

# Summary of Benefits 2025



## Dual Special Needs Plans

---

**Citrus | Hernando | Hillsborough | Indian River | Lake  
Manatee | Marion | Orange | Osceola | Pasco | Pinellas  
Polk | Sarasota | Seminole | St. Lucie | Sumter**

035 Advantage Plus by Ultimate (Full) (HMO D-SNP)

036 Advantage Plus by Ultimate (Partial) (HMO D-SNP)



## About Ultimate Health Plans

Ultimate Health Plans is a local Medicare Advantage plan based in Spring Hill, Florida. We proudly service the counties of Citrus, Hernando, Hillsborough, Indian River, Lake, Manatee, Marion, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Lucie, and Sumter.

Our mission is to provide all members with the highest quality healthcare with access to highly qualified physicians. We hold ourselves accountable for treating our members with dignity and respect, providing world-class customer service, and recognizing our commitment to the community as a local corporation.

## About this Booklet

This booklet provides you with a summary of the costs and benefits covered by our Advantage Plus by Ultimate (Full) (HMO D-SNP) and Advantage Plus by Ultimate (Partial) (HMO D-SNP) plans. It does not list every service covered by the plan or list every limitation or exclusion. For a complete list of services we cover, please refer to the plan's Evidence of Coverage (EOC) on our website at [www.ChooseUltimate.com](http://www.ChooseUltimate.com), or call us at 1-855-858-7526 (TTY 711) and we will mail you a copy. We are available from 8:00 am to 8:00 pm, Monday through Friday. Between October 1 and March 31, we are available Monday through Sunday from 8:00 am to 8:00 pm.

## Ultimate Plan Types

**Medicare Health Maintenance Organization (HMO):** A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage. Generally, you can only get your care from doctors or hospitals in the plan's network (except in emergencies).

**Medicare HMO Special Needs Plan (HMO SNP):** An HMO 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.

## Who can join?

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, receive assistance from the Florida Medicaid Agency for Health Care Administration (AHCA), and live in the plan's service area.

## Levels of Medicaid

**Full-Benefit Dual Eligible (FBDE):** An individual who is not QMB or SLMB but is eligible for full Medicaid benefits either categorically or through optional coverage groups.

**Qualified Medicare Beneficiary (QMB):** Medicaid helps pay Medicare Part A and Part B premiums and other cost-sharing (like deductibles, coinsurance, and copayments). These individuals do not receive full Medicaid benefits.

**Qualified Medicare Beneficiary Plus (QMB+):** Medicaid helps pay for Medicare Part A and Part B premiums and other cost-sharing (like deductibles, coinsurance, and copayments). These individuals receive full Medicaid benefits.

**Specified Low-Income Medicare Beneficiary (SLMB):** Medicaid helps pay Part B premiums. These individuals do not receive full Medicaid benefits.

**Specified Low-Income Medicare Beneficiary Plus (SLMB+):** Medicaid helps pay Part B premiums. These individuals receive full Medicaid benefits.

**Qualifying Individual (QI):** Medicaid helps pay Part B premiums. These individuals do not receive full Medicaid benefits.

**Qualified Disabled & Working Individuals (QDWI):** Medicaid helps pay Part A premiums. These individuals do not receive full Medicaid benefits.

## Which doctors, hospitals, and pharmacies can I use?

We have a network of doctors, hospitals, pharmacies, and other providers. Except in an emergency, you must use in-network providers and pharmacies. If you use providers that are not in our network, the plan may not pay for these services. You can view our plan's Provider and Pharmacy Directory on our website at [www.ChooseUltimate.com](http://www.ChooseUltimate.com) or call us at 1-855-858-7526 (TTY 711) and we will mail you a copy.

## Does this plan cover my Prescription Drugs?

To find out what drugs we cover and any restrictions, view our plan's List of Covered Drugs (also called the Formulary) on our website at [www.ChooseUltimate.com](http://www.ChooseUltimate.com) or call us at 1-855-858-7526 (TTY 711), and we will mail you a copy.

## How do I learn more about Original Medicare?

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 <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.

Ultimate Health Plans is an HMO with a Medicare contract and is contracted with the Florida State Medicaid program for Dual Special Needs Plans. Enrollment in Ultimate Health Plans depends on contract renewal.

