



# Things are about to become very clear.

**The 2021 Dual Special Needs Plans  
Clarity Presentation will begin shortly.**



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**United  
Healthcare**  
Dual Complete



# 2021 Dual Special Needs Plans Clarity Presentation



Clear answers to your Dual Special Needs plan questions.  
Get complete coverage in one plan.

United  
Healthcare  
Dual Complete

# Welcome

## Meet your local agent

I'm here to personally help you find the UnitedHealthcare® plan that is the best fit for you. I know the local area and know the plans that are available to you very well. I would be happy to talk with you in person or by phone. We can look at your needs, explore your choices and decide on a plan with confidence. I look forward to helping you.



**Donna Tabor**  
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### **About Me**

Graduate of American University HR Master's  
Currently serving more than 600 local UnitedHealthcare members  
Certified to sell in Medicare Advantage, Dual Special Needs,  
Medicare Supplement, Prescription Drug  
Licensed In DC, MD, VA, DE, PA, CA, FL, NC, TX,

# Agenda

- 1 What is a Dual Special Needs Plan?
- 2 Who can join?
- 3 What are your health needs?
- 4 What do dual plans offer?
- 5 2021 Dual Special Needs Plan Information
- 6 Agent assistance
- 7 Using your enrollment guide
- 8 Other helpful resources
- 9 Why UnitedHealthcare?

An illustration of two hands, one blue and one yellow, holding a white heart. The hands are positioned at the top of the page, with the blue hand on the left and the yellow hand on the right. The heart is centered between the two hands, and the fingers are curled around it. The background is white.

# Helping you get the benefits you deserve

Choosing the right health plan is a big decision. It's important you get the plan that has the right benefits for you and your needs. This guide will help you see if a Dual Special Needs Plan (D-SNP) from UnitedHealthcare is right for you.

# What is a Dual Special Needs Plan?

## A plan for people who have both Medicaid and Medicare

Dual Special Needs Plans (D-SNPs) are for people who have both Medicaid and Medicare. These plans are also known as dual health plans.



# What is a Dual Special Needs Plan?

## More than a Medicare plan

Dual plans are for people who may need extra help because of their age, or because they have a disability or other health issue. With a dual plan from UnitedHealthcare, you could get:



**Extra benefits beyond  
Original Medicare**



**A coordinated care  
experience**



**Wellness support**



**Access to a local  
network of doctors  
and pharmacies**

# What is a Dual Special Needs Plan?

Dual plans offer more benefits and features at no extra cost, which may include:



## Doctor visits:

- Outpatient care
- Screenings and shots
- Lab tests



## Hospital stays:

- Skilled nursing
- Home health



## Extra benefits like:

- Hearing
- Vision
- Dental
- Transportation



## Prescription drug coverage:

- Included in many Dual Special Needs Plans



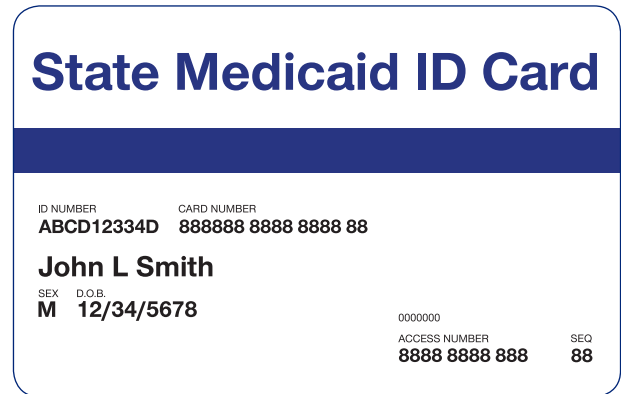
# Who can join?

## Here's how you can tell

If you can answer “yes” to the 4 questions below, chances are you can qualify for a Dual Special Needs Plan.

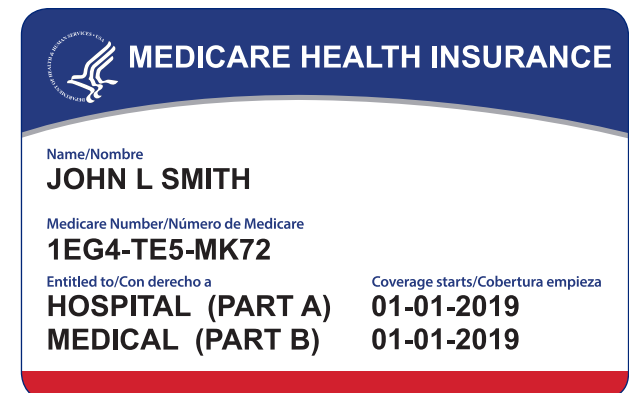
### 1 Do you qualify for state Medicaid?

