

Summary of Benefits 2024

UHC Dual Complete TX-D001 (PPO D-SNP) H2406-050-000

Look inside to learn more about the plan and the health and drug services it covers. Call Customer Service or go online for more information about the plan.



€ Toll-free 1-844-560-4944, TTY 711

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





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Summary of Benefits

January 1, 2024 - December 31, 2024

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 **myuhc.com/communityplan** 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 Dual Complete TX-D001 (PPO D-SNP)

Medical premium, deductible and limits		
	In-network	Out-of-network
Monthly plan premium	\$12	
Annual medical deductible	Your medical deductible is \$240 combined in and out-of-network for covered medical services you receive from providers as described in the Plan Deductible chart later in this document. Until you have paid the deductible amount, you must pay the full cost of your covered medical services.	
Maximum out-of-pocket amount (does not include prescription drugs)	\$8,850	\$13,300
not include prescription drugs)		This is the most you will pay out-of-pocket each year for Medicare- covered services and supplies received from any provider.
Medicare cost-sharing	amount. If you have full Medicaid benefits or are a Qualified Medicare Beneficiary (QMB), you will pay \$0 for your Medicare-covered services as noted by the cost-sharing in this chart.	If you are a QMB or you have full Medicaid benefits and your provider accepts Medicaid, you will pay \$0 for your Medicare- covered services. Otherwise, you will pay the cost-sharing amount as noted in this chart.

Medical benefits In-network Out-of-network Inpatient hospital care² \$0 copay per stay, or; 40% coinsurance per \$2,000 copay per stay stay Our plan covers an unlimited number of days for an inpatient hospital stay. \$0 copay for a **Outpatient** Ambulatory 40% coinsurance surgical center colonoscopy hospital $(ASC)^2$ \$0 copay or 20% Cost-sharing for coinsurance otherwise additional plan covered services will apply. \$0 copay for a 40% coinsurance Outpatient hospital, including colonoscopy surgerv² \$0 copay or 20% coinsurance otherwise Outpatient \$0 copay or 20% 40% coinsurance hospital coinsurance observation services² **Doctor visits** \$0 copay or 20% 40% coinsurance Primary care coinsurance provider Specialists² \$0 copay or 20% 40% coinsurance coinsurance Virtual medical \$0 copay to talk with a network telehealth provider online through live audio and video visits Preventive \$0 copay, 1 per year* Routine physical 40% coinsurance, 1 per services year* Medicare-covered \$0 copay \$0 copay - 40% coinsurance (depending on the service) Abdominal aortic aneurysm Cardiovascular disease screening (behavioral therapy) Alcohol misuse counseling Cardiovascular screening Annual wellness visit Cervical and vaginal cancer Bone mass measurement screening Colorectal cancer screenings Breast cancer screening (colonoscopy, fecal occult blood (mammogram) test, flexible sigmoidoscopy)

		Medical	benefits
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	In-network	Out-of-network
screening Medical nutrit services	eenings and creening with low dose nography (LDCT) ion therapy betes Prevention PP)	 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)
contract year will t This plan covers p	be covered.	proved by Medicare during the enings and annual physical exams at ders.
Emergency care	care outside the admitted to the inpatient hospita	00 copay (\$0 copay for emergency e United States) per visit. If you are hospital within 24 hours, you pay the al copay instead of the Emergency e the "Inpatient Hospital Care" section or other costs.
Urgently needed services	· · · · ·) copay (\$0 copay for urgently needed the United States) per visit

Medical benefits			
		In-network	Out-of-network
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) ²	\$0 copay for each diagnostic mammogram \$0 copay or 20% coinsurance otherwise	40% coinsurance
	Lab services ²	\$0 copay	\$0 copay
	Diagnostic tests and procedures ²	\$0 copay or 20% coinsurance	40% coinsurance
	Therapeutic radiology ²	\$0 copay or 20% coinsurance	40% coinsurance
	Outpatient X-rays ²	\$0 copay or 20% coinsurance	40% coinsurance
Hearing services	Exam to diagnose and treat hearing and balance issues ²	\$0 copay or 20% coinsurance	40% coinsurance
	Routine hearing exam	\$0 copay, 1 per year*	40% coinsurance, 1 per year*
	Hearing aids ²	\$2,000 allowance for a bro brand-name prescription h	
 Access to one of the largest hearing professionals with locations Broad range of popular hear Beltone™, Phonak, ReSour Unitron™ and Widex® 3-year manufacturer warran hearing aids covers a trial prepair during warranty period 		with more than 7,000 r hearing aids including Sound, Signia, Starkey®, arranty on all prescription trial period and damage or	

