

Summary of Benefits 2024

UHC Dual Complete GA-D002 (HMO-POS D-SNP) H5322-030-000

Look inside to learn more about the plan and the health and drug services it covers. 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



UHCCommunityPlan.com

United Healthcare[®] **Dual Complete**

Summary of Benefits

January 1, 2024 - December 31, 2024

This is a summary of what we cover and what you pay. For a complete list of covered services, limitations and exclusions, review the Evidence of Coverage (EOC) at **myuhcadvantage.com** or call Customer Service for help. After you enroll in the plan, you will get more information on how to view your plan details online.

UHC Dual Complete GA-D002 (HMO-POS D-SNP)

Medical premium, deductible and limits		
	In-network	Out-of-network
Monthly plan premium	\$31.20	
Annual medical deductible	Your medical deductible is \$240 combined in and out-of-network for covered medical services you receive from providers as described in the Plan Deductible chart later in this document. Until you have paid the deductible amount, you must pay the full cost of your covered medical services.	
Maximum out-of-pocket amount (does not include prescription drugs)	\$8,850 This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.	Unlimited out-of-network
		ou will still need to pay your pocket costs paid for your are not included in this
Medicare cost-sharing	If you have full Medicaid benefits or are a Qualified Medicare Beneficiary (QMB), you will pay \$0 for your Medicare-covered services as noted by the cost-sharing in this chart.	If you are a QMB or you have full Medicaid benefits and your provider accepts Medicaid, you will pay \$0 for your Medicare-covered services. Otherwise, you will pay the cost-sharing amount as noted in this chart.

Medical benefits			
		In-network	Out-of-network
Our plan covers an days for an inpatier	unlimited number of	\$0 copay per stay, or; \$1,775 copay per stay	Not covered
Outpatient hospital Cost-sharing for additional plan covered services will apply.	Ambulatory surgical center (ASC) ²	\$0 copay for a colonoscopy \$0 copay or 20% coinsurance otherwise	Not covered
	Outpatient hospital, including surgery ²	\$0 copay for a colonoscopy \$0 copay or 20% coinsurance otherwise	Not covered
	Outpatient hospital observation services ²	\$0 copay or 20% coinsurance	Not covered
Doctor visits	Primary care provider	\$0 copay or 20% coinsurance	Not covered
	Specialists ²	\$0 copay or 20% coinsurance	Not covered
	Virtual medical visits	\$0 copay to talk with a ne online through live audio	etwork telehealth provider and video
Preventive	Routine physical	\$0 copay, 1 per year	Not covered
services	Medicare-covered	\$0 copay	Flu, pneumonia, or COVID-19 vaccines: \$0 copay All other services: Not covered
	 Abdominal aori screening Alcohol misuse Annual wellnes Bone mass me Breast cancer s (mammogram) 	(behavior counseling	diovascular disease navioral therapy) diovascular screening vical and vaginal cancer eening

Medical benefits			
		In-network	Out-of-network
	test, flexible signal between the services Medicare Diable Services Medicare Diable Program (MDF) Any additional previous plan covers prices	fecal occult blood gmoidoscopy) reening enings and reening with low dose nography (LDCT) on therapy setes Prevention PP) rentive services apple covered.	 Obesity screenings and counseling Prostate cancer screenings (PSA) Sexually transmitted infections screenings and counseling Tobacco use cessation counseling (counseling for people with no sign of tobaccorelated disease) Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19 "Welcome to Medicare" preventive visit (one-time)
Emergency care	100% when you us	\$0 copay or \$100 care outside the ladmitted to the hinpatient hospital	Copay (\$0 copay for emergency United States) per visit. If you are ospital within 24 hours, you pay the copay instead of the Emergency the "Inpatient Hospital Care" section
Urgently needed ser	vices	\$0 copay or \$40 services outside	copay (\$0 copay for urgently neede

Medical benefits			
		In-network	Out-of-network
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) ²	\$0 copay for each diagnostic mammogram \$0 copay or 20% coinsurance otherwise	Not covered
	Lab services ²	\$0 copay	Not covered
	Diagnostic tests and procedures ²	\$0 copay or 20% coinsurance	Not covered
	Therapeutic radiology ²	\$0 copay or 20% coinsurance	Not covered
	Outpatient X-rays ²	\$0 copay or 20% coinsurance	Not covered
Hearing services	Exam to diagnose and treat hearing and balance issues ²	\$0 copay or 20% coinsurance	Not covered
	Routine hearing exam	\$0 copay, 1 per year	Not covered
	Hearing aids ²	\$2,500 allowance for a bro brand-name prescription h	
		hearing professionals locations • Broad range of popula Beltone™, Phonak, Re Unitron™ and Widex® • 3-year manufacturer wa	r hearing aids including Sound, Signia, Starkey®, arranty on all prescription trial period and damage or

