

2027

Peoples Health Essentials HMO-POS

H1961-017-000

Peoples Health Extras HMO-POS

H1961-028-000

These plans are available in Acadia, Bossier, Caddo, Calcasieu, Cameron, Evangeline, Iberia, Lafayette, Ouachita, Rapides, St. Landry, St. Martin and Vermilion parishes.

Peoples Health Complete Care LA-6 HMO-POS C-SNP

H1961-023-000

This plan is available in Acadia, Allen, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Cameron, Catahoula, Claiborne, Concordia, DeSoto, East Carroll, Evangeline, Franklin, Grant, Iberia, Jackson, Jefferson Davis, Lafayette, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Red River, Richland, Sabine, St. Landry, St. Martin, St. Tammany, Tangipahoa, Tensas, Union, Vermilion, Vernon, Washington, Webster, West Carroll and Winn parishes.

Peoples Health Medicare Advantage Patriot No Rx LA HMO-POS

H1961-026-000

This plan is available statewide.

PEOPLES HEALTH

A UnitedHealthcare Company



Peoples Health

Founded in
1994
by medical providers and
physicians in Louisiana

Focused on the needs of
people with
Medicare

Peoples Health enrolled its
first members in
1997
and has consistently earned
high ratings from Medicare.

We offer these Medicare plan types:

Health Maintenance Organization (HMO-POS)
Dual-Eligible Special Needs Plan (HMO-POS D-SNP)
Chronic Condition Special Needs Plan (HMO-POS C-SNP)

Point-of-service (POS) option allows out-of-network dental
services only. Those services may have higher costs.

2027 Plan Highlights: Essentials, Extras, Complete Care LA-6 and Medicare Advantage Patriot No Rx LA



\$0 Primary Care Provider & Telehealth Visits



Credit for Health & Wellness Items*



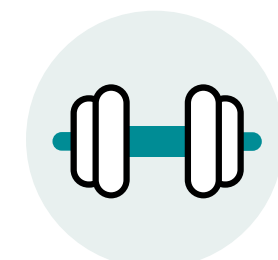
\$0 Preventive Dental†



Allowance for Routine Eyewear



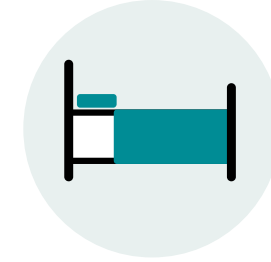
\$0 Meals After Hospital Stay



\$0 Fitness Benefit



UnitedHealth Passport® Program



\$0 Home Health Care



\$0 Part B Vaccinations, Including for COVID-19‡



\$0 Preventive Care Screenings



Hearing Aid Coverage

*Peoples Health Essentials does not include credit for health & wellness items.

†Some plans may have a monthly premium for comprehensive dental services.

‡If your plan offers Part D coverage, most adult Part D vaccines are covered at no cost to you.

2027 Plans Compared

Compare Key Benefits

Choose the plan that fits your needs.



Part B Premium Give Back

Essentials
(HMO-POS)

Extras
(HMO-POS)

Complete Care LA-6
(HMO-POS C-SNP)

Medicare Advantage Patriot No Rx LA
(HMO-POS)

