

2025 Enrollment Guide

UHC Dual Complete NM-Y1 (PPO D-SNP)

H0294-049-000

Service area: New Mexico - Bernalillo, Catron, Chaves, Cibola, Colfax, DeBaca, Dona Ana, Grant, Guadalupe, Harding, Hidalgo, Lincoln, Los Alamos, Luna, Mora, Otero, Rio Arriba, Roosevelt, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Taos, Torrance, Valencia counties Such services are funded in part with the State of New Mexico

United Healthcare[®] Dual Complete

UnitedHealthcare offers you Medicare coverage you can count on for your whole life ahead



Simplify your day with benefits built to be used

Your UCard®, only from UnitedHealthcare, is more than just your member ID card. It gives you access to a large network of Medicare Advantage providers, including doctors and specialists. Plus, use it to help pay for OTC and healthy food, and shop for approved products from brands you know like Walmart, Walgreens and more with your earned rewards. Access your UCard and health information with the easy-to-use UnitedHealthcare app, rated #1 in health insurance. From choosing your plan, to using your plan, to enjoying your whole life ahead, UnitedHealthcare makes it easier than ever.



Get more for your Medicare dollar

Get reliable care with low out-of-pocket costs. You've got big and small plans ahead of you, so feel confident managing your whole health with UnitedHealthcare Dual Complete coverage.



Expert guidance for today and as your needs change

Count on us to be there when it matters. We'll help you find the right plan with easy-to-understand plan education, useful online tools and helpful UnitedHealthcare Medicare Plan Experts.¹ Our advocates and navigators help you get the answers and care you need. Put UnitedHealthcare's more than 45 years of experience to work for you.

UCard opens doors where it matters

Once you're a member, you'll receive your new UnitedHealthcare UCard in the mail. Reach for your UCard when:



Visiting a provider or filling a prescription

Your UCard has the plan information you and your providers need.



Buying healthy food, OTC products or paying utility bills

Use the credit loaded on your UCard as payment in-store or online.



Spending your earned rewards

Buy eligible items in-store at thousands of retailers nationwide.



Checking in at the gym

Show your UCard to access your free membership the first time you visit a network gym or fitness location.



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Take advantage of a specially designed plan



This plan is for people with Medicare and Medicaid coverage through UHC Turquoise Care and has many extra benefits that can help you live a healthier life. It has a network of quality doctors, hospitals, pharmacies and other providers, designed to help you get the care you need. You can also see out-of-network providers if they accept Medicare and the plan, but keep in mind your costs may be higher.

Here's how this PPO D-SNP plan works



Select a primary care provider to oversee and help manage your care. You're not limited to this PCP, but it's beneficial for your long term health and well-being.



Emergency and urgently needed services are covered anywhere in the world.



\$0 covered services when received in-network. Look at the Summary of Benefits in this book to find out what services are covered.



This plan includes prescription drug coverage. Always use network pharmacies. You may pay more or the full cost for drugs received from pharmacies not in the network.



No referral is needed to see a specialist or other provider.

Go to **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. See your Evidence of Coverage for a list of all covered services.

Scan this code to view the drug list



Benefit Highlights

UHC Dual Complete NM-Y1 (PPO D-SNP)

This is a short description of your 2025 plan benefits. This information is not a complete description of benefits. Please refer to your **Summary of Benefits** or **Member Handbook**. Limitations, exclusions, and restrictions may apply. Please call Member Services: **1-866-393-0208**, TTY **711** for additional assistance.

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

Plan costs	
Monthly plan premium	\$0

Medical benefits		
	In-network	Out-of-network
Annual out-of-pocket maximum (The most you may pay in a year for covered medical care)	\$0 In-network	\$0 combined in and out-of- network
Doctor's office visit Primary care provider (PCP)	\$0 copay	\$0 copay
Specialist	\$0 copay (no referral needed)	\$0 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	\$0 copay per stay for unlimited days	\$0 copay per stay for unlimited days
Skilled nursing facility (SNF)	\$0 copay per day: days 1-100	\$0 copay per day: days 1-100
Outpatient hospital, including surgery	\$0 copay	\$0 copay
Outpatient mental health Group therapy		
	\$0 copay	\$0 copay
Individual therapy	\$0 copay	\$0 copay
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video	

Medical benefits			
In-network		Out-of-network	
Diabetes monitoring supplies	\$0 copay for covered brands	\$0 copay	
Diagnostic radiology services (such as MRIs, CT scans)	\$0 copay	\$0 copay	
Diagnostic tests and \$0 copay procedures (non-radiological)		\$0 copay	
Lab services	Lab services \$0 copay \$0 cop		
Outpatient X-rays	\$0 copay	\$0 copay	
Ambulance	\$0 copay for ground or air	\$0 copay for ground or air	
Emergency care	Emergency care \$0 copay (worldwide)		
Urgently needed services			

Medicaid coverage of out-of-network medical benefits may vary depending on your Medicaid eligibility category. For complete information please refer to your **Member Handbook**.

Benefits and services beyond Original Medicare		
	In-network Out-of-network	
Dental – 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	
Dental – comprehensive	ve \$0 copay for comprehensive dental services*	
Dental – preventive	\$0 copay for exams, cleanings, \$0 copay for exams, cleanings, X-rays, and fluoride* X-rays, and fluoride*	
Rewards	Earn up to \$165 in rewards when you get started in January* \$5 Meet your 2025 UCard, \$15 Annual Physical or Wellness Visit, \$10 each month Get Moving, \$10 Connect with others, \$10 Health Assessment, \$5 Flu Shot	
Routine eye exams	\$0 copay, 1 per year* 30% coinsurance, 1 per year*	

	In-network	Out-of-network
Routine eyewear	\$0 copay	
	Plan pays up to \$400 every yea contacts.	r for 1 pair of lenses/frames and
	•	ble through select network providers responsible for all eyewear costs from k.
Routine physical	\$0 copay, 1 per year*	30% coinsurance, 1 per year*
Routine transportation	\$0 copay, 60 one-way trips per year to or from approved locations.*	75% coinsurance
Hearing - routine exam	\$0 copay, 1 per year*	30% coinsurance, 1 per year*
Fitness benefit	\$0 copay, which includes a free gym membership, online fitness classes, and memory activities.	
Foot care – routine	\$0 copay, 4 visits per year*	30% coinsurance, 4 visits per year*
Food, over-the-counter (OTC) and utility bill credit	\$200 credit every month to buy covered OTC products. Qualifying members can also use this credit to buy covered healthy food or pay certain utility bills.	
Meal benefit	\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.	

Benefits and services covered by Medicaid	
Adult Wellness Services	\$0 copay
Women's Wellness Services	\$0 copay
Screenings	\$0 copay
Tobacco cessation counseling	\$0 copay
Immunizations	\$0 copay
Federally Qualified Health Center (FQHC) services	\$0 copay
Mental health and inpatient substance use disorder treatment	\$0 copay
Dental services	\$0 copay

Benefits and services cov	ered by Medicaid
Substance use disorder screening and behavioral counseling	\$0 copay
Family planning services and supplies	\$0 copay
Pregnancy-related services	\$0 copay
Nurse midwife service	\$0 copay
Nurse practitioner services	\$0 copay
Routine screening for sexually transmitted diseases	\$0 copay
HIV/AIDS screening, testing and counseling	\$0 copay
Podiatrist services	\$0 copay
Medicaid health home services	\$0 copay
Physical therapy services	\$0 copay
Occupational therapy services	\$0 copay
Speech therapy	\$0 copay
Durable medical equipment	\$0 copay
Diet and behavioral counseling	\$0 copay
Prosthetic devices	\$0 copay
Routine vision	\$0 copay
Tuberculosis-related services	\$0 copay
Home health services	\$0 copay
Private duty nursing services	\$0 copay
Personal care services	\$0 copay
Nursing facility services	\$0 copay
Hospice care	\$0 copay

Benefits and services covered by Medicaid		
Transportation services	\$0 copay	
Gender reassignment	\$0 copay	

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

surgery/services

Prescription drugs	
Annual prescription (Part D) deductible	\$0
30-day or 100-day supply from retail network pharmacy	
All covered drugs	\$0 copay Some covered drugs limited to a 30-day supply



Eligibility for healthy food, utilities and \$0 copay for Rx benefits under the Value-Based Insurance Design model is limited to members with Extra Help from Medicare, and will be verified after enrollment.