<b>Plan Name</b>	<b>Advantage Plus by Ultimate (Full) (HMO D-SNP)</b> 035
<b>Service Area</b>	Citrus, Hernando, Hillsborough, Indian River, Lake, Manatee, Marion, Osceola, Orange, Pasco, Polk, Pinellas, St. Lucie, Sarasota, Seminole, Sumter
<b>Special Needs Plan Eligibility Criteria</b>	FBDE, QMB+, SLMB+ (Levels of Medicaid, refer to page 2)

<b>Plan Name</b>	<b>Advantage Plus by Ultimate (Partial) (HMO D-SNP)</b> 036
<b>Service Area</b>	Citrus, Hernando, Hillsborough, Indian River, Lake, Manatee, Marion, Osceola, Orange, Pasco, Polk, Pinellas, St. Lucie, Sarasota, Seminole, Sumter
<b>Special Needs Plan Eligibility Criteria</b>	QMB, SLMB, QI, QDWI (Levels of Medicaid, refer to page 2)

### Your Benefits and Cost-Sharing

<b>Premiums and Benefits</b>	<b>Advantage Plus by Ultimate (Full) (HMO D-SNP)</b> 035
<b>Monthly Plan Premium</b>	\$0
<b>Deductible</b>	This plan <b>does not</b> have a deductible.
<b>Maximum Out-of-Pocket Responsibility</b> <i>(does not include prescription drugs)</i>	\$500
<b>Inpatient Hospital Coverage</b>	\$0 copay for days 1 through 90
<b>Outpatient Hospital Coverage</b>	\$0 copay
<b>Ambulatory Surgery Center (ASC) Services</b>	\$0 copay
<b>Doctor Visits</b> <i>(Primary Care Providers and Specialists)</i>	<b>Primary Care Providers</b> • \$0 copay  <b>Specialists</b> • \$0 copay

### Your Benefits and Cost-Sharing

<b>Advantage Plus by Ultimate (Partial) (HMO D-SNP)</b> 036	<b>What You Need to Know</b>
\$0	You must continue to pay your Medicare Part B Premium unless your Part B Premium is paid for you by Florida State Medicaid or another third party.
This plan <b>does not</b> have a deductible.	
\$500	This amount is the most you'll pay for copays, coinsurance, and other costs for in-network medical services for the year. It does not include prescription drug costs, health expenses incurred during foreign travel, or supplemental benefit costs.
\$0 copay for days 1 through 90	Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital. Prior authorization is required for some services.
\$0 copay	Prior authorization is required for some services.
\$0 copay	A referral and prior authorization may be required for some services.
<b>Primary Care Providers</b> • \$0 copay  <b>Specialists</b> • \$0 copay	A referral or prior authorization is required for some services.  A separate copay may apply for each additional service received at an office visit.

## Your Benefits and Cost-Sharing

Premiums and Benefits	Advantage Plus by Ultimate (Full) (HMO D-SNP) 035
Preventive Care	\$0 copay
Emergency Care	<p><b>In the United States</b></p> <ul style="list-style-type: none"> <li>• \$0 copay</li> </ul> <p><b>Worldwide</b></p> <ul style="list-style-type: none"> <li>• \$100 copay</li> </ul>
Urgently Needed Services	\$0 copay
<p><b>Diagnostic Services, Labs, and Imaging at a Free-standing Facility or in an Office</b></p> <ul style="list-style-type: none"> <li>• Lab services</li> <li>• Outpatient x-rays</li> <li>• Diagnostic tests and procedures</li> <li>• Diagnostic radiological services</li> </ul>	<p><b>Lab Services and X-Rays</b></p> <ul style="list-style-type: none"> <li>• \$25 Copay for Genetic Testing</li> <li>• \$0 Copay for all other labs and x-rays</li> </ul> <p><b>Diagnostic Tests and Procedures</b></p> <ul style="list-style-type: none"> <li>• \$0 copay for Colonoscopy, Endoscopy and other diagnostic, “scopic” procedures, Pulmonary Function Tests, Thyroid Function Tests</li> <li>• \$0 copay for Sleep Study, Psychological Tests</li> </ul> <p><b>Diagnostic Radiological Services</b></p> <ul style="list-style-type: none"> <li>• \$0 copay for Ultrasounds and Echocardiography</li> <li>• \$0 copay for Stress, Nerve Conduction, CT, MRI</li> <li>• \$0 copay for CTA, MRA, PET, SPECT, other nuclear medicine tests</li> </ul>
<p><b>Diagnostic Services, Labs, and Imaging at an Outpatient Hospital</b></p> <ul style="list-style-type: none"> <li>• Lab services</li> <li>• Outpatient x-rays</li> <li>• Diagnostic tests and procedures</li> <li>• Diagnostic radiological services</li> </ul>	<p><b>Lab Services and X-Rays</b></p> <ul style="list-style-type: none"> <li>• \$25 Copay for Genetic Testing</li> <li>• \$0 Copay for all other labs and x-rays</li> </ul> <p><b>Diagnostic Tests and Procedures</b></p> <ul style="list-style-type: none"> <li>• \$0 copay for Colonoscopy, Endoscopy and other diagnostic, “scopic” procedures, Pulmonary Function Tests, Thyroid Function Tests</li> <li>• \$0 copay for Sleep Study, Psychological Tests</li> </ul> <p><b>Diagnostic Radiological Services</b></p> <ul style="list-style-type: none"> <li>• \$0 copay for Ultrasounds and Echocardiography</li> <li>• \$0 copay for Stress, Nerve Conduction, CT, MRI</li> <li>• \$0 copay for CTA, MRA, PET, SPECT, other nuclear medicine tests</li> </ul>

