



# 2026 Enrollment Guide

**UHC Dual Complete MI-Y1 (HMO D-SNP)**

H2247-005-000

**Service area:** Michigan - Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, Van Buren, Wayne counties

United  
Healthcare®  
Dual Complete

MI-Y1  
FBDE, QMB+, SLMB+

# Whatever comes next, UnitedHealthcare provides Medicare coverage you can count on for your whole life ahead

You've got plans. So do we. Medicare plans from UnitedHealthcare offer reliable coverage designed to support your health wherever life takes you. Our large national provider network includes doctors and specialists across the country, and 9 out of 10 Medicare members are able to keep seeing the doctors they know and trust. It's one more way we're here to support your health — every step of the way.

After all, you may not always know what's next, but you can count on UnitedHealthcare to be there from the moment you choose your plan to the moments that matter most.

## See why 4 out of 5 members would choose UnitedHealthcare again for their Medicare coverage

"I really appreciated all of the help that I got from UnitedHealthcare. UnitedHealthcare is the company that is best suited to my needs."

— **Karen K, UnitedHealthcare Medicare Advantage Member**

"You need a strong insurance company behind you to back you up and cover the things that need to be covered and UnitedHealthcare does that."

— **Mary M, UnitedHealthcare Complete Care Member**

Medicare member responses based on Human8 survey, May 2025.

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# Take advantage of a specially designed plan

This plan is for people with Medicare and Medicaid coverage 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.



## Here's how this HMO D-SNP plan works



**Always use network providers.** The plan does not cover medical care received from providers outside the network. (Except for emergency care, urgent care and renal dialysis services.)



**Select a primary care provider to oversee and help manage your care.** It's required by the plan, but it's also very beneficial for your long term health and well-being.



**\$0 covered services.** Look at the Summary of Benefits to find out what services are covered.



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



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



**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.



**This plan includes Special Supplemental Benefits for the Chronically Ill (SSBCI),** allowing 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.

Go to [UHC.com/CommunityPlan](https://www.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 MI-Y1 (HMO D-SNP)

This is a short description of your 2026 plan benefits. The values shown are for those with Medicare Parts A and B cost sharing that may be covered by the state. Cost share may vary depending on your individual Medicaid eligibility. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions, and restrictions may apply.

### Plan costs

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

<b>Monthly plan premium</b>	\$0
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### Plan benefits

#### Doctor’s office visit

Primary care provider (PCP)	\$0 copay
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Specialist	\$0 copay (referral needed)
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Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video
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<b>Preventive services</b>	\$0 copay
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<b>Inpatient hospital care</b>	\$0 copay per stay for unlimited days
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<b>Skilled nursing facility (SNF)</b>	\$0 copay per day: days 1-100
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<b>Outpatient hospital, including surgery</b>	\$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 to talk with a network telehealth provider online through live audio and video
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## Plan benefits

### Durable medical equipment (DME) and related supplies

DME (e.g., wheelchairs, oxygen)	\$0 copay
Prosthetics (e.g., braces, artificial limbs)	\$0 copay
<b>Diabetes monitoring supplies</b>	\$0 copay for covered brands
<b>Diagnostic radiology services</b> (such as MRIs, CT scans)	\$0 copay
<b>Diagnostic tests and procedures</b> (non-radiological)	\$0 copay
<b>Lab services</b>	\$0 copay
<b>Outpatient x-rays</b>	\$0 copay
<b>Ambulance</b>	\$0 copay for ground or air
<b>Emergency care</b>	\$0 copay (worldwide)
<b>Urgently needed services</b>	\$0 copay (worldwide)

## Additional plan benefits

<b>Routine physical</b>	\$0 copay, 1 per year
 <b>Hearing services</b>	Routine hearing exam \$0 copay for a routine hearing exam to help support hearing health
	Hearing aids \$2,500 allowance for 2 hearing aids every 2 years <ul style="list-style-type: none"> <li><input type="checkbox"/> A broad selection of over-the-counter (OTC), high-value and brand-name prescription hearing aids</li> <li><input type="checkbox"/> Access to one of the largest national networks of hearing professionals with more than 6,500 locations</li> <li><input type="checkbox"/> 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period</li> <li><input type="checkbox"/> Hearing aids purchased outside of UnitedHealthcare Hearing are not covered</li> </ul>

## Additional plan benefits



### Vision services

Routine eye exam \$0 copay, 1 per year

Routine eyewear \$0 copay  
Plan pays up to \$200 every year for 1 pair of lenses/frames and contacts



### Fitness program

\$0 copay  
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 at core and premium locations
- Access to a large national network of gyms and fitness locations
- On-demand workout videos and live streaming fitness classes
- Online memory fitness activities

### Routine transportation

\$0 copay for 84 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies

### Foot care - routine

\$0 copay, 8 visits per year



### OTC, healthy food, utilities + wellness support

\$223 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, vegetables, meat, seafood, dairy products and water
- Shop at thousands of participating stores, including Walmart, Walgreens and Dollar General, or at neighborhood stores near you
- Pay home utilities like electricity, heat, water and internet
- Get wellness support including in-home services, weight management coaching, respite care, select fitness items and more

### Rewards

Earn up to \$165 in rewards when you get started in January<sup>Ω</sup>

## Additional plan benefits

<b>Meal benefit</b>	\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay
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## Prescription drugs

If you don't qualify for Low-Income Subsidy (LIS), you pay the Medicare Part D cost share outlined in the Evidence of Coverage. If you do qualify for Low-Income Subsidy (LIS) you pay:

<b>Deductible</b>	Your deductible amount is \$0
<b>Initial Coverage</b>	In this stage, you'll pay your plan copays or coinsurance. The plan pays the rest. Once you, and others on your behalf, have paid a combined total of \$2,100 you move to the Catastrophic Coverage stage.
<b>Drug coverage</b>	<b>30-day or 100-day supply from retail network pharmacy</b>
<b>Generic (including brand drugs treated as generic)</b>	\$0, \$1.60, or \$5.10 copay Drugs that are in Tier 1 are always \$0 copay. (Some covered drugs are limited to a 30-day supply)
<b>All other drugs<sup>1</sup></b>	\$0, \$4.90, or \$12.65 copay Drugs that are in Tier 1 are always \$0 copay. (Some covered drugs are limited to a 30-day supply)
<b>Catastrophic Coverage</b>	Once you're in this stage, you won't pay anything for your Medicare-covered Part D drugs for the rest of the plan year.

<sup>1</sup> You pay no more than 25% of the total drug cost or a \$35 copay, whichever is lower, for each 1-month supply of Part D covered insulin drugs, even if you haven't paid your deductible, until you reach the Catastrophic Coverage stage where you pay \$0.

Scan this code to view  
your Summary of  
Benefits





The healthy food and utilities benefit is a special supplemental benefit only available 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, and who also meet all applicable plan coverage criteria. There may be other qualified chronic conditions not listed.

<sup>2</sup>Medicare Advantage reward offerings may vary by plan and are not available in all plans. By participating in the program or accessing rewards funds, you agree to the Rewards Program Terms of Service located on the right side of the page at [myuhcmedicare.com/rewards](https://myuhcmedicare.com/rewards). Members must participate January through December to earn all available rewards. Rewards must be earned and reported within time frames specified by the plan. Time frames are available at [myuhcmedicare.com/rewards](https://myuhcmedicare.com/rewards). Rewards can only be used by members of UnitedHealthcare Medicare Advantage plans for eligible items at participating merchants and in accordance with applicable Medicare laws. Rewards funds are not redeemable for cash except as required by law. No ATM access. Rewards cannot be used to purchase Medicare-covered items or services, including medical or prescription drug out-of-pocket costs, or alcohol, tobacco or firearms. Rewards expire 1 month after Medicare Advantage plan terminates. This doesn't impact you while you're enrolled in your current plan or if you switch to another UnitedHealthcare Medicare Advantage plan.