- You could qualify for Medicaid based on income or due to a disability or some other special situation.
- You could also be 65 years old or older and receive extra assistance from your state.



### 2 Do you have Medicare Parts A and B?

- You're at least 65 years old, or you're under 65 and qualify on the basis of disability or other special situations.
- AND**
- You're a U.S. citizen or a legal resident who has lived in the USA for at least 5 years in a row.



# Who can join?

## 3 Do you live in the plan's coverage area?

- Your UnitedHealthcare Licensed Sales Agent can confirm that your home address is in the plan's coverage area.
- 

## 4 Do you meet the health requirements?

- Some dual plans have extra requirements based on health conditions.
- Speak with your UnitedHealthcare Licensed Sales Agent to discuss your specific situation.



# What are your health needs?

## Choosing the health plan that's right for you

- 1 Do you take any **prescription drugs**?
- 2 Are you looking for a **preferred doctor, hospital or clinic**?
- 3 Do you expect **changes to your finances** in the coming year?
- 4 How's your **current health**? Some plans are designed for specific conditions.
- 5 What are your **vision needs**?
- 6 What are your **hearing needs**?
- 7 What are your **dental needs**?
- 8 What are your **durable medical equipment (DME)** needs?
- 9 Do you often buy **health care products**?
- 10 Would you like to be able to **visit online** with a doctor or mental health provider?
- 11 What **other services** do you need?



# What do dual plans offer?

## Same Medicaid and Medicare coverage plus more

With a dual plan, you'll keep your Medicaid coverage and get added health care support compared with Original Medicare. **A dual plan is complete coverage** in one, which may also give you more choice and flexibility.

|                                 | What you may have now: | What you could have: |
|---------------------------------|------------------------|----------------------|
| Medicaid benefits               | ✓                      | ✓                    |
| Hospital stays                  | ✓                      | ✓                    |
| Doctor and outpatient care      | ✓                      | ✓                    |
| Prescription drugs              | ✓                      | ✓                    |
| More choices of doctors         |                        | ✓                    |
| More hospital choices           |                        | ✓                    |
| More prescription drug coverage |                        | ✓                    |
| Extra benefits                  |                        | ✓                    |

# Extra benefits for a \$0 plan premium

UnitedHealthcare dual plans include extra benefits to help you get care and services you may be missing today with Medicaid or Medicare alone. **You could get:**



Dental services not covered by Original Medicare including certain commonly used exams, X-rays, and cleanings. May also include coverage for additional dental services.



Credits to shop for over-the-counter health care supplies like medications, vitamins and home medical needs.



Rides to appointments or approved places, such as your local pharmacy to take care of your health care needs.



Vision coverage with access to comprehensive routine eye exams, plus credits toward eyewear.



Credits to buy fruits, vegetables, meats, dairy and other healthy foods.

# Extra benefits for a \$0 plan premium



Emergency response device for in-home or on-the-go, to provide quick access to help 24/7 in any situation.<sup>1</sup>



Virtual medical visits with an online doctor who can answer questions and treat many common conditions and prescribe most medications.<sup>2</sup>



Home delivery of fresh meals after a hospital stay to maintain proper nutrition during recovery.



Drug coverage on thousands of commonly prescribed medications with home delivery.<sup>3</sup>



And much, much more.

<sup>1</sup> You must have a working landline and/or cellular phone coverage to take part in the personal emergency response monitoring benefit. Device may vary.

<sup>2</sup> Not all medical conditions can be treated through Virtual Medical Visits. The telehealth doctor will identify if you need to see an in-person doctor for treatment. Doctors can't prescribe medications in all states. Prescriptions cannot be written for opioids. Benefits and availability may vary by plan and location.

<sup>3</sup> Depending on your level of Medicaid eligibility, costs may vary. If you receive Medicare Extra Help, your premium and prescription drug costs may be lower.

# 2021 Dual Special Needs Plan Information



# Dual Special Needs Plan Information



UnitedHealthcare Dual Complete®  
(Local PPO D-SNP)

H2228-045-000

Full Dual Plan

| Plan Benefit                    |           |
|---------------------------------|-----------|
| Monthly plan premium*           | \$0       |
| Annual medical deductible       | \$0       |
| Primary care provider visit     | \$0 copay |
| Specialist visit                | \$0 copay |
| - Referrals required?           | No        |
| Inpatient hospital care         | \$0 copay |
| Outpatient surgery              | \$0 copay |
| Home health care                | \$0 copay |
| Lab services                    | \$0 copay |
| Emergency care                  | \$0 copay |
| Urgent care                     | \$0 copay |
| Annual out-of-pocket maximum ** | \$0       |