## Your Benefits and Cost-Sharing

Advantage Plus by Ultimate (Partial) (HMO D-SNP) 036	What You Need to Know
\$0 copay	Any additional preventive services approved by Medicare during the contract year will be covered. A referral or prior authorization is required for some services.
<p><b>In the United States</b></p> <ul style="list-style-type: none"> <li>• \$0 copay</li> </ul> <p><b>Worldwide</b></p> <ul style="list-style-type: none"> <li>• \$100 copay</li> </ul>	<p>If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost of emergency care in the U.S. and its territories.</p> <p>We pay up to <b>\$50,000</b> for covered emergency services received outside the U.S. and its territories. If you are admitted to the hospital outside the U.S. and its territories, you will have to pay your share of the cost of emergency care.</p>
\$0 copay	If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for urgently needed services.
<p><b>Lab Services and X-Rays</b></p> <ul style="list-style-type: none"> <li>• \$25 Copay for Genetic Testing</li> <li>• \$0 Copay for all other labs and x-rays</li> </ul> <p><b>Diagnostic Tests and Procedures</b></p> <ul style="list-style-type: none"> <li>• 0% coinsurance for Colonoscopy, Endoscopy and other diagnostic, “scopic” procedures, Pulmonary Function Tests, Thyroid Function Tests</li> <li>• 20% coinsurance for Sleep Study, Psychological Tests</li> </ul> <p><b>Diagnostic Radiological Services</b></p> <ul style="list-style-type: none"> <li>• \$0 copay for Ultrasounds and Echocardiography</li> <li>• \$0 copay for Stress, Nerve Conduction, CT, MRI</li> <li>• \$0 copay for CTA, MRA, PET, SPECT, other nuclear medicine tests</li> </ul>	<p>Prior authorization is required for some services.</p> <p>Some testing may require the use of injectable drugs or imaging agents. Please refer to “Medicare Part B Drugs” section for applicable cost share which is charged separately and in addition to the testing copay.</p>
<p><b>Lab Services and X-Rays</b></p> <ul style="list-style-type: none"> <li>• \$25 Copay for Genetic Testing</li> <li>• \$0 Copay for all other labs and x-rays</li> </ul> <p><b>Diagnostic Tests and Procedures</b></p> <ul style="list-style-type: none"> <li>• 0% coinsurance for Colonoscopy, Endoscopy and other diagnostic, “scopic” procedures, Pulmonary Function Tests, Thyroid Function Tests</li> <li>• 20% coinsurance for Sleep Study, Psychological Tests</li> </ul> <p><b>Diagnostic Radiological Services</b></p> <ul style="list-style-type: none"> <li>• \$0 copay for Ultrasounds and Echocardiography</li> <li>• \$0 copay for Stress, Nerve Conduction, CT, MRI</li> <li>• \$0 copay for CTA, MRA, PET, SPECT, other nuclear medicine tests</li> </ul>	<p>Prior authorization is required for some services. All services performed at an outpatient hospital facility are subject to the outpatient hospital copayment.</p> <p>Some testing may require the use of injectable drugs or imaging agents. Please refer to “Medicare Part B Drugs” section for applicable cost share which is charged separately and in addition to the testing copay.</p>

**Your Benefits and Cost-Sharing**

Premiums and Benefits	Advantage Plus by Ultimate (Full) (HMO D-SNP) 035
<b>Hearing Services</b>	<p><b>\$0 copay</b> for</p> <ul style="list-style-type: none"> <li>• Routine hearing exam (1 every year)</li> <li>• Hearing aid fitting and evaluation (1 every year)</li> </ul> <p>Our plan pays up to <b>\$2,000</b> (\$1,000 per hearing aid, per ear) every year.</p>
<b>Dental Services</b> <ul style="list-style-type: none"> <li>• Preventive dental services</li> <li>• Comprehensive dental services</li> <li>• Medicare-covered non-routine dental services</li> </ul>	<p><b>\$0 copay</b> for</p> <ul style="list-style-type: none"> <li>• 1 oral evaluation every 6 months</li> <li>• 1 cleaning every 6 months</li> <li>• 1 fluoride treatment every 6 months</li> <li>• 2 dental x-rays every year</li> <li>• 1 comprehensive oral exam every 3 years</li> <li>• 3 fillings per year</li> <li>• 1 crown per year</li> <li>• 1 root canal per year</li> <li>• 1 full mouth debridement every 2 years</li> <li>• 4 periodontal scaling and root planing procedures (deep cleaning), limited to 1 procedure per quadrant per year</li> <li>• 2 periodontal maintenance procedures following active surgery per year</li> <li>• 1 simple extraction per year</li> <li>• 1 surgical extraction per year</li> <li>• Unlimited simple and surgical extractions necessary to fit dentures</li> </ul> <p>Dentures may include 1 of the following per arch every 5 years:</p> <ul style="list-style-type: none"> <li>• Complete denture, maxillary or mandibular</li> <li>• Immediate denture, maxillary or mandibular</li> <li>• Maxillary or mandibular partial denture, resin base</li> <li>• Maxillary or mandibular partial denture, cast metal, resin base</li> <li>• Maxillary or mandibular partial denture, flexible base</li> <li>• Maxillary or mandibular denture reline (1 per year)</li> </ul>