Premiums, copays, coinsurance, and deductibles may vary based on the Extra Help you receive. It is important to know which providers are part of our network because, with limited exceptions, while you are an enrollee of our plan you must use network providers as shown above to get your medical care and other services. Exceptions apply. Please contact Member Services at **1-866-393-0208**, TTY **711** for more information.

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Summary of Benefits 2025

UHC Dual Complete NM-Y1 (PPO D-SNP) H0294-049-000

Look inside to learn more about the plan and the medical services and prescription drugs it covers. Go online or contact us for more information about the plan.



MyUHC.com/CommunityPlan



Toll-free **1-844-560-4944**, TTY **711** 8 a.m.-8 p.m. local time, 7 days a week

United Healthcare **Dual Complete**

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Introduction

This document is a brief summary of the benefits and services covered by UHC Dual Complete NM-Y1. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of UHC Dual Complete NM-Y1. Key terms and their definitions appear in alphabetical order in the last chapter of the **Member Handbook**.

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A. Disclaimers



This is a summary of health services covered by UHC Dual Complete NM-Y1 for January 1, 2025 to December 31, 2025. This is only a summary. Please read the **Member Handbook** for the full list of benefits. If you would like a print copy, call UHC Dual Complete NM-Y1 (PPO D-SNP) Member Services at the number of the bottom of this page.

- UHC Dual Complete NM-Y1 (PPO 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.
- For more information about Medicare, you can read the Medicare & You handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website (medicare.gov) or 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.
- Benefits, features, and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.
- To make or change a standing request to get this document, now and in the future, in a language other than English or in an alternate format, call UHC Dual Complete NM-Y1 (PPO D-SNP) Member Services at the number at the bottom of this page.

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.

Routine eyewear

Additional charges may apply for out-of-network items and services. Provider and retail network may vary in local market. Annual routine eye exam and \$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 fitness program varies by plan/area and may not be available on all plans. Participation in the fitness program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The fitness program includes standard fitness membership and other offerings. Fitness membership equipment, classes, activities and events may vary by location. Certain services, discounts, classes, activities, 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 is 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.

AARP® Staying Sharp® is the registered trademark of AARP. Staying Sharp, including all content and features, is offered for informational purposes and to educate users on brain health care and medical issues that may affect their daily lives. Staying Sharp is based on a holistic, lifestyle approach to brain health that encourages users to incorporate into their daily lives activities that are associated with general wellness. Nothing in the service should be considered, or 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 Member Handbook for more information. Please call our customer service number or see your Member Handbook for more information, including the cost-sharing that applies to out-of-network services. Eligibility for healthy food, utilities and \$0 copay for Rx benefits under the Value-Based Insurance Design model is limited to members with Extra Help from Medicare, and will be verified after enrollment.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Optum® Home Delivery Pharmacy and Optum Rx are affiliates of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy for medications you take regularly. If you have not used Optum Home Delivery Pharmacy, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. There may be other pharmacies in our network.

Rewards Program

Reward offerings may vary by plan and are not available in all plans. Reward program Terms of Service apply.

Discrimination is against the law. The company complies with applicable federal civil rights laws and does not discriminate, exclude people, or treat them differently based on race, color, national origin, age, disability, religion, or sex (including gender identity and sexual orientation).

You have the right to file a discrimination grievance if you believe you were treated in a discriminatory way by us. You can file a grievance and ask for help filing a grievance in person or by mail, phone, fax, or email at:

Civil Rights Coordinator
UnitedHealthcare Civil Rights Grievance
P.O. Box 30608

Salt Lake City, UT 84130

Email: UHC_Civil_Rights@uhc.com

You can also file a civil rights grievance with the U.S. Department of Health and Human Services, Office for Civil Rights:

Online: hhs.gov/civil-rights/filing-a-complaint/index.html

By mail: U.S. Department of Health and Human Services

200 Independence Avenue SW, Room 509F, HHH Building

Washington, D.C. 20201

By phone: **1-800-368-1019** (TDD **1-800-537-7697**)

We provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified American Sign Language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

We also provide free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, please call Member Services at **1-866-393-0208**, TTY **711**, 8 a.m.-8 p.m.; 7 days, October–March; Monday–Friday, April–September.

This notice is available at

https://www.uhc.com/legal/nondiscrimination-and-language-assistance-notices.

1-866-393-0208, TTY 711

English: ATTENTION: Translation and other language assistance services are available at no cost to you. If you need help, please call the number above.

Spanish: ATENCIÓN: La traducción y los servicios de asistencia de otros idiomas se encuentran disponibles sin costo alguno para usted. Si necesita ayuda, llame al número que se indica arriba.

Navajo: BAA'ÁKOHWIINIDZIN: Hazaad bee naaltsoos ha'dil'íh dóó nááná ła' saad bee áka'e'eyeed doo bááh il'ínígóó ná hólóogo át'é. Shíka'a'doowoł nínízingo, t'áá shoodí hódahgo béésh bee hane'í biká'ígíí bee hodíilnih.

Vietnamese: CHÚ Ý: Dịch vụ dịch thuật và hỗ trợ ngôn ngữ khác được cung cấp cho quý vị miễn phí. Nếu quý vị cần trợ giúp, vui lòng gọi số ở trên.

German: HINWEIS: Übersetzungs- und andere Sprachdienste stehen Ihnen kostenlos zur Verfügung. Wenn Sie Hilfe benötigen, rufen Sie bitte die obige Nummer an.

Chinese: 注意:您可以免費獲得翻譯及其他語言協助服務。如果您需要協助,請致電上列電話號碼。

Arabic : تنبيه: تتوفر خدمات الترجمة وخدمات المساعدة اللغوية الأخرى لك مجانًا. إذا كنت بحاجة إلى المساعدة، يُرجى الاتصال بالرقم أعلاه.

Korean: 참고: 번역 및 기타 언어 지원 서비스를 무료로 제공해 드립니다. 도움이 필요하시면 위에 명시된 번호로 전화해 주십시오.

Tagalog: ATENSYON: Ang pagsasalin at iba pang mga serbisyong tulong sa wika ay magagamit mo nang walang bayad. Kung kailangan mo ng tulong, mangyaring tawagan ang numero sa itaas.

Japanese: 注意:ほん訳やその他の言語サポートサービスを無料でご利用いただけます。サポートが必要な場合は、上記の番号までお電話ください。

French: ATTENTION : la traduction et d'autres services d'assistance linguistique sont disponibles sans frais pour vous. Si vous avez besoin d'aide, veuillez appeler le numéro ci-dessus.

Russian: ВНИМАНИЕ! Услуги перевода, а также другие услуги языковой поддержки предоставляются бесплатно. Если вам требуется помощь, пожалуйста, позвоните по указанному выше номеру.

Hindi: ध्यान दें: अनुवाद और अन्य भाषा सहायता सेवाएं आपके लिए निःशुल्क उपलब्ध हैं। अगर आपको मदद चाहिए तो कृपया ऊपर दिए गए नंबर पर कॉल करें।

Persian : توجه: خدمات ترجمه و سایر کمکهای زبانی به صورت رایگان در اختیار شما قرار دارد. اگر به کمک نیاز دارید، با شماره بالا تماس بگیرید.

Thai: โปรดทราบ: มีบริการแปลและบริการช่วยเหลืออื่น ๆ ด้านภาษาให้สำหรับคุณโดยไม่มีค่าใช้ง่ายใด ๆ หากคุณต้องการความช่วยเหลือ โปรดโทรดิดต่อหมายเลขด้านบนนี้

B. Frequently asked questions (FAQ)

The following table lists frequently asked questions.

