Summary of benefits 2022

UnitedHealthcare® Nursing Home Plan (HMO-POS I-SNP) H5253-042-000

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 1-855-544-4342, TTY 711 8 a.m. - 8 p.m. local time, 7 days a week



www.UHCMedicareSolutions.com

United Healthcare

Summary of benefits

January 1st, 2022 - December 31st, 2022

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. The Evidence of Coverage (EOC) provides a complete list of services we cover. You can see it online at www.UHCMedicareSolutions.com or you can call Customer Service for help. When you enroll in the plan you will get information that tells you where you can go online to view your Evidence of Coverage.

About this plan.

UnitedHealthcare® Nursing Home Plan (HMO-POS I-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.

UnitedHealthcare® Nursing Home Plan (HMO-POS I-SNP) is an Institutional Special Needs Plan designed specifically for people who live in a contracted institution (like a nursing home) for 90 days or longer. You can find a list of contracted institutions at www.uhcnursinghomeplan.com.

Our service area includes these counties in:

North Carolina: Alamance, Buncombe, Cabarrus, Chatham, Cleveland, Cumberland, Davidson, Durham, Forsyth, Gaston, Guilford, Haywood, Henderson, Johnston, Mecklenburg, Orange, Randolph, Rockingham, Rowan, Stokes, Union, Wake, Wilkes, Yadkin.

Use network providers and pharmacies.

UnitedHealthcare® Nursing Home Plan (HMO-POS I-SNP) has a network of doctors, hospitals, pharmacies, and other providers. For some 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 www.UHCMedicareSolutions.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® Nursing Home Plan (HMO-POS I-SNP)

Premiums and Benefits

	In-Network
Monthly Plan Premium	\$35.80
Annual Medical Deductible	This plan does not have a deductible.
Maximum Out-of-Pocket Amount (does not include prescription drugs)	\$1,800 annually for Medicare-covered services you receive from in-network providers.
	If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.
	Please note that you will still need to pay your monthly premiums and share of the cost for your Part D prescription drugs.

UnitedHealthcare® Nursing Home Plan (HMO-POS I-SNP)

		In-Network
Inpatient Hospital ²		\$1,480 copay per stay (or the 2022 Original Medicare amount, whichever is less). Our plan covers 90 days for an inpatient hospital stay.
Outpatient Hospital Cost sharing for additional plan covered services will apply.	Ambulatory Surgical Center (ASC) ²	\$0 copay for a diagnostic colonoscopy 10% coinsurance otherwise
	Outpatient Hospital, including surgery ²	\$0 copay for a diagnostic colonoscopy 10% coinsurance otherwise
	Outpatient Hospital Observation Services ²	10% coinsurance
Doctor Visits	Primary Care Provider	\$0 copay
	Specialists ²	\$0 copay in a nursing home 20% coinsurance outside of a nursing home
	Virtual Medical Visits	\$0 copay; Speak to network telehealth providers using your computer or mobile device.
Preventive Care	Medicare-covered	\$0 copay
		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		\$90 copay per visit If you are admitted to the hospital within 24 hours, you pay the inpatient hospital copay instead of the Emergency copay. See the "Inpatient Hospital" section of this booklet for other costs.
Urgently Needed S	ervices	\$65 copay
Diagnostic Tests, Lab and Radiology Services, and X- Rays	Diagnostic radiology services (e.g. MRI) ²	\$0 copay in a nursing home 20% coinsurance outside of a nursing home
	Lab services ²	\$0 copay
	Diagnostic tests and procedures ²	\$0 copay in a nursing home 20% coinsurance outside of a nursing home
	Therapeutic Radiology ²	20% coinsurance
	Outpatient X-rays ²	\$0 copay per service