**Your Benefits and Cost-Sharing**

Advantage Plus by Ultimate (Partial) (HMO D-SNP) 036	What You Need to Know
<p><b>\$0 copay</b> for</p> <ul style="list-style-type: none"> <li>• Routine hearing exam (1 every year)</li> <li>• Hearing aid fitting and evaluation (1 every year)</li> </ul> <p>Our plan pays up to <b>\$2,000</b> (\$1,000 per hearing aid, per ear) every year.</p>	<p>Services must be rendered by a participating provider in the Plan's hearing vendor network.</p> <p>Members will be provided a selection of manufacturers of hearing aids from which to choose.</p>
<p><b>\$0 copay</b> for</p> <ul style="list-style-type: none"> <li>• 1 oral evaluation every 6 months</li> <li>• 1 cleaning every 6 months</li> <li>• 1 fluoride treatment every 6 months</li> <li>• 2 dental x-rays every year</li> <li>• 1 comprehensive oral exam every 3 years</li> <li>• 3 fillings per year</li> <li>• 1 crown per year</li> <li>• 1 root canal per year</li> <li>• 1 full mouth debridement every 2 years</li> <li>• 4 periodontal scaling and root planing procedures (deep cleaning), limited to 1 procedure per quadrant per year</li> <li>• 2 periodontal maintenance procedures following active surgery per year</li> <li>• 1 simple extraction per year</li> <li>• 1 surgical extraction per year</li> <li>• Unlimited simple and surgical extractions necessary to fit dentures</li> </ul> <p>Dentures may include 1 of the following per arch every 5 years:</p> <ul style="list-style-type: none"> <li>• Complete denture, maxillary or mandibular</li> <li>• Immediate denture, maxillary or mandibular</li> <li>• Maxillary or mandibular partial denture, resin base</li> <li>• Maxillary or mandibular partial denture, cast metal, resin base</li> <li>• Maxillary or mandibular partial denture, flexible base</li> <li>• Maxillary or mandibular denture reline (1 per year)</li> </ul>	<p><b>X-rays may include:</b></p> <ul style="list-style-type: none"> <li>• Intraoral, periapical first radiographic image</li> <li>• Intraoral, periapical each additional radiographic image</li> <li>• Bitewing, single radiographic image, or Bitewings, two, three, or four radiographic images</li> <li>• Intraoral, complete series of radiographic images 1 every 3 years</li> <li>• Panoramic radiographic images 1 every 3 years</li> </ul> <p><b>Fillings may include:</b></p> <ul style="list-style-type: none"> <li>• Amalgam, one or more surfaces, primary or permanent</li> <li>• Resin-based composite, one to three surfaces, anterior, four or more surfaces, involving incisal angle</li> <li>• Resin-based composite, one or more surfaces, posterior</li> </ul> <p><b>Simple extractions may include:</b></p> <ul style="list-style-type: none"> <li>• Extraction, erupted tooth, or exposed root</li> <li>• Extraction, erupted tooth requiring removal of bone and/or sectioning of the tooth</li> </ul> <p><b>Surgical extractions may include:</b></p> <ul style="list-style-type: none"> <li>• Removal of an impacted tooth</li> <li>• Removal of residual tooth roots (cutting procedure)</li> </ul> <p><b>Additional Coverage:</b></p> <ul style="list-style-type: none"> <li>• Medically necessary nonroutine dental services, as covered by Original Medicare</li> <li>• Necessary anesthesia with covered service</li> <li>• 60 minutes of general anesthesia or IV sedation per date of service</li> </ul> <p>Some services may require prior authorization.</p>

