

# Summary of Benefits 2023

**Peoples Health Choices 65 (HMO-POS) Rural Southeast**  
H1961-014-004

Look inside to take advantage of the health services and drug coverages the plan provides.  
Call Customer Service or go online for more information about the plan.



Toll-free **1-844-849-2591**, TTY **711**  
8 a.m.-8 p.m. local time, 7 days a week



**peopleshealth.com**



A UnitedHealthcare Company

# Summary of Benefits

## January 1st, 2023 - December 31st, 2023

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

## About this plan

Peoples Health Choices 65 (HMO-POS) is a Medicare Advantage HMOPOS 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.

Our service area includes these parishes in:

**Louisiana:** Plaquemines, Pointe Coupee, St. Bernard, St. James, St. John the Baptist, West Feliciana.

## Use network providers and pharmacies

Peoples Health Choices 65 (HMO-POS) has a network of doctors, hospitals, pharmacies, and other providers. For routine dental services, you can use providers that are not in our network. 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 **[peopleshealth.com](https://www.peopleshealth.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.

# Peoples Health Choices 65 (HMO-POS)

## Premiums and Benefits

	In-Network
<b>Monthly Plan Premium</b>	There is no monthly premium for this plan.
<b>Part B Premium Reduction</b>	Up to \$30
<b>Annual Medical Deductible</b>	This plan does not have a deductible.
<b>Maximum Out-of-Pocket Amount (does not include prescription drugs)</b>	<p>\$5,900 annually for Medicare-covered services you receive from in-network providers.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your share of the cost for your Part D prescription drugs.</p>

# Peoples Health Choices 65 (HMO-POS)

## Benefits

		In-Network
<b>Inpatient Hospital Care<sup>2</sup></b>		\$85 copay per day: days 1-10 \$0 copay per day: days 11 and beyond
		Our plan covers an unlimited number of days for an inpatient hospital stay.
<b>Outpatient Hospital</b>  Cost sharing for additional plan covered services will apply.	Ambulatory Surgical Center (ASC) <sup>2</sup>	\$0 copay for a diagnostic colonoscopy \$125 copay otherwise
	Outpatient Hospital, including surgery <sup>2</sup>	\$0 copay for a diagnostic colonoscopy \$125 copay otherwise
	Outpatient Hospital Observation Services <sup>2</sup>	\$125 copay
<b>Doctor Visits</b>	Primary Care Provider	\$0 copay
	Specialists	\$30 copay
	Virtual Medical Visits	\$0 copay to talk with a network telehealth provider online through live audio and video
<b>Preventive Services</b>	Medicare-covered	\$0 copay
		Abdominal aortic aneurysm screening Alcohol misuse counseling Annual wellness visit Bone mass measurement Breast cancer screening (mammogram) Cardiovascular disease (behavioral therapy) Cardiovascular screening Cervical and vaginal cancer screening Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) Depression screening Diabetes screenings and monitoring Hepatitis C screening HIV screening

## Benefits

		In-Network
		<p>Lung cancer with low dose computed tomography (LDCT) screening</p> <p>Medical nutrition therapy services</p> <p>Medicare Diabetes Prevention Program (MDPP)</p> <p>Obesity screenings and counseling</p> <p>Prostate cancer screenings (PSA)</p> <p>Sexually transmitted infections screenings and counseling</p> <p>Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</p> <p>Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19</p> <p>“Welcome to Medicare” preventive visit (one-time)</p>
		<p>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.</p>
	Routine physical	\$0 copay, 1 per year
<b>Emergency Care</b>		<p>\$90 copay (\$0 copay for emergency care outside the United States) per visit</p> <p>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.</p>
<b>Urgently Needed Services</b>		<p>\$20 copay</p> <p>(\$0 copay for urgently needed services outside the United States) per visit</p>

