providers.
Chiropractic Care	Manual manipulation of the spine to correct subluxation ²	\$0 copay
	Routine chiropractic care	\$0 copay; 20 chiropractic visits per year*
Diabetes Management	Diabetes monitoring supplies ²	\$0 copay We only cover Accu-Chek® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio® Flex, Accu-Chek® Guide Me, Accu-Chek® Guide, and Accu-Chek® Aviva Plus. Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, Accu-Chek® SmartView, and Accu-Chek® Compact Plus. Other brands are not covered by your plan.
	Diabetes Self-management training	\$0 copay
	Therapeutic shoes or inserts ²	\$0 copay
Durable Medical Equipment (DME) and Related Supplies	Durable Medical Equipment (e.g., wheelchairs, oxygen) ²	\$0 copay
	Prosthetics (e.g., braces, artificial limbs) ²	\$0 copay
Fitness program through Renew Active™		Standard membership to participating fitness locations with access to group fitness classes – depending on availability. Programs such as: online brain exercises, activities and an in-person fitness orientation at no cost to you. For the complete details about the program, please visit www.UHCRenewActive.com , and click the link in the footer entitled Terms and Conditions.

Additional Benefits		In-Network
Foot Care (podiatry services)	Foot exams and treatment ²	\$0 copay
	Routine foot care	\$0 copay; for each visit up to 4 visits every year
Meal Benefit ²		\$0 copay; Coverage for at home meal benefit. Restrictions apply.
Home Health Care ²		\$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.
NurseLine		Speak with a registered nurse (RN) 24 hours a day, 7 days a week
Occupational Therapy Visit ²		\$0 copay
Opioid Treatment Services		\$0 copay
Outpatient Substance Abuse	Outpatient group therapy visit ²	\$0 copay
	Outpatient individual therapy visit ²	\$0 copay
Health & Wellness Products Card		\$325 credit per quarter to use on approved health products from Walmart stores and other network retail locations. Order online at Walmart.com, over the phone, or by mail.
Personal Emergency Response System		With the Personal Emergency Response System (PERS) help is only a button away. You can have peace of mind knowing that in any emergency situation the PERS in-home monitoring device can get you help quickly, 24 hours a day at no additional cost. The device is a lightweight button that can be worn on your wrist or as a pendant and may automatically detect falls depending on the model chosen. You must have a working landline and/or cellular phone coverage to take part in this benefit.
Renal Dialysis ²		\$0 copay

Additional Benefits

In-Network

Solutions for Caregivers

\$0 copay; Help from an experienced care manager who can support you in the care of a loved one, services available 24 hours a day, 7 days a week.

Services with a 2 may require your provider to obtain prior authorization from the plan.

CHOICES Benefits

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

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

Coverage of the benefits described below depends upon your level of CHOICES eligibility. No matter what your level of CHOICES eligibility is, UnitedHealthcare Dual Complete® ONE (HMO D-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 CHOICES eligibility and what benefits you are entitled to, call TennCare, 1-800-342-3145.

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

Benefits	CHOICES	UnitedHealthcare Dual Complete® ONE (HMO D-SNP)
Inpatient Hospital Care	Covered	Covered
Outpatient hospital services	Covered	Covered
Doctor Office Visits	Covered	Covered
Preventive Care	Covered	Covered
Emergency Care	Covered	Covered
Urgently Needed Services	Covered	Covered
Diagnostic Tests Lab and Radiology Services and X-Rays	Covered	Covered
Hearing Services	Covered	Covered
Additional Hearing Services	Covered for all preventative care TennCare adults 21 and older do not have access to routine hearing services. TennCare children under the age of 21 are provided hearing services.	Covered

Benefits	CHOICES	UnitedHealthcare Dual Complete® ONE (HMO D-SNP)
Dental Services	Covered for TennCare services for QMB beneficiaries and beneficiaries under the age of 21. Not Covered for non-QMB beneficiaries 21 years old and older.	Covered
Additional Dental Services	Covered for all preventative care	Covered
Vision Services	Covered	Covered
Additional Vision Services	Covered	Covered
Mental Health Care	Covered	Covered
Skilled Nursing Facility (SNF)	Covered	Covered
Ambulance	Covered	Covered
Transportation	Covered	Covered
Prescription Drug Benefits	Covered	Covered
Chiropractic Care	Covered for TennCare services for QMB beneficiaries and beneficiaries under the age of 21. Not Covered for non-QMB beneficiaries 21 years old and older.	Covered
Diabetes Supplies and Services	Covered	Covered
Durable Medical Equipment	Covered	Covered
Foot Care	Covered	Covered
Additional Foot Care	Covered	Covered
Home Health Care	Covered	Covered
Hospice	Covered	Covered
Renal Dialysis	Covered	Covered
Inpatient Mental Health Care	Covered	Covered

Benefits	CHOICES	UnitedHealthcare Dual Complete® ONE (HMO D-SNP)
Intermediate Care Facilities	Covered	Covered
Mental Health Case Management	Covered	Covered
Private Duty Nursing	Covered	Covered
Prosthetic Devices	Covered	Covered
Physical Occupational and Speech Therapy	Covered	Covered

Required Information

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. Enrollment in the plan depends on the plan's contract renewal with Medicare. This plan is available to anyone who has both Medical Assistance from the State and Medicare.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

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.

UnitedHealthcare Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-814-6894 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語 援助服務。請致電 1-855-814-6894 (TTY : 711)。

This information is available for free in other languages. Please call our customer service number located on the first page of this book.

Esta información esta disponible sin costo en otros idiomas. Comuníquese con nuestro número de Servicio al Cliente situado en la cobertura de este libro.

TennCare is not responsible for payment for these benefits, except for appropriate cost sharing amounts. TennCare is not responsible for guaranteeing the availability or quality of these benefits. Any additional Medicare benefit mentioned in this communication above Original Medicare is applicable to the Medicare benefit only and does not indicate increased Medicaid benefits.

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

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

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.

If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within ten business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-877-266-4832, TTY 711.

Participation in the Renew Active™ program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership. Equipment, classes, personalized fitness plans, and events may vary by location.

Certain services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in AARP® Staying Sharp and the Fitbit® Community for Renew Active is subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. The Renew Active program varies by plan/area.

The Nurseline service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service Representative at the number listed on the back cover of this book.

Understanding the Benefits

- ✓ Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Call us or go online to view a copy of the EOC. Our phone number and website are listed on the back cover of this book.
- ✓ Review the Provider Directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ✓ Review the Pharmacy Directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding Important Rules

- ✓ Benefits may change on January 1 of each year.
- ✓ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- ✓ This plan is a Dual Eligible Special Needs Plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.