## Your Benefits and Cost-Sharing

Premiums and Benefits	Advantage Plus by Ultimate (Full) (HMO D-SNP) 035
<p><b>Vision Services</b></p> <ul style="list-style-type: none"> <li>• Eye exams</li> <li>• Eyewear and Contact Lenses</li> </ul>	<p><b>Our plan covers:</b></p> <p><b>\$0 copay</b> for</p> <ul style="list-style-type: none"> <li>• 1 routine eye exam per year</li> <li>• Exam(s) to diagnose and treat diseases and conditions of the eye</li> <li>• Annual glaucoma screening</li> </ul> <p>Our plan provides a yearly benefit limit of up to a \$500 retail value for eyewear towards one of the following options:</p> <p><b>Option 1 (\$0 copay)</b></p> <ul style="list-style-type: none"> <li>• Contact lenses, and contact lens fitting OR</li> <li>• 1 pair of standard single-vision, bifocal, or trifocal eyeglass lenses</li> </ul> <p><b>Option 2 (\$0 copay)</b></p> <ul style="list-style-type: none"> <li>• Your choice of 3 standard pairs of select eyeglasses, frames and lenses</li> </ul> <p><b>Our plan offers the following upgrades per year:</b></p> <p><b>\$0 copay</b> for</p> <ul style="list-style-type: none"> <li>• Standard progressive lenses or Photochromic lenses</li> <li>• Ultraviolet protection or scratch-resistant coating</li> </ul> <p><b>Post-cataract surgery benefits include:</b></p> <ul style="list-style-type: none"> <li>• 1 frame from a set selection of frames AND/OR</li> <li>• Standard single-vision, bifocal, or trifocal eyeglass lenses</li> <li>• Instead of eyewear, you may select contact lenses up to the yearly benefit limit</li> </ul>
<p><b>Mental Health Services</b></p> <ul style="list-style-type: none"> <li>• Inpatient hospital stays</li> <li>• Outpatient group therapy visits</li> <li>• Outpatient individual therapy visits</li> </ul>	<p><b>\$0 copay for days 1 through 90</b></p> <p><b>\$0 copay</b> for group therapy visits</p> <p><b>\$0 copay</b> for individual therapy visits</p>

## Your Benefits and Cost-Sharing

Advantage Plus by Ultimate (Partial) (HMO D-SNP) 036	What You Need to Know
<p><b>Our plan covers:</b></p> <p><b>\$0 copay</b> for</p> <ul style="list-style-type: none"> <li>• 1 routine eye exam per year</li> <li>• Exam(s) to diagnose and treat diseases and conditions of the eye</li> <li>• Annual glaucoma screening</li> </ul> <p>Our plan provides a yearly benefit limit of up to a \$500 retail value for eyewear towards one of the following options:</p> <p><b>Option 1 (\$0 copay)</b></p> <ul style="list-style-type: none"> <li>• Contact lenses, and contact lens fitting OR</li> <li>• 1 pair of standard single-vision, bifocal, or trifocal eyeglass lenses</li> </ul> <p><b>Option 2 (\$0 copay)</b></p> <ul style="list-style-type: none"> <li>• Your choice of 3 standard pairs of select eyeglasses, frames and lenses</li> </ul> <p><b>Our plan offers the following upgrades per year:</b></p> <p><b>\$0 copay</b> for</p> <ul style="list-style-type: none"> <li>• Standard progressive lenses or Photochromic lenses</li> <li>• Ultraviolet protection or scratch-resistant coating</li> </ul> <p><b>Post-cataract surgery benefits include:</b></p> <ul style="list-style-type: none"> <li>• 1 frame from a set selection of frames AND/OR</li> <li>• Standard single-vision, bifocal, or trifocal eyeglass lenses</li> <li>• Instead of eyewear, you may select contact lenses up to the yearly benefit limit</li> </ul>	<p>The per-year benefit amount may be applied to lenses only, frame only, or both.</p> <ul style="list-style-type: none"> <li>• Standard eyeglass lenses include: <ul style="list-style-type: none"> <li>• Single Vision,</li> <li>• Bifocal (FT 28) or</li> <li>• Trifocal (7X28) lenses</li> </ul> </li> </ul> <p><b>Progressive Lenses</b> Upgrade does not impact the per-year limit on eyewear.</p> <p><b>Photochromic Lenses</b> The Photochromic lenses benefit may only be used once per year and does not impact the per-year limit on eyewear.</p>
<p><b>\$0 copay for days 1 through 90</b></p> <p><b>\$0 copay</b> for group therapy visits</p> <p><b>\$0 copay</b> for individual therapy visits</p>	<p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital. A referral or prior authorization is required for some services.</p>

## Your Benefits and Cost-Sharing

Premiums and Benefits	Advantage Plus by Ultimate (Full) (HMO D-SNP) 035
<b>Skilled Nursing Facility (SNF)</b>	<b>\$0 copay for days 1 through 100</b>
<b>Physical Therapy</b> <ul style="list-style-type: none"> <li>Physical therapy visit</li> <li>Speech-language pathology services</li> <li>Occupational therapy visit</li> </ul>	<b>\$0 copay per visit</b> <ul style="list-style-type: none"> <li>Physical therapy</li> <li>Speech-language pathology</li> </ul> <b>\$0 copay per visit</b> <ul style="list-style-type: none"> <li>Occupational therapy</li> </ul>
<b>Ambulance</b>	<b>\$0 copay</b> for Medicare-covered one-way <b>ground ambulance</b> benefit  <b>\$0 copay</b> for Medicare-covered one-way <b>air ambulance</b> benefit
<b>Transportation</b>	<b>\$0 copay for unlimited trips</b> to plan-approved health-related locations every year
<b>Medicare Part B Drugs</b>	<b>\$0 copay</b> for <ul style="list-style-type: none"> <li>Medicare Part B chemotherapy drugs</li> <li>Part B medications and contrast agents injected during a service</li> <li>Other Part B drugs</li> </ul> <b>\$0 copay</b> for <ul style="list-style-type: none"> <li>One-month supply of Medicare Part B covered insulin</li> </ul>

