



# Summary of Benefits 2024

**UHC Dual Complete OK-S002 (HMO-POS D-SNP)**  
H5322-031-000

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 [myuhc.com/communityplan](https://myuhc.com/communityplan) 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 OK-S002 (HMO-POS D-SNP)

### Medical premium, deductible and limits

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<b>Monthly plan premium</b>	\$37.10
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<b>Annual medical deductible</b>	Your medical deductible is \$240 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.
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<b>Maximum out-of-pocket amount</b> (does not include prescription drugs or any Medicaid cost-shares)	\$8,850  This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.  If you reach this amount, you will still need to pay your monthly premiums. Out-of-pocket costs paid for your Part D prescription drugs or any applicable Medicaid cost-shares are not included in this amount.
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<b>Medicare cost-sharing</b>	If you have full Medicaid benefits or are a Qualified Medicare Beneficiary (QMB), you will pay \$0 for your Medicare-covered services unless a separate Medicaid cost-share applies, as noted by the cost-sharing in this chart.
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## Medical benefits

- 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
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19
- “Welcome to Medicare” preventive visit (one-time)

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.

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### Emergency care

\$0 copay or \$100 copay (\$0 copay for emergency care outside the United States) per visit. If you are admitted to the hospital within 24 hours, you pay the inpatient hospital copay instead of the Emergency Care copay. See the “Inpatient Hospital Care” section of this booklet for other costs.

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### Urgently needed services

\$0 copay or \$40 copay (\$0 copay for urgently needed services outside the United States) per visit

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### Diagnostic tests, lab and radiology services, and X-rays

Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay for non-preventive labs and X-rays.

Diagnostic radiology services (e.g. MRI, CT scan) <sup>2</sup>	\$0 copay for each diagnostic mammogram \$0 copay or 20% coinsurance otherwise
Lab services <sup>2</sup>	\$0 copay
Diagnostic tests and procedures <sup>2</sup>	\$0 copay or 20% coinsurance
Therapeutic radiology <sup>2</sup>	\$0 copay or 20% coinsurance
Outpatient X-rays <sup>2</sup>	\$0 copay or 20% coinsurance

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## Medical benefits



### Hearing services

Exam to diagnose and treat hearing and balance issues <sup>2</sup>	\$0 copay or 20% coinsurance
Routine hearing exam	\$0 copay, 1 per year
Hearing aids <sup>2</sup>	<p>\$3,600 allowance for a broad selection of OTC and brand-name prescription hearing aids</p> <ul style="list-style-type: none"> <li>• Access to one of the largest national networks of hearing professionals with more than 7,000 locations</li> <li>• Broad range of popular hearing aids including Beltone™, Oticon, Phonak, ReSound, Signia, Starkey®, Unitron™ and Widex®</li> <li>• 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period</li> </ul>



### Routine dental benefits

Covered in-network and out-of-network.

Preventive and comprehensive <sup>2</sup>	<p>\$4,000 allowance for all covered dental services*</p> <p>\$0 copay for covered preventive and comprehensive services like cleanings, fillings and crowns</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> No annual deductible</li> <li><input type="checkbox"/> Medicare Advantage's largest national dental network</li> <li><input type="checkbox"/> Freedom to see any dentist</li> <li><input type="checkbox"/> If you choose to see an out-of-network dentist you might be billed more, even for services listed as \$0 copay</li> </ul>
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### Vision services

Exam to diagnose and treat diseases and conditions of the eye <sup>2</sup>	\$0 copay
Eyewear after cataract surgery	\$0 copay
Routine eye exam	\$0 copay, 1 per year
Routine eyewear	<p>\$0 copay</p> <p>Plan pays up to \$450 every year for lenses/frames and contacts</p>

## Medical benefits

### Mental health

Depending on your Medicaid eligibility, Medicaid may have a separate \$10 copay per day, up to \$75, for inpatient visits, and a \$3 copay for each therapy session.

