



2026 Enrollment Guide

UHC Complete Care Support IL-1A (PPO C-SNP)

H2001-038-000

Service area: Illinois - Boone, Brown, Bureau, Carroll, Cass, Christian, Clark, Clay, Coles, Cook, Crawford, Cumberland, De Witt, DeKalb, Douglas, DuPage, Edgar, Edwards, Effingham, Ford, Franklin, Fulton, Gallatin, Grundy, Hamilton, Hancock, Hardin, Henderson, Henry, Iroquois, Jasper, Jefferson, Jo Daviess, Johnson, Kane, Kankakee, Kendall, Knox, La Salle, Lake, Lawrence, Lee, Livingston, Logan, Macon, Marshall, Mason, Massac, McDonough, McHenry, McLean, Menard, Mercer, Morgan, Moultrie, Ogle, Peoria, Piatt, Pope, Pulaski, Putnam, Richland, Rock Island, Saline, Sangamon, Schuyler, Scott, Shelby, Stark, Stephenson, Tazewell, Wabash, Warren, Wayne, White, Whiteside, Will, Winnebago, Woodford counties

United Healthcare

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. Y0066_INTRO_2026_C UHEX26MP0309570_000



Enjoy access to a broad selection of network providers

This plan includes a network of quality doctors, hospitals, pharmacies and other care providers, designed to help you get the care you need. You can also see out-of-network providers if they accept Medicare and the plan, but keep in mind your costs may be higher.



Here's how this PPO C-SNP plan works



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



\$0 copays for preventive services when received in-network. Look at the Summary of Benefits to find out what is covered and how much you'll pay for covered services.



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



This plan has a maximum annual out-of-pocket amount.



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.

Go to **UHC.com/Medicare** 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



UHIL26LP0321372_000

Benefit Highlights

UHC Complete Care Support IL-1A (PPO C-SNP)

This is a short description of your 2026 plan benefits. 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 or are a Qualified Medicare Beneficiary, 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.

	With Medicaid Cost Share Assistance	Without Medicaid Cost Share Assistance
Monthly plan premium	\$0 with "Extra Help"	\$15.20 without "Extra Help"
Annual medical deductible (applies to certain medical benefits)	\$0 in and out-of-network	\$257 [†] combined in and out-of- network
Annual out-of-pocket maximum (the most you may pay in a year for covered medical care)	\$0 combined in-network and out-of-network	\$9,250 in-network \$13,900 combined in and out-of- network

Plan benefits

Your plan has a deductible that applies to certain medical benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage.

	With Medicaid Cost Share Assistance		Without Medic Assistance	Without Medicaid Cost Share Assistance	
	In-network	Out-of- network	In-network	Out-of- network	
Doctor's office visit					
Primary care provider (PCP)	\$0 copay	\$0 copay	20% coinsurance	40% coinsurance	

	With Medicaid Cost Share Assistance		Without Medicaid Cost Share Assistance		
	In-network	Out-of- network	In-network	Out-of- network	
Specialist	\$0 copay (no referral needed)	\$0 copay (no referral needed)	20% coinsurance (no referral needed)	40% coinsurance (no referral needed)	
Virtual visits	\$0 copay to talk telehealth provid through live auc	der online	telehealth provid	\$0 copay to talk with a network telehealth provider online through live audio and video	
Preventive services	\$0 copay	\$0 copay	\$0 copay	\$0 copay - 40% coinsurance (depending on the service)	
Inpatient hospital care	\$0 copay per stay for unlimited days	\$0 copay per stay for unlimited days	\$2,055 copay per stay for unlimited days	40% coinsurance per stay for unlimited days	
Skilled nursing facility (SNF)(Stay must meet Medicare coverage criteria)	\$0 copay per day: days 1-100	\$0 copay per day: days 1-100	\$0 copay per day: for days 1-20 \$209.50 [†] copay per day: days 21-100	40% coinsurance per stay, up to 100 days	
Outpatient hospital, including surgery (cost sharing for additional plan services will apply)	\$0 copay	\$0 copay	20% coinsurance	40% coinsurance	
Outpatient mental health					
Group therapy	\$0 copay	\$0 copay	20% coinsurance	40% coinsurance	
Individual therapy	\$0 copay	\$0 copay	20% coinsurance	40% coinsurance	
Virtual visits	\$0 copay to talk telehealth provid through live aud	der online	\$0 copay to talk telehealth provid through live aud	der online	

Plan benefits				
	With Medicaid Cost Share Assistance		Without Medicaid Cost Share Assistance	
	In-network	Out-of- network	In-network	Out-of- network
Durable medical equipment (DME) and related supplies				
DME (e.g., wheelchairs, oxygen)	\$0 copay	\$0 copay	20% coinsurance	40% coinsurance
Prosthetics (e.g., braces, artificial limbs)	\$0 copay	\$0 copay	20% coinsurance	40% coinsurance
Diabetes monitoring supplies	\$0 copay for covered brands	\$0 copay	\$0 copay for covered brands	40% coinsurance
Diagnostic radiology services (such as MRIs, CT scans)	\$0 copay	\$0 copay	20% coinsurance	40% coinsurance
Diagnostic tests and procedures (non-radiological)	\$0 copay	\$0 copay	20% coinsurance	40% coinsurance
Lab services	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Outpatient x-rays	\$0 copay	\$0 copay	20% coinsurance	40% coinsurance
Ambulance	\$0 copay for ground or air	\$0 copay for ground or air	20% coinsurance for ground or air	20% coinsurance for ground or air
Emergency care	\$0 copay (worldwide)		\$115 copay (\$0 emergency car United States) ¡	e outside the
Urgently needed services	\$0 copay (worldwide)		\$30 copay (\$0 ourgently neede outside the Univisit	d services

