

# Summary of Benefits 2025

**UHC MedicareMax Complete Care FL-30 (HMO C-SNP)**

H5420-014-000

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



**PCNhealth.com**



**Toll-free 1-855-656-9531, TTY 711**

8 a.m.-8 p.m. local time, 7 days a week



**PREFERRED  
CARE NETWORK**

A UnitedHealthcare Company

# Summary of Benefits

January 1, 2025 - December 31, 2025

This is a summary of what we cover and what you pay. For a complete list of covered services, limitations and exclusions, review the Evidence of Coverage (EOC) at [PCNhealth.com](https://www.pcnhealth.com) or call Customer Service for help. After you enroll in the plan, you will get more information on how to view your plan details online.

## UHC MedicareMax Complete Care FL-30 (HMO C-SNP)

### Medical premium, deductible and limits

<b>Monthly plan premium</b>	\$0 You need to continue to pay your Medicare Part B premium
<b>Part B premium reduction</b>	\$0.60 If your Medicare Part B premium is paid by Medicaid, or others on your behalf, you will not see the reduction.
<b>Annual medical deductible</b>	This plan does not have a medical deductible.
<b>Maximum out-of-pocket amount</b> (does not include prescription drugs)	\$3,400  This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.  Out-of-pocket costs paid for your Part D prescription drugs are not included in this amount.

### Medical benefits

<b>Inpatient hospital care<sup>2</sup></b>		\$0 copay per stay
Our plan covers an unlimited number of days for an inpatient hospital stay.		
<b>Outpatient hospital</b> Cost-sharing for additional plan covered services will apply.	Ambulatory surgical center (ASC) <sup>2</sup>	\$0 copay for a colonoscopy \$50 copay otherwise
	Outpatient hospital, including surgery <sup>2</sup>	\$0 copay for a colonoscopy \$150 copay otherwise

## Medical benefits

Outpatient hospital observation services<sup>2</sup> \$150 copay

### Doctor visits

Primary care provider \$0 copay

Specialists<sup>1,2</sup> \$0 copay

Virtual medical visits \$0 copay to talk with a network telehealth provider online through live audio and video

### Preventive services

Routine physical \$0 copay, 1 per year

Medicare-covered \$0 copay

- Abdominal aortic aneurysm screening
- Alcohol misuse counseling
- Annual wellness visit
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screening
- Cervical and vaginal cancer screening
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- Depression screening
- Diabetes screenings and monitoring
- Hepatitis C screening
- HIV screening
- Lung cancer with low dose computed tomography (LDCT) screening
- Medical nutrition therapy services
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screenings and counseling
- Prostate cancer screenings (PSA)
- Sexually transmitted infections screenings and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19
- “Welcome to Medicare” preventive visit (one-time)

Any additional preventive services approved by Medicare during the contract year will be covered.

This plan covers preventive care screenings and annual physical exams at 100% when you use in-network providers.

## Medical benefits

**Emergency care** \$130 copay (\$0 copay for emergency care outside the United States) per visit. If you are admitted to the hospital within 24 hours, you pay the inpatient hospital copay instead of the Emergency Care copay. See the “Inpatient Hospital Care” section of this booklet for other costs.

**Urgently needed services** \$0 copay (worldwide) per visit

**Diagnostic tests, lab and radiology services, and X-rays** Diagnostic radiology services (e.g. MRI, CT scan)<sup>2</sup> \$0 copay

Lab services<sup>2</sup> \$0 copay

Diagnostic tests and procedures<sup>2</sup> \$0 copay

Therapeutic radiology<sup>2</sup> \$30 copay

Outpatient X-rays<sup>2</sup> \$0 copay



### Hearing services

Exam to diagnose and treat hearing and balance issues<sup>2</sup> \$0 copay

Routine hearing exam \$0 copay, 1 per year

Hearing aids<sup>2</sup> \$99 - \$829 copay for each OTC hearing aid. \$199 - \$1,249 copay for each prescription hearing aid. You can purchase up to 2 hearing aids every year.

