



## Peoples Health Choices Gold HMO-POS

H1961-017-000

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

H4544-001

## Peoples Health Patriot PPO MA-Only

H4544-002

These plans are available statewide.

# 2025

# Live your best life with Peoples Health.

Peoples Health is the choice of more than 110,000 people with Medicare in Louisiana. Founded in 1994 by medical providers and physicians, we focus on one thing: helping people with Medicare enjoy the best health possible.

Today, Peoples Health is part of the UnitedHealthcare® family of plans. Peoples Health has a long history of caring, compassionate, one-on-one service for our plan members. That commitment remains.

## Peoples Health plan types

**Peoples Health HMO-POS\*** (Health Maintenance Organization) plans feature coordinated care through our extensive network of providers. Most of these plans include Part D drug coverage.

**Peoples Health HMO-POS\* C-SNPs** (Chronic Condition Special Needs Plans) are designed for people with diabetes, cardiovascular disease or chronic heart failure, and include benefits and services tailored to support these conditions.

**Peoples Health PPO** (Preferred Provider Organization) plans let you choose in- or out-of-network providers. In most cases, you'll have lower out-of-pocket costs for services received in-network. We offer two PPO options, one with Part D drug coverage and one without.

**Peoples Health HMO-POS\* D-SNPs** (Health Maintenance Organization Dual-Eligible Special Needs Plans) are covered in a separate booklet. These plans are available to people who have both Medicare and Medicaid. If you have both Medicare and medical assistance from the state, ask about our D-SNP options. You may be entitled to additional benefits.

\*Point-of-service (POS) option allows out-of-network dental services. Those out-of-network services may have a higher cost to members. Dental coverage maximums vary by plan.

# Peoples Health + UnitedHealthcare



Since joining the UnitedHealthcare family, we've been able to expand many benefits and services. Members of the Peoples Health plans described in this booklet can enjoy:



**UCard**—Get simplified access to care and benefits through your member ID card. Most Peoples Health plans offer an allowance for purchasing over-the-counter items. The allowance is loaded onto your member ID card, called a UCard. You can use this allowance to purchase covered items. Your UCard also lets you access your fitness benefit. No need to carry a separate fitness center membership card.









**UnitedHealth Passport® program**—Peoples Health has always offered worldwide emergency and urgent care coverage. Through the Passport program, you can also access plan-covered services while traveling outside your plan service area in the United States. The Passport program lets you access covered services with participating providers in the Passport service area at in-network costs.

Still, the best part is this: As a Peoples Health plan member, you enjoy the quality that comes from people who really care. Peoples Health is a company born and raised in Louisiana, and our members have been our neighbors, our friends and our family. It's simple. We want you to enjoy the best health possible.

## Compare Key Benefits

Choose the plan that fits your needs.

	Choices Gold (HMO-POS)	Complete Care LA-6 (HMO-POS C-SNP)	Choices (PPO)	Patriot (PPO MA-Only)
 <b>Part B Premium Give Back</b>	N/A	N/A	N/A	<b>\$110/Month</b> Back to You
 <b>\$0 Primary Care Visits</b>	Yes	Yes	Yes (from network providers)	Yes (from network providers)
 <b>Out-of-Network Coverage</b>	Dental Only	Dental Only	Yes	Yes
 <b>Over-the-Counter Items Allowance</b>	<b>\$45/Quarter</b> to Spend	<b>\$58/Month</b> to Spend	<b>\$40/Quarter</b> to Spend	<b>\$50/Quarter</b> to Spend
 <b>Part D Prescription Drug Coverage</b>	Yes	Yes	Yes	No
 <b>UnitedHealth Passport</b>	Yes	Yes	Yes	Yes

**For Peoples Health Complete Care LA-6 (HMO-POS C-SNP):** Individuals must have diabetes, cardiovascular disease or chronic heart failure to be eligible to enroll in this plan.