Medicaid coverage of out-of-network medical benefits may vary depending on your Medicaid eligibility category. For complete information please refer to your Evidence of Coverage. †These are the 2025 Medicare-defined amounts and may change for 2026

Additional plan benefits			
		In-network	Out-of-network
Routine physical		\$0 copay, 1 per year*	40% coinsurance, 1 per year*
Hearing services	Routine hearing exam	\$0 copay for a routine hearing exam to help support hearing health* 40% coinsurance for a routine hearing exam to help support hearing health*	
	Hearing aids	\$1,500 allowance for 2 hea	aring aids every 2 years*
		 □ A broad selection of over-the-counter (OTC), high-value and brand-name prescription hearing aids □ Access to one of the largest national networks of hearing professionals with more than 6,500 locations □ 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period □ Hearing aids purchased outside of UnitedHealthcare Hearing are not covered 	
Routine dental	Preventive and comprehensive	\$2,500 allowance for all covered dental services*	
benefits	services	\$0 copay for covered preventive and comprehensive services like cleanings, fillings, crowns, bridges and dentures No annual deductible Access to one of the largest national dental networks Freedom to see any dentist	
Vision services	Routine eye exam	\$0 copay for a routine eye exam each year to help protect your eyesight and health*	40% coinsurance for a routine eye exam each year to help protect your eyesight and health*
	Routine eyewear	vision, bifocals, trifocal	tion lenses including single

Additional plan benefits			
	In-network	Out-of-network	
	□ Access to one of Medicare Advantage's largest national networks of vision providers and retail providers □ Eyewear available from many online providers, including Warby Parker and GlassesUSA □ You are responsible for all eyewear costs from providers outside of the UnitedHealthcare Vision network		
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 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 36 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies*		
Foot care - routine	\$0 copay, 4 visits per year*	40% coinsurance, 4 visits per year*	
OTC and food credit	\$216 credit every month for over-the-counter (OTC) products, plus healthy food 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		

Additional plan benefits			
	In-network	Out-of-network	
Rewards	Earn up to \$165 in rewards when you get started in January $^{\!\Omega}$		
Meal benefit	\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay		

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

What is coinsurance?

Coinsurance is a portion or part of the total cost, typically as a percentage. With this plan, you pay part of the cost of Tier 2, Tier 3, Tier 4 and Tier 5 drugs. For example, if your coinsurance is 25% and the total cost of your prescription is \$100, you would pay \$25. The plan pays the rest. You pay the full cost of your drugs until you meet the deductible, then you'll start paying the coinsurance amount.

Prescription drug payment stages if you qualify for Low-Income Subsidy (LIS)		
Deductible	Your deductible amount is \$0	
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 \$2,100 you move to the Catastrophic Coverage stage.	
Drug coverage	30-day or 100-day supply from retail network pharmacy	
Generic (including brand drugs treated as generic)	\$0, \$1.60, or \$5.10 copay (Some covered drugs are limited to a 30-day supply)	
All other drugs ¹	\$0, \$4.90, or \$12.65 copay (Some covered drugs are limited to a 30-day supply)	
Catastrophic Coverage	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.	

Prescription drug payment stages if you do not qualify for LIS		
Deductible \$0 for Tier 1 Part D prescription drugs \$450 for Tier 2, 3, 4 and 5 drugs		
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 \$2,100 you move to the Catastrophic Coverage stage.	

Prescription drug payment stages if you do not qualify for LIS			
Tier drug coverage	Standard Retail (30-day supply)	Mail Order (100-day supply)	
Tier 1: Preferred Generic	\$0 copay	\$0 copay	
Tier 2: Generic	25% coinsurance	25% coinsurance	
Tier 3: Preferred Brand	25% coinsurance	25% coinsurance	
Covered Insulin ¹	25%, up to \$35 copay	25%, up to \$105 copay	
Tier 4: Non-Preferred Drug ²	25% coinsurance	N/A	
Tier 5: Specialty Tier ²	27% coinsurance	N/A	
Catastrophic Coverage	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.		

¹ 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 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.

plan coverage criteria. Contact us for details.

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. 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. 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.

This information is not a complete description of benefits. Contact the plan for more information.

