Summary of Benefits 2027

UHC Dual Complete TN-Y2 (HMO-POS D-SNP)

Look inside to learn more about the plan and the health and drug services it covers.
Contact us for more information about the plan.

Download the **UnitedHealthcare app**

Visit **UHC.com/CommunityPlan**

Call toll-free **1-800-690-1606**, TTY **711**
8 a.m.-8 p.m. local time, 7 Days Oct-Mar, M-F Apr-Sept

United Healthcare Dual Complete

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UHC Dual Complete TN-Y2 (HMO-POS D-SNP): Summary of Benefits 2027

Introduction

This document is a brief summary of the benefits and services covered by UHC Dual Complete TN-Y2 (HMO-POS D-SNP). It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of UHC Dual Complete TN-Y2 (HMO-POS D-SNP). Key terms and their definitions appear in alphabetical order in the last chapter of the **Evidence of Coverage**.

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If you have questions, please call UHC Dual Complete TN-Y2 (HMO-POS D-SNP) at **1-800-690-1606**, TTY **711,** 8 a.m.-8 p.m. local time, 7 Days Oct-Mar, M-F Apr-Sept. The call is free. **For more information,** visit **myUHC.com/CommunityPlan.**

A. Disclaimers

This is a summary of health services covered by UHC Dual Complete TN-Y2 (HMO-POS D-SNP) for **January 1, 2027 to December 31, 2027**. This is only a summary. Please read the **Evidence of Coverage** for the full list of benefits. You can view the **Evidence of Coverage** on our website at **myUHC.com/CommunityPlan**. If you would like a print copy, call UHC Dual Complete TN-Y2 (HMO-POS D-SNP) Member Services at the number listed at the bottom of this page.

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.

Notice: 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.

For more information about Medicare, you can read the Medicare & You handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website (medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours per day, 7 days a week. TTY users should call 1-877-486-2048.

For more information about your TennCare, you can contact your Managed Care Organization (MCO). If you need your MCO's contact information, you can visit www.tn.gov/tenncare/contact-us and look under Additional Help or if you aren't sure who your MCO is you can contact TennCare Connect at 1-855-259-0701 or 1-800-848-0298 TTY, Monday – Friday 7 a.m. to 6 p.m. CST.

You can get this document for free in other formats, such as large print, accessible electronic documents, language translations or audio. Call 1-800-690-1606 and TTY 711, 8 a.m.-8 p.m. local time, 7 Days Oct-Mar, M-F Apr-Sept. The call is free.

We have free translation services for your member materials, like if you need a letter from us in a different language. Member materials are available at a minimum in Spanish and Arabic.

If you don't understand a letter from us or your services, call your Care Coordinator. They can talk to you about your problems and try to help you with your issues. This is a free service to you.

To make or change a standing request to get this document, now and in the future, in a language other than English or in an alternate format, call UHC Dual Complete TN-Y2 (HMO-POS D-SNP) Member Services at the number at the bottom of this page.

Benefits, features, and/or devices may vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

If you have questions, please call UHC Dual Complete TN-Y2 (HMO-POS D-SNP) at 1-800-690-1606, TTY 711, 8 a.m.-8 p.m. local time, 7 Days Oct-Mar, M-F Apr-Sept. The call is free.
For more information, visit myUHC.com/CommunityPlan.

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

Hearing aids: The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Other hearing exam providers are available in the UnitedHealthcare network.

Routine dental benefits: If your plan offers out-of-network dental coverage and you see an out-of-network dentist, you might be billed more. Network size varies by local market.

Fitness program: The fitness benefit and gym network varies by plan/area and participating locations may change. The fitness benefit includes a standard fitness membership at participating locations. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine.

OTC, healthy food, utilities + wellness support: OTC, food and utility and wellness support benefits have expiration timeframes. Review your **Evidence of Coverage** for more information. The healthy food and utilities benefit is a special supplemental benefit only available to chronically ill enrollees with a qualifying condition, such as diabetes, cardiovascular disorders, chronic heart failure, chronic high blood pressure and/or chronic high cholesterol, who also meet plan criteria indicating they are at high risk for hospitalization and eligible for intensive care coordination. There may be other qualifying chronic conditions not listed. If you use this benefit for certain utilities, it may be considered income for housing assistance. Check with your housing authority for details.