Premiums, copays, coinsurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details. This information is not a complete description of benefits. Contact the plan for more information.

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# Summary of Benefits 2026

**UHC Dual Complete MI-Y1 (HMO D-SNP)**  
H2247-005-000

Look inside to learn more about the plan and the health and drug services it covers.  
Contact us for more information about the plan.



**[UHC.com/CommunityPlan](https://UHC.com/CommunityPlan)**



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

**United  
Healthcare<sup>®</sup>  
Dual Complete**

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## **Introduction**

This document is a brief summary of the benefits and services covered by UHC Dual Complete MI-Y1 (HMO D-SNP). 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 MI-Y1 (HMO D-SNP). Key terms and their definitions appear in alphabetical order in the last chapter of the **Member Handbook**.

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**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

## A. Disclaimers



This is a summary of health services covered by UHC Dual Complete MI-Y1 (HMO D-SNP) UHC Dual Complete MI-Y1 (HMO D-SNP) for January 1, 2026 –December 31, 2026. This is only a summary. Please read the **Member Handbook** for the full list of benefits.

- Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare.
- 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 ([www.medicare.gov](http://www.medicare.gov)) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Every year, Medicare evaluates plans based on a 5-star rating system.
- The healthy food and utility benefit is a special supplemental benefit only available to chronically ill enrollees with qualifying conditions, such as high blood pressure, high cholesterol, chronic and disabling mental health conditions, diabetes and/or cardiovascular disorders, and who also meet all applicable plan coverage criteria. There may be other qualified conditions not listed.
- You can get this document for free in other formats, such as large print, braille, or audio. Call **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free.
- This document is available for free in Spanish.
- 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 Member Services at the number listed at the bottom of this page.

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

### 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.

### Fitness program

The fitness benefit and gym network varies by plan/area and participating locations may change. The fitness benefit includes a standard fitness membership at participating locations. Not all plans offer access to premium locations. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine.

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**OTC, healthy food, utilities + wellness support**

OTC, food and utility benefits have expiration timeframes. Review your Member Handbook for more information. The healthy food and utilities benefit is a special supplemental benefit only available 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, and who also meet all applicable plan coverage criteria. There may be other qualified conditions not listed. Certain wellness support services are provided by third parties not affiliated with UnitedHealthcare and participation may be subject to your acceptance of the third parties' respective terms and policies. UnitedHealthcare is not responsible for the services provided by third parties.

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

**Rewards Program**

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

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

## B. Frequently Asked Questions (FAQ)

The following table lists frequently asked questions.

Frequently Asked Questions	Answers
<p><b>What’s a highly integrated special needs plan called MI Coordinated Health (MICH)?</b></p>	<p>MI Coordinated Health is a highly integrated dual eligible (HIDE) special needs plan (SNP) that provides benefits of both Medicare and Medicaid to enrollees. It’s for people with both Medicare and Michigan Medicaid. A HIDE SNP Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has Care Coordinators to help you manage your providers and services. They all work together to provide the care you need.</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Frequently Asked Questions	Answers
<p><b>Will I get the same Medicare and Medicaid benefits in UHC Dual Complete MI-Y1 (HMO D-SNP) that I get now?</b></p>	<p>You'll get most of your covered Medicare and Medicaid benefits directly from UHC Dual Complete MI-Y1 (HMO D-SNP). You'll 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 doctor and care coordinator assessment. You may also get other benefits outside of your health plan the same way you do now, directly from a State or county agency, specialty mental health and substance use disorder services, or regional center services.</p> <p>When you enroll in UHC Dual Complete MI-Y1 (HMO D-SNP), you and your care coordinator will work together to develop a care plan to address your health and support needs, reflecting your personal preferences and goals.</p> <p>If you're taking any Medicare Part D drugs that UHC Dual Complete MI-Y1 (HMO D-SNP) doesn't normally cover, you can get a temporary supply and we'll help you to transition to another drug or get an exception for UHC Dual Complete MI-Y1 (HMO D-SNP) to cover your drug if medically necessary. For more information, call Member Services at the numbers listed at the bottom of this page.</p> <p>If you're currently getting services for mental health, substance use, or intellectual/developmental disability needs, you'll continue to get these services the same way you do now. When you enroll in UHC Dual Complete MI-Y1 (HMO D-SNP), you and your care team will work together to develop a Care Plan to address your health and support needs.</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Frequently Asked Questions	Answers
<p><b>Can I use the same doctors I use now?</b></p>	<p>This is often the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with UHC Dual Complete MI-Y1 (HMO D-SNP) and have a contract with us, you can keep going to them.</p> <ul style="list-style-type: none"> <li>• Providers with an agreement with us are “in-network.” Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. <b>You must use the providers in UHC Dual Complete MI-Y1 (HMO D-SNP)’s network.</b> If you use providers or pharmacies that aren’t in our network, the plan may not pay for these services or drugs.</li> <li>• If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of UHC Dual Complete MI-Y1 (HMO D-SNP)’s plan.</li> <li>• You can keep using your doctors and getting your current services for up to 90 days, or 180 days depending on the service, while your Care Plan is being completed. If you’re currently under treatment with a provider that’s out of UHC Dual Complete MI-Y1 (HMO D-SNP)’s network, or have an established relationship with a provider that’s out of UHC Dual Complete MI-Y1 (HMO D-SNP)’s network, call Member Services to check about staying connected.</li> </ul> <p>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 MI-Y1 (HMO D-SNP)’s Provider and Pharmacy Directory on the plan’s website at <b>MyUHC.com/CommunityPlan</b>.</p> <p>If UHC Dual Complete MI-Y1 (HMO D-SNP) is new for you, we’ll work with you to develop a care plan to address your needs.</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Frequently Asked Questions	Answers
<p><b>What’s a UHC Dual Complete MI-Y1 (HMO D-SNP) care coordinator?</b></p>	<p>A Care coordinator is a health professional who will help you get care and services that affect your health and wellbeing. You’re assigned a Care coordinator when you enroll with UHC Dual Complete MI-Y1 (HMO D-SNP). Your Care coordinator will get to know you and will work with you, your doctors, and other care givers to make sure everything is working together for you. You can share your health history with your Care coordinator and set goals for healthy living. Whenever you have a question or a problem about your health or services or care you’re getting from us, you can call your Care coordinator. <b>Your Care coordinator is your “go-to” person</b> for UHC Dual Complete MI-Y1 (HMO D-SNP).</p> <p>Our goal in UHC Dual Complete MI-Y1 (HMO D-SNP) is to meet your needs in a way that works for you. This is why we call our program “person-centered.” The person-centered planning process is when you work with your Care coordinator to create a care plan that’s about <b>your</b> goals, choices, and abilities. When you create your care plan, you’re welcome to involve people you feel are key to your success, such as family members, friends, or legal representatives.</p>
<p><b>What are Long-term Services and Supports (LTSS)?</b></p>	<p>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, a county or other agency may administer these services, and your care coordinator or care team will work with that agency.</p>
<p><b>What happens if I need a service but no one in UHC Dual Complete MI-Y1 (HMO D-SNP)’s network can provide it?</b></p>	<p>Most services will be provided by our network providers. If you need a service that can’t be provided within our network, UHC Dual Complete MI-Y1 (HMO D-SNP) will pay for the cost of an out-of-network provider.</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Frequently Asked Questions	Answers
<b>Where's UHC Dual Complete MI-Y1 (HMO D-SNP) available?</b>	The service area for this plan includes: Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, Van Buren, Wayne, Counties, Michigan. You must live in one of these areas to join the plan.
<b>What's prior authorization?</b>	<p>Prior authorization means an approval from UHC Dual Complete MI-Y1 (HMO D-SNP) to seek services outside of our network or to get services not routinely covered by our network <b>before</b> you get the services. UHC Dual Complete MI-Y1 (HMO D-SNP) may not cover the service, procedure, item, or drug if you don't get prior authorization.</p> <p><b>If you need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first.</b> UHC Dual Complete MI-Y1 (HMO D-SNP) can provide you or your provider with a list of services or procedures that require you to get prior authorization from UHC Dual Complete MI-Y1 (HMO D-SNP) before the service is provided.</p> <p>Refer to <b>Chapter 3</b>, of the <b>Member Handbook</b> to learn more about prior authorization. Refer to the Benefits Chart in <b>Chapter 4</b> of the <b>Member Handbook</b> to learn which services require a prior authorization.</p> <p>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.</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Frequently Asked Questions	Answers
<p><b>Do I pay a monthly amount (also called a premium) under UHC Dual Complete MI-Y1 (HMO D-SNP)?</b></p>	<p>No. Because you have Medicaid you won't pay any monthly premiums, including your Medicare Part B premium, for your health coverage.</p> <p>You'll be required to keep paying any monthly Freedom to Work program premium you have if applicable. If you have questions about the Freedom to Work program, contact your local Michigan Department of Health &amp; Human Services (MDHHS) office. You can find contact information for your local MDHHS office by visiting <a href="http://www.michigan.gov/mdhhs/0,5885,7-339-73970_5461--,00">www.michigan.gov/mdhhs/0,5885,7-339-73970_5461--,00</a>.</p>
<p><b>Do I pay a deductible as a member of UHC Dual Complete MI-Y1 (HMO D-SNP)?</b></p>	<p>No. You don't pay deductibles in UHC Dual Complete MI-Y1 (HMO D-SNP).</p>
<p><b>What's the maximum out-of-pocket amount that I'll pay for medical services as a member of UHC Dual Complete MI-Y1 (HMO D-SNP)?</b></p>	<p>There's no cost sharing for medical services in UHC Dual Complete MI-Y1 (HMO D-SNP), so your annual out-of-pocket costs will be \$0.</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **[MyUHC.com/CommunityPlan](http://MyUHC.com/CommunityPlan)**.