Y0066 MABH 2026 M H2001038000

UHIL26LP0335088_000

² Limited to a 30-day supply



Summary of Benefits 2026

UHC Complete Care Support IL-1A (PPO C-SNP) H2001-038-000

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/Medicare



Toll-free **1-866-367-7527**, TTY **711** 8 a.m.-8 p.m. local time, 7 days a week

United Healthcare

Y0066_SB_H2001_038_000_2026_M

Summary of Benefits

January 1, 2026 - December 31, 2026

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 **myUHCMedicare.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 Complete Care Support IL-1A (PPO C-SNP)

	In-network	Out-of-network
Monthly plan premium	\$15.20	
Part B premium reduction	Up to \$0.90 If your Medicare Part B premium is paid by Medicaid, or others on your behalf, you will not see the reduction.	
Annual medical deductible	Your medical deductible is the Original Medicare Part B deductible amount combined in and out-of-network 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. The 2025 deductible amount is \$257. The 2026 amount will be set by CMS in the fall of 2025. Our plan will provide updated rates as soon as they are released.	
Maximum out-of-pocket amount (does	\$9,250	\$13,900
not include prescription drugs)	This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.	This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from any provider.
	If you reach this amount, you will still need to pay you monthly premiums. Out-of-pocket costs paid for you Part D prescription drugs are not included in this amount.	

Medical premium, deductible and limits			
	In-network	Out-of-network	
Medicare cost-sharing	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 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 care ² Our plan covers an unlimited number of days for an inpatient hospital stay.		Depending upon your level of Medicaid eligibility, you pay \$0 copay per stay, or \$2,055 copay per stay	40% coinsurance per stay
Outpatient hospital Cost-sharing for additional plan covered services will apply.	Ambulatory surgical center (ASC) ²	\$0 copay for a colonoscopy Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance otherwise	40% coinsurance
	Outpatient hospital, including surgery ²	\$0 copay for a colonoscopy Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance otherwise	40% coinsurance
	Outpatient hospital observation services ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance

Medical benefits				
		In-network		Out-of-network
Doctor visits	Primary care provider	Depending on your of Medicaid eligit copay or 20% coinsurance		40% coinsurance
	Specialists ²	Depending on your of Medicaid eligit copay or 20% coinsurance		40% coinsurance
	Virtual medical visits	\$0 copay to talk online through liv		work telehealth provider nd video
Preventive services	Routine physical	\$0 copay, 1 per y	/ear*	40% coinsurance, 1 per year*
	Medicare-covered	\$0 copay		\$0 copay - 40% coinsurance (depending on the service)
	□ Abdominal aor screening □ Alcohol misuse □ Annual wellnes □ Bone mass me □ Breast cancers (mammogram) □ Cardiovascular (behavioral the □ Cardiovascular □ Cervical and vascreening □ Colorectal canc (colonoscopy, test, flexible sig □ Depression scr □ Diabetes scree monitoring □ Hepatitis C scre □ HIV screening	e counseling as visit assurement screening disease rapy) screening aginal cancer cer screenings fecal occult blood gmoidoscopy) reening anings and	comp screel Medic service Medic Progra Obesi couns Prosta (PSA) Sexua screel Tobac couns peopl related Vaccii flu, He COVII	cal nutrition therapy es care Diabetes Prevention am (MDPP) ty screenings and seling ate cancer screenings ally transmitted infections nings and counseling eco use cessation seling (counseling for e with no sign of tobacco- d disease) nes, including those for the epatitis B, pneumonia, or

Medical benefits			
		In-network	Out-of-network
	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.		
Emergency care	Depending on your level of Medicaid eligibility, \$0 copay or \$115 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.		opay for emergency care per visit. If you are thin 24 hours, you pay the stead of the Emergency tient Hospital Care" section
Urgently needed se	ervices	Depending on your level of Medicaid eligibility, \$0 copay or \$30 copay (\$0 copay for urgently needed services outside the United States) per visit	
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) ²	\$0 copay for each diagnostic mammogram Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance otherwise	40% coinsurance
	Lab services ²	\$0 copay	\$0 copay
	Diagnostic tests and procedures ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance
	Therapeutic radiology ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance
	Outpatient X-rays ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance
Hearing services	Exam to diagnose and treat hearing and balance issues ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance

Medical benefits			
		In-network	Out-of-network
	Routine hearing exam	\$0 copay for a routine hearing exam to help support hearing health*	40% coinsurance for a routine hearing exam to help support hearing health*
	Hearing aids ²	\$1,500 allowance for 2 hea	aring aids every 2 years*
		aids Access to one of the land the lan	argest national networks of with more than 6,500 varranty on all prescription trial period and damage or period ed outside of
Routine dental benefits	Preventive and comprehensive services ²	\$2,500 allowance for all co \$0 copay for covered preve services like cleanings, fillidentures No annual deductible Access to one of the lanetworks Freedom to see any de	entive and comprehensive ngs, crowns, bridges and argest national dental
Vision services	Exam to diagnose and treat diseases and conditions of the eye ²	\$0 copay	40% coinsurance
	Eyewear after cataract surgery	\$0 copay	40% coinsurance
	Routine eye exam	\$0 copay for a routine eye exam each year to help protect your eyesight and health*	40% coinsurance for a routine eye exam each year to help protect your eyesight and health*

Medical benefits			
		In-network	Out-of-network
	Routine eyewear	vision, bifocals, trifocal progressives — all with Access to one of Medianational networks of visproviders Eyewear available from including Warby Parke You are responsible fo	ation lenses including single is and Tier I (standard) scratch-resistant coating care Advantage's largest sion providers and retail many online providers, r and GlassesUSA
Mental health	Inpatient visit ² Our plan covers 90 days for an inpatient hospital stay	Depending upon your level of Medicaid eligibility, you pay \$0 copay per stay, or \$2,055 copay per stay	40% coinsurance per stay
	Outpatient group therapy visit ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance
	Outpatient individual therapy visit ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance
	Virtual mental health visits	\$0 copay to talk with a netronline through live audio a	