Medical ben	nefits			
			In-network	Out-of-network
Rout dent bene	al	Preventive and comprehensive ²	\$0 copay for covered proservices like cleanings, for No annual deductibes Medicare Advantage network Freedom to see any If you choose to see	le e's largest national dental
E Visio servi		Exam to diagnose and treat diseases and conditions of the eye ²	\$0 copay	Not covered
		Eyewear after cataract surgery	\$0 copay	Not covered
		Routine eye exam	\$0 copay, 1 per year	Not covered
		Routine eyewear	national networks of network • Free standard presonsingle vision, bifocal (standard) progress coating • Savings when upgraduv/anti-reflective coatings • Eyewear available fr	ees or contacts edicare Advantage's largest f vision provider and retail cription lenses including ls, trifocals and Tier I ives—all with scratch-resistant ading lenses including tinting, pating and polycarbonate from many online providers, rker, GlassesUSA and more

Medical benefits			
		In-network	Out-of-network
Mental health	Inpatient visit ² Our plan covers 90 days for an inpatient hospital stay	\$0 copay per stay, or; \$1,775 copay per stay	40% coinsurance per stay
	Outpatient group therapy visit ²	\$0 copay or 20% coinsurance	40% coinsurance
	Outpatient individual therapy visit ²	\$0 copay or 20% coinsurance	40% coinsurance
	Virtual mental health visits	\$0 copay to talk with a net online through live audio a	·
criteria) Our plan covers u	Acility (SNF) ² Medicare coverage p to 100 days in a	\$0 copay per day: days 1-100, or; \$0 copay per day: days 1-20 \$204 copay per day:	Not covered
SNF.		days 21-100	
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit ²	\$0 copay or 20% coinsurance	Not covered
	Occupational Therapy Visit ²	\$0 copay or 20% coinsurance	Not covered
Virtual medical visits		\$0 copay to talk with a net online through live audio a	
Ambulance ² Your provider must obtain prior authorization for non-emergency transportation.		\$0 copay or 20% coinsurance for ground \$0 copay or 20% coinsurance for air	20% coinsurance for ground 20% coinsurance for air

		In-network	Out-of-network
Routine transporta	ation	\$0 copay for 36 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies	Not covered
Medicare Part B prescription drugs In-network cost sharing shown is the maximum you	Chemotherapy drugs ²	\$0 copay or 20% coinsurance	Not covered
	Part B covered insulin ²	\$0 copay or 20% coinsurance, up to \$35	Not covered
will pay for Part B prescription drugs. You may pay less for certain drugs.	Other Part B drugs ² Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	\$0 copay for allergy antigens \$0 copay or 20% coinsurance for all others	Not covered

Prescription drugs

Annual

Prescription **Deductible**

30-day[^] or 100-day supply from a retail or mail order network pharmacy

All covered drugs \$0 copay

\$0

(Some covered drugs are limited to a 30-day supply)

[^]Members living in long-term care facilities pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

Additional benefits	5		
		In-network	Out-of-network
Acupuncture	Routine acupuncture	\$0 copay, 12 visits per year	Not covered
Chiropractic care	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ²	\$0 copay or 20% coinsurance	Not covered
	Routine chiropractic care	\$0 copay, 12 visits per year	Not covered
Diabetes management	Diabetes monitoring supplies ²	\$0 copay We only cover Accu- Chek® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Verio, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide. Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView. Other brands are not covered by your plan.	Not covered
	Diabetes self- management training	\$0 copay	Not covered
	Therapeutic shoes or inserts ²	\$0 copay or 20% coinsurance	Not covered

Additional benefits	5		
		In-network	Out-of-network
Durable medical equipment (DME) and related	DME (e.g., wheelchairs, oxygen) ²	\$0 copay or 20% coinsurance	Not covered
supplies	Prosthetics (e.g., braces, artificial limbs) ²	\$0 copay or 20% coinsurance	Not covered
Fitness prog	gram	and fitness locations • Access to many prem locations • An annual personalize • Members who need hassistant to the gym • Access to thousands videos and live stream • Social activities at local classes, clubs and every confine Fitbit® Communication fitbit device needed • Access to the AARP®	nip at a gym near you national network of gyms ium gyms and fitness ed fitness plan elp can bring a workout of on-demand workout ning fitness classes al health and wellness ents unity for Renew Active — no
Foot care (podiatry services)	Foot exams and treatment ²	\$0 copay or 20% coinsurance	Not covered
	Routine foot care	\$0 copay, 4 visits per year	Not covered
Meal benefit ²		\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.	
Home health care ²		\$0 copay	Not covered
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.	
Nurse Hotline		Speak with a registered no days a week	urse (RN) 24 hours a day, 7
Opioid treatment p	rogram services ²	\$0 copay Not covered	

