



Summary of Benefits 2025

UnitedHealthcare® Group Medicare Advantage (PPO)

Local Government Health Insurance Board

Group Number: 15504

H2001-816-000

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



retiree.uhc.com/LGHIB



Toll-free 1-866-950-6558, TTY 711

8 a.m.-8 p.m. local time, Monday-Friday

**United
Healthcare®**
Group Medicare Advantage

Summary of Benefits


January 1, 2025 - December 31, 2025

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 call Customer Service if you want a copy of the EOC or need help. When you enroll in the plan, you will get more information on how to view your plan details online.

UnitedHealthcare® Group Medicare Advantage (PPO)

Medical premium and limits		
	In-network and out-of-network	
Monthly plan premium	Contact your former employer to determine your actual premium amount, if applicable.	
Maximum out-of-pocket amount (does not include prescription drugs)	Your plan has an annual combined network and out-of-network out-of-pocket maximum of \$6,700 for this plan year. If you reach the limit on out-of-pocket costs, you keep getting covered for hospital and medical services and we will pay the full cost for the rest of the plan year. Please note that you will still need to pay your monthly premiums, if applicable, and cost-sharing for your Part D prescription drugs.	
Medical benefits		
	In-network and out-of-network	
Inpatient hospital care¹	\$200 copay for day 1 \$50 copay per day: for days 2-5 \$0 copay per day: for days 6 and beyond Our plan covers an unlimited number of days for an inpatient hospital stay.	
Outpatient hospital¹	Ambulatory surgical center (ASC)	\$100 copay
Cost sharing for additional plan	Outpatient surgery	\$100 copay

Medical benefits

		In-network and out-of-network
covered services will apply.	Outpatient hospital services, including observation	\$0 copay
 Doctor visits	Primary care provider (PCP)	\$20 copay
	Virtual visit	\$0 copay
	Specialist ¹	\$30 copay
Preventive services	Routine physical	\$0 copay; 1 per plan year*
	Medicare-covered	\$0 copay
	<ul style="list-style-type: none"> <input type="checkbox"/> Abdominal aortic aneurysm screening <input type="checkbox"/> Alcohol misuse counseling <input type="checkbox"/> Annual wellness visit <input type="checkbox"/> Bone mass measurement <input type="checkbox"/> Breast cancer screening (mammogram) <input type="checkbox"/> Cardiovascular disease (behavioral therapy) <input type="checkbox"/> Cardiovascular screening <input type="checkbox"/> Cervical and vaginal cancer screening <input type="checkbox"/> Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) <input type="checkbox"/> Depression screening <input type="checkbox"/> Diabetes screenings and monitoring <input type="checkbox"/> Diabetes – Self-Management training <input type="checkbox"/> Dialysis training <input type="checkbox"/> Glaucoma screening <input type="checkbox"/> Hepatitis C screening <input type="checkbox"/> HIV screening 	<ul style="list-style-type: none"> <input type="checkbox"/> Kidney disease education <input type="checkbox"/> Lung cancer with low dose computed tomography (LDCT) screening <input type="checkbox"/> Medical nutrition therapy services <input type="checkbox"/> Medicare Diabetes Prevention Program (MDPP) <input type="checkbox"/> Obesity screenings and counseling <input type="checkbox"/> Prostate cancer screenings (PSA) <input type="checkbox"/> Sexually transmitted infections screenings and counseling <input type="checkbox"/> Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) <input type="checkbox"/> Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19 <input type="checkbox"/> “Welcome to Medicare” preventive visit (one-time)

Medical benefits**In-network and 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%.

Emergency care

\$80 copay (worldwide)

If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the emergency care copay. See the “Inpatient Hospital Care” section of this booklet for other costs.

Urgently needed services

\$30 copay (worldwide)

If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the urgently needed services copay. See the “Inpatient Hospital Care” section of this booklet for other costs.

Diagnostic tests, lab and radiology services, and X-rays

Diagnostic radiology services (e.g. MRI, CT scan) (when the service is performed at a hospital, outpatient facility or a free-standing facility imaging or diagnostic center)¹

\$40 copay

Diagnostic radiology services (e.g. MRI) performed in a doctor’s office (doctor’s office visit copay will apply)¹

\$0 copay

Lab services

\$0 copay

Medical benefits

In-network and out-of-network

Diagnostic tests and procedures (when the service is performed at a hospital, outpatient facility or a freestanding facility imaging or diagnostic center) \$40 copay

Diagnostic tests and procedures performed in a doctor's office (doctor's office visit copay will apply) \$0 copay

Therapeutic radiology services (such as radiation treatment for cancer) (when the service is performed at a hospital, outpatient facility or a free-standing facility imaging or diagnostic center)¹ \$25 copay