Frequently asked questions	Answers
What is a UHC Dual Complete D-SNP?	A Dual Eligible Special Needs Plan (D-SNP) is a type of Medicare Advantage health plan. A D-SNP is for individuals who are dually eligible for both Medicare and Turquoise Care. A D-SNP covers all of your Medicare and prescription drug benefits (Medicare Part D) and provides all of your Medicaid services and prescription drugs under the Turquoise Care program.
Will I get the same Medicare and Turquoise Care benefits in UHC Dual Complete NM-Y1 that I get now?	You will get most of your covered Medicare and Turquoise Care benefits directly from UHC Dual Complete NM-Y1. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change based on your needs, and your provider and care team assessment. You may also get other benefits outside of your health plan the same way you do now, directly from a state agency or specialty mental health and substance use disorder services. When you enroll in UHC Dual Complete NM-Y1, you and your care team will work together to develop a care plan to address your health and support needs, reflecting your personal preferences and goals. If you are taking any Medicare Part D prescription drugs that UHC Dual Complete NM-Y1 does not normally cover, you can get a temporary supply and we will help you to transition to another drug or get an exception for UHC Dual Complete NM-Y1 to cover your drug if medically necessary. For more information, call Member Services at the numbers listed at the bottom of this page.

Frequently asked questions	Answers
Can I go to the same doctors I use now?	This is often the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with UHC Dual Complete NM-Y1 and have a contract with us, you can keep going to them.
	 Providers with an agreement with us are "innetwork." Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. You must use the providers in UHC Dual Complete NM-Y1's network. If you use providers or pharmacies that are not in our network, the plan may not pay for these services or drugs.
	 If you need urgent or emergency care or out- of-area dialysis services, you can use providers outside of UHC Dual Complete NM-Y1's plan.
	 If you are currently under treatment with a provider that is out of UHC Dual Complete NM- Y1's network, you may choose to continue this treatment, regardless of whether this provider is in UHC Dual Complete NM-Y1's provider network, through a transitional period until the course of treatment is concluded or for 30 days, whichever is longer. Call Member Services for more information about staying connected.
	To find out if your providers are in the plan's network, call Member Services at the numbers listed at the bottom of this page or read UHC Dual Complete NM-Y1's Provider and Pharmacy Directory on the plan's website at myuhc.com/communityplan .
	If UHC Dual Complete NM-Y1 is new for you, we will work with you to develop an Individualized Plan of Care to address your needs.
What is a UHC Dual Complete NM-Y1 care coordinator?	A UHC Dual Complete NM-Y1 care coordinator is one main person for you to contact. This person helps to manage all your providers and services and make sure you get what you need.

Frequently asked questions	Answers
What are Long-term Services and Supports (LTSS)?	Long-term Services and Supports are help for people who need assistance to do everyday tasks like bathing, toileting, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community but could be provided in a nursing home or hospital. In some cases, another agency may administer these services, and your care coordinator or care team will work with that agency.
What happens if I need a service but no one in UHC Dual Complete NM-Y1's network can provide it?	Most services will be provided by our network providers. If you need a service that cannot be provided within our network, UHC Dual Complete NM-Y1 will cover services provided by an out-of-network provider.
	If you have questions about whether prior authorization is required for specific services call the Member Services at the numbers listed at the bottom of this page.
Where is UHC Dual Complete NM-Y1 available?	The service area for this plan includes: Bernalillo, Catron, Chaves, Cibola, Colfax, DeBaca, Dona Ana, Grant, Guadalupe, Harding, Hidalgo, Lincoln, Los Alamos, Luna, Mora, Otero, Rio Arriba, Roosevelt, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Taos, Torrance, and Valencia counties. You must live in these counties to join the plan.
	*Call Member Services at the numbers listed at the bottom of this page for more information about whether the plan is available where you live.

Frequently asked questions	Answers
What is prior authorization?	Prior authorization means an approval from UHC Dual Complete NM-Y1 to seek services outside of our network or to get services not routinely covered by our network before you get the services. UHC Dual Complete NM-Y1 may not cover the service, procedure, item, or drug if you don't get prior authorization.
	If you need urgent or emergency care or out-of- area dialysis services, you don't need to get prior authorization first. UHC Dual Complete NM-Y1 can provide you or your provider with a list of services or procedures that require you to get prior authorization from UHC Dual Complete NM-Y1 before the service is provided.
	Refer to Chapter 3 , of the Member Handbook to learn more about prior authorization. Refer to the Benefits Chart in Chapter 4 of the Member Handbook to learn which services require a prior authorization.
	If you have questions about whether prior authorization is required for specific services, procedures, items, or drugs, call Member Services at the numbers listed at the bottom of this page for help.
Do I pay a monthly amount (also called a premium) under UHC Dual Complete NM-Y1?	No. Because you have Turquoise Care you will not pay any monthly premiums, including your Medicare Part B premium, for your health coverage.
Do I pay a deductible as a Member of UHC Dual Complete NM-Y1?	No. You do not pay deductibles in UHC Dual Complete NM-Y1.
What is the maximum out-of-pocket amount that I will pay for medical services as an member of UHC Dual Complete NM-Y1?	There is no cost sharing for medical services in UHC Dual Complete NM-Y1, so your annual out-of-pocket costs will be \$0.

C. List of covered services

The following table is a quick overview of what services you may need, your costs, and rules about the benefits. Such services are funded in part with the State of New Mexico.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Inpatient hospital stay	\$0	Except in an emergency, your health care provider must tell the plan of your hospital admission.
			Our plan covers 90 days for an inpatient hospital stay.
	Outpatient hospital services including observation	\$0	
	Ambulatory surgical center (ASC) services	\$0	
	Doctor or surgeon care	\$0	
You want a doctor	Visits to treat an injury or illness	\$0	
	Care to keep you from getting sick, such as flu shots and screenings to check for cancer	\$0	
	Wellness visits, such as a physical	\$0	1 per year
	"Welcome to Medicare" (preventive visit one time only)	\$0	
	Specialist care	\$0	

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need emergency care	Emergency room services	\$0	\$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
	Urgent care	\$0	\$0 copay (worldwide) per visit
You need medical tests	Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)	\$0	
	Lab tests and diagnostic procedures, such as blood work	\$0	
You need hearing/	Hearing screenings	\$0	1 per year
auditory services	Hearing aids		\$3,200 allowance for hearing aids every year
You need dental	Dental check-ups and	\$0	\$0 Preventive & Diagnostic
care	preventive care		\$0 Comprehensive, for up to \$4,000 per year for covered preventive and comprehensive dental services.
	Restorative and emergency dental care	\$0	

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need eye care	Eye exams	\$0	1 per year
	Glasses or contact lenses	\$0	Plan pays up to \$400 every year for 1 pair of lenses/frames or contacts
			Home delivered eyewear available through select network providers (select products only).
			You are responsible for all eyewear costs from providers outside of the network.
	Other vision care	\$0	
You need behavioral health services	Behavioral health services	\$0	
You need a substance use disorder services	Substance use disorder services	\$0	
You need a place	Skilled nursing care	\$0	
to live with people available to help you	Nursing home care	\$0	\$0 copay per day: days 1-100
	Adult Foster Care and Group Adult Foster Care	\$0	
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0	