Rewards Program: Reward offerings may vary by plan and are not available in all plans. Reward program terms of service apply.

B. Frequently asked questions (FAQ)

The following table lists frequently asked questions.

Frequently asked questions	Answers
What's a FIDE-SNP?	A Fully Integrated Dual Eligible or "FIDE" SNP plan manages both Medicare and TennCare under one health plan. A FIDE SNP is the most integrated D-SNP option for dually eligible individuals. Members receive a single member card, one handbook, an integrated provider directory, combined notices, and access to a unified appeals process. This plan is also known as an "aligned plan" There are two FIDE SNP plans: • UHC Dual Complete TN-YL (HMO-POS D-SNP): Enrollment is limited to individuals with Medicare and TennCare that are also enrolled in CHOICES or ECF CHOICES • UHC Dual Complete TN-Y2 (HMO-POS D-SNP): Enrollment is limited individuals with Medicare and TennCare but aren't enrolled in CHOICES, ECF CHOICES, or 1915(c) waiver.
Will I get the same Medicare and TennCare benefits in UHC Dual Complete TN-Y2 (HMO-POS D-SNP) that I get now? **(continued on next page)**	You'll get most of your covered Medicare and TennCare benefits directly from UHC Dual Complete TN-Y2 (HMO-POS D-SNP). You'll work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change based on your needs, and your doctor and care coordinator assessment. You may also get other benefits outside of your health plan the same way you do now, directly from a State or county agency or specialty mental health and substance use disorder services or regional center services. When you enroll in UHC Dual Complete TN-Y2 (HMO-POS D-SNP), you and your care coordinator will work together to develop an Individualized Care Plan to address your health and support needs, reflecting your personal preferences and goals.

Frequently asked questions	Answers
Will I get the same Medicare and TennCare benefits in UHC Dual Complete TN-Y2 (HMO-POS D-SNP) that I get now? **(continued from previous page)**	If you're taking any Medicare Part D drugs that UHC Dual Complete TN-Y2 (HMO-POS D-SNP) doesn't normally cover, you can get a temporary supply and we'll help you to transition to another drug or get an exception for UHC Dual Complete TN-Y2 (HMO-POS D-SNP) to cover your drug if medically necessary. For more information, call Member Services at the numbers listed at the bottom of this page.
Can I use the same doctors I use now? **(continued on next page)**	This is often the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with UHC Dual Complete TN-Y2 (HMO-POS D-SNP) and have a contract with us, you can keep going to them. • Providers with an agreement with us are "in-network." Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. You must use the providers in UHC Dual Complete TN-Y2 (HMO-POS D-SNP) network. If you use providers or pharmacies that aren't in our network, the plan may not pay for these services or drugs. • If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of UHC Dual Complete TN-Y2 (HMO-POS D-SNP)'s plan. • If you are currently under treatment with a provider that is out of UHC Dual Complete TN-Y2 (HMO-POS D-SNP)'s network, or have an established relationship with a provider that's out of UHC Dual Complete TN-Y2 (HMO-POS D-

Frequently asked questions	Answers
Can I use the same doctors I use now? **(continued from previous page)**	SNP)'s network, call Member Services to check about staying connected. To find out if your providers are in the plan's network, call Member Services at the numbers listed at the bottom of this page or read UHC Dual Complete TN-Y2 (HMO-POS D-SNP)'s **Provider and Pharmacy Directory** on the plan's website at **myUHC.com/CommunityPlan.** If UHC Dual Complete TN-Y2 (HMO-POS D-SNP) is new for you, we'll work with you to develop an Individualized Plan of Care to address your needs.
What's a UHC Dual Complete TN-Y2 (HMO-POS D-SNP) care coordinator?	A UHC Dual Complete TN-Y2 (HMO-POS D-SNP) care coordinator is one main person for you to contact. This person helps to manage all your providers and services and make sure you get what you need.
What are Long-term Services and Supports (LTSS)?	Long-term Services and Supports are help for people who need assistance to do everyday tasks like bathing, toileting, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community, but could be provided in a nursing home or hospital.
What happens if I need a service but no one in UHC Dual Complete TN-Y2 (HMO-POS D-SNP)'s network can provide it?	Most services will be provided by our network providers. If you need a service that can't be provided within our network, UHC Dual Complete TN-Y2 (HMO-POS D-SNP) will pay for the cost of an out-of-network provider. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your **Evidence of Coverage** for more information.
Where's UHC Dual Complete TN-Y2 (HMO-POS D-SNP)'s available? **(continued on next page)**	The service area for this plan includes: **Tennessee:** Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, Lake, Lauderdale,