Medical benefits	Medical benefits			
		In-network	Out-of-network	
Skilled nursing fact (Stay must meet Mocriteria) Our plan covers up SNF.	edicare coverage	Depending upon your level of Medicaid eligibility, you pay \$0 copay per day: days 1-100, or You pay the Original Medicare cost sharing amount for 2026 which will be set by CMS in the fall of 2025. These are 2025 cost sharing amounts and may change for 2026. Our plan will provide updated rates as soon as they are released. \$0 copay per day: days 1-20 \$209.50 copay per day: days 21-100	40% coinsurance per stay, up to 100 days	
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance	
	Occupational Therapy Visit ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance	
Ambulance ² Your provider must obtain prior authorization for non-emergency transportation.		Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance for ground Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance for air	20% coinsurance for ground 20% coinsurance for air	
Routine transporta	ation	\$0 copay for 36 one-way trips to or from approved locations, such as medically related appointments, gyms and pharmacies*	75% coinsurance*	

Medical benefits			
		In-network	Out-of-network
Medicare Part B prescription drugs In-network cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.	Chemotherapy drugs ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance
	Part B covered insulin ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance, up to \$35	40% coinsurance
	Other Part B drugs ² Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	\$0 copay for allergy antigens Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance for all others	\$0 copay for allergy antigens 40% coinsurance for all others

What is coinsurance?

Coinsurance is a portion or part of the total cost, typically as a percentage. With this plan, you pay part of the cost of Tier 2, Tier 3, Tier 4 and Tier 5 drugs. For example, if your coinsurance is 25% and the total cost of your prescription is \$100, you would pay \$25. The plan pays the rest. You pay the full cost of your drugs until you meet the deductible, then you'll start paying the coinsurance amount.

Prescription drug payment stages if you qualify for Low-Income Subsidy (LIS)			
Deductible	Your deductible amount is \$0		
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 \$2,100, which includes the amount you paid towards your deductible, you move to the Catastrophic Coverage stage.		
Drug Coverage	30-day^ or 100-day supply from a retail network pharmacy		
Generic (including brand drugs treated as generic)	\$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)		

Prescription drug payment stages if you qualify for Low-Income Subsidy (LIS)		
All other drugs ³	\$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)	
Catastrophic Coverage	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.	

[^]Members living in long-term care facilities pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

³ 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.

Prescription drug payment stages if you do not qualify for LIS			
Deductible	There is no deductible for drugs in Tier 1. Your coverage for these drugs starts in the Initial Coverage stage. There is a \$450 deductible for drugs in Tier 2, 3, 4 and 5. You pay the full cost for your drugs in these tiers until you reach the deductible amount. Then you move to 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 \$2,100, which includes the amount you paid towards your deductible, you move to the Catastrophic Coverage stage.		
Tier drug	Retail		Mail Order
coverage	30-day supply^	100-day supply	100-day supply
Tier 1: Preferred Generic	\$0 copay	\$0 copay	\$0 copay
Tier 2: Generic	25% coinsurance	25% coinsurance	25% coinsurance
Tier 3: Preferred Brand	25% coinsurance	25% coinsurance	25% coinsurance
Covered Insulin ³	25%, up to \$35 copay	25%, up to \$105 copay	25%, up to \$105 copay
Tier 4: Non-Preferred Drug ⁴	25% coinsurance	N/A	N/A
Tier 5: Specialty Tier ⁴	27% coinsurance	N/A	N/A
Catastrophic Coverage		e, you won't pay anything for the rest of the plan year.	for your Medicare-

Prescription drug payment stages if you do not qualify for LIS

⁴ Limited to a 30-day supply

Additional benefits	3		
		In-network	Out-of-network
Chiropractic services	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance
Diabetes management	Diabetes monitoring supplies ²	\$0 copay 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.	40% coinsurance
	Diabetes self- management training	\$0 copay	40% coinsurance

[^]Members living in long-term care facilities pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

³ 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.

Additional benefits	3		
		In-network	Out-of-network
	Therapeutic shoes or inserts ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance
Durable medical equipment (DME) and related supplies	DME (e.g., wheelchairs, oxygen) ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance
	Prosthetics (e.g., braces, artificial limbs) ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance
Fitness prog	gram	\$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 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	
Foot care (podiatry services)	Foot exams and treatment ²	\$0 copay	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.	
Opioid treatment p	rogram services ²	\$0 copay	\$0 copay

Additional benefits						
		In-network	Out-of-network			
Outpatient substance use disorder services	Outpatient group therapy visit ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance			
	Outpatient individual therapy visit ²	Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	40% coinsurance			
OTC and food credit		\$216 credit every month for over-the-counter (OTC) products, plus healthy food 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				
Renal dialysis ²		Depending on your level of Medicaid eligibility, \$0 copay or 20% coinsurance	20% coinsurance			

 $^{^{\}rm 2}$ May require your provider to get prior authorization from the plan for in-network benefits.

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.