## Benefits

		In-Network
<b>Diagnostic Tests, Lab and Radiology Services, and X-Rays</b>	Diagnostic radiology services (e.g. MRI, CT scan) <sup>2</sup>	\$0 copay for each diagnostic mammogram \$55 copay otherwise
	Lab services <sup>2</sup>	\$0 copay
	Diagnostic tests and procedures <sup>2</sup>	\$0 copay
	Therapeutic radiology <sup>2</sup>	\$50 copay per service
	Outpatient X-rays <sup>2</sup>	\$0 copay at a radiology facility \$15 copay at all other locations
<b>Hearing Services</b>	Exam to diagnose and treat hearing and balance issues	\$20 copay
	Routine hearing exam	\$0 copay, 1 per year
	Hearing aids	\$175 - \$1,225 copay for each hearing aid through UnitedHealthcare Hearing, up to 2 hearing aids every year.  Includes hearing aids delivered directly to you with virtual follow-up care (select models).
<b>Routine Dental Benefits</b>	Preventive	\$0 copay for exams, cleanings, X-rays, and fluoride*
	Comprehensive	\$0 copay for comprehensive dental services*
Covered in-network and out-of-network.	Benefit limit	\$2,000 combined limit on all covered dental services* If you choose to see an out-of-network dentist you might be billed more, even for services listed as \$0 copay

## Benefits

		In-Network
<b>Vision Services</b>	Exam to diagnose and treat diseases and conditions of the eye	\$0 copay
	Eyewear after cataract surgery	\$0 copay
	Routine eye exam	\$0 copay, 1 per year
	Routine eyewear	<p>\$0 copay Plan pays up to \$200 every year for frames or contact lenses through UnitedHealthcare Vision. Standard single, bifocal, trifocal, or progressive lenses are covered in full.</p> <p>Home delivered eyewear available nationwide through UnitedHealthcare Vision (select products only).</p>
<b>Mental Health</b>	Inpatient visit <sup>2</sup>	<p>\$85 copay per day: days 1-10 \$0 copay per day: days 11-90</p>
		Our plan covers 90 days for an inpatient hospital stay.
	Outpatient group therapy visit <sup>2</sup>	\$20 copay
	Outpatient individual therapy visit <sup>2</sup>	\$20 copay
	Virtual Mental Health Visits	\$0 copay to talk with a network telehealth provider online through live audio and video
<b>Skilled Nursing Facility (SNF)<sup>2</sup></b>		<p>\$0 copay per day: days 1-20 \$196 copay per day: days 21-100</p> <p>Our plan covers up to 100 days in a SNF.</p>

## Benefits

		In-Network
<b>Outpatient Rehabilitation Services</b>	Physical therapy and speech and language therapy visit <sup>2</sup>	\$10 copay
	Occupational Therapy Visit <sup>2</sup>	\$10 copay
	Virtual Visit	\$0 copay
<b>Ambulance<sup>2</sup></b>  Your provider must obtain prior authorization for non-emergency transportation.		\$250 copay for ground \$250 copay for air
<b>Routine Transportation</b>		Not covered
<b>Medicare Part B Prescription Drugs</b>  Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	Chemotherapy drugs <sup>2</sup>	20% coinsurance
	Other Part B drugs <sup>2</sup>	\$0 copay for allergy antigens 20% coinsurance for all others



## Prescription Drugs

If you reside in a long-term care facility, you pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

<b>Stage 1: Annual Prescription (Part D) Deductible</b>	Since you have no deductible for Part D drugs, this payment stage doesn't apply.			
<b>Stage 2: Initial Coverage (After you pay your deductible, if applicable)</b>	<b>Retail</b>		<b>Mail Order</b>	
	<b>Standard</b>		<b>Preferred</b>	<b>Standard</b>
	<b>30-day supply</b>	<b>100-day supply</b>	<b>100-day supply</b>	<b>100-day supply</b>
Tier 1: Preferred Generic	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Tier 2: Generic <sup>3</sup>	\$10 copay	\$30 copay	\$0 copay	\$30 copay
Tier 3: Preferred Brand	\$45 copay	\$135 copay	\$135 copay	\$135 copay
Select Insulin Drugs <sup>4</sup>	\$35 copay	\$105 copay	\$105 copay	\$105 copay
Tier 4: Non-Preferred Drug	\$100 copay	\$300 copay	\$300 copay	\$300 copay
Tier 5: Specialty Tier	33% coinsurance	N/A <sup>5</sup>	N/A <sup>5</sup>	N/A <sup>5</sup>
<b>Stage 3: Coverage Gap Stage</b>	Tier 1 and Tier 2 drugs are covered in the gap. For covered drugs on other tiers, after your total drug costs reach \$4,660, you pay 25% coinsurance for generic drugs and 25% coinsurance for brand name drugs during the coverage gap.			
<b>Stage 4: Catastrophic Coverage</b>	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of: <ul style="list-style-type: none"> <li>□ 5% coinsurance, or</li> <li>□ \$4.15 copay for generic (including brand drugs treated as generic) and a \$10.35 copay for all other drugs.</li> </ul>			