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help getting to health services	Ambulance services	\$0	Your provider must obtain prior authorization for non-emergency transportation.
	Emergency transportation	\$0 copay for ground	
		\$0 copay for air	
	Routine Transportation	\$0	60 one-way trips per year to or from approved locations, such as medically related appointments, gyms and pharmacies.
			Routine transportation not for use in emergencies.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition	treat your illness prescription drugs	\$0	Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, chemotherapy drugs, Part B covered insulin, and some drugs used with certain medical equipment.
			Read the Member Handbook for more information on these drugs.
	Medicare Part D prescription drugs	Copays for prescription drugs may vary based on the Extra Help you may receive. Please contact the plan for more details.	There may be limitations on the types of drugs covered. Please refer to UHC Dual Complete NM-Y1's List of Covered Drugs (Drug List) for more information.
			Once you or others on your behalf pay \$2,000 you have reached the catastrophic
			coverage stage and you pay \$0 for all your Medicare drugs. Read the Member Handbook for more information on this stage.
	Over-the-counter (OTC) drugs	\$0	There may be limitations on the types of drugs covered. Please refer to UHC Dual Complete NM-Y1's List of Covered Drugs (Drug List) for more information.
You need help	Rehabilitation services	\$0	
getting better or have special health needs	Medical equipment for home care	\$0	
	Dialysis services	\$0	
You need foot care	Podiatry services	\$0	Routine foot care — 4 visits per year
_	Orthotic services	\$0	

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need durable medical	Wheelchairs, crutches, and walkers	\$0	
equipment (DME)	Nebulizers	\$0	
Note: This is not a complete list of covered DME. For a complete list, contact Member Services or refer to Chapter 4 of the Member Handbook.	Oxygen equipment and supplies	\$0	
You need help	Day habilitation services	\$0	
living at home (continued on	Adult Day Health Program (ADHP)	\$0	To be eligible to use ADHP services, you must:
next page)			 Be eligible for and enrolled in the State's EPD waiver program, OR
			 Meet the following criteria to enroll in the State's 1951(i) ADHP program:
			 Be a resident of New Mexico
			 Be a U.S. citizen or hold legal immigration status
			 Have chronic conditions as certified by a licensed physician or APRN and meet the "level of care" established for ADHP services
			Contact your care team to learn about how you can connect to ADHP services.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help living at home	Services to help you live on your own (home	\$0	To be eligible to use PCA services you must:
(continued)	health care services or personal care aide services (PCA))		 Be eligible for and enrolled in the State's EPD waiver program, OR
			 Meet the following criteria to enroll in the State's stat plan PCA program:
			 Be a resident of New Mexico
			 Be a U.S. citizen or hold legal immigration status
			 Be eligible to receive Turquoise Care with an income of less than 100% FPL
			 Require assistance with activities of daily living AND meet the "level of care" established for PCA services
			Contact your care team to learn about how you can connect to PCA services.
Additional services	Chiropractic services	\$0	Medicare-covered chiropractic care
(continued on next page)			(manual manipulation of the spine to correct subluxation)

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Diabetes supplies and services	\$0	We only cover Contour® and Accu-Chek® brands. Other brands are not covered by your plan. Covered glucose monitors include: Contour Plus Blue, Contour Next EZ, Contour Next Gen, Contour Next One, Accu-Chek Guide Me and Accu-Chek Guide. Test strips: Contour, Contour Plus, Contour Next, Accu-Chek Guide and Accu-Chek Aviva Plus
	Prosthetic services	\$0	
	Radiation therapy	\$0	
	Services to help manage your disease	\$0	
	Meal Benefit	\$0	\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.
	Hospice	\$0	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.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Fitness program	\$0 copay for fitness program	Your fitness program helps you stay active and connected at the gym, from home or in your community. It's available to you at no cost and includes:
			 Free gym membership
			 Access to a large national network of gyms and fitness locations
			 Free classes, social activities and events
			 On-demand workout videos and live streaming fitness classes
			 Online memory fitness activities
Food, over-the- counter (OTC) and utility bill credit		\$200 credit every month to buy covered OTC products. Qualifying members can also use this credit to buy covered healthy foods or pay certain utility bills.	
		•	foods like fruits and vegetables, od, dairy products and water
		 Choose from thousands of OTC productive like toothpaste, first aid, bladder contround and more 	
		 Pay home u water and in 	tility bills like electricity, heat, ternet
		including W	usands of participating stores, almart, Walgreens, Kroger and eighborhood stores near you

The above summary of benefits is provided for informational purposes only and is not a complete list of benefits. For a complete list and more information about your benefits, you can read the UHC Dual Complete NM-Y1 **Member Handbook**. If you don't have an **Member Handbook**, call UHC Dual Complete NM-Y1 Member Services at the numbers listed at the bottom of this page to get one. If you have questions, you can also call Member Services or visit **myuhc.com/communityplan**.

D. Benefits covered outside of UHC Dual Complete NM-Y1 (HMO D-SNP)

There are some services that you can get that are not covered by UHC Dual Complete NM-Y1 but are covered by Medicare, Turquoise Care, or a state agency. This is not a complete list. Call Member Services at the numbers listed at the bottom of this page to find out about these services.

Other services covered by Medicare, Turquoise Care, or a State Agency	Your costs
Certain hospice care services covered outside of NM-Y1	\$0
Psychosocial rehabilitation	
Targeted case management	
Rest home room and board	

E. Services that UHC Dual Complete NM-Y1, Medicare, and Turquoise Care do not cover

This is not a complete list. Call Member Services at the numbers listed at the bottom of this page to find out about other excluded services.

Services UHC Dual Complete NM-Y1, Medicare, and Turquoise Care do not cover

Services that are not medically necessary.

Services that are experimental or investigative.

Any medical or behavioral health (mental health, alcohol or substance use disorder) treatment outside of the United States.

F. Your rights as a member of the plan

As a member of UHC Dual Complete NM-Y1, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the **Member Handbook**. Your rights include, but are not limited to, the following:

- You have a right to respect, fairness, and dignity. This includes the right to:
 - Get covered services without concern about medical condition, health status, receipt
 of health services, claims experience, medical history, disability (including mental
 impairment), marital status, age, sex (including sex stereotypes and gender identity) sexual
 orientation, national origin, race, color, religion, creed, or public assistance
 - Get information in other languages and formats (for example, large print, braille, or audio) free of charge
 - Be free from any form of physical restraint or seclusion
- You have the right to get information about your health care. This includes information on treatment and your treatment options. This information should be in a language and format you can understand. This includes the right to get information on:
 - Description of the services we cover
 - How to get services
 - How much services will cost you
 - Names of health care providers and care coordinator
- You have the right to make decisions about your care, including refusing treatment. This includes the right to:
 - Choose a primary care provider (PCP) and change your PCP at any time during the year
 - Use a women's health care provider without a referral
 - Get your covered services and drugs quickly
 - Know about all treatment options, no matter what they cost or whether they are covered
 - Refuse treatment, even if your health care provider advises against it
 - Stop taking medicine, even if your health care provider advises against it
 - Ask for a second opinion. UHC Dual Complete NM-Y1 will pay for the cost of your second opinion visit
 - Make your health care wishes known in an advance directive
- You have the right to timely access to care that does not have any communication or physical access barriers. This includes the right to:
 - Get timely medical care
 - Get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act

- Have interpreters to help with communication with your health care providers and your health plan
- You have the right to seek emergency and urgent care when you need it. This means you have the right to:
 - Get emergency services without prior authorization in an emergency
 - Use an out-of-network urgent or emergency care provider, when necessary
- You have a right to confidentiality and privacy. This includes the right to:
 - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
 - Have your personal health information kept private
 - Have privacy during treatment
- You have the right to make complaints about your covered services or care. This includes the right to:
 - File a complaint or grievance against us or our providers
 - File a complaint with the NM Health Care Authority at www.yes.state.nm.us or call 1-800-283-4465, TTY 711
 - Appeal certain decisions made by NM Health Care Authority or our providers
 - Ask for a State Fair Hearing
 - Get a detailed reason for why services were denied

For more information about your rights, you can read the **Member Handbook**. If you have questions, you can call UHC Dual Complete NM-Y1 Member Services at the numbers listed at the bottom of this page.

You can also call the contact the New Mexico Ombudsman Program at **1-800-432-2080**, TTY **711**, Monday–Friday 8 a.m.–5 p.m. MT.