Frequently asked questions	Answers
Where's UHC Dual Complete TN-Y2 (HMO-POS D-SNP)'s available? (continued from previous page)	Madison, McNairy, Obion, Shelby, Tipton, Weakley. You must live in one of these areas to join the plan. Call Member Services at the numbers listed at the bottom of this page for more information about whether the plan is available where you live.
What's prior authorization?	Prior authorization means that you must get an approval from UHC Dual Complete TN-Y2 (HMO-POS D-SNP) to seek services outside of our network or to get services not routinely covered by our network **before** you get the services. UHC Dual Complete TN-Y2 (HMO-POS D-SNP) may not cover the service, procedure, item, or drug if you don't get prior authorization. **If you need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first.** UHC Dual Complete TN-Y2 (HMO-POS D-SNP) can provide you or your provider with a list of services or procedures that require you to get prior authorization from UHC Dual Complete TN-Y2 (HMO-POS D-SNP) before the service is provided. Refer to **Chapter 3,** of the **Evidence of Coverage** to learn more about prior authorization. Refer to the Benefits Chart in **Chapter 4** of the **Evidence of Coverage** to learn which services require a prior authorization. If you have questions about whether prior authorization is required for specific services, procedures, items, or drugs, call Member Services at the numbers listed at the bottom of this page for help.
What's a referral? **(continued on next page)**	A referral means that your primary care provider (PCP) must give you approval to go to someone that isn't your PCP. A referral is different than a prior authorization. If you don't get a referral from your PCP, UHC Dual Complete TN-Y2 (HMO-POS D-SNP) may not cover the services. UHC Dual Complete TN-Y2 (HMO-POS D-SNP) can provide you with a list of

Frequently asked questions	Answers
What's a referral? (continued from previous page)	services that require you to get a referral from your PCP before the service is provided. Refer to the **Evidence of Coverage** to learn more about when you'll need to get a referral from your PCP.
Do I pay a monthly amount (also called a premium) under UHC Dual Complete TN-Y2 (HMO-POS D-SNP)?	No. Because you have Medical Assistance (Medicaid), you won't pay any monthly premiums for your health coverage. However, you must continue to pay your Medicare Part B premium unless your Part B premium is paid for you by Medical Assistance (Medicaid) or another third party.
Do I pay a deductible as a member of UHC Dual Complete TN-Y2 (HMO-POS D-SNP)?	No. You don't pay deductibles in UHC Dual Complete TN-Y2 (HMO-POS D-SNP).
What's the maximum out-of-pocket amount that I'll pay for medical services as a member of UHC Dual Complete TN-Y2 (HMO-POS D-SNP)?	There's no cost-sharing for medical services in UHC Dual Complete TN-Y2 (HMO-POS D-SNP), so your annual out-of-pocket costs will be $0.