N/A

N/A

N/A

\$200/Month
Back to You



\$0 Primary Care Visits

Yes

Yes

Yes

Yes



Out-of-Network Coverage

Dental Only

Dental Only

Dental Only

Dental Only



Over-the-Counter Items Credit

N/A

\$40/Quarter
to Spend

\$43/Month
to Spend

\$255/Quarter
to Spend



Part D Prescription Drug Coverage

Yes

Yes

Yes

No



UnitedHealth Passport

Yes

Yes

Yes

Yes

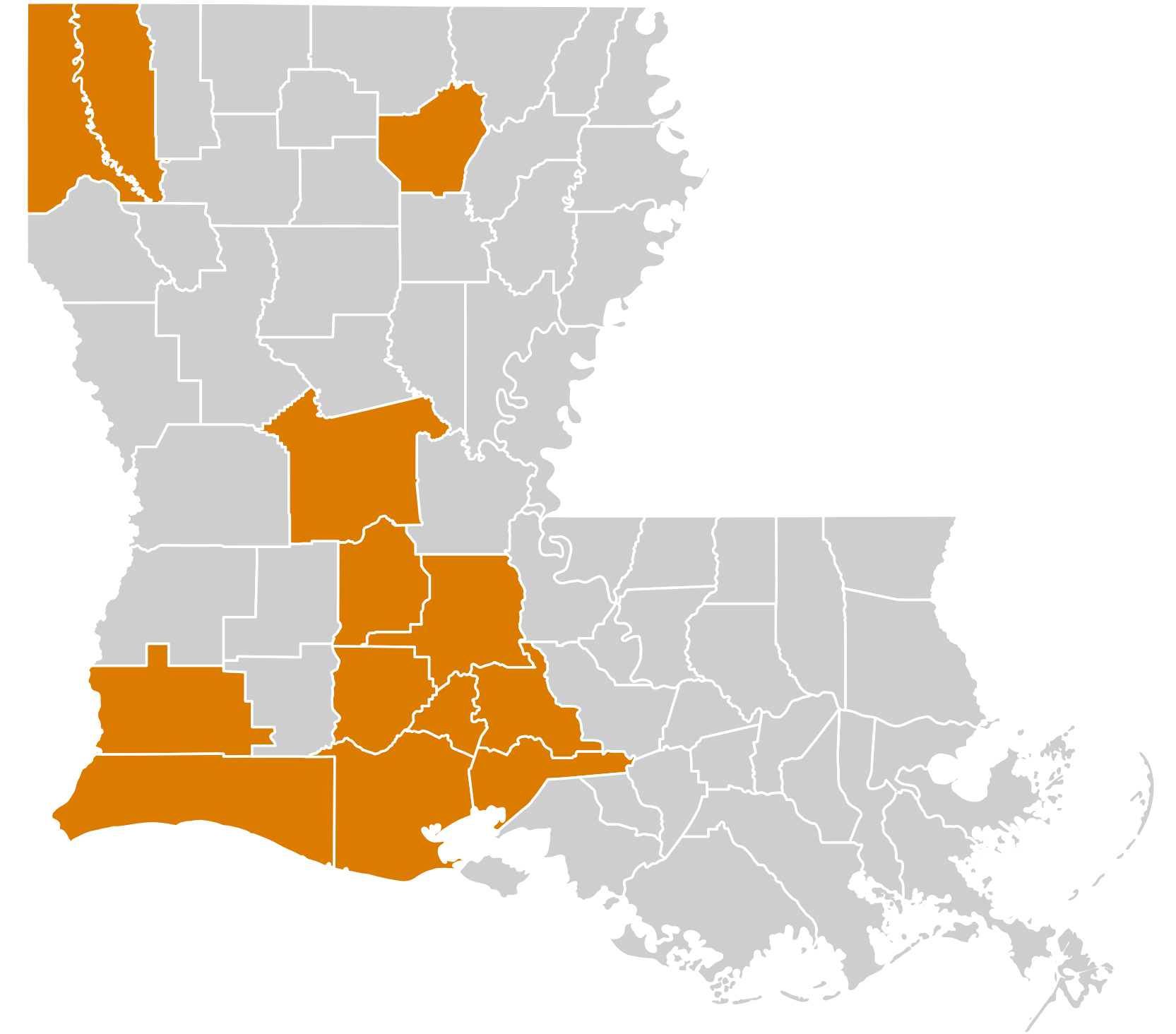
For Peoples Health Complete Care LA-6:
You must have diabetes, chronic heart failure or a cardiovascular disorder to enroll in this plan.

Peoples Health Essentials (HMO-POS) H1961-017-000

This plan is available in Acadia, Bossier, Caddo, Calcasieu, Cameron, Evangeline, Iberia, Lafayette, Ouachita, Rapides, St. Landry, St. Martin and Vermilion parishes.