G. How to file a complaint or appeal a denied service

If you have a complaint or think UHC Dual Complete NM-Y1 should cover something we denied, call Member Services at the numbers listed at the bottom of this page. You may be able to appeal our decision.

For questions about complaints and appeals, you can read **Chapter 9** of the **Member Handbook**. You can also call UHC Dual Complete NM-Y1 Member Services at the numbers listed at the bottom of this page.

For complaints/grievances or medical appeals:

UnitedHealthcare Appeals and Grievances Department P.O. Box 6106
MS CA120-0360
Cypress, CA 90630-0016

For Part D or Medicaid drug appeals only:

UnitedHealthcare Part D Appeal and Grievance Department P.O. Box 6106 MS CA120-0368 Cypress, CA 90630-0016

H. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at UHC Dual Complete NM-Y1 Member Services. Phone numbers are the numbers listed at the bottom of this page.
- Or, call New Mexico Health Care Authority at www.yes.state.nm.us or call 1-800-283-4465,
 TTY users may call 711.
- Or, call New Mexico's Medicaid's Fraud Hotline at 1-800-228-4802. TTY users may call 711.
- Or, call Medicare at **1-800-MEDICARE** (**1-800-633-4227**). TTY users may call **1-877-486-2048**. You can call these numbers for free, 24 hours a day, 7 days a week.

If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call **UHC Dual Complete NM-Y1 Member Services:**

Call 1-866-393-0208

Calls to this number are free. 8 a.m.–8 p.m., local time, 7 days a week, Oct–Mar; M–F Apr–Sept. Member Services also has free language interpreter services available for non-English speakers.

TTY 711

Calls to this number are free. 8 a.m.-8 p.m. 7 days a week, Oct-Mar; M-F Apr-Sept.

Helpful resources

You may qualify for Extra Help from Medicare

Extra Help is a program for people with limited incomes and resources who need help paying Part D premiums, deductibles and copays. To see if you qualify for Extra Help, call:

- The Social Security Administration at 1-800-772-1213, TTY 1-800-325-0778 or visit ssa.gov
- Your state Medicaid office or visit medicaid.gov

Resources for Caregivers

UnitedHealthcare offers resources and support for our members and the people who care for them. Ask about our caregiving resources the next time you call or visit **uhc.com/caregiving**.

We're here to help

There's much more to good health than what happens in the doctor's office. Other factors — such as access to food, housing, transportation and financial stability — are just as important. We may be able to help connect you to discounts and services that make your life easier — all at no cost to you. These services may help you:



Save on utility bills, prescription drug expenses and even home repair costs



Find low-cost, easy-to-use transportation



Determine Medicaid eligibility, depending on your income



Find local support groups



Learn about Veterans' Services and support



For assistance, please call **1-866-427-1873**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Saturday to learn more about programs and eligibility.

Medicare Made Clear®

Medicare Made Clear is an educational program from UnitedHealthcare designed to help you learn all you need to know about Medicare so you can make informed decisions about your health and Medicare coverage.



MedicareMadeClear.com

Before you enroll

Make sure this plan is the right one for you. It's important that you understand how the plan works and what benefits are covered before you enroll in this plan. You can find plan documents at **UHC.com/CommunityPlan**.





Did you check the online Drug List (Formulary) to make sure your prescription drugs are covered? Drugs not covered by the plan may have alternative drugs that can be used instead.



Did you check the online Provider Directory to make sure your providers are in the network?

This plan includes a network of quality doctors, hospitals, and other providers, designed to help you get the care you need.



Did you review the online Pharmacy Directory to make sure the pharmacy you use is in the network?

If your pharmacy is not in the network, you will need to select a new network pharmacy.



Did you look through the Summary of Benefits in this booklet to review your medical services and prescription drugs?

You can find a complete list of coverage, benefits and plan rules in the Evidence of Coverage online.

You're eligible to enroll in this Dual Special Needs Plan (D-SNP) if you:



Are enrolled in Original Medicare Parts A and B



Receive state Medicaid benefits through UHC Turquoise Care



Live in the plan's service area

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How to enroll

When you're ready to enroll, you have a few options to choose from. First, you'll need your Medicare card handy, no matter which option you choose.



Online

Visit **UHC.com/CommunityPlan** or scan the code below to enroll online. Then follow these simple steps:

- Enter your ZIP code
- Look for the UHC Dual Complete NM-Y1 (PPO D-SNP) plan and select the Enroll button
- Complete the form and submit your enrollment

If you need any help while enrolling online, select the Chat now button to connect with one of our Licensed Sales Representatives.



By phone Call one of our Licensed Sales Representatives toll-free at 1-844-560-4944, TTY 711, 8 a.m.-8 p.m. local time, 7 days a week to enroll over the phone or to schedule an appointment with an agent in your area.

> If you already have an agent, they can review this plan with you to make sure it meets your needs before helping you enroll.



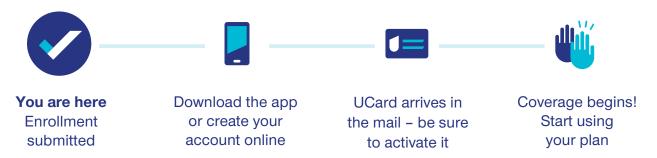
Enroll online or by phone for the easiest experience. Or, you can complete the enrollment request form and send it to us. If there isn't an enrollment form in this book, call the number above to request one.

> Scan this code to complete your enrollment online



What to expect after you enroll

Once you're a member, you'll find support for what matters, big and small. You can easily manage and find answers about your plan on the UnitedHealthcare app or your member site. And our UnitedHealthcare UCard® makes it easier than ever to unlock more from your Medicare Advantage plan.



Manage your plan online

If you haven't done so already, use your Medicare ID or member ID number and email address to create an account on the app or at **MyUHC.com/CommunityPlan**. Online you can:

- Find network providers and pharmacies and view plan documents, like your Drug List (Formulary)
- Complete your health assessment

Once your coverage begins

- Schedule your annual physical and wellness visit
- Schedule your yearly in-home preventive care visit with UnitedHealthcare® HouseCalls. Visit **uhchousecalls.com** to learn more
- Get a 3-month supply of your prescriptions using a home delivery pharmacy service
- Review UnitedHealthcare UCard credit balances

Thank you for choosing UnitedHealthcare

If you have questions, call the number on your UnitedHealthcare UCard.

Scan this code to download the UnitedHealthcare app



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Scope of Appointment Confirmation Form

Before meeting with a Methat Sales Agents use this products you are interest Please check what you definitions):	s form to ens ed in. A sepa	ure y rate	our appointmen	t focuses only or used for each Me	the type of plan and edicare beneficiary.
☐ Medicare Advantage (Part C) plans and cost plans ☐ Dental, vision, hearing products ☐ Standalone Medicare prescription drug (Part D) plans ☐ Hospital indemnity products ☐ Medicare Supplement (Medigap) products					
By signing this form, you above. The Sales Agent i based on your enrollmen Signing this form does no	s either empl t in a plan. Th	oyed ney d	l or contracted b lo not work direc	y a Medicare pla tly for the federa	n and may be paid I government.
a Medicare plan or obligatis confidential.	-				· · · · · · · · · · · · · · · · · · ·
Beneficiary or author	orized repr	ese	ntative signat	ure and signa	ture date:
Signature of beneficiary	v/authorized	repr	esentative		Today's date
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If you are the outborized	roprocentativ	ام ما	aga aiga ahaya	and print alcorby	and logibly balays
If you are the authorized Name (First and Last)	representativ	e, pie	Relationship to		and legibly below.
To be completed by lic	ensed sales	repr	esentative (plea	se print clearly a	nd legibly)
Sales Agent name (First a	nd Last)	Sales Agent phone		Sales Agent ID	
			-	-	
Beneficiary name (First a	nd Last)	Ben	eficiary phone		Date of
					appointment
Beneficiary address					
Initial method of contact	Plan(s) the Sales Agent will represent during the meeting				
Sales Agent signature					

Medicare Advantage plans (Part C) and cost plans

Medicare Health Maintenance Organization (HMO) plan — A Medicare Advantage plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. In most HMOs, you can only get your care from doctors or hospitals in the plan's network (except in emergencies).