^{*}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 the 2026 Original Medicare Part B deductible amount for covered medical services you receive from providers as described below. The 2025 Medicare deductible amount is \$257. The 2026 amount will be set by CMS in the fall of 2025. Our plan will provide updated rates as soon as they are released. 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 diagnostic colonoscopy Outpatient hospital, including surgery, excluding diagnostic colonoscopy 	☐ Ambulatory surgical center (ASC)☐ Outpatient hospital, including surgery☐ Outpatient hospital observation services		
$\hfill\square$ 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 and inhome vascular screening 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	Vision services			
 Exam to diagnose and treat diseases and conditions of the eye 	 Exam to diagnose and treat diseases and conditions of the eye 			
☐ Eyewear after cataract surgery	☐ Eyewear after cataract surgery			
Mental health ☐ Outpatient group therapy visit ☐ Outpatient individual therapy visit	Mental health ☐ Outpatient group therapy visit ☐ Outpatient individual therapy visit			
Physical therapy and speech and language therapy visit	Physical therapy and speech and language therapy visit			
Ambulance	Ambulance			
Medicare Part B drugs ☐ Chemotherapy drugs ☐ Other Part B drugs	Medicare Part B drugs ☐ Chemotherapy drugs ☐ Other Part B drugs			
Chiropractic services ☐ Manual manipulation of the spine to correct subluxation	Chiropractic services Manual manipulation of the spine to correct subluxation			
Diabetes management ☐ Diabetes monitoring supplies ☐ Therapeutic shoes or inserts	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)	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	Foot care ☐ Foot exams and treatment			
Occupational therapy visit	Occupational therapy visit			
Opioid treatment program services	Opioid treatment program services			
Outpatient substance use disorder services Outpatient group therapy visit Outpatient individual therapy visit	Outpatient substance use disorder services Outpatient group therapy visit Outpatient individual therapy visit			

Renal dialysis	Renal dialysis
	Inpatient services Inpatient hospital Inpatient mental health
	Skilled nursing facility (SNF)
	Home health care

About this plan

UHC Complete Care Support IL-1A (PPO C-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.

UHC Complete Care Support IL-1A (PPO 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:

Illinois: Boone, Brown, Bureau, Carroll, Cass, Christian, Clark, Clay, Coles, Cook, Crawford, Cumberland, De Witt, DeKalb, Douglas, DuPage, Edgar, Edwards, Effingham, Ford, Franklin, Fulton, Gallatin, Grundy, Hamilton, Hancock, Hardin, Henderson, Henry, Iroquois, Jasper, Jefferson, Jo Daviess, Johnson, Kane, Kankakee, Kendall, Knox, La Salle, Lake, Lawrence, Lee, Livingston, Logan, Macon, Marshall, Mason, Massac, McDonough, McHenry, McLean, Menard, Mercer, Morgan, Moultrie, Ogle, Peoria, Piatt, Pope, Pulaski, Putnam, Richland, Rock Island, Saline, Sangamon, Schuyler, Scott, Shelby, Stark, Stephenson, Tazewell, Wabash, Warren, Wayne, White, Whiteside, Will, Winnebago, Woodford.

Use network providers and pharmacies

UHC Complete Care Support IL-1A (PPO C-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 **UHC.com/Medicare** 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 Complete Care Support IL-1A (PPO 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 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.

UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

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 1-877-370-4876 for additional information (TTY users should call 711). Hours are 7 a.m.-10 p.m. CT: 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 1-877-370-4876, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 7 a.m. a 10 p.m. hora del Centro: 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 \$100-450 allowance for contacts or designer frames, with standard (single, bi-focal, tri-focal or standard progressive) lenses covered in full either annually or every two years. Savings based on comparison to retail. Other vision providers are available in our network.

Fitness program

The fitness 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.

OTC and food credit

OTC and food benefits have expiration timeframes. 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.

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.

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. UnitedHealthcare and its respective subsidiaries are not responsible for the services or information provided by third parties.

Rewards Program

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

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**.

UnitedHealthcare is here to help

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



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



Find low-cost, easy-to-use transportation



Determine Medicaid eligibility, depending on your income



Find local support groups



Learn about Veterans' Services and support



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

Medicare Made Clear®

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



MedicareMadeClear.com

Y0066_HELPRES_2026_C UHEX26HM0327189_000

Before you enroll

It's important that you understand this Chronic Special Needs Plan (C-SNP) and what benefits are covered. You can find the Drug List, Provider and Pharmacy directories, Evidence of Coverage and more at **UHC.com/Medicare**.



P_x

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

Generally, the lower the drug tier, the less you'll pay. Drugs not covered by the plan may have alternative covered drugs that can be used instead.



Did you use our online Drug Cost Estimator tool?

Find covered drugs, view your estimated drug costs and see if there's a generic version available that may save you money. Visit **UHCdrugcosts.com** or scan the code below.



Are your providers in the network?

You'll want to stay in the network for your plan's lowest cost.



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, costs, 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 have diabetes, heart failure and/or a cardiovascular disorder



You live in the plan's service area

Scan this code to access the drug cost estimator tool



Y0066_BYE_2026_C

UHIL26LP0330113_000

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/Medicare** 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 Complete Care Support IL-1A (PPO C-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.



Call one of our Licensed Sales Representatives toll-free at **1-866-367-7527**, 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.

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're enrolled in a Chronic Special Needs Plan (C-SNP)

This plan has benefits designed to help manage diabetes, cardiovascular disease, and/or chronic heart failure.