Therapeutic radiology services (such as radiation treatment for cancer) performed in a doctor's office (doctor's office visit copay will apply)¹ \$0 copay

Medical benefits

In-network and out-of-network

Outpatient X-rays (when the service is performed at a hospital, outpatient facility or a free-standing facility imaging or diagnostic center)

\$40 copay

Outpatient x-rays when performed in a doctor's office (doctor's office visit copay will apply)

\$0 copay

Hearing services

Exam to diagnose and treat hearing and balance issues

\$20 copay

Routine hearing exam

\$0 copay, 1 exam per plan year*

Hearing Aids UnitedHealthcare Hearing

Through UnitedHealthcare Hearing, the plan pays a \$500 allowance for hearing aids (combined for both ears) every 3 years. Hearing aid coverage under this plan is only available through UnitedHealthcare Hearing.



Vision services

Exam to diagnose and treat diseases and conditions of the eye¹

\$20 copay

Eyewear after cataract surgery

\$0 copay

Routine eye exam

\$0 copay, 1 exam every 12 months*

Medical benefits

		In-network and out-of-network
Mental health	Inpatient visit ¹	\$200 copay: for day 1 \$142 copay per day: days 2-11 \$0 copay per day: days 12 -190
	Our plan covers a lifetime maximum of 190 days for an inpatient psychiatric hospital stay.	
	Outpatient group therapy visit	\$20 copay
	Outpatient individual therapy visit	\$20 copay
	Outpatient therapy or office visit with a psychiatrist	\$20 copay
	Virtual behavioral visits	\$20 copay
Skilled nursing facility (SNF)¹		\$0 copay per day: days 1-20 \$167.50 copay per day: days 21-58 \$0 copay per day: days 59-100
		Our plan covers up to 100 days in a SNF per benefit period.
Outpatient Rehabilitation (physical, occupational, or speech/language therapy)¹		\$20 copay
Ambulance²		\$50 copay
Routine transportation		Not covered
Medicare Part B Drugs	Chemotherapy drugs ¹	\$0 copay
	Other Part B drugs ¹	\$0 copay
Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.		

Good news for 2025

The Coverage Gap, or “donut hole”, has been eliminated and your out-of-pocket limit (the amount you and others on your behalf pay) is \$2,000. That means you're more protected from high drug costs in 2025.

Prescription drugs		
Deductible	Your plan has a \$100 prescription drug deductible (does not apply to Tier 1 drugs). There is no deductible for drugs in Tier 1. Your coverage for these drugs starts in the Initial Coverage stage. There is a \$100 deductible for drugs in Tier 2, Tier 3 and Tier 4. 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 \$2,000, which includes the amount you paid towards your deductible, you move to the Catastrophic Coverage stage.	
Tier drug coverage (After you pay your deductible, if applicable)	Retail Cost-Sharing	Mail Order Cost-Sharing
	30-day supply	100-day supply
Tier 1: Preferred Generic	\$10 copay	\$20 copay
Tier 2: Preferred Brand ~	20% coinsurance	20% coinsurance
Tier 3: Non-preferred Drug ~	20% coinsurance	20% coinsurance
Tier 4: Specialty Tier ~	20% coinsurance	20% coinsurance
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. If your plan includes additional prescription drug coverage, you will continue to pay the cost-sharing amounts from the Initial Coverage stage for those drugs. Please see your Additional Drug Coverage list for more information.	

Prescription drugs

~ Subject to Medicare guidance, coinsurance may not apply to Part D insulin products. You will pay a maximum of \$35 for a 1-month supply of each Part D insulin product covered by our plan even if you haven't paid your Part D deductible. Most adult Part D vaccines are covered at no cost to you.

If the actual cost for a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

The LGHIB offers drug coverage in addition to your Part D prescription drug benefit. The drug copays in this section are for drugs that are covered by both your Part D benefit and your additional drug coverage. For more information, see your Additional Drug Coverage list. You can also view the Certificate of Coverage at retiree.uhc.com/LGHIB or call Customer Service to have a hard copy sent to you.

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

You may qualify for Extra Help from Medicare

Extra Help is a program for people with limited incomes who need help paying Part D premiums, deductibles and copays. There's no penalty for applying, and you can re-apply every year. To see if you qualify for Extra Help, call:

- The Social Security Administration at 1-800-772-1213, TTY 1-800-325-0778
- Your state Medicaid office




The UnitedHealthcare Savings Promise



UnitedHealthcare is committed to keeping your prescription drug costs down. As a UnitedHealthcare member, you have our Savings Promise that you'll get the lowest price available. That low price may be your plan copay, the pharmacy's retail price or our contracted price with the pharmacy.