Medical benefits

		In-network	Out-of-network
Routine dental benefits	Preventive and comprehensive ²	 services like cleanings, filli No annual deductible Medicare Advantage's network Freedom to see any d If you choose to see a 	rentive and comprehensive ings and crowns s largest national dental
E F P T ozVision services	Exam to diagnose and treat diseases and conditions of the eye ²	\$0 сорау	40% coinsurance
	Eyewear after cataract surgery	\$0 copay	40% coinsurance
	Routine eye exam	\$0 copay, 1 per year*	40% coinsurance, 1 per year*
	Routine eyewear	 \$300 allowance for frames or contacts* Access to one of Medicare Advantage's largest national networks of vision provider and retail network Free standard prescription lenses including single vision, bifocals, trifocals and Tier I (standard) progressives—all with scratch-resistan coating Savings when upgrading lenses including tinting UV/anti-reflective coating and polycarbonate lenses Eyewear available from many online providers, including Warby Parker, GlassesUSA and more 	

Medical benefits			
		In-network	Out-of-network
Mental health	Inpatient visit ² Our plan covers 90 days for an inpatient hospital stay	\$0 copay per stay, or; \$1,935 copay per stay	40% coinsurance per stay
	Outpatient group therapy visit ²	\$0 copay or 20% coinsurance	40% coinsurance
	Outpatient individual therapy visit ²	\$0 copay or 20% coinsurance	40% coinsurance
	Virtual mental health visits	\$0 copay to talk with a net online through live audio a	•
Skilled nursing facility (SNF) ² (Stay must meet Medicare coverage criteria) Our plan covers up to 100 days in a		\$0 copay per day: days 1-100, or; \$0 copay per day: days 1-20 \$204 copay per day:	40% coinsurance per stay, up to 100 days
SNF.		days 21-100	
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit ²	\$0 copay or 20% coinsurance	40% coinsurance
	Occupational Therapy Visit ²	\$0 copay or 20% coinsurance	40% coinsurance
	Virtual medical visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Ambulance ² Your provider must obtain prior authorization for non-emergency transportation.		\$0 copay or 20% coinsurance for ground \$0 copay or 20% coinsurance for air	20% coinsurance for ground 20% coinsurance for air

Medical benefits			
		In-network	Out-of-network
Routine transporta	tion	\$0 copay for 48 one-way trips to or from approved medically related appointments and pharmacies*	75% coinsurance*
Medicare Part B prescription drugs	Chemotherapy drugs ²	\$0 copay or 20% coinsurance	40% coinsurance
In-network cost sharing shown is the maximum you	Part B covered insulin ²	\$0 copay or 20% coinsurance, up to \$35	40% coinsurance
will pay for Part B prescription drugs. You may	Other Part B drugs ²	\$0 copay or 20% coinsurance	40% coinsurance
pay less for certain drugs.	Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.		

Prescription drugs		
Annual Prescription Deductible	\$0	
30-day^ or 100-day supply from a retail or mail order network pharmacy		
All covered drugs	\$0 copay (Some covered drugs are limited to a 30-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.

Additional benefits			
		In-network	Out-of-network
Acupuncture	Routine acupuncture	\$0 copay, 6 visits per year*	40% coinsurance, 6 visits per year*
Chiropractic care	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ²	\$0 copay or 20% coinsurance	40% coinsurance
	Routine chiropractic care	\$0 copay, 6 visits per year*	40% coinsurance, 6 visits per year*
Diabetes management	Diabetes monitoring supplies ²	 \$0 copay We only cover Accu- Chek® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Verio, 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. 	40% coinsurance
	Diabetes self- management training	\$0 copay	40% coinsurance
	Therapeutic shoes or inserts ²	\$0 copay or 20% coinsurance	40% coinsurance

Additional benefits			
		In-network	Out-of-network
Durable medical equipment (DME) and related	DME (e.g., wheelchairs, oxygen) ²	\$0 copay or 20% coinsurance	40% coinsurance
supplies	Prosthetics (e.g., braces, artificial limbs) ²	\$0 copay or 20% coinsurance	40% coinsurance
Fitness prog	gram	 \$0 copay for Renew Active[®] A free gym membership at a gym near you Access to the largest national network of gyms and fitness locations Access to many premium gyms and fitness locations An annual personalized fitness plan Members who need help can bring a workout assistant to the gym Access to thousands of on-demand workout videos and live streaming fitness classes Social activities at local health and wellness classes, clubs and events Online Fitbit[®] Community for Renew Active – no Fitbit device needed Access to the AARP[®] Staying Sharp[®] App 	
Foot care (podiatry services)	Foot exams and treatment ²	\$0 copay or 20% coinsurance	40% coinsurance
	Routine foot care	\$0 copay, 4 visits per year*	40% coinsurance, 4 visits per year*
Meal benefit ²		\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.	
Home health care ²		\$0 copay	40% coinsurance
Hospice		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.	
Nurse Hotline		Speak with a registered nurse (RN) 24 hours a day, 7 days a week	
Opioid treatment program services ²		\$0 copay	\$0 copay