- **Medicare Part D** prescription drug coverage
- **\$0** primary care provider visits
- **\$0** telehealth visits
- **UnitedHealth Passport program**

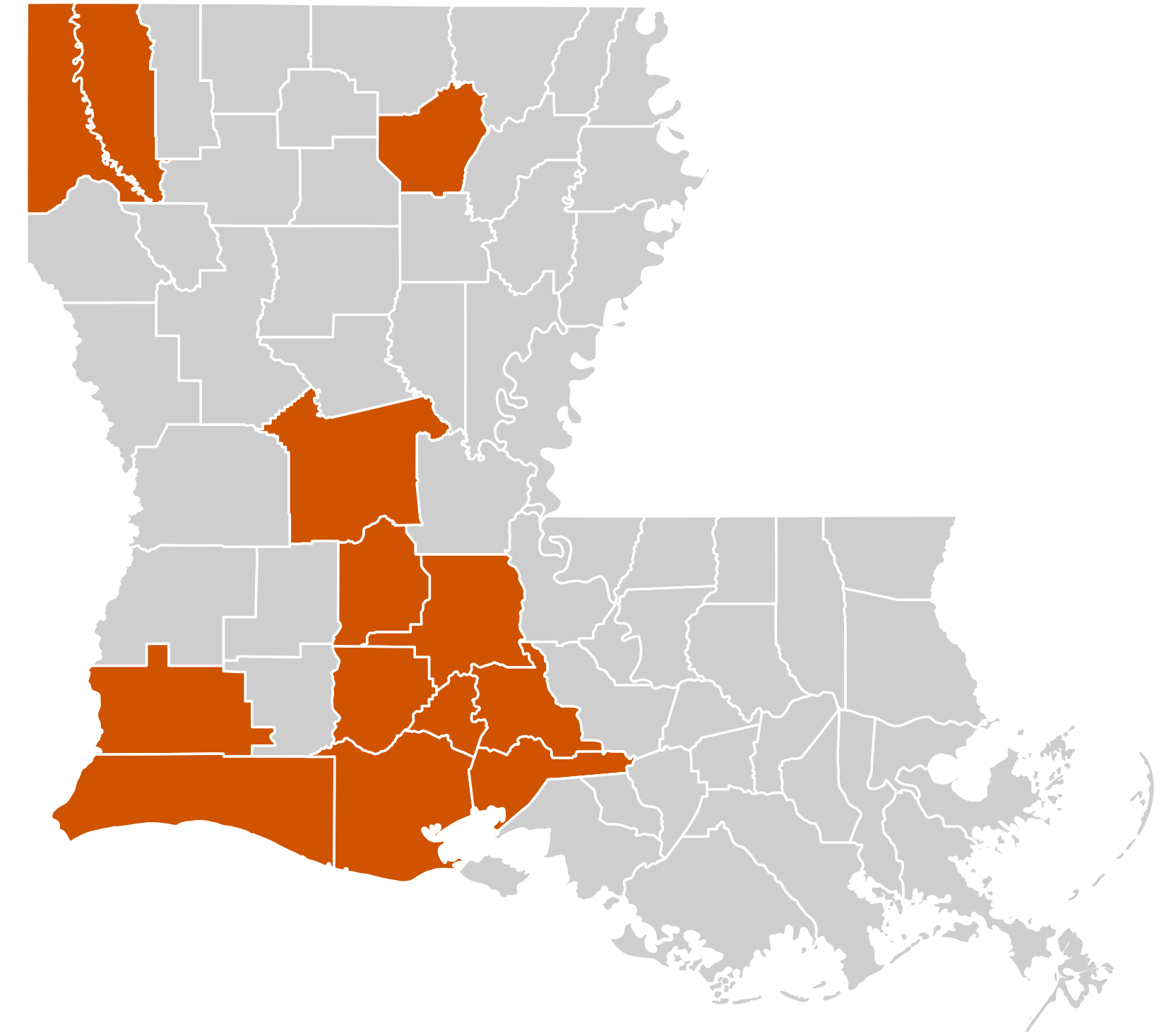
Get coverage for plan-covered services while traveling outside the plan service area in the United States.