Medicare HMO point-of-service (HMO-POS) plan — A Medicare Advantage plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. HMO-POS plans may allow you to get some services out of network for a higher copay or coinsurance.

Medicare preferred provider organization (PPO) plan — A Medicare Advantage plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. PPOs have network doctors, providers and hospitals but you can also use out-of-network providers, usually at a higher cost.

Medicare private fee-for-service (PFFS) plan — A Medicare Advantage plan in which you may go to any Medicare-approved doctor, hospital and provider that accepts the plan's payment, terms and conditions and agrees to treat you — not all providers will. If you join a PFFS plan that has a network, you can see any of the network providers who have agreed to always treat plan members. You will usually pay more to see out-of-network providers.

Medicare Special Needs Plan (SNP) — A Medicare Advantage plan that has a benefit package designed for people with special health care needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes and people who have certain chronic medical conditions.

Medicare Medical Savings Account (MSA) plan — MSA plans combine a high-deductible health plan with a bank account. The plan deposits money from Medicare into the account. You can use it to pay your medical expenses until your deductible is met.

Medicare cost plan — In a Medicare cost plan, you can go to providers both in and out-of-network. If you get services outside of the plan's network, your Medicare-covered services will be paid for under Original Medicare but you will be responsible for Medicare coinsurance and deductibles.

Stand-alone Medicare prescription drug (Part D) plan

Medicare prescription drug plan (PDP) — A standalone drug plan that adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare private fee-for-service plans and Medicare Medical Savings Account Plans.

Other related products

Medicare Supplement (Medigap) Products — Insurance plans that help pay some of the out-of-pocket costs not paid by Original Medicare Part A and Part B, such as deductibles and coinsurance amounts for Medicare approved services.

Dental, vision, hearing products — Plans offering additional benefits for consumers who are looking to cover needs for dental, vision or hearing. These plans are not affiliated or connected to Medicare.

Hospital indemnity products — Plans offering additional benefits; payable to consumers based upon their medical utilization; sometimes used to defray copays/coinsurance. These plans are not affiliated or connected to Medicare.

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2025 Enrollment Request Form

☐ UHC Dual Complete NM-Y1 (PPO D-SNP) H0294-049-000

Information about you (Please	type or pri	nt in black or	blue ink))		
Last name	First name			Middle initial		
Birth date		Sex □ Male	☐ Femal	e		
Home phone number ()	_	Mobile phone	number (() –		
☐ I give consent for UnitedHealthcare and its affiliates to call the phone number(s) I have provided using an autodialer and/or prerecorded voice technology.						
Social Security number						
(Required for people who are enrolling	ng in D-SNP	olans):				
Medicare number						
Permanent residence street address homelessness, a PO Box may be co	-					
City	County		State	Zip code		
Mailing address (Only if it's different	t from above	e. You can give	a P.O. bo	x.)		
City			State	Zip code		
Email address (optional)						
Figuralla a magas						
Enrollee nameAgent name/ID number						
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Do you have other insurance (Examples: Other private insura programs.) If yes, what is it?		_	☐ Yes ☐ No benefits or state				
Name of other insurance							
Member number	Group number	RxBin	RxPCN (optional)				
Answering these questions is your choice. You can't be denied coverage because you don't fill them out.							
How do you want to pay? If you have a monthly plan prer pay your premium by automatic Board (RRB) benefit check each Electronic Funds Transfer (EFT)	nium (including any late enroll c deduction from your Social S ch month. You can also pay fro	Security or Railroa	d Retirement				
If you don't choose an option b	pelow, we'll send a bill each mo	onth to your mailir	ng address.				
If you must pay a Part D-Incom	e Related Monthly Adjustment	: Amount (Part D-I	RMAA),				
Social Security (SS) will send y	ou a letter and ask you how yo	ou want to pay it:					
☐ You can pay it from you	r SS check						
☐ Medicare can bill you							
☐ The Railroad Retiremen	t Board (RRB) can bill you						
☐ I want to pay from my Social	Security check						
☐ I want to pay from my Railro	ad Retirement Board (RRB) ch	neck					
☐ I want to pay directly from a	bank account						
Account type ☐ Checking I	☐ Savings						
Account holder name:							
Bank routing number/	/_/_/_/_						
Bank account number/_	/_/_/_/_/_						
A few questions to help u	is manage vour plan						
1. Would you prefer plan info		or an accessible	format?				
If you would prefer plan info	rmation in another language o Braille □ Large print □ Aud	r accessible forma	at, please check what				
Enrollee name							
Agent name/ID number Y0066_ERFMA_2025_C			 M25LP0221372_001				

If you don't see the language or format you want, please call us toll-free at **1-844-560-4944**, TTY **711**, 8 a.m.-8 p.m. local time, 7 days a week. Or visit **UHC.com/CommunityPlan** for online help.

2. Are you enrolled in your state Medicaid	☐ Yes ☐ No	
If yes, please give us your Medicaid number:		
3. Are you Hispanic, Latino/a, or Spanish of No, not of Hispanic, Latino/a, or Spanish of Yes, Mexican, Mexican American, or Yes, Puerto Rican Yes, Cuban Yes, another Hispanic, Latino, or Spanic I choose not to answer	nish origin Chicano/a	
4. What's your race? Select all that apply.		
American Indian or Alaska Native	Black or African American	
Asian: Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian Member/Citizen of a federal or state	Native Hawaiian or Pacific Islander: Guamanian or Chamorro Native Hawaiian Samoan Other Pacific Islander White I choose not to answer recognized Tribe (name of Tribe)	
5. Do you or your spouse work?		☐ Yes ☐ No
Do you or your spouse have other health ins (Examples: Other employer group coverage, auto liability, or Veterans benefits) If yes, please complete the following: Name of health insurance company		
Member number		
Enrollee name		
Enrollee nameAgent name/ID number		
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6. Please give us the name of your primary care provider (PCP), clinic or health center.

You aren't limited to this list. You may go to any doctor who accepts Medicare and the plan's payment terms.

You can find a list on the plan website or in the Provider Directory.

Provider or PCP full name	
Provider/PCP number	(Please enter the number exactly as it appears on the website or in the Provider Directory. It will be 10 to 12 digits. Don't include dashes.)
Are you now seeing or have you recently seen this	provider? ☐ Yes ☐ No
Providing your email address above automatications.	lly enrolls you in paperless delivery for some of
You will get many of your required plan communications (For example Changes) are available online. You can access the computer, tablet or mobile phone.	•
If you would rather have hard copies of required	d materials mailed to you, please check here:
☐ Instead of paperless delivery, we will mail you h some communications are very large and may preference for delivery at any time.	
Please read and sign	
By completing this form, I agree to the following	g:
paying my Part B premium if I have one, unless I understand that people with Medicare are go the country, except for limited coverage near urgent care outside of the U.S. See the Summan I understand that when my UnitedHealthcare prescription drug benefits from UnitedHealthcare unitedHealthcare and contained in my United (also known as a member contract or subscription UnitedHealthcare will pay for benefits or so I understand that I can be enrolled in only one that enrollment in this plan will automatically eapply for MA Private Fee-for-Service (PFFS), No plans).	enerally not covered under Medicare while out of the U.S. border. This plan covers emergency and nary of Benefits for more information. coverage begins, I must get all of my medical and care. Benefits and services authorized by IHealthcare "Evidence of Coverage" document ber agreement) will be covered. Neither Medicare services that are not covered. Medicare Advantage (MA) plan at a time – and and my enrollment in another MA plan (exceptions
will share my information with Medicare, who	may use it to track my enrollment, to make
Enrollee nameAgent name/ID number	
Y0066_ERFMA_2025_C	UHNM25LP0221372_001