Additional benefits	•		
		In-network	Out-of-network
Outpatient substance abuse	Outpatient group therapy visit ²	\$0 copay or 20% coinsurance	40% coinsurance
	Outpatient individual therapy visit ²	\$0 copay or 20% coinsurance	40% coinsurance
Food, Over and Utility I	the-Counter (OTC)	\$185 credit every month to products and utility bills	pay for healthy food, OTC
		☐Buy healthy foods like fruits and vegetables, meat, seafood, dairy products and water	
		□Choose from thousands of OTC products, like toothpaste, first aid, bladder control pads and more	
		□Pay home utility bills I and internet	ike electricity, heat, water
		□Shop at thousands of including Walmart, Wa or at neighborhood st	algreens, Kroger and CVS,
Personal emergen system	cy response	\$0 copay for a personal emergency response system (PERS). Help is only a button press away. A PERS device can quickly connect you to the help you need, 24 hours a day in any situation.	
Renal Dialysis ²		\$0 copay or 20% coinsurance	Not covered out-of- network (except in emergency situations).

² May require your provider to get prior authorization from the plan for in-network benefits.

Plan deductible

Your plan has a deductible for certain services. 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.

The deductible applies to the following Medicare-covered benefit categories, unless otherwise specified.

Annual medical deductible

Your deductible is \$240 per year for covered medical services you receive from providers as described below. Until you have paid the deductible amount, you must pay the full cost of your covered medical services.

Here's how it works:

- 1. You pay your plan's deductible in full; then,
- 2. You pay your copay or coinsurance; finally,
- 3. Your plan pays the rest.

The deductible applies in and out-of-network to the following Medicare-covered benefit categories, unless otherwise specified:

In-network	Out-of-network
List of applicable services	List of applicable services
Mental health ☐ Outpatient group therapy visit ☐ Outpatient individual therapy visit	Mental health ☐ Outpatient group therapy visit ☐ Outpatient individual therapy visit
Ambulance	Ambulance
Outpatient substance abuse Outpatient group therapy visit Outpatient individual therapy visit Outpatient hospital Ambulatory surgical center (ASC), excluding diagnostic colonoscopy Outpatient hospital, including surgery, excluding diagnostic colonoscopy Outpatient hospital observation services	Outpatient substance abuse Outpatient group therapy visit Outpatient individual therapy visit
Doctor visits □ Primary □ Specialists	-
Diagnostic tests, lab and radiology services, and X-rays □ Diagnostic radiology services (e.g. MRI), excluding diagnostic mammogram □ Lab services	-

□ Diagnostic tests and procedures□ Therapeutic radiology□ Outpatient X-rays
Hearing services ☐ Exam to diagnose and treat hearing and balance issues
Vision services ☐ Exam to diagnose and treat diseases and conditions of the eye ☐ Eyewear after cataract surgery
Physical therapy and speech and language therapy visit
Medicare Part B drugs ☐ Chemotherapy drugs ☐ Other Part B drugs
Chiropractic care ☐ Manual manipulation of the spine to correct subluxation
Diabetes management ☐ Diabetes monitoring supplies ☐ Therapeutic shoes or inserts
Durable medical equipment (DME) and related supplies Durable medical equipment (e.g. wheelchairs, oxygen) Prosthetics (e.g., braces, artificial limbs)
Foot care ☐ Foot exams and treatment
Occupational therapy visit
Opioid treatment program services
Renal dialysis

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 Georgia Department of Community Health covers and what our plan covers.

Coverage of the benefits depends on your level of Medicaid eligibility. 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. In some situations, Medicaid may pay your Medicare cost sharing amount. See your Medicaid Member Handbook for more details. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Georgia Department of Community Health, 1-404-656-4507.

Benefits			
	Medicaid	UHC Dual Complete GA- D002 (HMO-POS D- SNP)	
Inpatient Hospital Care	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 with limitations	Covered	
Dental Services	Covered with limitations	Covered	
Vision Services	Covered with limitations	Covered	
Inpatient Mental Health Care	Covered	Covered	
Mental Health Care	Covered	Covered	
Skilled Nursing Facility (SNF)	Covered	Covered	
Ambulance	Covered	Covered	
Transportation (Routine)	Covered	Covered	
Prescription Drug Benefits	Covered	Covered	
Chiropractic Care	Not covered	Covered	
Diabetes Supplies and Services	Covered	Covered	
Durable Medical Equipment	Covered	Covered	
Foot Care	Covered with limitations	Covered	
Home Health Care	Covered	Covered	

Benefits		
	Medicaid	UHC Dual Complete GA- D002 (HMO-POS D- SNP)
Hospice	Covered	Covered
Outpatient Hospital Services	Covered	Covered
Renal Dialysis	Covered	Covered
Prosthetic Devices	Covered	Covered

About this plan

UHC Dual Complete GA-D002 (HMO-POS D-SNP) is a Medicare Advantage HMOPOS 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 (D-SNP) for people who have both Medicare and Medicaid. How much Medicaid covers depends on your income, resources, and other factors. Some people get full Medicaid benefits. Some only get help to pay for certain Medicare costs, which may include premiums, deductibles, coinsurance, or copays.