Peoples Health Extras (HMO-POS) H1961-028-000

This plan is available in Acadia, Bossier, Caddo, Calcasieu, Cameron, Evangeline, Iberia, Lafayette, Ouachita, Rapides, St. Landry, St. Martin and Vermilion parishes.

- **\$40 per quarter** credit for over-the-counter health & wellness items
- **Medicare Part D** prescription drug coverage
- **\$0** primary care provider visits
- **\$0** telehealth visits
- **UnitedHealth Passport program**
Get coverage for plan-covered services while traveling outside the plan service area in the United States.

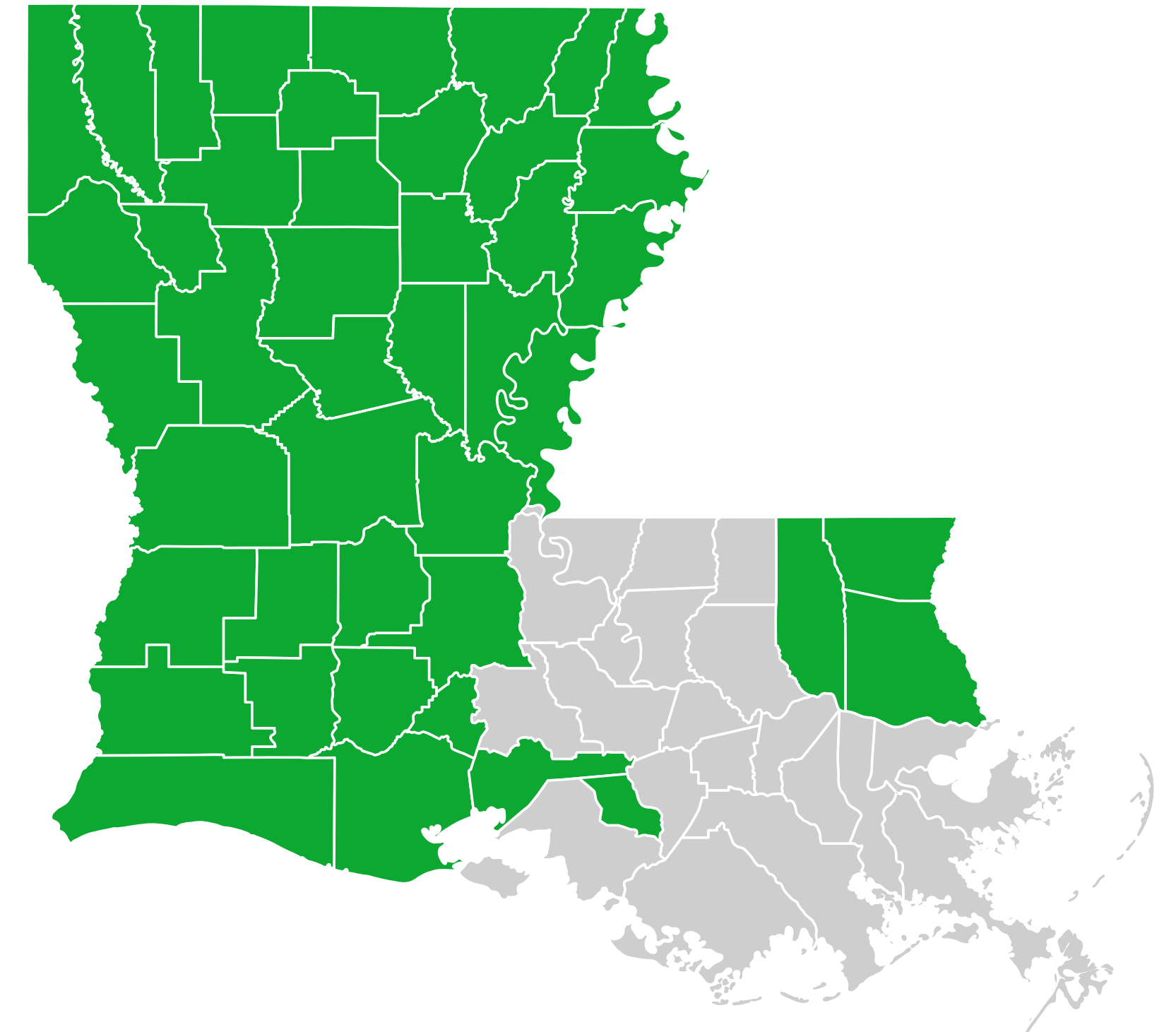


Peoples Health Complete Care LA-6 (HMO-POS C-SNP) H1961-023-000

This plan is available in Acadia, Allen, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Cameron, Catahoula, Claiborne, Concordia, DeSoto, East Carroll, Evangeline, Franklin, Grant, Iberia, Jackson, Jefferson Davis, Lafayette, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Red River, Richland, Sabine, St. Landry, St. Martin, St. Tammany, Tangipahoa, Tensas, Union, Vermilion, Vernon, Washington, Webster, West Carroll and Winn parishes.

- **\$43 per month** credit for food* and over-the-counter health & wellness items
- **Medicare Part D** prescription drug coverage
- **\$0** primary care provider visits
- **\$0** telehealth visits
- **UnitedHealth Passport program**
Get coverage for plan-covered services while traveling outside the plan service area in the United States.

*Members must meet eligibility requirements to spend the credit on healthy food.