## Your Benefits and Cost-Sharing

Advantage Plus by Ultimate (Partial) (HMO D-SNP) 036	What You Need to Know
<b>\$0 copay for days 1 through 100</b>	Our plan covers up to 100 days in a SNF. The copays for Skilled Nursing Facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any skilled care in a SNF for 60 days in a row. If you go into a SNF after one benefit period has ended, a new benefit period begins.  There's no limit to the number of benefit periods. A referral or prior authorization is required for some services.
<b>\$0 copay per visit</b> <ul style="list-style-type: none"> <li>Physical therapy</li> <li>Speech-language pathology</li> </ul> <b>\$0 copay per visit</b> <ul style="list-style-type: none"> <li>Occupational therapy</li> </ul>	Services performed at an outpatient hospital facility are subject to the outpatient hospital copayment.  A referral or prior authorization may be required for some services.
<b>\$0 copay</b> for Medicare-covered one-way <b>ground ambulance</b> benefit  <b>\$0 copay</b> for Medicare-covered one-way <b>air ambulance</b> benefit	Except in an emergency, this service may require prior authorization.
<b>\$0 copay for unlimited trips</b> to plan-approved health-related locations every year	Our plan covers health-related transport to the following plan-approved locations: <ul style="list-style-type: none"> <li>PCP/Specialist Appointments</li> <li>Labs and Imaging Centers</li> <li>Pharmacies</li> <li>Gym/Fitness Locations</li> <li>Bank</li> <li>Food Pantry</li> <li>Grocery Store</li> <li>Post Office</li> </ul> Please call 855-306-0700 (TTY 711) 72 hours in advance to schedule your trip. Have the following information readily available if applicable: <ul style="list-style-type: none"> <li>Appointment or expected arrival date and time</li> <li>Address and phone number of destination</li> <li>If visiting a provider, the name of the physician or practitioner</li> </ul>
<b>\$0 copay</b> for <ul style="list-style-type: none"> <li>Medicare Part B chemotherapy drugs</li> <li>Part B medications and contrast agents injected during a service</li> <li>Other Part B drugs</li> </ul> <b>\$0 copay</b> for <ul style="list-style-type: none"> <li>One-month supply of Medicare Part B covered insulin</li> </ul>	The applicable specialist copay applies when provided during a Physician/Specialist office visit.  A referral or prior authorization is required for some services.

### Your Benefits and Cost-Sharing

Premiums and Benefits	Advantage Plus by Ultimate (Full) (HMO D-SNP) 035
<b>Foot Care</b> ( <i>podiatry services</i> ) Medicare-covered foot exams and treatment	<b>\$0 copay</b>
<b>Wellness Program</b> • SilverSneakers® Fitness Program • Health Education • Additional Smoking and Tobacco Use Cessation	<b>\$0 copay</b>
<b>In-Home Support Service</b>	<b>\$0 copay</b> for up to <b>30 hours</b> per year of companion and caregiver support services
<b>Ultimate Benefits Card</b> (Benefits Mastercard® Prepaid Card)  • Hearing, Dental, and Vision Allowance • Over-the-Counter (OTC) Allowance • Healthy Foods and Utilities Allowance	<ul style="list-style-type: none"> <li>• <b>\$550 every year</b> to cover hearing, dental, and vision services that exceed the plan-allowed benefits</li> <li>• <b>\$125 every month</b> to purchase approved Over-the-Counter items</li> <li>• <b>\$200 every month</b> to purchase healthy foods at participating retailers and certain utility bills</li> </ul>
<b>Meal Benefit</b>	<b>\$0 copay</b>
<b>Medical Equipment/Supplies</b> • Durable Medical Equipment (e.g., wheelchairs, oxygen) • Prosthetics (e.g., braces, artificial limbs) • Diabetic supplies	<b>\$0 copay</b> for <ul style="list-style-type: none"> <li>• Durable Medical Equipment (DME)</li> <li>• Prosthetics</li> </ul> <b>\$0 copay</b> for <ul style="list-style-type: none"> <li>• Preferred diabetes monitoring supplies</li> </ul> <b>\$0 copay</b> for <ul style="list-style-type: none"> <li>• Diabetes self-management training</li> </ul> <b>\$0 copay</b> for <ul style="list-style-type: none"> <li>• Diabetic shoes</li> </ul>