# Dual Special Needs Plan Information



UnitedHealthcare Dual Complete®  
(Local PPO D-SNP)

H2228-045-000

Full Dual Plan

## Prescription Drugs

**Brand or generic drugs**

\$0 copay

**Mail order**

\$0 copay for a 3-month supply with home delivery

## Extra Benefits and Features

**Dental coverage**

Up to \$2,000 for covered dental services such as certain cleanings, fillings, crowns, root canals, extractions and dentures

**Over the counter (OTC) benefit**

Up to \$500 per year on a debit card to buy over-the-counter products

**Routine hearing coverage**

\$0 copay for 1 routine hearing exam and \$3,600 allowance toward a broad selection of hearing aids every two years

# Dual Special Needs Plan Information



UnitedHealthcare Dual Complete®  
(Local PPO D-SNP)

H2228-045-000

Full Dual Plan

## Extra Benefits and Features (continued)

### Routine transportation

\$0 copay for 24 one-way rides to or from a doctor's office or pharmacy

### UnitedHealthcare at Home

Your personalized care team helps coordinate plan benefits and find local resources to simplify care at no cost

# Dual Special Needs Plan Information



**The UnitedHealthcare plans listed on this document are available in the following counties:**

**UnitedHealthcare Dual Complete® (Local PPO D-SNP) H2228-045-000**  
District of Columbia

## Get help to find the right plan for you.

Simply ask your licensed sales agent for more information. Or call UnitedHealthcare at 1-855-277-4716, TTY **711**, and we'll be happy to help.

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\*If you receive Medicare Extra Help, your premium and prescription drug costs may be lower.

\*\*The most you may pay in a year for medical care covered by the plan.

This information is not a complete description of benefits. Call 1-855-277-4716, TTY 711 for more information. Other pharmacies/physicians/providers are available in our network. Out-of-network/non-contracted providers are under no obligation to treat Plan/Part D sponsor 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. 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 with Medicare.

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# I can provide personalized support



**Our friendly and knowledgeable licensed sales agents can help you compare all your choices and find the right plan for you.**



Look up your doctors, hospitals, specialists and clinics to make sure they're part of the large UnitedHealthcare provider network



Access more services, including unique benefits available to UnitedHealthcare plan members



Check your prescription medications to make sure they're included in the drug list and anticipated costs



Find out if you're eligible for more benefits

# Using your enrollment guide

The enrollment guide has a lot of important information. It includes:

- **Benefit highlights:** A quick overview of common plan benefits
- **Summary of benefits:** Plan details, plus information about your rights as a member
- **Medicare plan ratings:** Yearly quality and performance r for all plans
- **Multi-language interpreter services:** To get free help wi translation and to answer questions
- **Plan information:** About how your plan works and extra programs and services beyond Original Medicare
- **Drug list:** Prescriptions covered by the plan
- **Customer service:** Phone numbers and contact informat
- **Enrollment:** Everything you need to enroll, including form and a checklist



# Other helpful resources

As well as your licensed sales agent, here are other resources that may be useful to you.



**Medicare Made Clear**



**Medicare Helpline**



**Medicare & You**



**Online Plan Finders**



**Social Security Administration**



**State Resources**



# Why UnitedHealthcare?

## Not all Dual Special Needs Plans are the same.

Many private insurance companies offer dual health plans. As the industry leader, you can be more confident when you choose UnitedHealthcare as your dual plan insurance carrier.

## Reasons to choose UnitedHealthcare:

- More than 40 years serving members with special needs.
- More dual-eligible members in more states than any other health care company.<sup>1</sup>
- Members like and keep our dual plans.<sup>2</sup>
- We have the confidence of many community organizations who work with us.
- You have our promise and commitment to helping you live a healthier life.

<sup>1</sup>CMS market share of enrollment data (April 2020) Preference numbers

<sup>2</sup>Based on an average member stay of 4.5 years, as of February 2018, and a Net Promoter Score of 64, as of May 2020.



# Get a plan that gives you more

With a Dual Special Needs Plan from UnitedHealthcare, you could get many extra benefits to help you get care and services you may be missing today. Call your licensed sales agent with questions and for help to find the right plan for you.

**See if you can get this plan. Call today.**



**Donna Tabor**

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[UHC Medicare Solutions.com](https://UHC Medicare Solutions.com)

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare. This information is not a complete description of benefits. Call 1-855-277-4716, TTY 711 for more information. Other pharmacies/physicians/providers are available in our network. Out-of-network/non-contracted providers are under no obligation to treat Plan/Part D sponsor 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. Benefits, features and/or devices mentioned above vary by plan/area. Limitations and exclusions apply. © 2020 United HealthCare Services, Inc. All rights reserved.

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