

Benefit Highlights

UHC Preferred Dual Complete FL-Y3P (HMO-POS D-SNP)

This is a short description of 2027 plan benefits and costs. Refer to the Summary of Benefits or Evidence of Coverage for complete information about the plan.

Plan costs

If you have full Medicaid benefits, you will pay \$0 for your Medicare-covered services. If your eligibility for Medicaid or “Extra Help” changes, your cost sharing and premium may change.

Monthly plan premium	\$0
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Covered plan benefits and costs when received in-network

Doctor’s office visit

Primary care provider (PCP)	\$0 copay Select a PCP to help manage your care
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Specialist	\$0 copay Requires a referral from your PCP
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Virtual visits	\$0 copay
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Preventive services	\$0 copay
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Inpatient hospital care	\$0 copay per stay for unlimited days
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Skilled nursing facility (SNF) (Stay must meet Medicare coverage criteria)	\$0 copay per day: days 1-100
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Outpatient hospital

Ambulatory surgical center (ASC)	\$0 copay
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Outpatient hospital, including surgery	\$0 copay
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Outpatient mental health

Group therapy	\$0 copay
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Individual therapy	\$0 copay
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Virtual visits	\$0 copay
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Outpatient rehabilitation services

Physical and speech therapy	\$0 copay
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Occupational therapy	\$0 copay
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Covered plan benefits and costs when received in-network

Durable medical equipment (DME) and related supplies

DME (e.g., wheelchairs, oxygen) \$0 copay

Prosthetics (e.g., braces, artificial limbs) \$0 copay

Diabetes monitoring supplies \$0 copay for covered brands

Diagnostic radiology services (such as MRIs, CT scans) \$0 copay

Diagnostic tests and procedures (non-radiological) \$0 copay

Lab services \$0 copay

Outpatient X-rays \$0 copay

Ambulance \$0 copay for ground or air

Emergency care \$0 copay

Urgently needed services \$0 copay

Additional plan benefits

Routine physical \$0 copay, 1 per year



Hearing services

Routine hearing exam

\$0 copay for a routine hearing exam to help support hearing health

Hearing aids

\$3,200 allowance for 2 hearing aids every 2 years

- A broad selection of high-value and brand name prescription hearing aids
- Access to one of the largest national networks of hearing professionals with more than 6,500 locations
- 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period
- Hearing aids purchased outside of UnitedHealthcare Hearing are not covered.

Additional plan benefits		
 Routine dental benefits Covered in and out-of-network.	Preventive and comprehensive services	\$5,000 allowance for all covered dental services* \$0 copay for covered preventive and comprehensive services like cleanings, fillings, crowns, bridges and dentures • No annual deductible • Access to one of the largest national dental networks • Freedom to see any dentist
 Vision services	Routine eye exam	\$0 copay, 1 per year
	Routine eyewear	\$0 copay Plan pays up to \$300 every year for lenses/frames and contacts. Home delivered eyewear available through select network providers (select products only).
 Fitness program	\$0 copay Your fitness program helps you stay active and connected at the gym or in your community. It's available to you at no cost and includes: • Free gym membership at core and premium locations • Access to a large national network of gyms and fitness locations	
Routine transportation		\$0 copayment for unlimited one-way trips to or from approved medically related appointments and pharmacies
Foot care - routine		\$0 copay, 6 visits per year
 OTC, healthy food, utilities + wellness support Special Supplemental Benefits for the Chronically Ill (SSBCI) allow eligible members—whose condition is verified by their provider—to use plan credits for healthy food and utilities, along with OTC and other wellness support products.	\$405 credit every month for over-the-counter (OTC) products and wellness support, plus healthy food and utilities for qualifying members • Choose from thousands of OTC products, like first aid supplies, pain relievers and more • Buy healthy foods like fruits and vegetables, meat and seafood, dairy products and bottled water • Shop at thousands of participating stores, including Walmart, Walgreens, Dollar General, Target and at neighborhood stores near you • Pay home utilities like electricity, heat, water and internet • Get wellness support including in-home services, weight management counseling, caregiver relief, select fitness items and more	
Meal benefit		\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay

* Benefits are combined in and out-of-network

Prescription drugs

Deductible	Your deductible amount is \$0.
Drug coverage	30-day or 100-day supply from a retail or mail order network pharmacy
All covered drugs¹	\$0 copay (Some covered drugs are limited to a 30-day supply)

¹You pay a maximum of \$0 for each 1-month supply of Part D covered insulin drugs.



Choose network pharmacies for the best experience and lowest out-of-pocket costs. Using out-of-network pharmacies could mean paying more - or even the full price - for your prescriptions.

Member discounts



As a UnitedHealthcare Medicare Advantage plan member, you'll have access to a collection of discounts on hundreds of products and services. Once you're a member, you can sign in to your member site for a list of discounts available to you.

Find everything you need to know online



Download the UnitedHealthcare app or go to **myPreferredCare.com** to search for a network provider or pharmacy using our online directories. You can also access our Drug Cost Estimator and view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions. See your Summary of Benefits or Evidence of Coverage for a list of all covered services.

**Scan this code to view
your Summary of
Benefits**



Required Information

UHC Preferred Dual Complete FL-Y3P (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.

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

You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party. Premiums, copays, coinsurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details.

Hearing aids - The plan may only cover hearing aids from a UnitedHealthcare Hearing network provider. Other hearing exam providers are available in the UnitedHealthcare network.

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 2025.

Fitness program - The fitness benefits and gym networks vary by plan/area and participating locations may change. The fitness benefit includes a standard fitness membership at participating locations. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine.

OTC, healthy food, utilities + wellness support - OTC, food and utility benefits have expiration timeframes. Review your Evidence of Coverage (EOC) for more information. The healthy food and utilities benefit is a special supplemental benefit available only to chronically ill enrollees with a qualifying condition, such as diabetes, cardiovascular disorders, chronic heart failure, chronic high blood pressure and/or chronic high cholesterol, who also meet plan criteria indicating they are at high risk for hospitalization and eligible for intensive care coordination. There may be other qualifying chronic conditions not listed. If you use this benefit for certain utilities, it may be considered income for housing assistance. Check with your housing authority for details.

Member discounts - As a UnitedHealthcare Medicare Advantage plan member, you'll have access to an exclusive collection of discounts on hundreds of products and services. Once you're a member, you can sign in to your member site for a list of discounts available to you. The discounts described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the UnitedHealthcare grievance process. Discount offerings may vary by plan and are not available on all plans. The discount offers are made available to members through a third party. Participation in these third-party discount offers is subject to your acceptance of their respective terms and policies. UnitedHealthcare and its respective subsidiaries are not responsible for the services or information provided by third parties.