Additional benefits	;		
		In-network	Out-of-network
Outpatient substance abuse	Outpatient group therapy visit ²	\$0 copay or 20% coinsurance	40% coinsurance
	Outpatient individual therapy visit ²	\$0 copay or 20% coinsurance	40% coinsurance
Food, Over-the-Counter (OTC) and Utility Bill Credit		\$125 credit every month to pay for healthy food, OTC products and utility bills	
			ike fruits and vegetables, y products and water
			ands of OTC products, like I, bladder control pads and
		Pay home utility bil and internet	Is like electricity, heat, water
			of participating stores, Walgreens, Kroger and CVS, I stores near you
Personal emergency response system		(PERS). Help is only a b	emergency response system outton press away. A PERS nect you to the help you need, tuation.
Renal Dialysis ²		\$0 copay or 20% coinsurance	20% coinsurance

² May require your provider to get prior authorization from the plan for in-network benefits.

*Benefits are combined in and out-of-network

Plan deductible

Your plan has a deductible for certain services. The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. The Evidence of Coverage (EOC) provides a complete list of services we cover.

The deductible applies to the following Medicare-covered benefit categories, unless otherwise specified.

Annual medical deductible

Your deductible is \$240 per year for covered medical services you receive from providers as described below. Until you have paid the deductible amount, you must pay the full cost of your covered medical services.

Here's how it works:

- 1. You pay your plan's deductible in full; then,
- 2. You pay your copay or coinsurance; finally,
- 3. Your plan pays the rest.

The deductible applies in and out-of-network to the following Medicare-covered benefit categories, unless otherwise specified:

In-network List of applicable services	Out-of-network List of applicable services
Outpatient hospital	Outpatient hospital
□ Ambulatory surgical center (ASC), excluding	Ambulatory surgical center (ASC)
diagnostic colonoscopy	Outpatient hospital, including surgery
 Outpatient hospital, including surgery, excluding diagnostic colonoscopy 	Outpatient hospital observation services
Outpatient hospital observation services	
Doctor visits	Doctor visits
Primary	Primary
□ Specialists	□ Specialists
 Diagnostic tests, lab and radiology services, and X-rays Diagnostic radiology services (e.g. MRI), excluding diagnostic mammogram Lab services Diagnostic tests and procedures Therapeutic radiology Outpatient X-rays 	Diagnostic tests, lab and radiology services, and X-rays Diagnostic radiology services (e.g. MRI) Lab services Diagnostic tests and procedures Therapeutic radiology Outpatient X-rays
Hearing services	Hearing services
Exam to diagnose and treat hearing and balance issues	 Exam to diagnose and treat hearing and balance issues

Vision services	
Exam to diagnose and treat diseases and conditions of the eye	
Eyewear after cataract surgery	
Mental health Outpatient group therapy visit Outpatient individual therapy visit 	
Physical therapy and speech and language therapy visit	
Ambulance	
Medicare Part B drugs Chemotherapy drugs Other Part B drugs 	
Chiropractic care Manual manipulation of the spine to correct subluxation 	
 Diabetes management Diabetes monitoring supplies Diabetes self-management training Therapeutic shoes or inserts 	
 Durable medical equipment (DME) and related supplies Durable medical equipment (e.g. wheelchairs, oxygen) Prosthetics (e.g., braces, artificial limbs) 	
Foot care	
Foot exams and treatment	
Occupational therapy visit	
Opioid treatment program services	
Outpatient substance abuse Outpatient group therapy visit Outpatient individual therapy visit 	
Renal dialysis	
Inpatient services Inpatient hospital Inpatient mental health	
Inpatient services	

Medicaid Benefits

Information for people with Medicare and Medicaid. Your services are paid first by Medicare and then by Medicaid.

The benefits described below are covered by Medicaid. You can see what Texas Medicaid Health and Human Services Commission covers and what our plan covers.

Coverage of the benefits depends on your level of Medicaid eligibility. If Medicare doesn't cover a service or a benefit has run out, Medicaid may help, but you may have to pay a cost share. In some situations, Medicaid may pay your Medicare cost sharing amount. See your Medicaid Member Handbook for more details. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Texas Medicaid Health and Human Services Commission, 1-512-424-6500.