To stay enrolled in this plan, Medicare requires that we verify your chronic condition within 60 days after your coverage starts. We'll contact your provider to verify your chronic condition. You don't need to do anything for now. If we're not able to verify your chronic condition within 30 days, we'll send you a letter with next steps.

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 **myUHCMedicare.com**. 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
- · Complete your health assessment

Reach for your UCard when

- Visiting a provider or filling a prescription
- Buying OTC products and healthy food
 - Use the credit loaded on your UCard as payment in-store or online. Covered food items include generic and name-brand fresh, canned and frozen food, including:
 - Fruits
- Dairy products

Fresh salad kitsFlour, sugar, spices, etc.Soups

Breads, cereals, pasta, etc.

- Vegetables
- Meat and seafood
- Nutritional shakes and bars

- Frozen meals
- Beans and legumes
- Water and vitamin enhanced water
- OTC products include pain relievers, cold remedies, vitamins and more
- 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** to learn more
- Review UCard balances

Thank you for choosing UnitedHealthcare

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

Scope of Appointment Confirmation Form

Before meeting with a Medicare benefith that Sales Agents use this form to ensign products you are interested in. A sepail Please check what you want to discipled definitions):	ure your a rate form	ppointment f should be us	ocuses only on sed for each Me	the type of plan and dicare beneficiary.	
☐ Medicare Advantage (Part C) plan	□ Dental, visi	☐ Dental, vision, hearing products			
☐ Standalone Medicare prescription☐ Medicare Supplement (Medigap)	• (t D) plans	☐ Hospital ind	demnity products	
By signing this form, you agree to mee The Sales Agent is either employed or your enrollment in a plan. They do not	contracte	ed by a Medic	care plan and m	ay be paid based on	
Signing this form does not affect your a Medicare plan or obligate you to enr confidential.					
Beneficiary or authorized repr	resentat	ive signatı	ure and signa	ture date:	
Signature of beneficiary/authorized	l represer	ntative		Today's date	
				MM-DD-YYYY	
If you are the authorized representativ	e, please s	sign above a	nd print clearly a	and legibly below:	
Name (First and Last)		Relationship to beneficiary			
To be completed by licensed sales	represen	tative (pleas	e print clearly a	nd legibly)	
sales Agent name (First and Last) Sales Agent name		gent phone		Sales Agent ID	
Beneficiary name (First and Last)	Beneficiary phone			Date of appointment	
				MM-DD-YYYY	
Beneficiary address					
Initial method of contact	ne Sales Agent will represent during the meeting				
Sales Agent signature	1				

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.

Y0066_SOA_2026_C

UHEX26HM0279581_000

Chronic Condition Pre-assessment Form

To enroll in a Chronic Special Needs plan, Medicare requires that your chronic condition be verified by your treating physician's office.

Please answer the questions below and complete the information requested on the following page so we may have your treating physician verify your chronic condition.

Clinical pre-qualify questions

This is a pre-assessment. Post-verification by your treating physician will occur after you are enrolled in the plan.

Please answer these questions:

I. Diabetes mellitus (Note: A pre-diabetes diagnosis does not qualify for this plan.)		
 Has a doctor or clinic told you that you have diabetes (too much sugar in the blood or urine or high sugar(s))? 	□ Yes	□ No
2. Have you been prescribed or are you taking insulin or an oral medication for diabetes treatment?	□ Yes	□ No
II. Chronic heart failure		
1. Has a doctor or clinic told you that you have chronic or congestive heart failure (fluid or water in the lungs or heart)?	□ Yes	□ No
2. Have you previously experienced fluid in your lungs, leg swelling and shortness of breath due to a heart problem?	□ Yes	□ No
3. In the past year, have you been advised by a health care professional to weigh yourself daily for heart monitoring?	□ Yes	□ No
III. Cardiovascular disorders		
 Have you been diagnosed with an irregular heart rate (like atrial fibrillation), heart disease or coronary artery disease? 	□ Yes	□ No
2. Have you been told you have peripheral vascular disease, poor circulation or claudication in your legs?	□ Yes	□ No
3. Do you have chronic skin ulcers or leg vein problems?	☐ Yes	□ No
4. Have you been prescribed blood thinners like warfarin or clopidogrel for a heart condition?	□ Yes	□ No
5. Do you have a pacemaker or internal defibrillator?	☐ Yes	□ No
6. Have you had an angioplasty, stents or bypass surgery on your heart or legs?	☐ Yes	□ No

Completing this pre-assessment does not guarantee enrollment in the plan. All Chronic Special Needs plans require verification from a treating physician to be enrolled in the plan.

Chronic Condition Release of Information Form

Completion of this document authorizes the disclosure and/or use of individually identifiable health information, as set forth below, consistent with federal law concerning the privacy of such information. After you complete this form, please return it with your plan enrollment form. Do **not** take this form to your treating physician.