payments, and for other purposes allower information (see Privacy Act Statement by I give UnitedHealthcare permission to shor person(s) for permissible purposes under the payments.	pelow). pare my pro	tected health inforn	nation with organizations
 plan. The information on this form is correct to intentionally provide false information on My response to this form is voluntary. Hoplan. 	this form I	will be disenrolled	from the plan.
When I sign below, it means that I have rea	d and und	erstand the inform	ation on this form
If I sign as an authorized representative, it meshow written proof (power of attorney, guardiunderstand that I will need to submit written pehalf of the member beyond this application received my UnitedHealthcare UCard®, I can UnitedHealthcare my autho	ianship, etc proof of this n. After this call Custor	a.) of this right if Med as right, to the plan, in application has been and Service at the n	dicare asks for it. I f I wish to take action on en approved and I have
Signature of applicant/member/authorized	l represent	tative Today	's date
If you are the authorized representat information below (*Not a Sales Agen		se sign above ar	nd complete the
Last name	First	name	
Address			
City	State)	Zip code
Phone number () —	Rela	tionship to applican	t
For individuals helping enrollee with Complete this section if you're an individual (members, or other third parties) helping an e	i.e. agents,	brokers, SHIP cour	
Name	Relationsh	ip to enrollee	
Signature	National P	roducer Number (A	gents/Brokers only)
Enrollee name			
Agent name/ID number			
0066 ERFMA 2025 C		1.	JHNM25LP0221372 001

For Licensed Sales	Representative/age	ncy ı	use only		
Licensed Sales representative/Writing ID			Initial receipt date		
Licensed Sales representative/agent name			Proposed effe	ective date	
Employer group name					
Employer group ID		E	Branch ID		
Agent must complete		'			
☐ IEP (MA-PD	☐ ICEP (MA enrollees)		P (MA-PD	□ OEP (Jan 1 -	
enrollees)		enro 2nd	llees eligible for IEP)	Mar 31)	
☐ OEP (Newly	☐ SEP (Dual LIS	□ SI	EP (Change in	☐ SEP (Loss of	
eligible)	change of status)	resid	dence)	EGHP coverage)	
☐ SEP (Chronic)	☐ SEP (Dual LIS		EP (October 15-	OEPI	
	maintaining)	Dece	ember 7)		
☐ SEP (SEP reason) _					
Licensed Sales repres	sentative signature (option	onal)		Date	
	Please mail or fax this		-		
	UnitedHe				
	P.O. Box				
	Salt Lake City, U				
	Fax: 1-888-				
	Fax the front and b	ack o	f each page		
Enrollee name					
Agent name/ID number					
Y0066_ERFMA_2025_C				UHNM25LP0221372_001	

PRIVACY ACT STATEMENT: The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) or Prescription Drug Plans (PDP), improve care, and for the payment of Medicare benefits. Sections 1851 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50, 422.60, 423.30 and 423.32 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

UHC Dual Complete NM-Y1 (PPO 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.

This information is available for free in other languages. Please call our customer service number located on the back cover of this book.

Esta información está disponible sin costo en otros idiomas. Comuníquese con nuestro número de Servicio al Cliente situado en la contraportada de este libro.

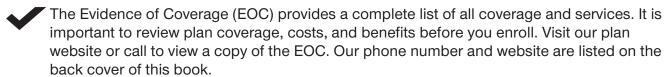
OMB No. 0938-1378 Expires: 6/30/2026 Y0066_ERFMA_2025_C

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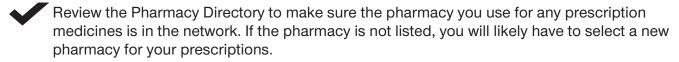
Enrollment checklist

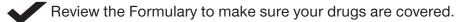
Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service Representative at the number listed on the back cover of this book.

Understanding the benefits









Understanding important rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium unless your Part B premium is paid for you by Medicaid or another third party. This premium is normally taken out of your Social Security check each month.
- Benefits may change on January 1 of each year.
- Our plan allows you to see providers outside of our network (non-contracted providers). Check the EOC to see which out-of-network services are covered on this plan. However, while we will pay for covered services the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care.
- Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage health care coverage will end once your new Medicare Advantage coverage starts. If you have TRICARE, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact TRICARE for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- This plan is a Dual Eligible Special Needs Plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

2025 Enrollment receipt

To be completed if enrolling with a Licensed Sales Representative.

Please use this as your temporary proof of coverage until Medicare has confirmed your enrollment and you receive your UnitedHealthcare UCard®. This receipt is not a guarantee of enrollment.

This copy is for your records only. Please do not resubmit enrollment.

Applicant 1:	Applicant 2 (if applicable):				
Name	Name				
Application date	Application date				
Proposed effective date	Proposed effective date				
Plan name	Plan name				
Plan type	Plan type				
Health plan/PBP number	Health plan/PBP number				
Enrollment tracking number (if applicable)	Enrollment tracking number (if applicable)				
Call your Licensed Sales Representative if you questions:	have any RxBIN: 610097				
Representative name and ID number	Rx PCN: 9999				
Representative phone number	RxGRP: MPDCSP				

We're here to help. If you have additional questions, please call Customer Service toll-free at **1-844-560-4944**, TTY **711**, 8 a.m.-8 p.m. local time, 7 days a week.

Important reminder - You don't need a Medigap or Medicare Supplement insurance plan with a Medicare Advantage plan. If you currently have a Medigap plan, contact the insurer to cancel your plan once your Medicare Advantage plan begins.



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Important information: 2025 Medicare star ratings





UnitedHealthcare - H0294

For 2025, UnitedHealthcare - H0294 received the following Star Ratings from Medicare:

Overall Star Rating: ★ ★ ★ 3 stars

Health Services Rating: ★ ★ ★ 3.5 stars

Drug Services Rating: ★ ★ ★ 3 stars

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings are Important

Medicare rates plans on their health and drug services. This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

☐ Feedback from members about the plan's service and care☐ The number of members who left or stayed with the plan

 $\hfill\Box$ The number of complaints Medicare got about the plan

 $\hfill\Box$ Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star ratings for this and other plans online at **medicare.gov/plan-compare**.

Questions about this plan?

Contact UnitedHealthcare 7 days a week from 8:00 a.m. to 8:00 p.m. Local time at **888-834-3721** (toll-free) or **711** (TTY). Current members please call **866-393-0208** (toll-free) or **711** (TTY).

The number of stars shows how well a plan performs.

★ ★ ★ ★ EXCELLENT

★ ★ ★ ★ ABOVE AVERAGE

★ ★ ★ AVERAGE

★ ★ BELOW AVERAGE

POOR

Nondiscrimination notice

Discrimination is against the law. The company complies with applicable federal civil rights laws and does not discriminate, exclude people, or treat them differently based on race, color, national origin, age, disability, or sex, including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes.

If you believe you were treated unfairly because of your race, color, national origin, age, disability, or sex, you can send a grievance to our Civil Rights Coordinator.

· Email: UHC_Civil_Rights@uhc.com

• Mail: Civil Rights Coordinator

UnitedHealthcare Civil Rights Grievance P.O. Box 30608, Salt Lake City, UT 84130

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights.

Online: https://www.hhs.gov/civil-rights/filing-a-complaint/index.html

• Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

 Mail: U.S. Department of Health and Human Services 200 Independence Ave SW, HHH Building, Room 509F Washington, D.C. 20201

We provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified American Sign Language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

We also provide free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, please call the toll-free phone number on your member identification card or listed on the cover of the booklet (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m. ET.

This notice is available at

https://www.uhc.com/legal/nondiscrimination-and-language-assistance-notices.

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, please call us using the toll-free number on your member identification card or listed on the cover of the booklet. Someone who speaks your language can help you. This is a free service.