## 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.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<b>You need hospital care</b>	Inpatient hospital stay	\$0	Except in an emergency, your health care provider must tell the plan of your hospital admission.  Your provider may need to obtain prior authorization.
	Outpatient hospital services, including observation	\$0	Your provider may need to obtain prior authorization.
	Ambulatory surgical center (ASC) services	\$0	Your provider may need to obtain prior authorization.
	Doctor or surgeon care	\$0	Your provider may need to obtain prior authorization.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<b>You want a doctor</b>	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	
	“Welcome to Medicare” (preventive visit one time only)	\$0	
	Specialist care	\$0	Your provider may need to obtain prior authorization.
	Services to help manage your disease	\$0	
	Virtual medical visits	\$0	Talk with a network telehealth provider online through live audio and video
<b>You need emergency care</b>	Emergency room services	\$0	Emergency room services and urgent care services must be provided OON and do not need prior authorization.
	Urgent care	\$0	Emergency room services and urgent care services must be provided OON and do not need prior authorization.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<b>You need medical tests</b>	Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)	\$0	Your provider may need to obtain prior authorization.
	Lab tests and diagnostic procedures, such as blood work	\$0	Your provider may need to obtain prior authorization.
	Screening tests, such as tests to check for cancer	\$0	

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
You need hearing/auditory services	Hearing screenings	\$0	Your provider may need to obtain prior authorization.
	Hearing aid evaluation and fitting	\$0	
	Hearing aids	\$0	<p>\$2,500 allowance for 2 hearing aids every 2 years</p> <ul style="list-style-type: none"> <li>• A broad selection of over-the-counter (OTC), high-value and brand-name prescription hearing aids</li> <li>• Access to one of the largest national networks of hearing professionals with more than 6,500 locations</li> <li>• 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period</li> <li>• Hearing aids purchased outside of UnitedHealthcare Hearing are not covered</li> </ul> <p>Your provider may need to obtain prior authorization.</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)	
<b>You need dental care</b>	Dental check-ups and preventive care	\$0	Your provider may need to obtain prior authorization.	
	Dental check-ups, exams, x-rays, cleanings, fillings, tooth extractions, dentures and partial dentures, sealants, indirect restorations (crowns), root canal therapy/ re-treatment of previous root canal, comprehensive periodontal evaluation, scaling in presence of inflammation, periodontal scaling and root planning, and other periodontal maintenance			
	Restorative and emergency dental care			
<b>You need eye care</b>	Eye exams	\$0	Your provider may need to obtain prior authorization.	
	Glasses or contact lenses	\$0		Plan pays up to \$200 every year for 1 pair of lenses/frames and contacts
	Other vision care	\$0		

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<b>You need behavioral health services</b>	Behavioral health services	\$0	<p>Behavioral health services are provided through the plan or by a program other than UHC Dual Complete MI-Y1 (HMO D-SNP). UHC Dual Complete MI-Y1 HMO D-SNP) Care Coordinator can assist you in obtaining those services and coordinate them with the rest of your health care needs.</p> <p>Your provider may need to obtain prior authorization.</p>
	Inpatient and outpatient care and community-based services for people who need behavioral health services	\$0	<p>Specialty behavioral health care services may be provided by a program other than UHC Dual Complete MI-Y1 (HMO D-SNP). Your UHC Dual Complete MI-Y1 (HMO D-SNP) Care coordinator can assist you in obtaining those services and coordinate them with the rest of your health care needs.</p>
	Virtual mental health visits	\$0	<p>Talk with a network telehealth provider online through live audio and video</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<b>You need substance use disorder services</b>	Substance use disorder services	\$0	<p>Substance use disorder services may be provided by a program other than UHC Dual Complete MI-Y1 (HMO D-SNP). Your UHC Dual Complete MI-Y1 (HMO D-SNP) Care coordinator can assist you in obtaining those services and coordinate them with the rest of your health care needs.</p> <p>Your provider may need to obtain prior authorization.</p>
<b>You need a place to live with people available to help you</b>	Skilled nursing care	\$0	<p>Our plan covers up to 100 days in a SNF.</p> <p>Your provider may need to obtain prior authorization.</p>
	Nursing home care	\$0	
	Adult Foster Care and Group Adult Foster Care	\$0	
<b>You need therapy after a stroke or accident</b>	Occupational, physical, or speech therapy	\$0	Your provider may need to obtain prior authorization.
<b>You need help getting to health services</b>	Ambulance services	\$0	Your provider must obtain prior authorization for non-emergency transportation.
	Emergency transportation	\$0	
	Transportation to medical appointments and services	\$0	84 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<p><b>You need drugs to treat your illness or condition (continued on next page)</b></p>	<p>Medicare Part B drugs</p>	<p>\$0</p>	<p>Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the <b>Member Handbook</b> for more information on these drugs.</p> <p>Your provider may need to obtain prior authorization.</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<p><b>You need drugs to treat your illness or condition (continued)</b></p>	<p>Medicare Part D drugs (continued on next page)</p> <p>Tier 1: Preferred Generic</p> <p>Tier 2: Generic</p> <p>Tier 3: Brand</p> <p>Tier 4: Non-Preferred drug</p> <p>Tier 5: Specialty</p>	<p>\$0 for a 30-day or 100-day supply. Members living in long-term care facilities pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.</p> <p>Copays for drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.</p>	<p>There may be limitations on the types of drugs covered. Please refer to UHC Dual Complete MI-Y1 (HMO D-SNP)'s <b>List of Covered Drugs (Drug List)</b> for more information.</p> <p>If you don't qualify for Low-Income Subsidy (LIS), you pay the Medicare Part D cost-share outlined in the <b>Member Handbook</b>.</p> <p>If you do qualify for Low-Income Subsidy (LIS) you pay:</p> <p>\$0, \$1.60, or \$5.10 copay for generic (including brand drugs treated as generic).</p> <p>\$0, \$4.90, or \$12.65 copay for all other drugs</p> <p>You pay no more than 25% of the total drug cost or a \$35 copay, whichever is lower, for each 1-month supply of Part D covered insulin drugs, even if you haven't paid your deductible, until you reach the Catastrophic Coverage stage where you pay \$0.</p> <p>Drugs that are in Tier 1 are always \$0 copay. (Some covered drugs are limited to a 30-day supply)</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<b>You need drugs to treat your illness or condition (continued)</b>	Medicare Part D drugs (continued)		<p>Once you or others on your behalf pay \$2,100 you've reached the catastrophic coverage stage and you pay \$0 for all your Medicare drugs. Read the <b>Member Handbook</b> for more information on this stage.</p> <p>An extended day supply is only available at a subset of the retail or mail order network pharmacy. Contact the plan for details.</p>
	Over-the-counter (OTC) drugs	\$0	There may be limitations on the types of drugs covered. Please refer to UHC Dual Complete MI-Y1 (HMO D-SNP)'s <b>List of Covered Drugs (Drug List)</b> for more information.
<b>You need help getting better or have special health needs</b>	Rehabilitation services	\$0	Your provider may need to obtain prior authorization.
	Medical equipment for home care	\$0	Your provider may need to obtain prior authorization.
	Dialysis services	\$0	Your provider may need to obtain prior authorization.
<b>You need foot care</b>	Podiatry services	\$0	<p>8 routine foot care visits every year</p> <p>Your provider may need to obtain prior authorization.</p>
	Orthotic services	\$0	Your provider may need to obtain prior authorization.