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 dash	ies):	
If you don't have all of this information, you can complete your treati NPI number (exactly as found in the Provider Directory or online).	ng physician's	s full name and
Have you seen this provider within the last 2 years?		☐ Yes ☐ No



2026 Enrollment Request Form

 \Box UHC Complete Care Support IL-1A (PPO C-SNP) H2001-038-000

Information about you (Please type or print in black or blue ink)				
Last name	First name			Middle initial
Birth date		Sex □ Male	☐ Femal	e
Home phone number ()	_	Mobile phone	number () —
You can stay on top of your plan and Check here to consent to receive of technology. You can change your pro-	alls using au	to dialer/artificia		corded voice
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
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				
Y0066 EFMA 2026 C				UHIL26LP0320529 000

Page 2 of 7

Do you have other insurance (Examples: Other private insura programs.) If yes, what is it?	• • •	-	☐ Yes ☐ No benefits or state
Name of other insurance			
		T	
Member number	Group number	RxBin	RxPCN (optional)
Answering these questions is fill them out.	your choice. You can't be d	 enied coverage b	ecause you don't
How do you want to pay?			
If you have a monthly plan prer pay your premium by automatic Board (RRB) benefit check each Electronic Funds Transfer (EFT	c deduction from your Social S th month. You can also pay fro ')*.	Security or Railroa om a bank accour	ad Retirement at through
If you don't choose an option b		•	
If you must pay a Part D-Incom			RMAA),
Social Security (SS) will send y		ou want to pay it:	
You can pay it from you	r SS check		
☐ Medicare can bill you			
☐ The Railroad Retiremen	t Board (RRB) can bill you		
☐ I want to pay from my Social	Security check		
☐ I want to pay from my Railro	ad Retirement Board (RRB) ch	neck	
\square 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 Insurance Company the new cl current retroactive charges plu tell both UHC and my bank. I u	narges from my bank Account s monthly premium amount. If	which may included the last of	de up to \$200.00 of paying by EFT, I will
A few questions to help u	s manage your plan		
1. Which language or accessi		future plan inforr	nation?
Enrollee name			
Agent name/ID number			
Y0066_EFMA_2026_C		UH	IL26LP0320529_000

Page 3 of 7

☐ English ☐ Spanish			
☐ Braille ☐ Large print ☐ Audio CD ☐ Data CD			
If you don't see the language or format you want, please call us toll-free at 1-866-367-7527 , TTY 711 , 8 a.m8 p.m. local time, 7 days a week. Or visit UHC.com/Medicare for online help. If no selection is made, you will receive plan information in English.			
2. Do you or your spouse work?	☐ Yes ☐ No		
Do you or your spouse have other health insurance (Examples: Other employer group coverage, LTD auto liability, or Veterans benefits) If yes, please complete the following: Name of health insurance company			
Member number			
3. Please give us the name of your primary care	provider (PCP), clinic or health center.		
You aren't limited to this list. You may go to any do payment terms. You can find a list on the plan website or in the Proprovider 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?		
Please read and sign			
By completing this form, I agree to the following	g:		
paying my Part B premium if I have one, unless I understand that people with Medicare are go the country, except for limited coverage near urgent care outside of the U.S. See the Summ I understand that when my UnitedHealthcare prescription drug benefits from UnitedHealthcure and contained in my United	enerally not covered under Medicare while out of the U.S. border. This plan covers emergency and nary of Benefits for more information. coverage begins, I must get all of my medical and care. Benefits and services authorized by lHealthcare "Evidence of Coverage" document ber agreement) will be covered. Neither Medicare		
Enrollee name			
Agent name/ID number			
Y0066_EFMA_2026_C	UHIL26LP0320529_000		

□ 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).					
- ·	or person(s) for permissible purposes under applicable law as required to administer my health				
 The information on this form is correct to the intentionally provide false information on this My response to this form is voluntary. However 	form I will be disenrolled	from the plan.			
plan.					
When I sign below, it means that I have read and	d understand the inform	ation on this form			
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, information below (*Not a Sales Agent)	please sign above ar	nd complete the			
Last name	First name				
Address					
City	State Zip code				
Phone number () —	Relationship to applicar	t			
For individuals helping enrollee with completing this form only					
Enrollee name					
Agent name/ID number					

	if you're an individual (-			ounselors, family
members, or other third parties) helping an e		enrollee fill out this form. Relationship to enrollee			
Signature		National Producer Number (Agents/Brokers only)			
For Licensed Sale	es Representative/a	agenc	y u	se only	
Licensed Sales representative/Writing ID		Initial receipt date		Initial receipt date	e
Licensed Sales representative/agent name			Proposed effective		ve date
Employer group name	9				
Employer group ID			В	ranch ID	
Agent must complet ☐ IEP (MA-PD enrollees) ☐ OEP (Newly	e □ ICEP (MA enrollee □ SEP (Dual LIS	er 2r	nrol nd I	P (MA-PD lees eligible for EP) EP (Change in	☐ OEP (Jan 1 – Mar 31)
eligible) □ SEP (Chronic)	change of status) res □ SEP (Dual LIS □		side AE	ence) EP (October 15- mber 7)	EGHP coverage)
☐ SEP (SEP reason)	<u> </u>			·	
Licensed Sales repre	esentative signature (o	optiona	I)	Da	te
	P.O. Salt Lake Ci	dHealth Box 30 ity, UT 8 888-950	- 770 341)-11	re) 30-0770 70	
	er				UHIL26LP0320529_000

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 Complete Care Support IL-1A (PPO 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.