Additional benefits

		In-network and out-of-network
Acupuncture services	Medicare-covered acupuncture (for chronic low back pain)	\$15 copay
Chiropractic services	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation)	\$15 copay

Additional benefits

		In-network and out-of-network
 Diabetes management	Diabetes monitoring supplies	<p>\$0 copay</p> <p>We only cover Accu-Chek® and OneTouch® brands.</p> <p>Covered glucose monitors include: OneTouch Verio Flex®, 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>Other brands are not covered by your plan.</p>
	Medicare covered Continuous Glucose Monitors (CGMs) and supplies	\$0 copay
	Diabetes self-management training	\$0 copay
	Therapeutic shoes or inserts	\$10 copay
Durable medical equipment (DME) and related supplies	Durable Medical Equipment (e.g., wheelchairs, oxygen) ¹	\$16 copay
	Prosthetics (e.g., braces, artificial limbs) ¹	\$16 copay
 Fitness program Renew Active® by UnitedHealthcare	<p>\$0 copay for Renew Active by UnitedHealthcare, the gold standard in Medicare fitness programs. It includes a free gym membership at a fitness location you select from a large nationwide network, plus online classes and fun social activities.</p> <p>Sign in to your member site, look for My Coverage and select Access gym code or call the number on your UnitedHealthcare member ID card to obtain your code.</p>	

Additional benefits		
		In-network and out-of-network
Foot care (podiatry services)	Foot exams and treatment	\$30 copay
	Routine foot care	\$30 copay, 6 visits per plan year*
 UnitedHealthcare Healthy at Home Post-discharge program		<p>\$0 copay for the following benefits for up to 30 days following each inpatient hospital and SNF stay:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 28 home-delivered meals, referral required <input type="checkbox"/> 12 one-way trips to medically related appointments and the pharmacy, up to 100 miles per trip, referral required <input type="checkbox"/> 6 hours of non-medical personal care services like companionship, meal prep, medication reminders and more with a professional caregiver, no referral required <p>Services must be provided by approved vendors. Call Customer Service for more information, to request a referral after each discharge and to use your benefits.</p>
 Home health care¹		\$0 copay
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.
Personal emergency response system (PERS)		<p>\$0 copay</p> <p>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.</p>
Opioid treatment program services¹		\$0 copay
Outpatient substance use disorder services	Outpatient group therapy visit	\$20 copay
	Outpatient individual therapy visit	\$20 copay

Additional benefits

	In-network and out-of-network
Diabetes Prevention and Weight Management Program	<p>\$0 copay for Real Appeal®, an online weight management and healthy lifestyle program proven to help you achieve lifelong results.</p> <p>Call or go online to get started today. 1-844-924-7325, TTY 711 or uhc.realappeal.com</p> <p>*Real Appeal is available at no additional cost to members with a BMI of 19 and higher. If you are pregnant, please speak with your primary care provider (PCP) before joining the program.</p>
Kidney dialysis¹	\$0 copay
 Medical nutrition therapy (non-Medicare-covered)	\$20 copay for each visit, up to 12 visits*

¹ Some of the network benefits listed may require your provider to obtain prior authorization. You never need approval in advance for plan covered services from out-of-network providers. Please refer to the Evidence of Coverage for a complete list of services that may require prior authorization.

² Authorization is required for non-emergency Medicare-covered ambulance air transportation. Authorization is not required for non-emergency Medicare-covered ambulance ground transportation. Emergency ambulance (ground or air) does not require authorization.

*Benefits are combined in and out-of-network

About this plan

UnitedHealthcare® Group Medicare Advantage (PPO) 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 in our service area as listed below, be a United States citizen or lawfully present in the United States, and meet the eligibility requirements of the LGHIB.

Our service area includes the 50 United States, the District of Columbia and all US territories.

About providers and network pharmacies

UnitedHealthcare® Group Medicare Advantage (PPO) has a network of doctors, hospitals, pharmacies and other providers. You can see any provider (network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out of or been excluded or precluded from the Medicare program. 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 retiree.uhc.com/LGHIB 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

UnitedHealthcare® Group Medicare Advantage (PPO) 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 and Part D benefits.

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

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. For more information, please call Customer Service at the number on your member ID card or the front of your plan booklet.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunice con nosotros. Por ejemplo, documentos en otros idiomas, braille, en letra grande o en audio. O bien, usted puede pedir un intérprete. Para obtener más información, llame a Servicio al Cliente al número que se encuentra en su tarjeta de ID de miembro o en la portada de la guía de su plan.

This information is available for free in other languages. Please call our Customer Service number located on the first page of this book.

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.

You must continue to pay your Medicare Part B premium.

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.

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