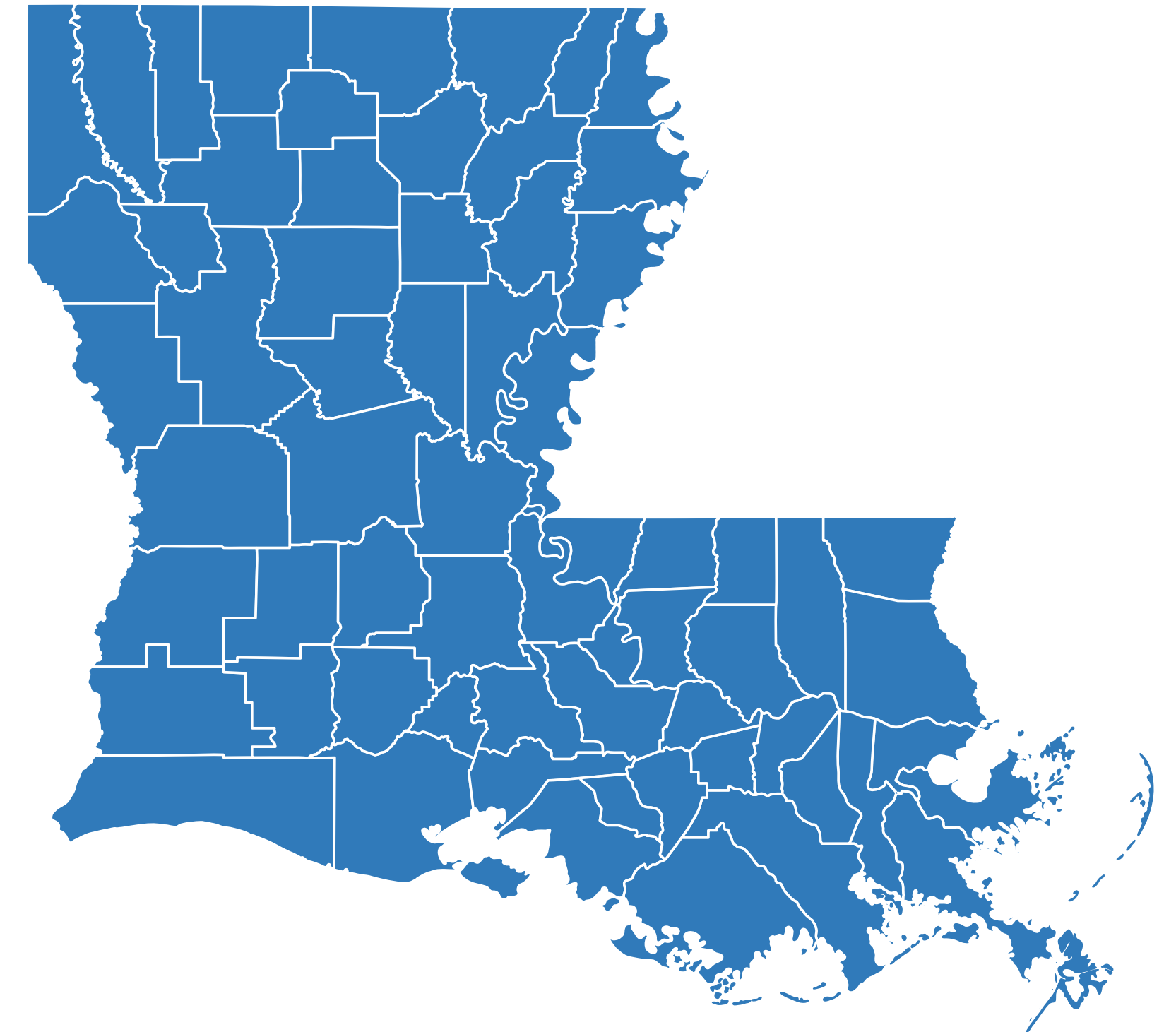


Peoples Health Medicare Advantage Patriot No Rx LA

(HMO-POS) H1961-026-000

This plan is available statewide.

- **Benefit increase: \$200 per month Part B Premium Give Back**
We pay part of your Medicare Part B premium, putting money back in your pocket.
- **Benefit increase: \$255 per quarter** credit for over-the-counter health & wellness items
- **\$0** primary care provider visits
- **\$0** telehealth visits
- **UnitedHealth Passport program**
Get coverage for plan-covered services while traveling outside the plan service area in the United States.



	Essentials (HMO-POS)	Extras (HMO-POS)	Complete Care LA-6 (HMO-POS C-SNP)	Medicare Advantage Patriot No Rx LA (HMO-POS)
Monthly Plan Premium	\$0	\$0	\$0	\$0
Part B Premium Give Back (amount paid by Peoples Health)	N/A	N/A	N/A	\$200/month (\$2,400/year)
Maximum Out-of-Pocket Costs	\$6,700	\$7,150	\$6,700	\$6,700
Doctor Visits				
Primary Care Provider Visit	\$0	\$0	\$0	\$0
Specialist Visit*	\$35	\$55	\$35	\$40
Telehealth Visit	\$0	\$0	\$0	\$0
Preventive Care[†]				
Pap Smears, Pelvic Exams, Mammograms	\$0	\$0	\$0	\$0
Prostate & Colorectal Cancer Screenings	\$0	\$0	\$0	\$0
Bone Mass Measurement	\$0	\$0	\$0	\$0