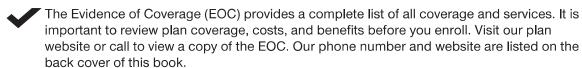
OMB No. 0938-1378 Expires: 12/31/2026 Y0066_EFMA_2026_C

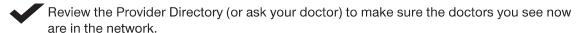
UHIL26LP0320529_000

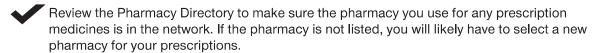
Enrollment checklist

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







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. This premium is normally taken out of your Social Security check each month.
- Benefits may change on January 1 of each year.
- Our plan allows you to see providers outside of our network (non-contracted providers). Check the EOC to see which out-of-network services are covered on this plan. However, while we will pay for covered services the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay higher cost sharing for services received by non-contracted providers.
- 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 Chronic Condition Special Needs Plan (C-SNP). Your ability to enroll will be based on verification that you have a qualifying specific severe or disabling chronic condition.

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 UnitedHealthcare UCard®. This receipt is not a guarantee of enrollment.

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

Applicant 1:	Applicant 2 (if applicable):		
Name	Name		
Application date	Application date		
Proposed effective date	Proposed effective date		
Plan name	Plan name		
Plan type	Plan type		
Health plan/PBP number	Health plan/PBP number		
Enrollment tracking number (if applicable)	Enrollment tracking number (if applicable)		
Call your Licensed Sales Representative if you questions:	have any RxBIN: 610097		
Representative name and ID number	RxPCN: 9999		
Representative phone number	naghr. 005		

We're here to help. If you have additional questions, please call Customer Service toll-free at **1-866-367-7527**, 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.



Y0066_ER_2026_C UHIL26LP0325712_000

Important information: 2025 Medicare star ratings



UnitedHealthcare - H2001

For 2025, UnitedHealthcare - H2001 received the following Star Ratings from Medicare:

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

☐ Data from doctors and hospitals that work with the plan

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**.

Questions about this plan?

Contact UnitedHealthcare 7 days a week from 8:00 a.m. to 8:00 p.m. Local time at **800-555-5757** (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 **877-370-4876** (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

Optum Civil Rights Coordinator 1 Optum Circle Eden Prairie, MN 55344

Optum_Civil_Rights@Optum.com

UHC_Civil_Rights@uhc.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.

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.

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.

ધ્યાન આપો: જો તમે ગુજરાતી (Gujarati) બોલતા હો તો વિના મૂલ્યે ભાષાકીય મદદરૂપ સેવાઓ અને અન્ય ફોર્મેટમાં વિના મૂલ્યે સંયાર, જેમ કે મોટી પ્રિન્ટ, તમારા માટે ઉપલબ્ધ છે. તમારા સભ્ય ઓળખ કાર્ડ પરના ટોલ-ફી નંબર પર કૉલ કરો.

ध्यान दें: यदि आप हिंदी (Hindi) बोलते हैं, तो आपके लिए मुफ्त भाषा सहायता सेवाएँ और अन्य प्रारूपों में मुफ्त संचार, जैसे कि बड़े प्रिंट, उपलब्ध हैं। अपने सदस्य पहचान पत्र पर दिए गए टोल-फ्री नंबर पर कॉल करें।

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. Chiami il numero verde riportato sul Suo tesserino identificativo.

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.

PAŽNJA: Ako govorite **srpski (Serbian)**, besplatne usluge jezičke asistencije i besplatni načini komunikacije u drugim formatima, kao što je veliki format štampe, su vam dostupni. Pozovite besplatni broj koji se nalazi na vašoj članskoj identifikacionoj kartici.

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.

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.

توجہ دیں: اگر آپ **اردو (Urdu)** زبان بولتے ہیں تو زبان کی معاون خدمات اور دیگر فارمیٹس میں مواصلات، جیسے بڑے پرنٹ، آپ کے لیے مفت دستیاب ہیں۔ اپنے ممبر شناختی کارڈ پر دیئے گئے ٹول فری نمبر پر کال کریں۔

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.

Ready to use your extra benefits?

UHC Complete Care Support IL-1A (PPO C-SNP)

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



Call 1-877-370-4876, TTY 711, 7 a.m.-10 p.m. CT: 7 Days Oct-Mar; M-F Apr-Sept or visit myUHCMedicare.com for:

☐ Fitness program: Renew Active®



Hearing aids

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



Routine dental benefits

UnitedHealthcare Dental 1-877-370-4876 MyUHCMedicare.com





Routine transportation

SafeRide 1-866-244-3123 myUHCMedicare.com



E FP TOZ

OTC and food credit

MyUHCMedicare.com

Routine vision services UnitedHealthcare Vision®

MyUHCMedicare.com

Prescription drug home delivery

Optum® Home Delivery Pharmacy

1-877-370-4876

1-877-889-6358

Solutran 1-833-845-8798 MyUHCMedicare.com



UnitedHealthcare has more than 45 years of experience serving members. You can count on UnitedHealthcare to be there for you every step of the way.

Click. Call. Connect.



Download the UnitedHealthcare app



UHC.com/Medicare



Call toll-free **1-866-367-7527**, TTY **711** 8 a.m.-8 p.m. local time, 7 days a week

Important plan information

Scan this code to download the UnitedHealthcare app



Y0066_EGCov_2026_C

UHIL26LP0315017_000