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<b>You need durable medical equipment (DME)</b>	Wheelchairs, crutches and walkers	\$0	Your provider may need to obtain prior authorization.
<b>Note:</b> This isn't a complete list of covered DME. For a complete list, contact Member Services or refer to <b>Chapter 4</b> of the <b>Member Handbook</b> .	Nebulizers	\$0	Your provider may need to obtain prior authorization.
	Oxygen equipment and supplies	\$0	Your provider may need to obtain prior authorization.
<b>You need help living at home</b> (continued on next page)	Home health services	\$0	Your provider may need to obtain prior authorization.
	Activities of Daily Living (ADLs): Eating, toileting, bathing, grooming, dressing, mobility, and transferring” and Instrumental Activities of Daily Living (IADLs): Personal laundry, light housekeeping, shopping, meal preparation and clean up, and medication administration.	\$0	In-home ADL and IADL services requiring hands-on assistance are provided through the MICH program. These services are called State Plan Personal Care Services.  In-home ADL and IADL services requiring prompting, cueing, guiding, teaching, observing, or reminding to complete Activities of Daily Living (ADLs) are available to individuals who qualify and are enrolled in the MICH 1915( c) waiver. These services are called Expanded Community Living Supports.

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<p><b>You need help living at home</b> (continued)</p>	<p>1915(c ) Waiver Home and Community Based Services:</p> <ul style="list-style-type: none"> <li>• Adaptive Medical Equipment and Supplies</li> <li>• Adult Day Program</li> <li>• Assistive Technology</li> <li>• Chore Services</li> <li>• Environmental Modifications</li> <li>• Expanded Community Living Supports</li> <li>• Fiscal Intermediary</li> <li>• Home Delivered Meals</li> <li>• Individual Directed Goods and Services</li> <li>• Non-Medical Transportation</li> <li>• Personal Emergency Response System</li> <li>• Preventive Nursing</li> </ul>	<p>\$0</p>	<p>These services are designed to help individuals remain in their homes as opposed to receiving nursing home care. They are provided by the plan and are only available to individuals who meet nursing facility level of care, who have qualifying service need, and who are enrolled in the MICH 1915 (c) waiver.</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<p><b>You need help living at home</b> (continued)</p>	<ul style="list-style-type: none"> <li>• Private Duty Nursing</li> <li>• Respite</li> <li>• Vehicle Modifications</li> </ul>		
<p><b>Additional services</b> (continued on next page)</p>	<p>Chiropractic services</p>	<p>\$0</p>	<p>Your provider may need to obtain prior authorization.</p>
	<p>Diabetes supplies and services</p>	<p>\$0</p>	<p>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. Your provider may need to obtain prior authorization.</p>
	<p>Prosthetic services</p>	<p>\$0</p>	<p>Your provider may need to obtain prior authorization.</p>
	<p>Radiation therapy</p>	<p>\$0</p>	<p>Your provider may need to obtain prior authorization.</p>
	<p>Services to help manage your disease</p>	<p>\$0</p>	

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<b>Additional services</b> (continued)	Fitness Program	\$0	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: <ul style="list-style-type: none"> <li>• Free gym membership at core and premium locations</li> <li>• Access to a large national network of gyms and fitness locations</li> <li>• On-demand workout videos and live streaming fitness classes</li> <li>• Online memory fitness activities</li> </ul>
	Meal Benefit	\$0	Up to 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay  Your provider may need to obtain prior authorization.

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions & benefit information (rules about benefits)
<b>Additional services</b> (continued)	OTC, healthy food, utilities + wellness support	\$0	\$223 credit every month for over-the-counter (OTC) products and wellness support, plus healthy food and utilities for qualifying members <ul style="list-style-type: none"> <li>• Choose from thousands of OTC products, like first aid supplies, pain relievers and more</li> <li>• Buy healthy foods like fruits, vegetables, meat, seafood, dairy products and water</li> <li>• Shop at thousands of participating stores, including Walmart, Walgreens and Dollar General, or at neighborhood stores near you</li> <li>• Pay home utilities like electricity, heat, water and internet</li> <li>• Get wellness support including in-home services, weight management coaching, respite care, select fitness items and more</li> </ul>

The above summary of benefits is provided for informational purposes only and isn't a complete list of benefits. For a complete list and more information about your benefits, you can read the UHC Dual Complete MI-Y1 (HMO D-SNP) **Member Handbook**. If you don't have a **Member Handbook**, call UHC Dual Complete MI-Y1 (HMO D-SNP) 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](https://myuhc.com/communityplan).

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit [MyUHC.com/CommunityPlan](https://myuhc.com/communityplan).