Vaccinations (COVID-19, flu, pneumonia, hepatitis B)	\$0	\$0	\$0	\$0

*Some network services, like visits to specialists, require a referral from the member’s primary care provider (PCP) to be covered. PCP choice can impact the specialists and hospitals the member will be able to see.

[†]Office visit copay may apply.

	Essentials (HMO-POS)	Extras (HMO-POS)	Complete Care LA-6 (HMO-POS C-SNP)	Medicare Advantage Patriot No Rx LA (HMO-POS)
Labs & Tests[†]				
Lab Services	\$0	\$0	\$0	\$0
Diagnostic Procedures/Tests	\$60	\$60	\$25	\$25
X-rays	\$30	\$30	\$5	\$10
Advanced Imaging (MRI, MRA, CT, CTA, PET scans, etc.)	\$320	\$320	\$285	\$95
Outpatient Surgery				
Surgery (ambulatory surgical center or outpatient hospital)	\$305	\$550	\$380	\$350
Inpatient Hospital Care per Admission				
Inpatient Deductible	\$0	\$0	\$0	\$0
Inpatient Stay per Day	\$305 days 1-10 \$0 days 11+	\$550 days 1-5 \$0 days 6+	\$380 days 1-8 \$0 days 9+	\$350 days 1-8 \$0 days 9+
Home Health & Skilled Nursing Facility Care				
Home Health Care	\$0	\$0	\$0	\$0
Skilled Nursing Facility Care per Day (semiprivate room and board)	\$0 days 1-20 \$221 days 21-100	\$0 days 1-20 \$221 days 21-100	\$0 days 1-20 \$221 days 21-100	\$0 days 1-20 \$221 days 21-100

[†]Office visit copay may apply.