C. List of covered services

The following table is a quick overview of what services you may need and rules about the benefits.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need hospital care	Inpatient hospital care	$0	Except in an emergency, your health care provider must tell the plan of your hospital admission. Our plan covers an unlimited number of days for an inpatient hospital stay. Your provider may need to obtain prior authorization for services.
	Outpatient hospital services, including observation	$0	Your provider may need to obtain prior authorization for services.
	Ambulatory surgical center (ASC) services	$0	Your provider may need to obtain prior authorization for services.
	Doctor or surgeon care	$0	Your provider may need to obtain prior authorization for services.
You want a doctor (continued on next page)	Visits to treat an injury or illness	$0	
	Care to keep you from getting sick, such as flu shots and screenings to check for cancer	$0	
	Wellness visits, such as a physical	$0	1 per year.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You want a doctor (continued)	"Welcome to Medicare" (preventive visit one time only)	$0	
	Specialist care	$0	Your provider may need to obtain prior authorization for services. Requires a referral from your doctor.
You need emergency care	Emergency room services	$0	No prior authorization is needed in or out-of-network.
	Urgent care	$0	No prior authorization is needed in or out-of-network.
You need medical tests	Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)	$0	Your provider may need to obtain prior authorization for services.
	Lab tests and diagnostic procedures, such as blood work	$0	Your provider may need to obtain prior authorization for services.
You need hearing/auditory services (continued on next page)	Hearing screenings	$0	1 per year Coverage is limited to members under age 21 except as a supplemental benefit.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need hearing/auditory services (continued)	Hearing aids	$0	$2,200 allowance for 2 hearing aids every 2 years • A broad selection of high-value and brand-name prescription hearing aids • Access to one of the largest national networks of hearing professionals with more than 6,500 locations • 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period • Hearing aids purchased outside of UnitedHealthcare Hearing are not covered Your provider may need to obtain prior authorization for services.
You need dental care (continued on next page)	Comprehensive dental services	$0	$3,500 allowance for all covered dental services. • No annual deductible • Access to one of the largest national dental networks • Freedom to see any dentist

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need dental care (continued)			Benefits are combined in and out-of-network. See Evidence of Coverage for details.
	Dental check-ups and preventive care	$0	Dental coverage for services like cleanings, fillings, x-rays and crowns
	Restorative and emergency dental care	$0	
You need eye care	Eye exams	$0	1 per year. Your provider may need to obtain prior authorization for services.
	Glasses or contact lenses	$0	Plan pays up to $300 every year for 1 pair of lenses/frames and contacts (through March Vision). Benefit not covered out-of-network. Coverage for eyeglasses is limited to members under age 21 except as a supplemental benefit.
	Other vision care	$0	Your provider may need to obtain prior authorization for services.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need behavioral health services	Behavioral health services (Mental health services)	$0	Your provider may need to obtain prior authorization for services.
	Inpatient and outpatient care and community-based services for people who need mental health services	$0	Your provider may need to obtain prior authorization for services.
	Outpatient group therapy visit	$0	Your provider may need to obtain prior authorization for services.
	Outpatient individual therapy visit	$0	Your provider may need to obtain prior authorization for services.
	Virtual mental health visits		Talk with a network telehealth provider online through live audio and video.
You need substance use disorder services	Substance use disorder services	$0	Your provider may need to obtain prior authorization for services.
You need a place to live with people available to help you (continued on next page)	Skilled nursing care	$0	$0 copay per day: days 1–100. Our plan covers up to 100 days in a skilled nursing facility (SNF). Your provider may need to obtain prior authorization for services.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need a place to live with people available to help you (continued)	Nursing home care	$0	Your provider may need to obtain prior authorization for services.
	Adult Foster Care and Group Adult Foster Care	$0	Your provider may need to obtain prior authorization for services.
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	$0	Your provider may need to obtain prior authorization for services.
You need help getting to health services	Emergency transportation	$0	$0 copay for ground $0 copay for air Your provider must obtain prior authorization for non-emergency transportation.
	Transportation to medical appointments and services (Non-Emergency transp ortation services or NEMT)	$0	100 one-way trips per year to or from approved locations. Routine transportation not for use in emergencies.
You need drugs to treat your illness or condition (continued on next page)	Medicare Part B drugs	$0	Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the **Evidence of Coverage** for more information on these drugs. Your provider may

