

# **Summary of Benefits 2023**

UnitedHealthcare Dual Complete® ONE (HMO-POS D-SNP) H2509-001-000

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



UHCCommunityPlan.com



# **Summary of Benefits**

### **January 1st, 2023 - December 31st, 2023**

This is a summary of what we cover and what you pay. Review the Evidence of Coverage (EOC) for a complete list of covered services, limitations and exclusions. You can see it online at **myuhc.com/communityplan** or you can call Customer Service for help. When you enroll in the plan, you will get more information on how to view your plan details online.

#### About this plan

UnitedHealthcare Dual Complete® ONE (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 Fully Integrated Dual Eligible Special Needs Plan (FIDE-SNP) for people who have both Medicare A and B, and full Medicaid benefits and Long Term Care benefits.

Your eligibility to enroll in this plan depends on your type of Medicaid. Also, you must live in the service area and be in UnitedHealthcare Dual Complete® ONE (HMO-POS D-SNP).

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

<b>Qualified Medicare Beneficiary Plus (QMB+):</b> 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).
<b>Specified Low-Income Medicare Beneficiary (SLMB+):</b> 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.
<b>Full Benefits Dual Eligible (FBDE)</b> : 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

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.

to pay cost sharing when a service or benefit is not covered by 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

Our service area includes these counties in:

**Florida:** Alachua, Baker, Bradford, Citrus, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Hardee, Hernando, Highlands, Hillsborough, Lafayette, Lake, Levy, Manatee, Marion, Miami-Dade, Nassau, Polk, Putnam, St. Johns, Sumter, Suwannee, Union, Volusia.

### Use network providers and pharmacies

UnitedHealthcare Dual Complete® ONE (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. This health plan requires you to select a primary care provider (PCP) from the network. Your PCP can handle most routine health care needs and will be responsible to coordinate your care. If you need to see a network specialist or other network provider, you may need to get a referral from your PCP. We encourage you to find out which specialists and hospitals your primary care provider would recommend for you and would refer you to for care, prior to selecting them as your plan's PCP. 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.

# **UnitedHealthcare Dual Complete® ONE (HMO-POS D-SNP)**

# **Premiums and Benefits**

	In-Network
<b>Monthly Plan Premium</b>	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 innetwork providers.

# **UnitedHealthcare Dual Complete® ONE (HMO-POS D-SNP)**

		In-Network	
Inpatient Hospital Care <sup>1,2</sup>		\$0 copay per stay	
		Our plan covers an unlimited number of days for an inpatient hospital stay.	
Outpatient Hospital	Ambulatory Surgical Center (ASC) <sup>1,2</sup>	\$0 copay	
	Outpatient Hospital, including surgery <sup>1,2</sup>	\$0 copay	
	Outpatient Hospital Observation Services <sup>1,2</sup>	\$0 copay	
<b>Doctor Visits</b>	Primary Care Provider	\$0 copay	
	Specialists <sup>1,2</sup>	\$0 copay	
	Virtual Medical Visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Preventive	Medicare-covered	\$0 copay	
Services		Abdominal aortic aneurysm screening Alcohol misuse counseling Annual wellness visit Bone mass measurement Breast cancer screening (mammogram) Cardiovascular disease (behavioral therapy) Cardiovascular screening Cervical and vaginal cancer screening Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) Depression screening Diabetes screenings and monitoring Hepatitis C screening HIV screening	

		In-Network
		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 innetwork providers.
	Routine physical	\$0 copay, 1 per year
Emergency Care		\$0 copay (worldwide) 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.
Urgently Needed S	ervices	\$0 copay (worldwide) per visit
Diagnostic Tests, Lab and Radiology Services, and X-	Diagnostic radiology services (e.g. MRI, CT scan) <sup>2</sup>	\$0 copay
Rays	Lab services <sup>2</sup>	\$0 copay
	Diagnostic tests and procedures <sup>2</sup>	\$0 copay
	Therapeutic radiology <sup>2</sup>	\$0 copay per service
	Outpatient X-rays <sup>2</sup>	\$0 copay per service