- A broad selection of over-the-counter (OTC) and brand-name prescription hearing aids
- Access to one of the largest national networks of hearing professionals with more than 7,000 locations
- 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period



### Routine dental benefits

Preventive and comprehensive<sup>2</sup> \$0 copay for exams, cleanings, X-rays, and fluoride. Comprehensive dental is covered; for a complete list of services and copays, please contact the plan. \$0 copay for comprehensive dental services

## Medical benefits



### Vision services

Exam to diagnose and treat diseases and conditions of the eye <sup>2</sup>	\$0 copay
Eyewear after cataract surgery	\$0 copay
Routine eye exam	\$0 copay, 1 per year
Routine eyewear	\$0 copay Plan pays up to \$300 every year for lenses/frames and contacts. Plan covers polycarbonate lenses, anti-scratch and UV coatings at no cost to member. Home delivered eyewear available through select network providers (select products only).

### Mental health

Inpatient visit <sup>2</sup> Our plan covers 90 days for an inpatient hospital stay	\$0 copay per stay
Outpatient group therapy visit <sup>2</sup>	\$0 copay
Outpatient individual therapy visit <sup>2</sup>	\$0 copay
Virtual mental health visits	\$0 copay to talk with a network telehealth provider online through live audio and video

### Skilled nursing facility (SNF)<sup>2</sup>

Our plan covers up to 100 days in a SNF.

\$0 copay per day: days 1-20  
\$203 copay per day: days 21-100

### Outpatient rehabilitation services

Physical therapy and speech and language therapy visit <sup>2</sup>	\$0 copay
Occupational Therapy Visit <sup>2</sup>	\$0 copay
Virtual medical visits	\$0 copay to talk with a network telehealth provider online through live audio and video

## Medical benefits

### Ambulance<sup>2</sup>

Your provider must obtain prior authorization for non-emergency transportation.

\$200 copay for ground  
\$200 copay for air

### Routine transportation

\$0 copay for 60 one-way trips to or from approved medically related appointments and pharmacies

### Medicare Part B prescription drugs

Cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.

Chemotherapy drugs<sup>2</sup>

20% coinsurance

Part B covered insulin<sup>2</sup>

20% coinsurance, up to \$35

Other Part B drugs<sup>2</sup>

\$0 copay for allergy antigens  
20% coinsurance for all others

Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.

## Good news for 2025

The Coverage Gap, or "donut hole", has been eliminated and your out-of-pocket maximum cost is lower than ever. That means you're more protected from high drug costs in 2025.

## Prescription drug payment stages

### Deductible

This plan does not have a prescription drug deductible. Your coverage starts in the Initial Coverage stage.

### Initial Coverage

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 \$2,000, you move to the Catastrophic Coverage stage.

### Tier drug coverage

#### Retail

#### Mail Order

#### 30-day supply<sup>^</sup>

#### 100-day supply

#### 100-day supply

### Tier 1:

Preferred Generic

\$0 copay

\$0 copay

\$0 copay

### Tier 2:

Generic<sup>3</sup>

\$0 copay

\$0 copay

\$0 copay

## Prescription drug payment stages

Tier drug coverage	Retail		Mail Order
	30-day supply <sup>^</sup>	100-day supply	100-day supply
<b>Tier 3:</b> Preferred Brand	\$0 copay	\$0 copay	\$0 copay
<b>Tier 3:</b> Covered Insulin Drugs <sup>4</sup>	\$0 copay	\$0 copay	\$0 copay
<b>Tier 4:</b> Non-Preferred Drug <sup>5</sup>	\$65 copay	N/A	N/A
<b>Tier 5:</b> Specialty Tier <sup>5</sup>	33% coinsurance	N/A	N/A
<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.		

### Additional covered drugs

These drugs are not covered by Medicare Part D and not on the plan's Drug List.

This plan covers these additional drugs as Tier 2 medications.

- Vitamin D (50,000)
- Sildenafil (generic Viagra)
- Cyanocobalamin (Vitamin B-12)
- Folic Acid (1 mg)

<sup>^</sup>Members living in long-term care facilities pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

<sup>3</sup> Tier includes enhanced drug coverage.

<sup>4</sup> You will pay a maximum of \$0 for each 1-month supply of Part D covered insulin drugs through all drug payment stages, except the Catastrophic drug payment stage, where you pay \$0.

<sup>5</sup> Limited to a 30-day supply

## Additional benefits

### Chiropractic services

Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation)<sup>2</sup> \$0 copay

## Additional benefits

### Diabetes management

Diabetes monitoring supplies<sup>2</sup>

\$0 copay

We only cover Accu-Chek® and OneTouch® brands.

Covered glucose monitors include: OneTouch Verio Flex®, OneTouch® Ultra 2, Accu-Chek® Guide Me and Accu-Chek® Guide.

Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus and Accu-Chek® SmartView.

Other brands are not covered by your plan.

Diabetes self-management training

\$0 copay

Therapeutic shoes or inserts<sup>2</sup>

\$0 copay

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

DME (e.g., wheelchairs, oxygen)<sup>2</sup>

\$0 copay

Prosthetics (e.g., braces, artificial limbs)<sup>2</sup>

20% coinsurance



### 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 additional cost and includes:

- Free gym membership
- Access to a large national network of gyms and fitness locations
- On-demand workout videos and live streaming fitness classes
- Online memory fitness activities

### Foot care (podiatry services)

Foot exams and treatment<sup>2</sup>


\$0 copay

Routine foot care

\$0 copay, 6 visits per year



## Additional benefits

<b>Meal benefit<sup>2</sup></b>		\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay
<b>Home health care<sup>2</sup></b>		\$0 copay
<b>Hospice</b>		You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.
<b>Opioid treatment program services<sup>2</sup></b>		\$0 copay
<b>Outpatient substance use disorder services</b>	Outpatient group therapy visit <sup>2</sup>	\$0 copay
	Outpatient individual therapy visit <sup>2</sup>	\$0 copay
 <b>Over-the-counter (OTC) and food credit</b>		\$60 credit every month to pay for OTC products — and healthy food for members who qualify <ul style="list-style-type: none"><li>• Choose from thousands of OTC products, like first aid, pain relievers and more</li><li>• Buy healthy foods like fruits and vegetables, meat, seafood, dairy products and water</li><li>• Shop at thousands of participating stores, including Walmart, Walgreens, Dollar General and Kroger, or at neighborhood stores near you</li></ul>
<b>Renal dialysis<sup>2</sup></b>		20% coinsurance

<sup>1</sup> May require a referral from your doctor.

<sup>2</sup> May require your provider to get prior authorization from the plan.

## Member discounts



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

## About this plan

UHC MedicareMax Complete Care FL-30 (HMO C-SNP) is a Medicare Advantage HMO plan with a Medicare contract.

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live within our service area listed below, and be a United States citizen or lawfully present in the United States.

UHC MedicareMax Complete Care FL-30 (HMO C-SNP) is a Chronic or Disabling Condition Special Needs Plan designed to specifically help people who have one or more of the following conditions: Cardiovascular Disorders, Chronic Heart Failure, and Diabetes.

Our service area includes these counties in:

**Florida:** Broward, Miami-Dade.

## Use network providers and pharmacies

UHC MedicareMax Complete Care FL-30 (HMO C-SNP) has a network of doctors, hospitals, pharmacies and other providers. This health plan requires you to select a primary care provider (PCP) from the network. Your PCP can handle most routine health care needs and will be responsible to coordinate your care. If you need to see a network specialist or other network provider, you may need to get a referral from your PCP. We encourage you to find out which specialists and hospitals your PCP would recommend for you and would refer you to for care, prior to selecting them as your plan's PCP. If you use providers or pharmacies that are not in our network, the plan may not pay for those services or drugs, or you may pay more than you pay at a network pharmacy.

You can go to **[PCNhealth.com](https://www.pcnhealth.com)** to search for a network provider or pharmacy using the online directories. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions.

## Required Information

UHC MedicareMax Complete Care FL-30 (HMO C-SNP) is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunice con nosotros. Por ejemplo, documentos en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-800-407-9069, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 8 a.m. a 8 p.m.: los 7 días de la semana, de octubre a marzo; de lunes a viernes, de abril a septiembre.

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

Participation in the fitness program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The fitness program includes standard fitness membership and other offerings. Fitness membership equipment, classes, activities and events may vary by location. Certain services, discounts, classes, activities, events and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services is subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor.

Gym network may vary in local market and plan.

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conditions.

**Food and over-the-counter (OTC) credit**

Food and OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

The healthy food benefit is a special supplemental benefit only available to chronically ill enrollees with a qualifying condition, such as diabetes, chronic heart failure and/or cardiovascular disorders, and who also meet all applicable plan coverage criteria. Contact us for details.

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

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

Additional authorizations may be required to access discount programs. The discounts described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the UnitedHealthcare grievance process. Discount offerings may vary by plan and are not available on all plans. The discount offers are made available to members through a third party. Participation in these third-party services are subject to your acceptance of their respective terms and policies.

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