**Peoples Health Choices Gold** HMO-POS

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

**For Peoples Health Complete Care LA-6 (HMO-POS C-SNP):** Individuals must have diabetes, cardiovascular disease or chronic heart failure to be eligible to enroll in this plan.

	<b>Choices Gold</b> (HMO-POS)	<b>Complete Care LA-6</b> (HMO-POS C-SNP)
Monthly Plan Premium	\$0	\$0
Maximum Out-of-Pocket Costs	\$6,700	\$6,700
<b>Doctor Visits</b>		
Primary Care Physician Visit	\$0	\$0
Specialist Visit	\$30	\$25
Telehealth Visit	\$0	\$0
<b>Preventive Care*</b>		
Pap Smears, Pelvic Exams, Mammograms	\$0	\$0
Prostate & Colorectal Cancer Screenings	\$0	\$0
Bone Mass Measurement	\$0	\$0
Vaccinations (COVID-19, flu, pneumonia, hepatitis B)	\$0	\$0
<b>Labs &amp; Tests*</b>		
Lab Services	\$0	\$0
Diagnostic Procedures/Tests	\$50	\$35
X-rays	\$35	\$35
Advanced Imaging (MRI, MRA, CT, CTA, PET scans, etc.)	\$170	\$250
<b>Outpatient Surgery</b>		
Surgery (outpatient hospital)	\$195	\$245
Surgery (ambulatory surgical center)	\$195	\$245
<b>Inpatient Hospital Care per Admission</b>		
Inpatient Deductible	\$0	\$0
Inpatient Stay per Day	\$195 days 1-10 \$0 days 11+	\$245 days 1-10 \$0 days 11+
<b>Home Health &amp; Skilled Nursing Facility Care</b>		
Home Health Care	\$0	\$0
Skilled Nursing Facility Care per Day (semiprivate room and board)	\$0 days 1-20 \$203 days 21-100	\$0 days 1-20 \$203 days 21-100
<b>Worldwide Emergency Care, Urgent Care and Emergency Transportation†</b>		
Emergency Care	\$125	\$125
Urgently Needed Care	\$55	\$55
Emergency Ambulance Services (per one-way trip, ground or air)	\$290	\$200
Emergency or Urgent Care Outside U.S.	\$0	\$0

\*Office visit copay may apply.

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

## Outpatient Services & Supplies

Occupational, Physical or Speech Therapy Visit	\$20	\$20
Durable Medical Equipment - DME (wheelchairs, oxygen, etc.)	20% coinsurance	20% coinsurance
Diabetes Monitoring Supplies (DME provider or network retail pharmacy)	\$0	\$0

## Mental Health & Substance Abuse Treatment

Inpatient Mental Health Care (per day)	\$195 days 1-10 \$0 days 11-90	\$245 days 1-10 \$0 days 11-90
Outpatient Mental Health Visit	\$15 group	\$15 group
Substance Abuse Treatment Visit	\$25 individual	\$25 individual

## Additional Benefits Not Covered by Medicare

Allowance for Over-the-Counter Health & Wellness Items	\$45/quarter	N/A
Allowance for Food and Over-the-Counter Health & Wellness Items	N/A	\$58/month
Meals After Inpatient Hospital Stay (up to 28 meals over 14 days)	\$0	\$0
Routine Eye Exam (one per year)	\$0	\$0
Eyeglass Lenses (every two years)	\$0-\$153	\$0-\$153
Frames or Contact Lenses (every two years)	\$300 allowance	\$300 allowance
Routine Hearing Exam (one per year)	\$0	\$0
Hearing Aids (up to two per year; includes OTC and prescription hearing aids; cost listed is per hearing aid)	Prescription: \$199-\$1,249	Prescription: \$199-\$1,249
	OTC: \$99-\$829	OTC: \$99-\$829
Dental - Preventive <sup>†</sup> (oral exams, cleanings and X-rays)	\$0	\$0
Platinum Dental Rider for Comprehensive Services	N/A	\$54/month
Dental - Comprehensive/Restorative <sup>†</sup>	\$0	\$0
Dental - Bridges or Dentures <sup>†</sup>	50% coinsurance	50% coinsurance
Dental - Coverage Maximum	\$2,000	\$1,500
Respite Care (12 sessions per year for members with dementia, including Alzheimer's disease)	\$0	\$0
Fitness Benefit	\$0	\$0