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

There are some services that you can get that aren't covered by UHC Dual Complete MI-Y1 (HMO D-SNP) but are covered by Medicare, Medicaid, or a State or county agency. This isn't 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, Medicaid, or a State Agency	Your costs
Specialty behavioral health services may be provided by Michigan's Prepaid Insurance Health Plans (PIHPs).	\$0
Community Transition Services (CTS) are provided through MDHHS.	\$0
Certain hospice care services covered outside of UHC Dual Complete MI-Y1 (HMO D-SNP)	\$0

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

## E. Services that UHC Dual Complete MI-Y1 (HMO D-SNP), Medicare, and Medicaid don't cover

This isn't 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 MI-Y1 (HMO D-SNP), Medicare, and Medicaid don't cover

<p>Services considered not “reasonable and medically necessary”, according to Medicare and Michigan Medicaid standards, unless we list these as covered services</p>	<p>Experimental medical and surgical treatments, items, and drugs, unless Medicare, a Medicare-approved clinical research study, or our plan covers them. Refer to Chapter 3 of this <b>Member Handbook</b> for more information on clinical research studies. Experimental treatment and items are those that aren't generally accepted by the medical community.</p>
<p>Elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance), except when medically necessary</p>	<p>Cosmetic surgery or other cosmetic work, unless it's needed because of an accidental injury or to improve a part of the body that isn't shaped right. However, we pay for reconstruction of a breast after a mastectomy and for treating the other breast to match it</p>
<p>Surgical treatment for morbid obesity, except when medically necessary and Medicare pays for it</p>	<p>A private room in a hospital, except when medically necessary</p>

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

## F. Your rights as a member of the plan

As a member of UHC Dual Complete MI-Y1 (HMO D-SNP), 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'll 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 aren't 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 coordinators
- **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're 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 MI-Y1 (HMO D-SNP) 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 doesn't have any communication or physical access barriers.** This includes the right to:
  - Get timely medical care

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

- 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
  - Ask for an IMR of Medicaid services or items that are medical in nature
  - Ask for a State 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 MI-Y1 (HMO D-SNP) Member Services at the numbers listed at the bottom of this page.

You can also call the special Ombudsperson for people who have Medicare and Medicaid at the MI Community, Home, and Health Ombudsman (MI CHHO) toll-free: **1-888-746-6456**, TTY **711**, 9 a.m.–5 p.m. local time, Monday–Friday, or the Medicaid Office of the Ombudsperson at **1-866-485-9393**, 8 a.m.–5 p.m. local time, Monday–Friday.

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

If you have a complaint or think UHC Dual Complete MI-Y1 (HMO D-SNP) 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 MI-Y1 (HMO D-SNP) Member Services at the numbers listed at the bottom of this page.

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **MyUHC.com/CommunityPlan**.

## 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 MI-Y1 (HMO D-SNP) Member Services. Phone numbers are listed at the bottom of this page.
- Or, call the Medicaid Customer Service Center at 1-517-241-3740. TTY users may call 1-800-649-3777.
- 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.
- Or, contact the Michigan Attorney General's Health Care Fraud Division Hotline by phone at (800) 24-ABUSE [800-242-2873], by e-mail at [hcf@michigan.gov](mailto:hcf@michigan.gov) or use the on-line Michigan Medicaid Fraud Complaint Form found at [secure.ag.state.mi.us/complaints/medicaid.aspx](https://secure.ag.state.mi.us/complaints/medicaid.aspx).

**If you have questions**, please call UHC Dual Complete MI-Y1 (HMO D-SNP) at **1-844-368-6885**, TTY **711**, 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. The call is free. **For more information**, visit **[MyUHC.com/CommunityPlan](https://MyUHC.com/CommunityPlan)**.

## **If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call UHC Dual Complete MI-Y1 (HMO D-SNP) Member Services:**



**1-844-368-6885**

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

**TTY 711**

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept.

## **If you have questions about your health:**

Call your primary care provider (PCP). Follow your PCP’s instructions for getting care when the office is closed.

If your PCP’s office is closed, you can also call the National NurseLine. A nurse will listen to your problem and tell you how to get care. (Example: convenience care, urgent care, emergency room). The numbers for the National NurseLine are:



**1-877-440-9407**

Calls to this number are free. 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. UHC Dual Complete MI-Y1 (HMO D-SNP) 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 Oct–Mar; M–F Apr–Sept.

Live NurseLine Chat: [www.nurselinechat.com/mdc](http://www.nurselinechat.com/mdc)

## **If you need immediate behavioral health care, please call the Behavioral Health Crisis Line:**



**1-800-690-1606**

Calls to this number are free. 8 a.m.–8 p.m.: 7 Days Oct–Mar; M–F Apr–Sept. UHC Dual Complete MI-Y1 (HMO D-SNP) 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 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**.

### Medicare Made Clear®

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



**MedicareMadeClear.com**

# Before you enroll

It's important that you understand this Dual Special Needs Plan (D-SNP) and what benefits are covered. You can find the Drug List, Provider and Pharmacy directories, Evidence of Coverage and more at [UHC.com/CommunityPlan](https://UHC.com/CommunityPlan).



## Are your drugs covered? Check the Drug List (Formulary) to make sure.

Drugs not covered by the plan may have alternative covered drugs that can be used instead.



## Are your providers in the network?

If your providers are not in the network, you will need to select a new network provider.



## Is your pharmacy in the network?

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



## Did you review the Summary of Benefits?

These are just some of the benefits covered by the plan. You can find a complete list of coverage, benefits and plan rules in the Evidence of Coverage online.



## You're eligible to enroll if:



You're enrolled in Original Medicare Parts A and B



You receive full state Medicaid benefits



You live in the plan's service area

# 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:

- 1 Enter your ZIP code
- 2 Navigate to the **Medicare Advantage** section
- 3 Look for the **UHC Dual Complete MI-Y1 (HMO D-SNP)** plan and select the **Enroll** button
- 4 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 send us a completed Enrollment Request Form. If you have a qualifying condition, complete the Additional Benefit Verification Form to use your OTC credit for healthy food and utilities.

Scan this code to  
complete your  
enrollment online



# What to expect after you enroll

Once you're a member, you can rely on UnitedHealthcare to support you every step of the way. 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 open doors to all your Medicare Advantage plan has to offer.



**You are here**  
Enrollment  
submitted



Download the app  
or create your  
account online



UCard arrives in  
the mail – be sure  
to activate it



Coverage begins!  
Start using  
your 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](https://myUHC.com/CommunityPlan). Online you can:

- Check the status of your enrollment
- Find network providers and pharmacies and view plan documents, like your Drug List (Formulary) and Evidence of Coverage

## Reach for your UCard when

- Visiting a provider or filling a prescription
- Paying for OTC products and more – including healthy food and utilities if you qualify. (We'll verify your qualifying condition with your doctor and send you a letter with next steps)
- Spending your earned rewards
- Checking in at the gym

## Once your coverage begins

- Schedule your annual physical and wellness visit
- Schedule your yearly in-home preventive care visit with Optum® HouseCalls. Visit [UHCHouseCalls.com](https://UHCHouseCalls.com) to learn more
- Review UCard balances

## Thank you for choosing UnitedHealthcare

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

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# Scope of Appointment Confirmation Form

Before meeting with a Medicare beneficiary (or their authorized representative), Medicare requires that Sales Agents use this form to ensure your appointment focuses only on the type of plan and products you are interested in. A separate form should be used for each Medicare beneficiary.

**Please check what you want to discuss with the Sales Agent (See the back of this page for definitions):**

- Medicare Advantage (Part C) plans and cost plans
- Standalone Medicare prescription drug (Part D) plans
- Medicare Supplement (Medigap) products
- Dental, vision, hearing products
- Hospital indemnity products

By signing this form, you agree to meet with a Sales Agent to discuss the products checked above. The Sales Agent is either employed or contracted by a Medicare plan and may be paid based on your enrollment in a plan. They do not work directly for the federal government.

Signing this form does not affect your current or future enrollment in a Medicare plan, enroll you in a Medicare plan or obligate you to enroll in a Medicare plan. All information provided on this form is confidential.