Inpatient visit<sup>2</sup>  
Our plan covers 90 days for an inpatient hospital stay

\$0 copay per stay, or;  
\$1,675 copay per stay

Outpatient group therapy visit<sup>2</sup>

\$0 copay or 20% coinsurance

Outpatient individual therapy visit<sup>2</sup>

\$0 copay or 20% coinsurance

Virtual mental health visits

\$0 copay to talk with a network telehealth provider online through live audio and video

**Skilled nursing facility (SNF)<sup>2</sup>**  
(Stay must meet Medicare coverage criteria)

\$0 copay per day: days 1-100, or;  
\$0 copay per day: days 1-20  
\$204 copay per day: days 21-100

Our plan covers up to 100 days in a SNF.

### Outpatient rehabilitation services

Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay.

Physical therapy and speech and language therapy visit<sup>2</sup>

\$0 copay or 20% coinsurance

Occupational Therapy Visit<sup>2</sup>

\$0 copay or 20% coinsurance

Virtual medical visits

\$0 copay to talk with a network telehealth provider online through live audio and video

### Ambulance<sup>2</sup>

Your provider must obtain prior authorization for non-emergency transportation.

\$0 copay or 20% coinsurance for ground  
\$0 copay or 20% coinsurance for air

### Routine transportation

\$0 copay for 36 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies

## Medical benefits

### Medicare Part B prescription drugs

Cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.

Chemotherapy drugs<sup>2</sup>

\$0 copay or 20% coinsurance

Part B covered insulin<sup>2</sup>

\$0 copay or 20% coinsurance, up to \$35

Other Part B drugs<sup>2</sup>

\$0 copay or 20% coinsurance

Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.



## Additional benefits

<b>Chiropractic care</b> Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay for each Medicare-covered service.	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) <sup>2</sup>	\$0 copay or 20% coinsurance
	Routine chiropractic care	\$0 copay, 12 visits per year
<b>Diabetes management</b> Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay per claim for certain diabetic supplies.	Diabetes monitoring supplies <sup>2</sup>	\$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.
	Diabetes self-management training	\$0 copay
	Therapeutic shoes or inserts <sup>2</sup>	\$0 copay or 20% coinsurance
	<b>Durable medical equipment (DME) and related supplies</b> Depending on your Medicaid eligibility, Medicaid may have a separate \$4 copay.	DME (e.g., wheelchairs, oxygen) <sup>2</sup>
	Prosthetics (e.g., braces, artificial limbs) <sup>2</sup>	\$0 copay or 20% coinsurance

## Additional benefits



### Fitness program

\$0 copay for Renew Active®

- A free gym membership at a gym near you
- Access to the largest national network of gyms and fitness locations
- Access to many premium gyms and fitness locations
- An annual personalized fitness plan
- Members who need help can bring a workout assistant to the gym
- Access to thousands of on-demand workout videos and live streaming fitness classes
- Social activities at local health and wellness classes, clubs and events
- Online Fitbit® Community for Renew Active – no Fitbit device needed
- Access to the AARP® Staying Sharp® App

**Foot care**  
(podiatry services)

Foot exams and treatment<sup>2</sup>

\$0 copay or 20% coinsurance

Routine foot care

\$0 copay, 4 visits per year

**Meal benefit<sup>2</sup>**

\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.

**Home health care<sup>2</sup>**

\$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.

**Nurse Hotline**

Speak with a registered nurse (RN) 24 hours a day, 7 days a week

**Opioid treatment program services<sup>2</sup>**

\$0 copay

**Outpatient substance abuse**

Outpatient group therapy visit<sup>2</sup>

\$0 copay or 20% coinsurance

Outpatient individual therapy visit<sup>2</sup>

\$0 copay or 20% coinsurance

## Additional benefits



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

\$224 credit every month to pay for healthy food, OTC products and utility bills

- 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 like electricity, heat, water and internet
- Shop at thousands of participating stores, including Walmart, Walgreens, Kroger and CVS, or at neighborhood stores near you

### Personal emergency response system

\$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<sup>2</sup>

\$0 copay or 20% coinsurance

### Home support services

\$150 credit per quarter to spend on home and bath safety devices and extra support at home like companionship, pest control, home repair and errands

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

\* Benefits are combined in and out-of-network

## 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-network to the following Medicare-covered benefit categories, unless otherwise specified:

#### In-network

List of applicable services

#### Outpatient hospital

- Ambulatory surgical center (ASC), excluding diagnostic colonoscopy
- Outpatient hospital, including surgery, excluding diagnostic colonoscopy
- Outpatient hospital observation services

#### 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

#### Mental health

- Outpatient group therapy visit
- Outpatient individual therapy visit

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**Physical therapy and speech and language therapy visit**

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**Ambulance**

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**Medicare Part B drugs**

- Chemotherapy drugs
  - Other Part B drugs
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**Chiropractic care**

- Manual manipulation of the spine to correct subluxation
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**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)
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**Foot care (podiatry services)**

- Foot exams and treatment
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**Occupational therapy visit**

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**Opioid treatment program services**

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**Outpatient substance abuse**

- Outpatient group therapy visit
  - Outpatient individual therapy visit
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**Renal dialysis**

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## 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 Oklahoma Health Care Authority 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 Oklahoma Department of Human Services - OKDHSLive!, 1-405-487-5483.

Benefits		
	Medicaid	UHC Dual Complete OK-S002 (HMO-POS D-SNP)
<b>Inpatient Hospital Care</b>	Covered	Covered
<b>Doctor Office Visits</b>	Covered	Covered
<b>Preventive Care</b>	Covered	Covered
<b>Emergency Care</b>	Covered	Covered
<b>Urgently Needed Services</b>	Covered	Covered
<b>Diagnostic Tests Lab and Radiology Services and X-Rays</b>	Covered	Covered
<b>Hearing Services</b>	Covered	Covered
<b>Dental Services</b>	Covered	Covered
<b>Vision Services</b>	Covered	Covered
<b>Inpatient Mental Health Care</b>	Covered	Covered
<b>Mental Health Care</b>	Covered	Covered
<b>Skilled Nursing Facility (SNF)</b>	Covered	Covered
<b>Ambulance</b>	Covered	Covered
<b>Transportation (Routine)</b>	Covered	Covered
<b>Prescription Drug Benefits</b>	Covered	Covered
<b>Chiropractic Care</b>	Not covered	Covered
<b>Diabetes Supplies and Services</b>	Covered	Covered
<b>Durable Medical Equipment</b>	Covered	Covered
<b>Foot Care</b>	Covered	Covered
<b>Home Health Care</b>	Covered	Covered

<b>Benefits</b>		
	<b>Medicaid</b>	<b>UHC Dual Complete OK-S002 (HMO-POS D-SNP)</b>
<b>Hospice</b>	Covered	Covered
<b>Outpatient hospital services</b>	Covered	Covered
<b>Renal Dialysis</b>	Covered	Covered
<b>Prosthetic Devices</b>	Covered	Covered

## About this plan

UHC Dual Complete OK-S002 (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.

You pay \$0 unless the service is not a Medicaid covered benefit or Medicaid Copays apply for any benefit referenced in this document.

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:

**Oklahoma:** Adair, Alfalfa, Atoka, Beaver, Beckham, Blaine, Bryan, Caddo, Canadian, Carter, Cherokee, Choctaw, Cimarron, Cleveland, Coal, Comanche, Cotton, Craig, Creek, Custer, Delaware, Dewey, Ellis, Garvin, Grady, Grant, Greer, Harmon, Haskell, Hughes, Jackson, Jefferson, Johnston, Kay, Kingfisher, Kiowa, Latimer, Le Flore, Lincoln, Logan, Love, Major, Marshall, Mayes, McClain, McCurtain, McIntosh, Murray, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Pittsburg, Pontotoc, Pottawatomie, Pushmataha, Roger Mills, Rogers, Seminole, Sequoyah, Stephens, Texas, Tillman, Tulsa, Wagoner, Washita, Woods.

## Use network providers and pharmacies

UHC Dual Complete OK-S002 (HMO-POS D-SNP) has a network of doctors, hospitals, pharmacies and other providers. For routine dental services, you can use providers that are not in our network. 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](https://www.uhc.com/communityplan)** 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 OK-S002 (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](http://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.

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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 1-844-368-7150 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 1-844-368-7150, 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.

#### **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.