### Your Benefits and Cost-Sharing

Advantage Plus by Ultimate (Partial) (HMO D-SNP) 036	What You Need to Know
<b>\$0 copay</b>	A referral is required.
<b>\$0 copay</b>	
<b>\$0 copay</b> for up to <b>30 hours</b> per year of companion and caregiver support services	In-home companionship includes light household chores, board games, photo album viewing, and help with technology. Visits may be scheduled for 2 or 4 hours per day; 7 days a week. Please call 888-884-3614 (TTY 711) for assistance.
<ul style="list-style-type: none"> <li>• <b>\$550 every year</b> to cover hearing, dental, and vision services that exceed the plan-allowed benefits</li> <li>• <b>\$125 every month</b> to purchase approved Over-the-Counter items</li> <li>• <b>\$200 every month</b> to purchase healthy foods at participating retailers and certain utility bills</li> </ul>	<p>Yearly allowance is loaded to your Ultimate Benefit Card and can be used where Mastercard® is accepted to cover hearing, dental, and vision services that exceed the plan-allowed benefits. A referral or prior authorization is required for some services.</p> <p>Monthly allowances are loaded to your Ultimate Benefits Card. Unused funds expire at the end of each month. Some restrictions may apply.</p> <p>This card is issued by The Bancorp Bank N.A., Member FDIC.</p>
<b>\$0 copay</b>	Immediately following an inpatient discharge to home, receive a maximum of 14 meals for a 1-week period. This benefit does not have a yearly maximum.
<b>\$0 copay</b> for <ul style="list-style-type: none"> <li>• Durable Medical Equipment (DME)</li> <li>• Prosthetics</li> </ul> <b>\$0 copay</b> for <ul style="list-style-type: none"> <li>• Preferred diabetes monitoring supplies</li> </ul> <b>\$0 copay</b> for <ul style="list-style-type: none"> <li>• Diabetes self-management training</li> </ul> <b>\$0 copay</b> for <ul style="list-style-type: none"> <li>• Diabetic shoes</li> </ul>	Authorization is required for some services.

## Outpatient Prescription Drugs

### The Formulary is Divided into 6 Tiers

Every drug on the plan's Drug List is in one of 6 tiers.

Medicare approved Ultimate Health Plans to provide covered prescription drugs to our members at no cost to you as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans.

- **Cost-Sharing Tier 1 (Preferred Generic)** includes generic drugs.
- **Cost-Sharing Tier 2 (Generic)** includes generic and brand drugs.
- **Cost-Sharing Tier 3 (Preferred Brand)** includes preferred brand drugs and some generic drugs.
- **Cost-Sharing Tier 4 (Non-preferred Drugs)** includes non-preferred brand drugs and some generic drugs.
- **Cost-Sharing Tier 5 (Specialty Tier)** includes brand and generic drugs, which may require special handling and/or close monitoring.
- **Cost-Sharing Tier 6 (Excluded Drugs Only)** includes prescription drugs not normally covered in a Medicare Prescription Drug Plan.

	Cost-Sharing Tier	Retail Pharmacy Cost-Sharing (30-day supply)	Retail Pharmacy Cost-Sharing (90-day supply; Up to a 100-day supply for some Tier 1 drugs)	Mail Order Pharmacy Cost-Sharing (90-day supply; Up to a 100-day supply for some Tier 1 drugs)
Plan	<b>Advantage Plus by Ultimate (Full) (HMO D-SNP) 035</b> <b>Advantage Plus by Ultimate (Partial) (HMO D-SNP) 036</b>			
Initial Coverage Stage	Tier 1	0% coinsurance	0% coinsurance	0% coinsurance
	Tier 2	0% coinsurance	0% coinsurance	0% coinsurance
	Tier 3	0% coinsurance	0% coinsurance	0% coinsurance
	Tier 4	0% coinsurance	0% coinsurance	0% coinsurance
	Tier 5	0% coinsurance	Not Covered	Not Covered
	Tier 6	\$0 copay	\$0 copay	\$0 copay

## Summary of Medicaid-Covered Benefits

The table below contains a summary of the benefits covered by AHCA (Medicaid) and Advantage Plus by Ultimate Full & Partial. Medicaid is a joint Federal and state government program that helps with medical costs for certain people who have limited incomes and resources. Those that have both Medicaid and Medicare are known as dual eligible. What you pay for covered services may depend on your level of Medicaid eligibility. These benefits may be subject to prior authorization.