## Part D Prescription Drug Coverage

Deductible Stage	Choices Gold		Complete Care LA-6	
	\$255 deductible for tiers 3-5		\$255 deductible for tiers 3-5	
Initial Coverage Stage	30-Day Supply	100-Day Supply	30-Day Supply	100-Day Supply
Tier 1	\$0	\$0	\$0	\$0
Tier 2	\$10	\$0 preferred mail order	\$10	\$0 preferred mail order
Tier 3	\$47	\$141	\$47	\$141
Tier 4	\$100	30-day supply only	\$100	30-day supply only
Tier 5	30% coinsurance	30-day supply only	30% 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.

<sup>†</sup> Out-of-network dental services may have higher member costs.



■ **Peoples Health Choices** PPO

■ **Peoples Health Patriot** PPO MA-Only

	<b>Choices</b> (PPO)	<b>Patriot</b> (PPO MA-Only)	<b>Choices (PPO) &amp; Patriot (PPO)</b>
	<b>In-Network</b>		<b>Out-of-Network</b>
Monthly Plan Premium	\$0	\$0	N/A
Part B Premium Give Back (amount paid by Peoples Health)	N/A	\$110/month (\$1,320/year)	N/A
Maximum Out-of-Pocket Costs	\$6,700 in-network; \$10,100 combined in- and out-of-network		
<b>Doctor Visits</b>			
Primary Care Provider Visit	\$0	\$0	\$20
Specialist Visit	\$35	\$55	\$60 Choices
Medicare-Covered Chiropractic Visit	\$20	\$20	\$70 Patriot
Telehealth Visit	\$0	\$0	Costs vary*
<b>Preventive Care†</b>			
Pap Smears, Pelvic Exams, Mammograms	\$0	\$0	30% coinsurance
Prostate & Colorectal Cancer Screenings	\$0	\$0	30% coinsurance
Bone Mass Measurement	\$0	\$0	30% coinsurance
Vaccinations (COVID-19, flu, pneumonia, hepatitis B)	\$0	\$0	\$0
<b>Labs &amp; Tests‡</b>			
Lab Services	\$0	\$0	\$0
Diagnostic Procedures/Tests	\$50	\$50	30% coinsurance
X-rays	\$35	\$25	\$40 Choices \$30 Patriot
Advanced Imaging (MRI, MRA, CT, CTA, PET scans, etc.)	\$240	\$250	30% coinsurance
<b>Outpatient Surgery</b>			
Surgery (outpatient hospital or ambulatory surgical center)	\$225	\$295	30% coinsurance
<b>Inpatient Hospital Care per Admission</b>			
Inpatient Deductible	\$0	\$0	\$0
Inpatient Stay per Day	\$225 days 1-7 \$0 days 8+	\$295 days 1-6 \$0 days 7+	30% coinsurance per admission
<b>Home Health &amp; Skilled Nursing Facility Care</b>			
Home Health Care	\$0	\$0	50% coinsurance
Skilled Nursing Facility Care per Day (semiprivate room and board)	\$0 days 1-20 \$203 days 21-100	\$0 days 1-20 \$203 days 21-100	\$225 days 1-100
<b>Worldwide Emergency Care, Urgent Care and Emergency Transportation*</b>			
Emergency Care	\$125	\$125	\$125; \$0 worldwide
Urgently Needed Care	\$55	\$55	\$55; \$0 worldwide
Emergency Ambulance Services (per one-way trip, ground or air)	\$290	\$275	\$290 Choices \$275 Patriot

\* For primary care provider and specialist telehealth visits, in-office visit costs apply.