	Essentials (HMO-POS)	Extras (HMO-POS)	Complete Care LA-6 (HMO-POS C-SNP)	Medicare Advantage Patriot No Rx LA (HMO-POS)
Emergency Care, Urgent Care and Emergency Transportation*				
Emergency Care	\$130	\$130	\$130	\$130
Urgently Needed Care	\$50	\$50	\$50	\$50
Emergency Ambulance Services (per one-way trip, ground or air)	\$350	\$350	\$225	\$275
Outpatient Services & Supplies				
Occupational Therapy Visit	\$30	\$50	\$35	\$40
Physical or Speech Therapy Visit	\$30	\$50	\$35	\$40
Durable Medical Equipment – DME (wheelchairs, oxygen, etc.)	20% coinsurance	30% coinsurance	20% coinsurance	20% coinsurance
Diabetes Monitoring Supplies (DME provider or network retail pharmacy)	\$0	\$0	\$0	\$0
Mental Health & Substance Abuse Treatment				
Inpatient Mental Health Care (per day)	\$305 days 1-7 \$0 days 8-90	\$550 days 1-4 \$0 days 5-90	\$380 days 1-6 \$0 days 7-90	\$350 days 1-6 \$0 days 7-90
Outpatient Mental Health Visit	\$15 group	\$15 group	\$15 group	\$15 group
Substance Abuse Treatment Visit	\$25 individual	\$25 individual	\$25 individual	\$25 individual

*Emergency care copay waived if admitted to inpatient hospital care within 24 hours for the same condition.

	Essentials (HMO-POS)	Extras (HMO-POS)	Complete Care LA-6 (HMO-POS C-SNP)	Medicare Advantage Patriot No Rx LA (HMO-POS)
Additional Benefits Not Covered by Medicare				
Credit for Over-the-Counter Health & Wellness Items	N/A	\$40 /quarter	\$43 /month <i>(includes healthy food[¶])</i>	\$255 /quarter
Meals After Inpatient Hospital Stay (up to 28 meals over 14 days)	\$0	\$0	\$0	\$0
Routine Eye Exam (1 per year)	\$0	\$0	\$0	\$0
Eyewear - Frames/Lenses or Contact Lenses (1 pair per 2 years)	\$250 credit	\$200 credit	\$200 credit	\$450 credit
Routine Hearing Exam (1 per year)	\$0	\$0	\$0	\$0
Hearing Aids (prescription hearing aids, up to 2 per year)	\$1,000 allowance	\$1,000 allowance	\$700 allowance	\$1,000 allowance

[¶]Members must meet eligibility requirements to spend the credit on healthy food.

	Essentials (HMO-POS)	Extras (HMO-POS)	Complete Care LA-6 (HMO-POS C-SNP)	Medicare Advantage Patriot No Rx LA (HMO-POS)
Dental – Preventive [§] (oral exams, cleanings and X-rays)	\$0	\$0	\$0	\$0
Platinum Dental Rider for Comprehensive Services	N/A	N/A	\$54/month rider	N/A
Dental – Comprehensive/Restorative [§]	50% coinsurance	50% coinsurance	50% coinsurance	50% coinsurance
Dental – Coverage Maximum	\$1,250	\$4,000	\$1,500	\$5,000
Respite Care (12 sessions per year, up to 8 hours each, for members with dementia, including Alzheimer’s disease)	\$0	\$0	\$0	\$0
Fitness Benefit	\$0	\$0	\$0	\$0

[§]Service periodicity limitations may apply. Member costs may be higher for out-of-network dental services.