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

**Important Message About What You Pay for Insulin** - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

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

<sup>4</sup> For 2023, this plan participates in the Part D Senior Savings Model which offers lower, stable, and predictable out of pocket costs for select insulin through the different Part D benefit coverage stages. You will pay a maximum of \$35 for each 1-month supply of Part D select insulin drug through all coverage stages.

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

## Additional Benefits

		In-Network
<b>Chiropractic Care</b>	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation)	\$10 copay
<b>Diabetes Management</b>	Diabetes monitoring supplies <sup>2</sup>	<p>\$0 copay</p> <p>At a retail pharmacy, we only cover Accu-Chek® and OneTouch® brands.</p> <p>Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Verio, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide.</p> <p>Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView.</p> <p>You can get other brands of glucose monitors and test strips from a DME provider.</p>
	Diabetes self-management training <sup>2</sup>	\$0 copay
	Therapeutic shoes or inserts <sup>2</sup>	\$0 copay
<b>Durable Medical Equipment (DME) and Related Supplies</b>	Durable Medical Equipment (e.g., wheelchairs, oxygen) <sup>2</sup>	20% coinsurance
	Prosthetics (e.g., braces, artificial limbs) <sup>2</sup>	20% coinsurance
<b>Health Education</b>		\$0 copay for support from clinical staff on how to manage a long-term health condition

## Additional Benefits

		In-Network
<b>Fitness program</b>		\$0 copay for One Pass™, which includes a free gym membership at a location you select from our nationwide network, plus a personalized fitness plan, online fitness classes and brain health challenges
<b>Foot Care (podiatry services)</b>	Foot exams and treatment	\$30 copay
<b>Meal Benefit<sup>2</sup></b>		\$0 copay for home-delivered meals from the network meal provider after an eligible hospital stay. Restrictions apply.
<b>Home Health Care<sup>2</sup></b>		\$0 copay
<b>Hospice</b>		You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.
<b>NurseLine</b>		Speak with a registered nurse (RN) 24 hours a day, 7 days a week.
<b>Opioid Treatment Program Services</b>		\$0 copay
<b>Outpatient Substance Abuse</b>	Outpatient group therapy visit <sup>2</sup>	\$25 copay
	Outpatient individual therapy visit <sup>2</sup>	\$25 copay
<b>Over-the-counter (OTC) credit</b>		\$60 credit every quarter to buy covered OTC products. Shop at network retail locations or get home delivery by ordering online, by phone or by mail through your OTC catalog.
<b>Personal Emergency Response System</b>		\$0 copay for a personal emergency response system (PERS). Help is only a button press away. A PERS device can quickly connect you to the help you need, 24 hours a day in any situation.
<b>Renal Dialysis<sup>2</sup></b>		20% coinsurance

## Additional Benefits

	In-Network
<b>Respite Care<sup>2</sup></b>	\$0 copay for each session with the network respite care provider, up to 12 sessions every year. This benefit is for members diagnosed with dementia. Restrictions apply.

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

\* Benefits are combined in and out-of-network

## Required Information

Plans are 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.

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

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

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 letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact our Member Services number at 1-800-222-8600 for additional information (TTY users should call 711). Hours are 8 a.m.-8 p.m. local time, 7 days a week.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, cartas en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-800-222-8600, 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., hora local, los 7 días de la semana.

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

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 Nurseline 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.