		In-Network
Hearing Services	Exam to diagnose and treat hearing and balance issues ²	\$0 copay in a nursing home 20% coinsurance outside of a nursing home
	Routine hearing exam	\$0 copay; 1 per year
	Hearing aid ²	\$2,000 allowance for hearing aids, up to 2 hearing aids every year through UnitedHealthcare Hearing.
		Includes hearing aids delivered directly to you with virtual follow-up care through Right2You (select models), through UnitedHealthcare Hearing.
Routine Dental	Preventive	\$0 copay for exams, cleanings, x-rays, and fluoride*
Benefits	Comprehensive ²	\$0 copay for comprehensive dental services*
Covered in- network and out- of-network.	Benefit limit	\$3,500 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 ²	\$0 copay in a nursing home 20% coinsurance outside of a nursing home
	Eyewear after cataract surgery	\$0 copay
	Routine eye exam	\$0 copay; 1 every year
	Routine eyewear	\$0 copay; up to \$300 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 ²	\$1,480 copay per stay (or the 2022 Original Medicare amount, whichever is less). Our plan covers 90 days for an inpatient hospital stay.	
	Outpatient group therapy visit ²	\$0 copay in a nursing home 20% coinsurance outside of a nursing home	
	Outpatient individual therapy visit ²	\$0 copay in a nursing home 20% coinsurance outside of a nursing home	
	Virtual Mental Health Visits	\$0 copay; Speak to network telehealth providers using your computer or mobile device.	
Skilled Nursing Facility (SNF) ²		\$0 copay per day: for days 1-100	
		Our plan covers up to 100 days in a SNF.	
Physical therapy and speech and language therapy visit ²		\$0 copay	
Ambulance ²		20% coinsurance for ground 20% coinsurance for air	
Your provider must obtain prior authorization for non-emergency transportation.		20% consurance for all	
Routine Transportation		\$0 copay; 18 one-way trips per year to or from approved locations	
Medicare Part B Prescription	Chemotherapy drugs ²	20% coinsurance	
Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	Other Part B drugs ²	\$0 copay for allergy antigens 20% coinsurance for all others	

Prescription Drugs

If you reside in a long-term care facility, you pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

Stage 1: Annual Prescription (Part D) Deductible	\$480 per year for Part D prescription drugs.		
Cost-sharing for covered drugs	Retail		Mail Order
	30-day supply	90-day supply	90-day supply
Stage 2: Initial Coverage (After you pay your deductible, if applicable)	25% coinsurance	25% coinsurance Some covered drugs limited to a 30-day supply	25% coinsurance Some covered drugs limited to a 30-day supply
Stage 3: Coverage Gap Stage	After your total drug costs reach \$4,430, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.		
Stage 4: Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050, you pay the greater of: • 5% coinsurance, or • \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copay for all other drugs.		

Additional Benefits

		In-Network
Chiropractic Care	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ²	\$0 copay in a nursing home 20% coinsurance outside of a nursing home
Diabetes Management	Diabetes monitoring supplies ²	20% coinsurance
	Diabetes Self- management training	\$0 copay
	Therapeutic shoes or inserts ²	20% coinsurance
Durable Medical Equipment (DME) and Related Supplies	Durable Medical Equipment (e.g., wheelchairs, oxygen) ²	20% coinsurance
	Prosthetics (e.g., braces, artificial limbs) ²	\$0 copay - 20% coinsurance
Foot Care	Foot exams and	\$0 copay in a nursing home
(podiatry services)	treatment ²	20% coinsurance outside of a nursing home
	Routine foot care	\$0 copay; for each visit up to 4 visits every year
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.
Occupational Therapy Visit ²		\$0 copay
Opioid Treatment I	Program Services ²	\$0 copay

Additional Benefits

		In-Network
Outpatient Substance Abuse	Outpatient group therapy visit ²	\$0 copay in a nursing home 20% coinsurance outside of a nursing home
	Outpatient individual therapy visit ²	\$0 copay in a nursing home 20% coinsurance outside of a nursing home
Over-the-Counter (OTC) Products Catalog		\$480 credit every quarter to purchase approved health products. Order online, over the phone, or by mail through your Over-the-Counter catalog.
Renal Dialysis ²		\$0 copay in a nursing home
		20% coinsurance outside of a nursing home

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

^{*}Benefits are combined in and out-of-network

Required Information

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. 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 1-800-393-0993 for additional information (TTY users should call 711). Hours are 24 hours a day, 7 days a week.

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 1-800-393-0993, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 24 horas del día, los 7 días de la semana.

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 90 day supply of your maintenance medication.

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