Part D Prescription Drug Coverage

	Essentials		Extras		Complete Care LA-6	
Deductible Stage	\$685 deductible for tiers 3-5		\$685 deductible for tiers 3-5		\$685 deductible for tiers 3-5	
Initial Coverage Stage	30-Day Supply	100-Day Supply	30-Day Supply	100-Day Supply	30-Day Supply	100-Day Supply
Tier 1	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2	\$5	\$15 (\$0 preferred mail order)	\$5	\$15 (\$0 preferred mail order)	\$4	\$12 (\$0 preferred mail order)
Tier 3	22% coinsurance	22% coinsurance	22% coinsurance	22% coinsurance	22% coinsurance	22% coinsurance
Tier 3 Covered Insulin Drugs	Up to \$35	Up to \$105	Up to \$35	Up to \$105	Up to \$25	Up to \$75
Tier 4	27% coinsurance	30-day supply only	27% coinsurance	30-day supply only	32% coinsurance	30-day supply only
Tier 5	26% coinsurance	30-day supply only	26% coinsurance	30-day supply only	26% coinsurance	30-day supply only

If you have a limited income, you may be eligible for Medicare’s Extra Help program. It could lower your costs for prescription drugs. Ask us about eligibility.

Part D drug coverage not offered with **Peoples Health Medicare Advantage Patriot No Rx LA**.

3 Stages of Part D Drug Coverage

Jan. 1

Deductible

- During this stage, you pay the full cost of your tiers 3, 4 and 5 drugs until you reach the yearly deductible.

Initial Coverage

- You pay a copay or coinsurance. The plan pays the rest.
- You stay in this stage until your total out-of-pocket drug costs reach \$2,400.

Catastrophic Coverage

- The plan pays the full cost for your covered Part D drugs.
- You may pay costs for drugs covered under our enhanced benefit.
- You stay in this stage for the rest of the plan year.

Dec. 31

Online Search Tools

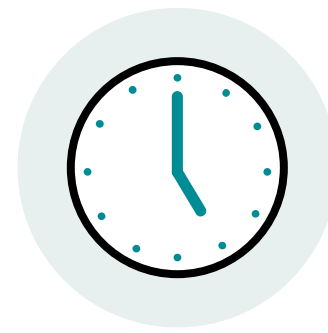


Check for covered drugs, tier levels and requirements, such as quantity limits or step therapy for certain drugs.



Find hospitals, pharmacies, physicians and other health care providers.

When Can I Enroll?



Initial Enrollment Period (IEP)



Annual Enrollment Period (AEP)



Special Enrollment Period (SEP)
for people who:

- Receive Extra Help or Medicaid and recently experienced a change in coverage eligibility
- Just moved into the service area
- Lost other coverage, such as employer group coverage
- Have certain chronic conditions
- Enter an institution or nursing home



Thank you!

Live your best life with Peoples Health.

We look forward to serving you.

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. This information is not a complete description of benefits. Call us for more information. For Peoples Health Complete Care LA-6 (HMO-POS C-SNP): The healthy food benefit is a special supplemental benefit available only to chronically ill enrollees with a qualifying condition, such as diabetes, chronic heart failure and/or cardiovascular disorders, who also meet plan criteria indicating they are at high risk for hospitalization and eligible for intensive care coordination. The fitness benefits and gym networks vary by plan/area and participating locations may change. The fitness benefit includes a standard fitness membership at participating locations. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The Giveback benefit is a reduction on your Medicare Part B premium. You'll pay \$0 for Tier 1 and Tier 2 Part D-covered prescriptions across all payment stages when filling at a network pharmacy. Review your plan Drug List (Formulary) on [UHC.com/Medicare](https://www.uhc.com/Medicare) for a list of covered prescription drugs, including those on Tier 1 and Tier 2. Benefits, features and/or devices may vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Y0066_27PHAEPSP_PHESS_PHEX_CCLA6_MAPNORXLA_M