Service	Florida State Medicaid	Advantage Plus by Ultimate Full & Partial
Allergy Services	Covered	Covered
Ambulatory Surgical Center Services	Covered	Covered
Anesthesia Services	Covered	Covered
Assistive Care Services	Covered	Covered
Behavioral Health Assessment Services	Covered	Covered
Behavioral Health Community Support Services	Covered	Covered
Behavioral Health Intervention Services	Covered	Covered
Behavioral Health Medication Management	Covered	Covered
Behavioral Health Overlay	Covered	Covered
Behavioral Health Therapy Services	Covered	Covered
Cardiovascular Services	Covered	Covered
Child Health Services Targeted Case Management	Covered	Covered
Chiropractic Services	Covered	Covered
County Health Department (CHD) Services	Covered	Covered
Dental Services	Covered	Covered
Dialysis Services	Covered	Covered
Durable Medical Equipment and Medical Supplies	Covered	Covered
Early Intervention Services	Covered	Covered
Emergency Transportation Services	Covered	Covered
Evaluation and Management Services	Covered	Covered
Federally Qualified Health Center Services	Covered	Covered
Gastrointestinal Services	Covered	Covered
Genitourinary Services	Covered	Covered
Hearing Services	Covered	Covered
Home Health Services	Covered	Covered
Inpatient Hospital Services	Covered	Covered
Integumentary Services	Covered	Covered
Laboratory Services	Covered	Covered
Medical Foster Care Services	Covered	Covered
Mental Health Targeted Case Management	Covered	Covered
Neurology Services	Covered	Covered
Non-Emergency Transportation Services	Covered	Covered
Nursing Facility Services	Covered	Covered
Occupational Therapy	Covered	Covered
Oral and Maxillofacial Surgery Services	Covered	Covered
Orthopedic Services	Covered	Covered

Service	Florida State Medicaid	Advantage Plus by Ultimate Full & Partial
Outpatient Hospital Services	Covered	Covered
Pain Management Services	Covered	Covered
Personal Care Services	Covered	Covered
Physical Therapy Services	Covered	Covered
Podiatry Services	Covered	Covered
Prescribed Drug Services	Covered	Covered
Private Duty Nursing	Covered	Covered
Radiology and Nuclear Medicine Services	Covered	Covered
Regional Perinatal Intensive Care Center Services	Covered	Covered
Reproductive Services	Covered	Covered
Respiratory System Services	Covered	Covered
Respiratory Therapy Services	Covered	Covered
Rural Health Clinic Services	Covered	Covered
Specialized Therapeutic Services	Covered	Covered
Speech-Language Pathology	Covered	Covered
Statewide Inpatient Psychiatric Program	Covered	Covered
Transplant Services	Covered	Covered
Visual Aid Services	Covered	Covered
Visual Care Services	Covered	Covered

## Pre-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 1-855-858-7526 (TTY 711).

### Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [www.ChooseUltimate.com](http://www.ChooseUltimate.com) or call 1-855-858-7526 (TTY 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

### Understanding Important Rules

- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums, and/or copayments/coinsurance may change on January 1, 2025.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- This plan is a dual-eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.
- Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare 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.

## Notice Informing Individuals About Nondiscrimination and Accessibility Requirements: Discrimination is Against the Law

Ultimate Health Plans complies with applicable Federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status, or religion in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities.

Ultimate Health Plans:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Ultimate Health Plans Member Services.

If you believe that Ultimate Health Plans has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status, or religion in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities, you can file a grievance with the Ultimate Health Plans Grievance Department. Address: PO Box 6560, Spring Hill, FL 34611. Phone: 1-888-657-4170 (TTY users dial 711). Fax: 1-800-313-2798. Email: [GrievanceAndAppeals@ulthp.com](mailto:GrievanceAndAppeals@ulthp.com)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, an Ultimate Health Plans Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, DC 20201  
1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at: <http://www.hhs.gov/ocr/office/file/index.html>.

## Multi-Language Insert Multi-language Interpreter Services

Form Approved  
OMB# 0938-1421

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-888-657-4170 (TTY: 711). Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-888-657-4170 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务, 帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务, 请致电 1-888-657-4170 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問, 為此我們提供免費的翻譯服務。如需翻譯服務, 請致電 1-888-657-4170 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa [1-888-657-4170 (TTY: 711)]. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-888-657-4170 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-888-657-4170 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-888-657-4170 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-888-657-4170 (TTY: 711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-888-657-4170 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري, ليس عليك سوى الاتصال بنا على 1-888-657-4170 (TTY: 711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-888-657-4170 (TTY: 711) पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-888-657-4170 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-888-657-4170 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-888-657-4170 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-888-657-4170 (TTY: 711). Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-888-657-4170 (TTY: 711) にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

Form CMS-10802  
(Expires 12/31/25)



To learn more, call  
**1-855-858-7526 (TTY 711)**

October 1 - March 31:  
Monday - Sunday, 8:00 am - 8:00 pm

April 1 - September 30:  
Monday - Friday, 8:00 am - 8:00 pm



## Community Outreach Offices



303 SE 17th St, STE 305  
Ocala, FL 34471



2713 Forest Rd  
Spring Hill, FL 34606



4058 Tampa Rd, STE 7  
Oldsmar, FL 34677



600 N US Hwy 1, STE A  
Fort Pierce, FL 34950

Visit our website at  
[www.ChooseUltimate.com](http://www.ChooseUltimate.com)