Spanish: Contamos con servicios gratuitos de intérprete para responder cualquier pregunta que pudiera tener sobre nuestro plan de salud o de medicamentos. Para obtener los servicios de un intérprete, llámenos al número de teléfono gratuito que figura en su tarjeta de identificación de miembro o en la portada del folleto. Una persona que habla su idioma podrá ayudarle. Es un servicio gratuito.

Chinese Mandarin: 我們提供免費的口譯服務,可回答您可能對我們的健康或藥物計劃的任何問題。如需口譯員,請撥打您的會員識別卡或手冊封面列出的免付費電話號碼聯絡我們。會說您的語言的人可協助您。這是免費服務。

Chinese Cantonese: 我們提供免費的口譯服務,可回答您可能對我們的健康或藥物計劃的任何問題。如需口譯員,請撥打您的會員識別卡或手冊封面列出的免付費電話號碼聯絡我們。會說您的語言的人可協助您。這是免費服務。

Tagalog: Mayroon kaming libreng serbisyo ng interpreter para sagutin anumang tanong na maaaring mayroon ka tungkol sa kalusugan o plano ng gamot. Para makakuha ng interpreter, pakitawagan kami gamit ang libreng numero na nasa iyong kard ng pagkakakilanlan ng kasapi o nakalista sa pabalat ng booklet. Sinumang nagsasalita ng wika mo ay puwedeng makatulong sa iyo. Ang serbisyong ito ay libre.

French: Nous disposons de services d'interprétation gratuits pour répondre à toutes les questions que vous pourriez vous poser sur notre régime d'assurance maladie ou d'assurance-médicaments. Pour recevoir l'aide d'un interprète, veuillez nous appeler en composant le numéro gratuit figurant sur votre carte d'identification de membre ou sur la première de couverture de la brochure. Quelqu'un parlant votre langue peut vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch viên miễn phí để trả lời các câu hỏi mà bạn có về chương trình bảo hiểm sức khoẻ hay thuốc của chúng tôi. Để gặp thông dịch viên, vui lòng gọi cho chúng tôi theo số điện thoại miễn phí trên thẻ nhận dạng hội viên của bạn hoặc ghi trên bìa của quyển sách nhỏ. Người nói cùng ngôn ngữ với bạn có thể giúp bạn. Đây là dịch vụ miễn phí.

German: Wir verfügen über kostenlose Dolmetscherdienste, um alle Fragen zu beantworten, die Sie über unseren Gesundheits- oder Medikamentenplan haben mögen. Um einen Dolmetscher zu erhalten, rufen Sie uns bitte unter der kostenfreien Nummer an, die auf Ihrem Mitgliedsausweis oder auf dem Umschlag der Broschüre aufgeführt ist. Jemand, der Ihre Sprache spricht, kann Ihnen helfen. Dies ist eine kostenlose Dienstleistung.

Korean: 건강 또는 의약품 플랜에 관한 질문에 답변해드리기 위해 무료 통역 서비스를 제공합니다. 통역 서비스를 이용하려면, 가입자 ID 카드 또는 이 소책자 표지에 나와 있는 수신자 부담 전화번호로 전화해 주십시오. 한국어를 사용하는 통역사가 도움을 드릴 수 있습니다. 이 서비스는 무료입니다.

Russian: Если у Вас возникнут какие-либо вопросы о нашем плане медицинского страхования или плане по приобретению препаратов, мы предоставим Вам бесплатные услуги устного перевода. Для того чтобы воспользоваться услугами устного перевода, пожалуйста, свяжитесь с нами по бесплатному номеру телефона, указанному на Вашей идентификационной карте участника плана или спереди на буклете. Сотрудник, который говорит на Вашем языке, сможет Вам помочь. Данная услуга предоставляется бесплатно.

Arabic: لدينا خدمات ترجمة فورية للرد على أي أسئلة قد تكون لديك حول الخطة الصحية أو خطة الأدوية الخاصة بنا. للحصول على مترجم، اتصل بنا باستخدام رقم الهاتف المجاني على بطاقة تعريف عضويتك أو على غلاف الكتيب. سيساعدك شخص ما يتحدث لغتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा प्लान के बारे में आपके किसी भी प्रश्न का उत्तर देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएं मौजूद हैं। दुभाषिया पाने के लिए, कृपया अपने सदस्य पहचान पत्र पर या पुस्तिका के अग्रभाग पर सूचीबद्ध टोल-फ्री नंबर का उपयोग करके हमें कॉल करें। आपकी भाषा बोलने वाला कोई व्यक्ति आपकी मदद कर सकता है। यह एक निःशुल्क सेवा है।

Italian: Mettiamo a disposizione un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario o farmaceutico. Per avvalersi di un interprete, si prega di chiamare il numero verde riportato sulla tessera identificativa o indicato sulla copertina dell'opuscolo. Una persona che parla italiano potrà fornire l'assistenza richiesta. Il servizio è gratuito.

Portuguese: Dispomos de serviços de intérprete gratuitos para esclarecer quaisquer dúvidas que tenha sobre o nosso plano de saúde ou medicação. Para obter um intérprete, contacte-nos através do número gratuito no seu cartão de identificação de membro ou indicado na parte da frente do folheto. Alguém que fala a sua língua pode ajudá-lo(a). Este é um serviço gratuito.

French Creole: Nou gen sèvis entèprèt gratis pou reponn tout kesyon ou gendwa genyen konsènan plan sante oswa medikaman nou an. Pou jwenn yon entèprèt, tanpri rele nou apati nimewo apèl gratis ki sou kat idantifikasyon manm ou an oswa ki endike sou kouvèti ti liv la. Yon moun ki pale lang ou ka ede ou. Sa se yon sèvis gratis.

Polish: Oferujemy bezpłatne usługi tłumaczeniowe, aby odpowiedzieć na wszelkie pytania dotyczące naszego planu ubezpieczenia zdrowotnego lub planu refundacji leków. Aby skorzystać z pomocy tłumacza, proszę zadzwonić pod bezpłatny numer telefonu podany na Pana/Pani karcie identyfikacyjnej lub na okładce broszury. Osoba posługująca się Pana/Pani językiem Panu/Pani pomoże. Usługa ta jest bezpłatna.

Japanese: 当社の医療または処方薬プランに関する質問にお答えするために、無料の通訳サービスをご利用いただけます。通訳が必要な場合には、会員 ID カードまたは本冊子の表紙に記載されているフリーダイヤル番号を使用して、当社までお問い合わせください。お客様の言語を話す通訳者がお手伝いいたします。これは無料のサービスです。

Notes and doodles		

Notes and doodles		

Notes and doodles		

Notes and doo	dles		

Ready to use your extra benefits?

UHC Dual Complete NM-Y1 (PPO D-SNP)

Take advantage of your additional plan benefits by using the providers below.



Call **1-866-393-0208**, TTY **711**, 8 a.m.-8 p.m.: 7 Days Oct-Mar; M-F Apr-Sept or visit **MyUHC.com/CommunityPlan** for:

- ☐ Routine vision services: MARCH® Vision Care
- ☐ Routine dental benefits: UnitedHealthcare Dental
- ☐ Routine transportation
- ☐ Fitness program: Renew Active®



Hearing aids

UnitedHealthcare Hearing 1-877-704-3384 UHCHearing.com/Medicare



Prescription drug home delivery

Optum® Home Delivery Pharmacy 1-877-889-6358 MyUHC.com/CommunityPlan



Food, over-the-counter (OTC) and utility bill credit

Solutran 1-833-853-8587

MyUHC.com/CommunityPlan



UnitedHealthcare has more than 45 years of experience serving members like you. You can count on us to be here when you need us. Call us when you need 1 on 1 support.

We're happy to help



Download the UnitedHealthcare app



UHC.com/CommunityPlan



Call toll-free **1-844-560-4944**, TTY **711** 8 a.m.-8 p.m. local time, 7 days a week

Important plan information

Scan this code to download the UnitedHealthcare app