† Office visit copay may apply.

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

## Outpatient Services & Supplies

Occupational Therapy Visit	\$30	\$45	\$60 Choices \$70 Patriot
Physical or Speech Therapy Visit	\$30	\$50	
Durable Medical Equipment - DME (wheelchairs, oxygen, etc.)	20% coinsurance	20% coinsurance	50% coinsurance
Diabetes Monitoring Supplies (DME provider or retail pharmacy)	\$0	\$0	50% coinsurance

## Mental Health & Substance Abuse Treatment

Inpatient Mental Health Care (per day)	\$225 days 1-4 \$0 days 5-90	\$295 days 1-6 \$0 days 7-90	30% coinsurance per admission
Outpatient Mental Health Visit and Substance Abuse Treatment Visit	\$15 group \$25 individual	\$15 group \$25 individual	\$30 group \$40 individual

## Additional Benefits Not Covered by Medicare

	Choices (PPO)	Patriot (PPO MA-Only)
Allowance for Over-the-Counter Health & Wellness Items	\$40/quarter	\$50/quarter
Meals After Inpatient Hospital Stay (up to 28 meals over 14 days)	\$0	\$0
Routine Eye Exam (one per year) <sup>§</sup>	\$0	\$0
Eyeglass Lenses (every two years)	\$0-\$153	\$0-\$153
Frames or Contact Lenses (every two years)	\$300 allowance	\$250 allowance
Routine Hearing Exam (one per year) <sup>§</sup>	\$0	\$0
Hearing Aids (up to two per year; includes OTC and prescription hearing aids; cost listed is per hearing aid)	Prescription: \$199-\$1,249 OTC: \$99-\$829	Prescription: \$199-\$1,249 OTC: \$99-\$829
Dental - Preventive <sup>§</sup> (oral exams, cleanings and X-rays)	\$0	\$0
Platinum Dental Rider for Comprehensive Services	\$54/month	N/A
Dental - Comprehensive/Restorative <sup>§</sup>	\$0	\$0
Dental - Bridges or Dentures <sup>§</sup>	50% coinsurance	50% coinsurance
Dental - Coverage Maximum	\$1,500	\$2,000
Fitness Benefit	\$0	\$0

## Part D Prescription Drug Coverage

	Choices		Part D drug coverage not offered with Peoples Health Patriot.
<b>Deductible Stage</b>	\$420 deductible for tiers 3-5		
<b>Initial Coverage Stage</b>	<b>30-Day Supply</b>	<b>100-Day Supply</b>	
Tier 1	\$0	\$0	
Tier 2	\$10	\$0 preferred mail order	
Tier 3	\$47	\$141	
Tier 4	\$100	30-day supply only	
Tier 5	28% 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.

<sup>§</sup> Out-of-network services may have higher member costs.



A UnitedHealthcare Company

For more information on Medicare or our plan benefits, call toll-free:

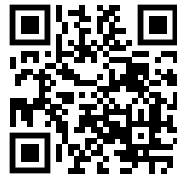
**1-855-812-8100** (TTY: 711)

Daily: 7 a.m. to 10 p.m.  
Asistencia disponible en español.

**Three Lakeway Center | 3838 N. Causeway Blvd., Suite 2500 | Metairie, LA 70002**  
**peopleshealth.com**



Connect with us.



Scan the QR code to learn more.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage Plans: A Medicare Advantage organization with a Medicare contract. For Dual Special Needs Plans: 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. Out-of-network/noncontracted providers are under no obligation to treat Peoples Health 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. Contact the plan for more information. For Peoples Health Complete Care LA-6 (HMO-POS C-SNP): The healthy food benefit is a special supplemental benefit only available to chronically ill enrollees with a qualifying condition, such as diabetes, chronic heart failure and/or cardiovascular disorders, and who also meet all applicable plan coverage criteria. Contact us for details. Y0066\_25PHAEPMemQG\_CGold\_CCLA6\_PPO\_M 09/24