**Beneficiary or authorized representative signature and signature date:**

Signature of beneficiary/authorized representative	Today's date
	<b>MM - DD - YYYY</b>

If you are the authorized representative, please sign above and print clearly and legibly below:

Name (First and Last)	Relationship to beneficiary

**To be completed by licensed sales representative (please print clearly and legibly)**

Sales Agent name (First and Last)	Sales Agent phone ■ ■ ■ - ■ ■ ■ - ■ ■ ■ ■ ■	Sales Agent ID
Beneficiary name (First and Last)	Beneficiary phone ■ ■ ■ - ■ ■ ■ - ■ ■ ■ ■ ■	Date of appointment <b>MM - DD - YYYY</b>

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.

# Additional Benefit Verification Form

To receive your healthy food and utilities benefit, we need to verify your qualifying condition(s). After you complete this form, please return it with your plan enrollment form. Do **not** take this form to your treating physician.

**Name:** \_\_\_\_\_

**Date of birth:** \_\_\_\_\_ **Medicare ID:** \_\_\_\_\_

## Qualifying clinical conditions

Please select the health condition(s) that apply to you:

- |  |  |
|--|--|
| <input type="checkbox"/> Diabetes mellitus (type 1 or type 2)                                  | <input type="checkbox"/> HIV/AIDS  |
| <input type="checkbox"/> Cardiovascular disorders  | <input type="checkbox"/> Immunodeficiency and immunosuppressive disorders  |
| <input type="checkbox"/> Chronic heart failure   | <input type="checkbox"/> Myasthenia Gravis/Myoneural Disorders and Guillain-Barre Syndrome/Inflammatory and Toxic Neuropathy   |
| <input type="checkbox"/> Chronic hypertension (chronic high blood pressure)                    | <input type="checkbox"/> Neurologic disorders  |
| <input type="checkbox"/> Chronic hyperlipidemia (chronic high cholesterol)                     | <input type="checkbox"/> Overweight, obesity and metabolic syndrome  |
| <input type="checkbox"/> Autoimmune disorders  | <input type="checkbox"/> Post-organ transplantation care   |
| <input type="checkbox"/> Cancer  | <input type="checkbox"/> Severe hematologic disorders  |
| <input type="checkbox"/> Chronic alcohol use disorder and other substance use disorders (SUDs) | <input type="checkbox"/> Stroke  |
| <input type="checkbox"/> Chronic gastrointestinal disease                                      | <input type="checkbox"/> Conditions associated with cognitive impairment   |
| <input type="checkbox"/> Chronic kidney disease (CKD)  | <input type="checkbox"/> Conditions with functional challenges and require similar services including spinal cord injuries, paralysis, limb loss, stroke and arthritis |
| <input type="checkbox"/> Chronic lung disorders  |  |
| <input type="checkbox"/> Chronic and disabling mental health conditions                        |  |
| <input type="checkbox"/> Dementia  |  |

## Treating physician information

Full name

Phone number

Address

City

State

ZIP code

Fax number

Email address

National Provider Identifier (NPI) number (10–12 digits without dashes)

If you don't have all this information, you can complete your treating physician's full name and NPI number (exactly as it's found in the Provider Directory or online).

**Have you seen this provider within the last 2 years?**  Yes  No

## Authorization to release information

Completion of this document authorizes the disclosure and/or use of individually identifiable health information, as set forth below, consistent with federal law.

### I understand and agree that:

- This authorization is voluntary;
- My health information may contain information created by other persons or entities including health care providers and may contain medical, pharmacy, dental, vision, mental health, substance abuse, HIV/AIDS, psychotherapy, reproductive, communicable disease and health care program information;
- I may not be denied treatment, payment for health care services or enrollment or eligibility for health care benefits if I do not sign this form;
- Once my health information is shared, the person or organization receiving it may share it again. If they are not a health plan or health care provider, the information may no longer be protected by federal privacy laws; and
- This authorization will expire one year from the date I sign the authorization. I may revoke this authorization at any time by notifying UnitedHealthcare in writing; however, the revocation will not influence any actions taken before the date my revocation is received and processed.

### Who may receive and disclose my information:

I authorize UnitedHealth Group's subsidiaries and their affiliates to receive from or disclose my individually identifiable health information between and among themselves.

### Type of information to be disclosed:

I authorize disclosure of all my health information including information relating to medical, pharmacy, dental, vision, mental health, substance abuse, HIV/AIDS, psychotherapy, reproductive, communicable disease and health care program information.

### Purpose of disclosure:

My health information is being disclosed to verify that I qualify for the healthy food and utilities benefit or to verify my diagnosis of a covered chronic condition.

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**Applicant signature**

**Date**

---

**Witness signature (For Illinois residents only)**

**Date**

---

**Please note: If you are a guardian or court appointed representative, please complete the fields on the following page and attach a copy of your legal authorization to represent the member.**

**Guardian or Representative:**

Name

Phone number

Street address

City

State

ZIP code

Guardian or Representative signature

Date

For California and Georgia residents only: I understand that I may see and copy the information described on this form if I ask for it, and that I may receive a copy of this form after I sign it.

The healthy food and utilities benefit is a special supplemental benefit only available 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, and who also meet all applicable plan coverage criteria. There may be other qualified conditions not listed. Contact us for details.



## 2026 Enrollment Request Form

UHC Dual Complete MI-Y1 (HMO D-SNP) H2247-005-000

**Information about you** (Please type or print in black or blue ink)

Last name	First name	Middle initial
-----------	------------	----------------

Birth date	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
------------	---

Home phone number ( ) -	Mobile phone number ( ) -
-------------------------	---------------------------

You can stay on top of your plan and health with timely, helpful calls.

Check here to consent to receive calls using auto dialer/artificial or prerecorded voice technology. You can change your preference at any time.

Social Security number

(Required for people who are enrolling in D-SNP plans): \_ \_ \_ - \_ - - \_ \_ \_ \_

Medicare number

Permanent residence street address (**Don't enter a P.O. Box. Note: For individuals experiencing homelessness, a P.O. Box may be considered your permanent residence address**)

City	County	State	Zip code
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Mailing address (**Only if it's different from above. You can give a P.O. Box.**)

City	State	Zip code
------	-------	----------

Email address

You will receive some plan information, such as your Explanation of Benefits and Annual Notice of Changes, electronically (quicker than mail). We'll email you when new documents are ready to review online.

Check here if you prefer to receive paper copies by mail. You can change your delivery preference at any time.

Enrollee name \_\_\_\_\_

Agent name/ID number \_\_\_\_\_

**Do you have other insurance that will cover your prescription drugs?**  Yes  No

(Examples: Other private insurance, TRICARE, federal employee coverage, VA benefits or state programs.)

If yes, what is it?

Name of other insurance \_\_\_\_\_

Member number	Group number	RxBin	RxPCN (optional)
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**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 premium (including any late enrollment penalty you may owe), you can pay your premium by automatic deduction from your Social Security or Railroad Retirement Board (RRB) benefit check each month. You can also pay from a bank account through Electronic Funds Transfer (EFT)\*.

If you don't choose an option below, we'll send a bill each month to your mailing address.

If you must pay a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA),

Social Security (SS) will send you a letter and ask you how you want to pay it:

- You can pay it from your SS check
- Medicare can bill you
- The Railroad Retirement Board (RRB) can bill you
- I want to pay from my Social Security check
- I want to pay from my Railroad Retirement Board (RRB) check
- I want to pay directly from a bank account

Account type  Checking  Savings

Account holder name: \_\_\_\_\_

Bank routing number \_/\_/\_/\_/\_/\_/\_/\_/\_/\_

Bank account number \_/\_/\_/\_/\_/\_/\_/\_/\_/\_/\_

\*Members enrolled in the EFT program agree to these terms: My bank may pay UnitedHealthcare Insurance Company the new charges from my bank Account which may include up to \$200.00 of current retroactive charges plus monthly premium amount. If I choose to stop paying by EFT, I will tell both UHC and my bank. I understand it could take 1-2 months to process the change.