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 for Medicare covered
 services. You pay nothing, except for Part D prescription drug copays (if applicable).
- 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 copayment amounts only for Medicare covered
 services. You pay nothing, except for Part D prescription drug copays (if applicable).
- Qualified Disabled and Working Individual (QDWI): Medicaid pays your Part A premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost share amount.
- Qualifying Individual (QI): Medicaid pays your part B premium only. The State Medicaid
 Office does not pay your cost-share. You do not have full Medicaid benefits. You pay the
 cost share amounts listed in the chart below. There may be some services that do not have
 a member cost share amount.
- Specified Low-Income Medicare Beneficiary (SLMB+): Medicaid pays your Part B premium and provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from your state Medicaid agency 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.
- Specified Low-Income Medicare Beneficiary (SLMB): Medicaid pays your Part B premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost share amount.
- Full Benefits Dual Eligible (FBDE): Medicaid may provide limited assistance with Medicare
 cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid
 benefits. At times you may also be eligible for limited assistance from the State Medicaid
 Office 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.

Our service area includes these counties in:

Georgia: Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Bleckley, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Calhoun, Camden, Candler, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clay, Clayton, Clinch, Cobb, Coffee, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dade, Dawson, Decatur, DeKalb, Dodge, Dooly, Douglas, Early, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Fulton, Gilmer, Glascock, Glynn, Gordon, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Lanier, Laurens, Lee, Liberty, Lincoln, Long, Lowndes, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pierce, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Richmond, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Terrell, Thomas, Tift, Toombs, Towns, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walker, Walton, Ware, Warren, Washington, Wayne, Webster, Wheeler, White, Whitfield, Wilcox, Wilkes, Wilkinson, Worth.

Use network providers and pharmacies

UHC Dual Complete GA-D002 (HMO-POS D-SNP) has a network of doctors, hospitals, pharmacies and other providers. For some services you can use providers that are not in our network. With this plan, you have the freedom to see any provider nationwide that accepts Medicare. Plus, you have the flexibility to access a network of local providers. You may pay a higher copay or coinsurance when you see an out-of-network provider. If you use pharmacies that are not in our network, the plan may not pay for those drugs, or you may pay more than you pay at a network pharmacy.

You can go to **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.

Required Information

UHC Dual Complete GA-D002 (HMO-POS D-SNP) is 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.

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 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 does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact our Customer Service number at 1-866-480-1086 for additional information (TTY users should call 711). Hours are 8 a.m.-8 p.m.: 7 Days Oct-Mar; M-F Apr-Sept.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, documentos en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-866-480-1086, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 8 a.m. a 8 p.m.: los 7 días de la semana, de octubre a marzo; de lunes a viernes, de abril a septiembre.

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

Hearing aids

Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Provider network size may vary by local market. OTC hearing aid warranties, if available, will vary by device and are handled through the manufacturer. One-time professional fee may apply for prescription hearing aids.

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. Provider network may vary in local market. Dental network size based on Zelis Network360, May 2023.

Routine eyewear

Additional charges may apply for out-of-network items and services. Provider and retail network may vary in local market. Vision network size based on Zelis Network360, March 2023. Annual routine eye exam and \$100-400 allowance for contacts or designer frames, with standard (single, bi-focal, tri-focal or standard progressive) lenses covered in full either annually or every two years. Savings based on comparison to retail. Other vision providers are available in our network.

Fitness program

The Renew Active® Program varies by plan/area and may not be available on all plans. 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 and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, discounts, classes, events, and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services are 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.

Gym network may vary in local market and plan. Gym network size is based on comparison of competitor's website data as of May 2023.

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used as a substitute for, medical advice, diagnosis, or treatment. Features including the Cognitive Assessment and Lifestyle Check-Ins, Additional Tests, exercises, and challenges assess performance at a particular moment in time on certain discrete cognitive tasks. Staying Sharp games are intended for entertainment and recreational purposes only. Various factors may affect performance, including sleep, tiredness, focus, and other social, environmental, or emotional factors. Performance is not indicative of cognitive health and not predictive of future performance or medical conditions.

Choose one Fitbit device from approved select models every 2 years. Limitations and exclusions apply. Fitbit, the Fitbit logo, and related marks and logos are trademarks of Google LLC and/or its affiliates.

Food, Over-the-Counter (OTC) and Utility Bill Credit

Food, OTC and utility benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

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 100 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 five 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.

The Nurse Hotline 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.

Rewards Program

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