

# Benefit Highlights

## UHC Medicare Advantage GS-0001 (Regional PPO)

This is a short description of your 2024 plan benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions, and restrictions may apply.

| Plan costs  |  |   |
|---|--|---|
| Monthly plan premium  | \$62   |   |
| Medical benefits  |  |   |
|   | In-network   | Out-of-network  |
| Annual Medical Deductible   | No deductible in or out-of-network   |   |
| Annual out-of-pocket maximum (The most you may pay in a year for covered medical care)        | \$6,300 In-network   | \$6,300 combined in and out-of-network                                |
| Doctor's office visit   |  |   |
| Primary care provider (PCP)   | \$0 copay  | \$25 copay  |
| Specialist  | \$45 copay (no referral needed)  | \$45 copay (no referral needed)                                       |
| Virtual visits  | \$0 copay to talk with a network telehealth provider online through live audio and video |   |
| Preventive services   | \$0 copay  | \$0 copay   |
| Inpatient hospital care   | \$395 copay per day: days 1-4<br>\$0 copay per day: days 5 and beyond                    | \$395 copay per day: days 1-4<br>\$0 copay per day: days 5 and beyond |
| Skilled nursing facility (SNF)  | \$0 copay per day: days 1-20<br>\$203 copay per day: days 21-100                         | \$225 copay per day: days 1-28<br>\$0 copay per day: days 29-100      |
| Outpatient hospital, including surgery (Cost sharing for additional plan services will apply) | \$395 copay  | \$395 copay   |

| Medical benefits  |  |                               |
|---|--|-------------------------------|
|   | In-network   | Out-of-network                |
| <b>Outpatient mental health</b>                               |  |                               |
| Group therapy   | \$15 copay   | \$15 copay                    |
| Individual therapy  | \$25 copay   | \$25 copay                    |
| Virtual visits  | \$0 copay to talk with a network telehealth provider online through live audio and video   |                               |
| <b>Diabetes monitoring supplies</b>                           | \$0 copay for covered brands   | 50% coinsurance               |
| <b>Diagnostic radiology services (such as MRIs, CT scans)</b> | \$220 copay  | \$220 copay                   |
| <b>Diagnostic tests and procedures (non-radiological)</b>     | \$40 copay   | \$40 copay                    |
| <b>Lab services</b>   | \$0 copay  | \$0 copay                     |
| <b>Outpatient x-rays</b>                                      | \$15 copay   | \$15 copay                    |
| <b>Ambulance</b>  | \$275 copay for ground or air  | \$275 copay for ground or air |
| <b>Emergency care</b>   | \$120 copay (\$0 copay for emergency care outside the United States) per visit   |                               |
| <b>Urgently needed services</b>                               | \$40 copay (\$0 copay for urgently needed services outside the United States) per visit  |                               |
| Benefits and services beyond Original Medicare                |  |                               |
|   | In-network   | Out-of-network                |
| <b>Routine physical</b>                                       | \$0 copay, 1 per year*   | \$0 copay, 1 per year*        |
| <b>Routine eye exams</b>                                      | \$0 copay, 1 per year*   | \$0 copay, 1 per year*        |
| <b>Hearing - routine exam</b>                                 | \$0 copay, 1 per year*   | \$45 copay, 1 per year*       |
| <b>Hearing aids</b>   | \$99 to \$1,249 copay for each hearing aid through UnitedHealthcare Hearing, up to 2 hearing aids every year.*<br><br>Includes hearing aids delivered directly to you with virtual follow-up care (select models). |                               |

## Benefits and services beyond Original Medicare

|   | In-network  | Out-of-network                 |
|---|---|--------------------------------|
| <b>Personal emergency response system</b> | \$0 copay for a personal emergency response system (PERS)         |                                |
| <b>Foot care - routine</b>                | \$45 copay, 6 visits per year*                                    | \$45 copay, 6 visits per year* |
| <b>Nurse Hotline</b>                      | Speak with a registered nurse (RN) 24 hours a day, 7 days a week. |                                |

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

## Prescription drug payment stages

| <b>Annual Prescription Deductible</b> | \$0 for Tier 1 and Tier 2 Part D prescription drugs; \$345 for Tier 3, Tier 4, Tier 5 Part D prescription drugs   |                                       |
|---------------------------------------|---|---------------------------------------|
| Initial Coverage                      | Standard Retail (30-day supply)   | Preferred Mail Order (100-day supply) |
| <b>Tier 1: Preferred Generic</b>      | \$0 copay   | \$0 copay                             |
| <b>Tier 2: Generic<sup>1</sup></b>    | \$14 copay  | \$0 copay                             |
| <b>Tier 3: Preferred Brand</b>        | \$47 copay  | \$131 copay                           |
| <b>Tier 3: Covered Insulin Drugs</b>  | \$35 copay  | \$95 copay                            |
| <b>Tier 4: Non-Preferred Drug</b>     | \$100 copay   | \$290 copay                           |
| <b>Tier 5: Specialty Tier</b>         | 28% coinsurance   | N/A <sup>3</sup>                      |
| <b>Coverage Gap (Donut hole)</b>      | After your total drug cost reaches \$5,030, the plan continues to pay its share of the cost of your Tier 1 drugs and you pay your copay or coinsurance. For all other tiers, you pay 25% of the negotiated price for covered drugs. You may pay less if your plan has additional coverage in the gap. |                                       |
| <b>Catastrophic Coverage</b>          | After your total out-of-pocket drug cost reaches \$8,000, you won't pay anything for Medicare Part D covered drugs for the rest of the plan year.   |                                       |

<sup>1</sup> Tier includes enhanced drug coverage

<sup>3</sup> Limited to a 30-day supply

**Optional riders available – See the Summary of Benefits or Evidence of Coverage for information**



This information is not a complete description of benefits. Contact the plan for more information.

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