**A few questions to help us manage your plan**

**1. Which language or accessible format do you prefer for future plan information?**

Enrollee name \_\_\_\_\_

Agent name/ID number \_\_\_\_\_

- English  Spanish
- Braille  Large print  Audio CD  Data CD  Other \_\_\_\_\_

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. **If no selection is made, you will receive plan information in English.**

**2. Are you enrolled in your state Medicaid program?**  Yes  No

If yes, please give us your Medicaid number: \_\_\_\_\_

**3. Do you or your spouse work?**  Yes  No

Do you or your spouse have other health insurance that will cover medical services?  
 (Examples: Other employer group coverage, LTD coverage, Workers' Compensation, auto liability, or Veterans benefits)  Yes  No

If yes, please complete the following:

Name of health insurance company	
Member number	

**4. Please give us the name of your primary care provider (PCP), clinic or health center.**

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

**Please read and sign**

**By completing this form, I agree to the following:**

- I must keep both Hospital (Part A) and Medical (Part B) to stay in UnitedHealthcare. I must keep paying my Part B premium if I have one, unless Medicaid or someone else pays for it.
- I understand that people with Medicare are generally not covered under Medicare while out of the country, except for limited coverage near the U.S. border. This plan covers emergency and urgent care outside of the U.S. See the Summary of Benefits for more information.
- I understand that when my UnitedHealthcare coverage begins, I must get all of my medical and prescription drug benefits from UnitedHealthcare. Benefits and services authorized by UnitedHealthcare and contained in my UnitedHealthcare "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor UnitedHealthcare will pay for benefits or services that are not covered.

Enrollee name \_\_\_\_\_

Agent name/ID number \_\_\_\_\_

- I understand that I can be enrolled in only one Medicare Advantage (MA) plan at a time – and that enrollment in this plan will automatically end my enrollment in another MA plan (exceptions apply for MA Private Fee-for-Service (PFFS), MA Medicare Medical Savings Account (MSA) plans).
- Release of information:** By joining this Medicare Advantage Plan, I acknowledge that the plan will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below).
- I give UnitedHealthcare permission to share my protected health information with organizations or person(s) for permissible purposes under applicable law as required to administer my health plan.
- The information on this form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form I will be disenrolled from the plan.
- My response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

**When I sign below, it means that I have read and understand the information on this form**

If I sign as an authorized representative, it means I have the legal right under state law to sign. I can show written proof (power of attorney, guardianship, etc.) of this right if Medicare asks for it. I understand that I will need to submit written proof of this right, to the plan, if I wish to take action on behalf of the member beyond this application. After this application has been approved and I have received my UnitedHealthcare UCard®, I can call Customer Service at the number on my UnitedHealthcare UCard to update my authorization information on file.

**Signature of applicant/member/authorized representative                      Today's date**

---

**If you are the authorized representative, please sign above and complete the information below (\*Not a Sales Agent)**

Last name	First name	
Address		
City	State	Zip code
Phone number (        )        –	Relationship to applicant	

**For individuals helping enrollee with completing this form only**

Enrollee name \_\_\_\_\_

Agent name/ID number \_\_\_\_\_

Complete this section if you're an individual (i.e. agents, brokers, SHIP counselors, family members, or other third parties) helping an enrollee fill out this form.

Name	Relationship to enrollee
Signature	National Producer Number (Agents/Brokers only)

**For Licensed Sales Representative/agency use only**

Licensed Sales representative/Writing ID	Initial receipt date
Licensed Sales representative/agent name	Proposed effective date

Employer group name \_\_\_\_\_

Employer group ID	Branch ID
-------------------	-----------

**Agent must complete**

- |   |  |   |  |
|---|--|---|--|
| <input type="checkbox"/> IEP (MA-PD enrollees)  | <input type="checkbox"/> ICEP (MA enrollees)             | <input type="checkbox"/> IEP (MA-PD enrollees eligible for 2nd IEP) | <input type="checkbox"/> OEP (Jan 1 - Mar 31)        |
| <input type="checkbox"/> OEP (Newly eligible)   | <input type="checkbox"/> SEP (Dual LIS change of status) | <input type="checkbox"/> SEP (Change in residence)                  | <input type="checkbox"/> SEP (Loss of EGHP coverage) |
| <input type="checkbox"/> SEP (Chronic)          | <input type="checkbox"/> SEP (Dual LIS maintaining)      | <input type="checkbox"/> AEP (October 15- December 7)               | <input type="checkbox"/> OEPI                        |
| <input type="checkbox"/> SEP (SEP reason) _____ |  |   |  |

<b>Licensed Sales representative signature (optional)</b>	<b>Date</b>
---	-------------

**Please mail or fax this completed form to:**

UnitedHealthcare  
P.O. Box 30769  
Salt Lake City, UT 84130-0769  
Fax: 1-888-950-1169  
Fax the front and back of each page

Enrollee name \_\_\_\_\_

Agent name/ID number \_\_\_\_\_

**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 MI-Y1 (HMO 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.

OMB No. 0938-1378

Expires: 12/31/2026

H2247\_ERF\_2026\_C

CSMI26HM0320611\_000

## 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

- ✓ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit our plan website or call to view a copy of the EOC. Our phone number and website are listed on the back cover of this book.
- ✓ Review the Provider Directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ✓ Review the Pharmacy Directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ✓ Review the Formulary to make sure your drugs are covered.

### 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.
- ✓ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- ✓ 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.

# 2026 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 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 have any questions:**

Representative name and ID number

Representative phone number

**RxBIN: 610097**

**RxPCN: 9999**

**RxGRP: MPDCSMI**

**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.



# Important information: 2026 Medicare star ratings



## UnitedHealthcare - H2247

For 2026, UnitedHealthcare - H2247 received the following Star Ratings from Medicare:

Overall Star Rating: ★ ★ ★ ☆ 3.5 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
- The number of complaints Medicare got about the plan
- 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.

**The number of stars shows how well a plan performs.**

- ★ ★ ★ ★ ★ EXCELLENT
- ★ ★ ★ ★ ABOVE AVERAGE
- ★ ★ ★ AVERAGE
- ★ ★ BELOW AVERAGE
- ★ POOR

### Get More Information on Star Ratings Online

Compare Star ratings for this and other plans online at [medicare.gov/plan-compare](https://www.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), from October 1 to March 31. Our hours of operation from April 1 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Local time. Current members please call **844-368-6885** (toll-free) or **711** (TTY).

## Notice of nondiscrimination

Our Companies comply with applicable civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

We provide free aids and services to help you communicate with us. You can ask for interpreters and/or for communications in other languages or formats such as large print. We also provide reasonable modifications for persons with disabilities.

If you need these services, call the toll-free number on your member identification card (TTY **711**).

If you believe that we failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can send a complaint to the Civil Rights Coordinator:

Civil Rights Coordinator  
UnitedHealthcare Civil Rights Grievance  
P.O. Box 30608  
Salt Lake City, UT 84130  
**UHC\_Civil\_Rights@uhc.com**

Optum Civil Rights Coordinator  
1 Optum Circle  
Eden Prairie, MN 55344  
**Optum\_Civil\_Rights@Optum.com**

If you need help filing a complaint, call the toll-free number on your member identification card (TTY **711**).