		In-Network
Hearing Services	Exam to diagnose and treat hearing and balance issues <sup>2</sup>	\$0 copay
	Routine hearing exam	\$0 copay, 1 per year
	Hearing aids <sup>2</sup>	Plan pays up to \$3,600 every year for 2 hearing aids through UnitedHealthcare Hearing.  Includes hearing aids delivered directly to you with
		virtual follow-up care (select models).
Routine Dental	Preventive	\$0 copay for exams, cleanings, X-rays, and fluoride*
Benefits	Comprehensive <sup>2</sup>	\$0 copay for comprehensive dental services*
Covered in- network and out- of-network.	Benefit limit	\$4,000 combined limit on all covered dental services* If you choose to see an out-of-network dentist you might be billed more, even for services listed as \$0 copay
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	\$0 copay Plan pays up to \$550 every year for frames or contact lenses through UnitedHealthcare Vision. Standard single, bifocal, trifocal, or progressive lenses are covered in full.  Home delivered eyewear available nationwide
		through UnitedHealthcare Vision (select products only).

		In-Network	
Mental Health	Inpatient visit <sup>2</sup>	\$0 copay per stay	
		Our plan covers 90 days for an inpatient hospital stay.	
	Outpatient group therapy visit <sup>2</sup>	\$0 copay	
	Outpatient individual therapy visit <sup>2</sup>	\$0 copay	
	Virtual Mental Health Visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Skilled Nursing Fac	cility (SNF) <sup>1,2</sup>	\$0 copay per day: days 1-20 \$0 copay per day: days 21-100	
		Our plan covers up to 100 days in a SNF.	
Outpatient Rehabilitation Services	Physical therapy and speech and language therapy visit <sup>1,2</sup>	\$0 copay	
	Occupational Therapy Visit <sup>1,2</sup>	\$0 copay	
	Virtual Visit	\$0 copay	
Ambulance <sup>2</sup> Your provider must obtain prior authorization for non-emergency transportation.  Routine Transportation		\$0 copay for ground \$0 copay for air	
		\$0 copay for 72 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies	
Medicare Part B Prescription	Chemotherapy drugs <sup>2</sup>	\$0 copay	
Drugs	Other Part B drugs <sup>2</sup>	\$0 copay	

# **Prescription Drugs**

Annual Prescription Deductible  30-day or 100-day su	\$0 upply from retail network pharmacy
All Covered	\$0 copay
Drugs	Some covered drugs limited to a 30-day supply

**Important Message About What You Pay for Vaccines -** Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your Part D deductible. Call Customer Service for more information.

**Important Message About What You Pay for Insulin** - You won't pay more than \$0 for a one-month supply of each insulin product covered by our plan, even if you haven't paid your Part D deductible.

# **Additional Benefits**

		In-Network
Acupuncture	Routine acupuncture	\$0 copay, 12 visits per year
Chiropractic Care	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) <sup>2</sup>	\$0 copay
	Routine chiropractic care	\$0 copay, 12 visits per year
Diabetes	Diabetes	\$0 copay
Management	monitoring supplies <sup>2</sup>	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
Durable Medical Equipment (DME) and Related Supplies	Durable Medical Equipment (e.g., wheelchairs, oxygen) <sup>2</sup>	\$0 copay
	Prosthetics (e.g., braces, artificial limbs) <sup>2</sup>	\$0 copay

# **Additional Benefits**

		In-Network	
Fitness program		\$0 copay for Renew Active, which includes a free gym membership at a location you select from our nationwide network, plus a personalized fitness plan, online fitness classes, brain health challenges and 1 Fitbit® device.	
Foot Care (podiatry	Foot exams and treatment <sup>2</sup>	\$0 copay	
services)	Routine foot care	\$0 copay, 12 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	,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.	
Opioid Treatment F	Program Services <sup>2</sup>	\$0 copay	
Outpatient Substance Abuse	Outpatient group therapy visit <sup>2</sup>	\$0 copay	
	Outpatient individual therapy visit <sup>2</sup>	\$0 copay	
Food, over-the-counter (OTC) and utility bill credit		\$280 credit every month to pay for covered groceries, OTC products and certain utility bills like electric. Shop at network retail locations or get home delivery by ordering online or by phone.	
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>1,2</sup>		\$0 copay	

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

<sup>\*</sup>Benefits are combined in and out-of-network

# **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 Florida Medicaid Agency for Health Care Administration (AHCA) 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 Florida Medicaid Agency for Health Care Administration (AHCA), 1-888-419-3456.