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued)			need to obtain prior authorization for services.
	Medicare Part D drugs Tier 1: Preferred Generic Tier 2: Generic Tier 3: Brand Tier 4: Non-Preferred drug Tier 5: Specialty	Generic (including brand drugs treated as generic): $0, $1.65 or $5.80 copay for a 30-day supply Drugs that are in Tier 1 are always $0 copay. All other drugs: $0, $5, or $14.40 copay Drugs in Tier 1 are always $0 copay. (Some covered drugs are limited to a 30-day supply) Copays for drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.	There may be limitations on the types of drugs covered. Please refer to UHC Dual Complete TN-Y2 (HMO-POS D-SNP)'s **List of Covered Drugs (Drug List)** for more information. Once you or others on your behalf pay $2,400 you've reached the catastrophic coverage stage and you pay $0 for all your Medicare drugs. Read the **Evidence of Coverage** for more information on this stage. If you have Medicare and Division of TennCare (Medicaid) you automatically qualify for Extra Help. An extended day supply is only available at a subset of the retail or mail order network pharmacy. Your provider must get prior authorization from UHC Dual Complete TN-Y2 for certain drugs. Members living in long-term care facilities pay the

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued)			same for a 31-day supply as a 30-day supply at a retail pharmacy. You pay no more than 25% of the total drug cost or a $35 copay, whichever is lower, for each 1-month supply of Part D covered insulin drugs, even if you haven't paid your deductible, until you reach the Catastrophic Coverage stage where you pay $0. Contact the plan for details.
	Over-the-counter (OTC) drugs	$0	There may be limitations on the types of drugs covered. Please refer to UHC Dual Complete TN-Y2 (HMO-POS D-SNP)'s **List of Covered Drugs (Drug List)** for more information.
You need help getting better or have special health needs	Rehabilitation services	$0	Your provider may need to obtain prior authorization for services.
	Medical equipment for home care	$0	Your provider may need to obtain prior authorization for services.
You need foot care (continued on next page)	Dialysis services	$0	Your provider may need to obtain prior authorization for services.
	Podiatry services	$0	4 visits per year.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need foot care (continued)			Your provider may need to obtain prior authorization for services.
	Orthotic services	$0	Your provider may need to obtain prior authorization for services.
You need Durable medical equipment (DME) and related supplies **Note:** This isn't a complete list of covered DME. For a complete list, contact Customer Service or refer to **Chapter 4** of the **Evidence of Coverage**	Wheelchairs, crutches, and walkers	$0	Your provider may need to obtain prior authorization for services.
	Nebulizers	$0	Your provider may need to obtain prior authorization for services.
	Oxygen equipment and supplies	$0	Your provider may need to obtain prior authorization for services.
You need help living at home (continued on next page)	Home health services	$0	Your provider may need to obtain prior authorization for services.
	Home services, such as cleaning or housekeeping, or home modifications such as grab bars	$0	Your provider may need to obtain prior authorization for services. Contact your Care Coordinator for more information.
	Day habilitation services	$0	

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
You need help living at home (continued)	Services to help you live on your own (home health care services or personal care attendant services)	$0	Contact your Care Coordinator for more information.
Additional Services (continued on next page)	Chiropractic services	$0	$0 copay, 20 visits per year Your provider may need to obtain prior authorization for services.
	Diabetes supplies and services	$0	We only cover Contour® and Accu-Chek® brands. Covered glucose monitors include: Contour Plus Blue, Contour Next EZ, Contour Next Gen, Contour Next One, AccuChek Guide Me and Accu-Chek Guide. Test strips: Contour, Contour Plus, Contour Next, Accu-Chek Guide and Accu-Chek Aviva Plus. Other brands are not covered by your plan. Your provider may need to obtain prior authorization.
	Donor organ/tissue procurement services	$0	

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
Additional Services (continued)	Fitness program	$0	$0 copay Your fitness program helps you stay active and connected at the gym or in your community. It's available to you at no cost and includes: • Free gym membership at core locations • Access to a large national network of gyms and fitness locations
	OTC, healthy food, utilities + wellness support	$0	$370 credit every month for over-the-counter (OTC) products and wellness support, plus healthy food and utilities for qualifying members • Choose from thousands of OTC products, like first aid supplies, pain relievers and more • Buy healthy foods like fruits and vegetables, meat and seafood, dairy products and bottled water • Shop at thousands of participating stores, including Walmart, Walgreens, Dollar General, Target and at