Benefits UHC Dual Complete TX-Medicaid D001 (PPO D-SNP) **Inpatient Hospital Care** Covered Covered **Doctor Office Visits** Covered Covered **Preventive Care** Covered Covered Covered Covered **Emergency Care Urgently Needed Services** Covered Covered Covered **Diagnostic Tests Lab and Radiology** Covered **Services and X-Rays Hearing Services** Covered Covered **Dental Services** Covered Covered Vision Services Covered Covered Covered Covered **Inpatient Mental Health Care Mental Health Care** Covered Covered **Skilled Nursing Facility (SNF)** Covered Covered Ambulance Covered Covered **Transportation (Routine)** Covered Covered **Prescription Drug Benefits** Covered Covered Covered Covered **Chiropractic Care Diabetes Supplies and Services** Covered Covered **Durable Medical Equipment** Covered Covered Foot Care Covered Covered **Home Health Care** Covered Covered

Benefits		
	Medicaid	UHC Dual Complete TX- D001 (PPO D-SNP)
Hospice	Covered with limitations	Covered
Outpatient hospital services	Covered	Covered
Renal Dialysis	Covered	Covered
Prosthetic Devices	Covered	Covered

About this plan

UHC Dual Complete TX-D001 (PPO D-SNP) is a Medicare Advantage PPO 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.

This plan is a Dual Eligible Special Needs Plan (D-SNP) for people who have both Medicare and Medicaid. How much Medicaid covers depends on your income, resources, and other factors. Some people get full Medicaid benefits. Some only get help to pay for certain Medicare costs, which may include premiums, deductibles, coinsurance, or copays.

You can enroll in this plan if you are in one of these Medicaid categories:

- Qualified Medicare Beneficiary Plus (QMB+): You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance, and copayment amounts for Medicare covered services. You pay nothing, except for Part D prescription drug copays (if applicable).
- Qualified Medicare Beneficiary (QMB): You get Medicaid coverage of Medicare cost-share but are not eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance, and copayment amounts only for Medicare covered services. You pay nothing, except for Part D prescription drug copays (if applicable).
- Qualified Disabled and Working Individual (QDWI): Medicaid pays your Part A premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost share amount.
- **Qualifying Individual (QI)**: Medicaid pays your part B premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. You pay the cost share amounts listed in the chart below. There may be some services that do not have a member cost share amount.
- **Specified Low-Income Medicare Beneficiary (SLMB+):** Medicaid pays your Part B premium and provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from your state Medicaid agency in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.
- **Specified Low-Income Medicare Beneficiary (SLMB):** Medicaid pays your Part B premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost share amount.
- Full Benefits Dual Eligible (FBDE): Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from the State Medicaid Office in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.

If your category of Medicaid eligibility changes, your cost share may also increase or decrease. You must recertify your Medicaid enrollment to continue to receive your Medicare coverage.

Our service area includes the following county in:

Texas: El Paso.

Use network providers and pharmacies

UHC Dual Complete TX-D001 (PPO D-SNP) has a network of doctors, hospitals, pharmacies and other providers. With this plan, you have the freedom to see any provider nationwide that accepts Medicare. Plus, you have the flexibility to access a network of local providers. You may pay a higher copay or coinsurance when you see an out-of-network provider. When looking at the charts above you'll see the cost differences for network vs. out-of-network care and services. If you use pharmacies that are not in our network, the plan may not pay for those drugs, or you may pay more than you pay at a network pharmacy.

You can go to **UHCCommunityPlan.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 Dual Complete TX-D001 (PPO D-SNP) is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare.

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

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 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 provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact our Customer Service number at 1-866-944-4983 for additional information (TTY users should call 711). Hours are 8 a.m.-8 p.m.: 7 Days Oct-Mar; M-F Apr-Sept.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique 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 1-866-944-4983, 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.

Routine dental benefits

If your plan offers out-of-network dental coverage and you see an out-of-network dentist, you might be billed more. Provider network may vary in local market. Dental network size based on Zelis Network360, May 2023.

Routine eyewear

Additional charges may apply for out-of-network items and services. Provider and retail network may vary in local market. Vision network size based on Zelis Network360, March 2023. Annual routine eye exam and \$100-400 allowance for contacts or designer frames, with standard (single, bi-focal, tri-focal or standard progressive) lenses covered in full either annually or every two years. Savings based on comparison to retail. Other vision providers are available in our network.

Fitness program

The Renew Active® Program varies by plan/area and may not be available on all plans. Participation in the Renew Active program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, discounts, classes, 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 are 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. Gym network size is based on comparison of competitor's website data as of May 2023.

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used as a substitute for, medical advice, diagnosis, or treatment. Features including the Cognitive Assessment and Lifestyle Check-Ins, Additional Tests, exercises, and challenges assess performance at a particular moment in time on certain discrete cognitive tasks. Staying Sharp games are intended for entertainment and recreational purposes only. Various factors may affect performance, including sleep, tiredness, focus, and other social, environmental, or emotional factors. Performance is not indicative of cognitive health and not predictive of future performance or medical conditions.

Food, Over-the-Counter (OTC) and Utility Bill Credit

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

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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

OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 100 day supply of your maintenance medication.

If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within five business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-877-266-4832, TTY 711.

The Nurse Hotline service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

Rewards Program

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