	Medicaid	UnitedHealthcare Dual Complete® ONE (HMO- POS D-SNP)
Inpatient Hospital Care	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the	Covered
	following cost share amounts: \$0 co-pay for Medicaid services* (Including assistive care services)	
<b>Doctor Office Visits</b>	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by	Covered
	Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:	
	\$0 co-pay for Medicaid services* Including screening services, rural health services, federally qualified health centers, clinic services, and physician assistant services.	

	Medicaid	UnitedHealthcare Dual Complete® ONE (HMO- POS D-SNP)
Outpatient Surgery	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Emergency Care	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Urgently Needed Services	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Diagnostic Tests Lab and Radiology Services and X- Rays	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:  \$0 co-pay for Medicaid services*	Covered

	Medicaid	UnitedHealthcare Dual Complete® ONE (HMO- POS D-SNP)
Hearing Services	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.	Covered
Dental Services	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.	Covered
Vision Services	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:  \$0 co-pay for Medicaid services including up to one routine vision exam, up to one pair of frames (includes Medicaid covered eyeglass lenses and frames) per year, and in total up to two pairs of lenses (includes Medicaid covered lenses) per year, or contact lenses (if medically necessary).*  Prior authorization may be required and must be received by a participating vision provider.	Covered
Preventive Care	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered

	Medicaid	UnitedHealthcare Dual Complete® ONE (HMO- POS D-SNP)
Mental Health Care  ☐ Behavioral Health     Targeted Case     Management ☐ Community Mental Health ☐ Mental Health Case     Management	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Outpatient Rehabilitation	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services* Including registered physical therapist, physical therapy services, speech therapy services, occupational therapy services, and respiratory therapy services	Covered
Ambulance	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:  \$0 co-pay for Medicaid services*	Covered
Transportation (Routine)	\$0 co-pay for Medicaid services* For enrollees who qualify for additional Medicaid benefits, Medicaid pays unlimited trips for this service if it is not covered by	Covered

	Medicaid	UnitedHealthcare Dual Complete® ONE (HMO- POS D-SNP)
	Medicare or when the Medicare benefit is exhausted when provided by a participating transportation provider.	
Prescription Drug Benefits	Medicaid does not cover Part D covered drugs.	Covered
Chiropractic Care	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:  \$0 co-pay for Medicaid services*	Covered
Diabetes Supplies and Services	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:  \$0 co-pay for Medicaid services*	Covered
Durable Medical Equipment (Wheelchairs, oxygen, etc.)	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:  \$0 co-pay for Medicaid services*	Covered
Foot Care (Podiatry services)	Depending on your level of Medicaid eligibility, Medicaid may	Covered

	Medicaid	UnitedHealthcare Dual Complete® ONE (HMO- POS D-SNP)
	pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts:  \$0 co-pay for Medicaid services*	
Skilled Nursing Facility (SNF)	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services* Including physical therapy services, speech therapy services, occupational therapy services, and respiratory therapy services.	Covered
Hospice	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount.  For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Renal Dialysis	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide	Covered

	Medicaid	UnitedHealthcare Dual Complete® ONE (HMO- POS D-SNP)
	additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	
Prosthetic Devices (Braces, artificial limbs, etc.)	Depending on your level of Medicaid eligibility, Medicaid may pay your Medicare cost sharing amount. For services not covered by Medicare or if the benefit is exhausted, Medicaid may provide additional coverage subject to the following cost share amounts: \$0 co-pay for Medicaid services*	Covered
Over-the-Counter Items (with prescription)	\$0 co-pay for Medicaid services*	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.

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 letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact our Customer Service number at 1-866-842-4968 for additional information (TTY users should call 711). Hours are 8am-8pm: 7 Days Oct-Mar; M-F Apr-Sept.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, cartas en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-866-842-4968, 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 and exclusions 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 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.

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

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, 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. AARP® Staying Sharp is the registered trademark of AARP. 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. Access to gym and fitness location network may vary by location and plan.

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.