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

Online: **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**

Phone: **1-800-368-1019, 800-537-7697** (TDD)

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

Complaint forms are available at: **<http://www.hhs.gov/ocr/office/file/index.html>**.

This notice is available at: **<https://www.uhc.com/nondiscrimination-med>**  
**<https://www.optum.com/en/language-assistance-nondiscrimination.html>**

## Notice of availability of language assistance services and alternate formats

**ATTENTION:** Free language assistance services and free communications in other formats, such as large print, are available to you. Call the toll-free number on your member identification card.

**ማሳሰቢያ:- አማርኛ (Amharic)** የሚናገሩ ከሆነ፣ ነፃ የቋንቋ እገዛ አገልግሎቶች እና ነፃ ተግባቦቶች እንደ ትልቅ አትም ባሉ ሌሎች ቅርፀቶች ለእርስዎ ይገኛሉ። በአባልነት መታወቂያ ካርድዎ ላይ ያለውን ነፃ የስልክ ቁጥር ይደውሉ።

**ملاحظة:** إذا كنت تتحدث اللغة العربية (Arabic)، ستتوفر لك خدمات المساعدة اللغوية المجانية والمراسلات المجانية بتنسيقات أخرى، مثل الطباعة بأحرف كبيرة. اتصل بالرقم المجاني المدون على بطاقة تعريف العضو خاصتك.

**দেখুন:** আপনি যদি **বাংলায় (Bengali)** কথা বলেন, তাহলে বিনামূল্যে ভাষা সহায়তা পরিষেবা এবং বড় মুদ্রণের মতো অন্যান্য ফরম্যাটে যোগাযোগগুলি আপনার জন্য বিনামূল্যে উপলব্ধ। আপনার সদস্যের পরিচয়পত্রের কার্ডের টোল-ফ্রি নম্বরে কল করুন

**請注意：**如果您說**中文 (Chinese)**，您可以獲得免費語言協助服務和大字體等其他格式的免費通訊。請致電您的會員身份卡上的免付費電話號碼。

**ATTENTION :** Si vous parlez **français (French)**, des services d'assistance linguistique et des communications dans d'autres formats, notamment en gros caractères, sont mis à votre disposition gratuitement. Appelez le numéro gratuit figurant sur votre carte de membre.

**ACHTUNG:** Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlose Sprachassistentendienste und kostenlose Kommunikation in anderen Formaten, wie zum Beispiel große Schrift, zur Verfügung. Rufen Sie die gebührenfreie Nummer auf Ihrer Mitgliedskarte an.

**ATTENZIONE:** se parla **italiano (Italian)**, può usufruire di servizi di assistenza linguistica gratuiti e comunicazioni gratuite in altri formati, come ad esempio la stampa a caratteri grandi. Chiama il numero verde riportato sul Suo tesserino identificativo.

**注意事項：**日本語 (Japanese) を話される場合、無料の言語支援サービスや、拡大文字など他の形式での無料のコミュニケーションをご利用いただけます。会員証に記載されているフリーダイヤルにお電話ください。

**알림 사항:** 한국어(Korean)를 사용하시는 경우 무료 언어 지원 서비스와 대형 활자체 등 다른 형식으로 된 의사 소통 매체를 이용하실 수 있습니다. 회원 ID 카드에 나와 있는 무료 전화번호로 전화해 주십시오.

**UWAGA:** Dla osób mówiących po **polsku (Polish)** dostępne są bezpłatne usługi pomocy językowej i bezpłatne komunikaty w innych formatach, takich jak duży druk. Prosimy zadzwonić pod bezpłatny numer podany na karcie identyfikacyjnej.

**ВНИМАНИЕ!** Если вы говорите на **русском языке (Russian)**, вам доступны бесплатные услуги языковой поддержки и бесплатные материалы в других форматах, например напечатанные крупным шрифтом. Звоните по бесплатному номеру телефона, указанному на вашей идентификационной карте участника.

**ATENCIÓN:** Si habla **español (Spanish)**, hay servicios de asistencia de idiomas y comunicaciones en otros formatos como letra grande, sin cargo, a su disposición. Llame al número gratuito que figura en su tarjeta de identificación de miembro.

**ZINGATIA:** Ikiwa unazungumza **Kiswahili (Swahili)**, huduma za usaidizi wa lugha za bila malipo na mawasiliano ya bila malipo katika miundo mingine, kama vile maandishi makubwa, zinapatikana kwako. Piga nambari isiyolipishwa ya simu kwenye kadi yako ya kitambulisho cha mwanachama.

**PAUNAWA:** Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika at libreng komunikasyon sa ibang mga format, tulad ng malalaking print. Tawagan ang walang bayad na numero na nasa iyong ID card ng miyembro.

**ЗВЕРНІТЬ УВАГУ!** Якщо ви розмовляєте **українською (Ukrainian)**, ви можете безоплатно користуватися послугами мовної підтримки, а також безоплатно отримувати інформаційні матеріали в інших форматах, як от набрані великим шрифтом. Телефонуйте на безкоштовний номер телефону, зазначений на вашій ідентифікаційній картці учасника.

**LƯU Ý:** Nếu quý vị nói **Tiếng Việt (Vietnamese)**, quý vị sẽ được cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí và các phương tiện trao đổi liên lạc miễn phí ở các định dạng khác, chẳng hạn như bản in chữ lớn. Gọi đến số điện thoại miễn phí có trên thẻ định danh thành viên của quý vị.











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## UHC Dual Complete MI-Y1 (HMO D-SNP)

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



Call **1-844-368-6885**, 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
- Fitness program: Renew Active®



### Hearing aids

UnitedHealthcare Hearing  
1-877-704-3384  
[UHChearing.com/Medicare](https://UHChearing.com/Medicare)



### Prescription drug home delivery

Optum® Home Delivery Pharmacy  
1-877-889-6358  
[myUHC.com/CommunityPlan](https://myUHC.com/CommunityPlan)



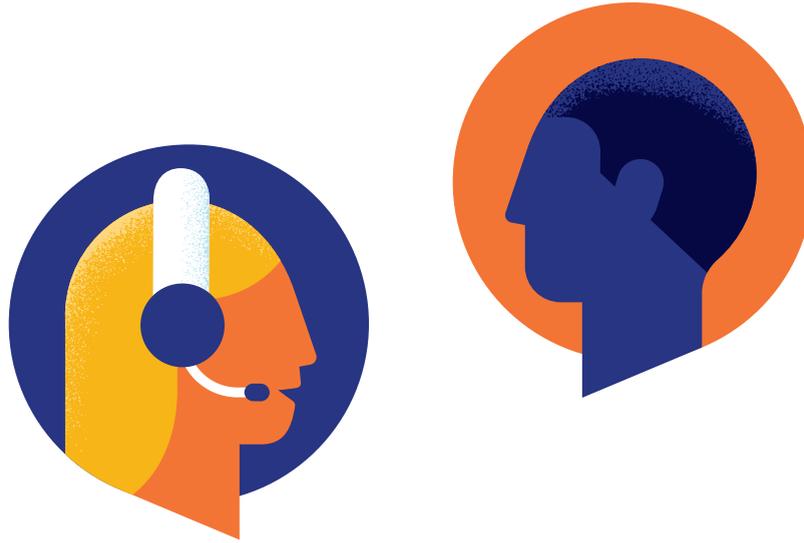
### Routine transportation

MTM  
1-888-777-4065  
<https://mtm.mtmlink.net>



### OTC, healthy food, utilities + wellness support

Solutran  
1-833-853-8587  
[myUHC.com/CommunityPlan](https://myUHC.com/CommunityPlan)



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

Important plan information

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