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
Additional Services (continued)			neighborhood stores near you • Pay home utilities like electricity, heat, water and internet • Get wellness support including in-home services, weight management counseling, caregiver relief, select fitness items and more
	Meal benefit	$0	$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay
	Organ and tissue transplant services	$0	
	Private duty nursing services	$0	
	Prosthetic services	$0	Your provider may need to obtain prior authorization for services.
	Radiation therapy	$0	Your provider may need to obtain prior authorization for services.
	Reconstructive breast surgery	$0	

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions and benefit information (rules about benefits)
Additional Services (continued)	Services to help manage your disease	$0	

The above summary of benefits is provided for informational purposes only and isn't a complete list of benefits. For a complete list and more information about your benefits, you can read the UHC Dual Complete TN-Y2 (HMO-POS D-SNP) **Evidence of Coverage**. If you don't have a **Evidence of Coverage**, call UHC Dual Complete TN-Y2 (HMO-POS D-SNP) Member Services at the numbers listed at the bottom of this page to get one. If you have questions, you can also call Member Services or visit **myUHC.com/CommunityPlan.**

D. Benefits covered outside of UHC Dual Complete TN-Y2 (HMO-POS D-SNP)

There are some services that you can get that aren't covered by UHC Dual Complete TN-Y2 (HMO-POS D-SNP) but are covered by Medicare or TennCare.This isn't a complete list. Call Member Services at the numbers listed at the bottom of the page to find out about other excluded services.

Other services covered by Medicare, TennCare, or a State Agency	Your costs
Certain hospice care services covered outside of UHC Dual Complete TN-Y2 (HMO-POS D-SNP)	$0
Psychosocial rehabilitation	$0
Targeted case management	$0
Rest home room and board	$0

E. Services that UHC Dual Complete TN-Y2 (HMO-POS D-SNP), Medicare, and TennCare don't cover

This isn't a complete list. Call **Member Services** at the numbers listed at the bottom of this page to find out about other excluded services.

Services UHC Dual Complete TN-Y2 (HMO-POS D-SNP), Medicare, and TennCare don't cover
Services that aren't medically necessary.
Services that are experimental or investigative.
Any medical or behavioral health (mental health, alcohol or substance use disorder) treatment outside of the United States.

F. Your rights as a member of the plan

As a member of UHC Dual Complete TN-Y2 (HMO-POS D-SNP), you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We'll tell you about your rights at least once a year. For more information on your rights, please read the **Evidence of Coverage**. Your rights include, but aren't limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:

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- Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex, sexual orientation, national origin, race, color, religion, creed, public assistance, or other groups protected by the civil rights laws. You have a right to report or file a written complaint if you think you've been treated differently. Being treated differently means you've been discriminated against. If you complain, you have the right to keep getting care without fear of bad treatment from UHC Dual Complete TN-Y2 (HMO-POS D-SNP), providers, or TennCare. To file a complaint or learn more about your rights visit: tn.gov/tenncare/members-applicants/civil-rights-compliance.
- Get information in other languages and formats (for example, large print, accessible electronic document, or audio) free of charge
- Be free from any form of physical restraint or seclusion

- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a language and format you can understand. This includes the right to get information on:
  - Description of the services we cover
  - How to get services
  - How much services will cost you
  - Names of health care providers and care coordinator
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
  - Choose a primary care provider (PCP) and change your PCP at any time during the year
  - Use a women's health care provider without a referral
  - Get your covered services and drugs quickly
  - Know about all treatment options, no matter what they cost or whether they're covered
  - Refuse treatment, even if your health care provider advises against it
  - Stop taking medicine, even if your health care provider advises against it
  - Ask for a second opinion UHC Dual Complete TN-Y2 (HMO-POS D-SNP) will pay for the cost of your second opinion visit.
  - Make your health care wishes known in an advance directive
- **You have the right to timely access to care that doesn't have any communication or physical access barriers.** This includes the right to:
  - Get timely medical care

If you have questions, please call UHC Dual Complete TN-Y2 (HMO-POS D-SNP) at **1-800-690-1606**, TTY **711,** 8 a.m.-8 p.m. local time, 7 Days Oct-Mar, M-F Apr-Sept. The call is free. **For more information,** visit **myUHC.com/CommunityPlan.**

  - Get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
  - Have interpreters to help with communication with your health care providers and your health plan
- **You have the right to seek emergency and urgent care when you need it.** This means you have the right to:
  - Get emergency services without prior authorization in an emergency.
  - Use an out-of-network urgent or emergency care provider, when necessary
- **You have a right to confidentiality and privacy.** This includes the right to:
  - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
  - Have your personal health information kept private.
  - Have privacy during treatment
- **You have the right to make complaints about your covered services or care.** This includes the right to:
  - File a complaint or grievance against us or our providers.
  - File a complaint with TennCare at 1-800-878-3192 or 1-866-771-7043 TTY. The TennCare website tn.gov/tenncare/ has complaint forms, Independent Medical Review (IMR)

    application forms, and instructions available online.
  - Ask for an IMR of Medicaid services or items that are medical in nature
  - Appeal certain decisions made by or our providers
  - Ask for a State Hearing
  - Get a detailed reason for why services were denied.

For more information about your rights, you can read the **Evidence of Coverage**. If you have questions, you can call UHC Dual Complete TN-Y2 (HMO-POS D-SNP) Member Services at the numbers listed at the bottom of this page.

You can also call TennCare Connect for people who have Medicare and TennCare at **1-800-259-0701**.

G. How to file a complaint or appeal a denied service

If you have a complaint or think UHC Dual Complete TN-Y2 (HMO-POS D-SNP) should cover something we denied, call Member Services at the numbers listed at the bottom of the page. You may be able to appeal our decision.

For questions about complaints and appeals, you can read **Chapter 9** of the **Evidence of Coverage.** You can also call UHC Dual Complete TN-Y2 (HMO-POS D-SNP) Member Services at the numbers listed at the bottom of this page.

For complaints/grievances or medical appeals:

UnitedHealthcare Appeals and Grievance Department
P.O. Box 6106, MS CA120-0360
Cypress, CA 90630-0016.

For Part D or Medicaid drug appeals only:

UnitedHealthcare Part D Appeal and Grievance Department
P.O. Box 6106, MS CA120-0368
Cypress, CA 90630-0016

H. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at UHC Dual Complete TN-Y2 (HMO-POS D-SNP) Member Services Phone numbers are on the cover of this summary or the numbers listed at the bottom of this page.
- Or, call Medicare at **1-800-MEDICARE (1-800-633-4227).** TTY users may call **1-877-486-2048.** You can call these numbers for free.
- TennCare's Office of Program Integrity (OPI), call the toll-free hotline **1-800-433-3982** or TTY users may call **1-877-779-3103**.

If you have general questions or questions about our plan, services, service area, billing or member ID Cards, please call UHC Dual Complete TN-Y2 (HMO-POS D-SNP) Member Services:

Call 1-800-690-1606
Calls to this number are free. 8 a.m.-8 p.m. local time, 7 Days Oct-Mar, M-F Apr-Sept. Member Services also has free language interpreter services available for non-English speakers.

TTY 711

If you have questions about your health:

Call your primary care provider (PCP). Follow your PCP's instructions for getting care when the office is closed.

If your PCP's office is closed, you can also call Nurse Line. A nurse will listen to your problem and tell you how to get care. (Example: convenience care, urgent care, emergency room). The numbers for the Nurse Line are:

Call1-800-690-1606
Calls to this number are free. UHC Dual Complete TN-Y2 (HMO-POS D-SNP) also has free language interpreter service available for non-English speakers.
TTY 711

If you need immediate behavioral health care, please call the Behavioral Health Crisis Line

Call 1-800-690-1606
Calls to this number are free. 8 a.m.-8 p.m. local time, 7 days Oct-Mar, M-F Apr-Sept.
UHC Dual Complete TN-Y2 (HMO-POS D-SNP) also has free language interpreter services available for non-English speakers.

TTY 711
Calls to this number are free. 8 a.m.-8 p.m. local time, 7 days Oct-Mar, M-F Apr-Sept.