

MEDICARE ADVANTAGE

2026 MA HMO Benefits at a Glance



QUALITY SENIOR CARE

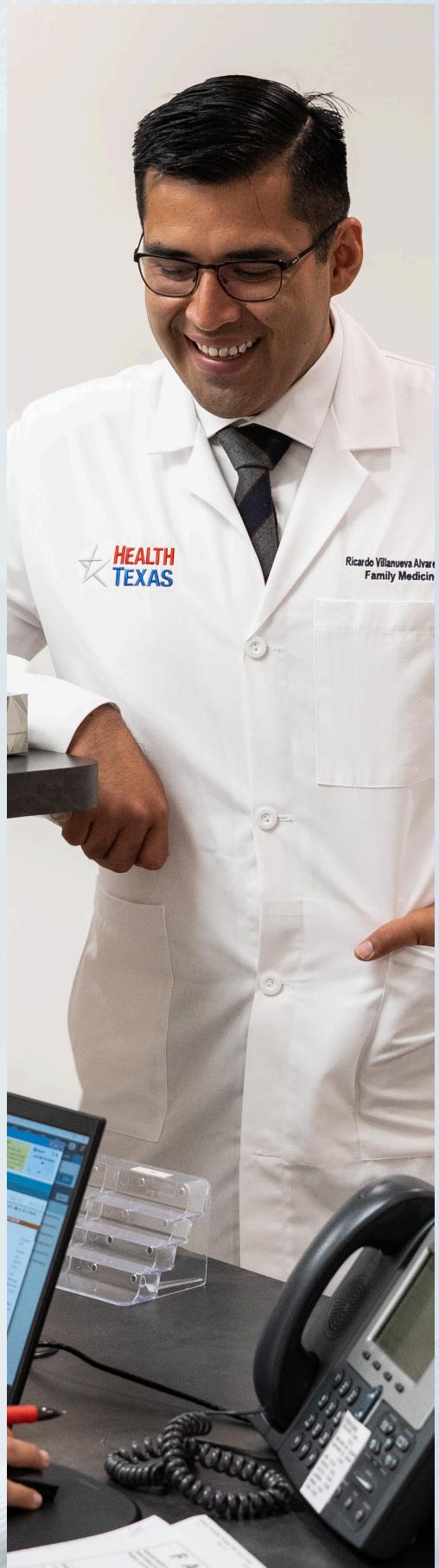
HealthTexas.org



 **HEALTH**
TEXAS
PRIMARY CARE DOCTORS

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Quality Care Starts Here at HealthTexas

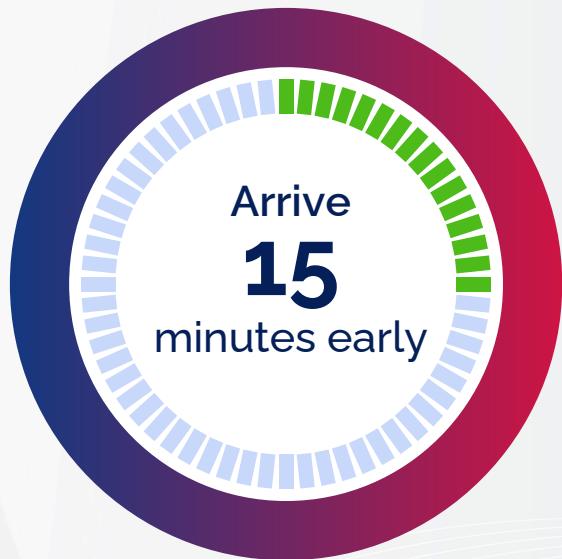
Thank you for choosing us as your primary care provider. This booklet is for our **VIP Patients**—those with **UnitedHealthcare Medicare Advantage HMO plans**. HealthTexas Primary Care Doctors proudly partners only with UnitedHealthcare for Medicare Advantage.



HealthTexas Services

- Board Certified Doctors
- Comprehensive Clinical Team
- Extensive Specialist Network
- Healow Check-in
- Hospital Nurse Case Managers
- Hospitalist Physicians
- EKG's On-site
- Foot Care On-site
- Labs On-site
- Wound Care On-site
- Patient Navigators
- Patient Portal/Healow app
- Preventive Care
- Same-Day Sick Appointments
- Saturday Care with Appointments
- 24/7 Physician On-Call

What to know about HealthTexas Appointments



Please arrive at least 15 minutes early to:

- Complete required paperwork.
- Have your vitals taken.
- Review and update your medical history.
- See your doctor at your appointment time.



Need to reschedule or cancel?

- Call us or message through the Patient Portal to avoid a no-show fee.
- **Please note:** Arriving late may result in rescheduling your appointment.

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Same Day Sick Appointments

HealthTexas offers same-day appointments for established patients who need to see a provider right away, including Saturdays. **These appointments must be scheduled, as we do not offer walk-in care.** Same-day visits are designed to save you time, money, and keep you out of the busy, germ-filled ERs.

All clinics have same day appointments Monday through Friday, and on Saturdays at either our San Pedro or Wurzbach clinics.



San Pedro Clinic

530 San Pedro Ave.
San Antonio, TX 78212



Wurzbach Clinic

8542 Wurzbach Rd. San
Antonio, TX 78240

The Patient Portal & Healow App

Our Patient Portal website and Healow mobile phone app make it easy to manage your health anytime, anywhere.

- Message your provider
- Schedule/Reschedule/Cancel visits
- Pay bills
- Request refills & more!



SCAN HERE!



 **healow**
Health and Online Wellness

healow is free and available on the
Apple app store and Google Play store.



New Patients: You will receive a registration email after providing your email address to our team, and from there you can create your own password. If you need help, visit your clinic's Patient Care Representative.

Scan the QR code to the right to access the Patient Portal and Healow App. If you're registering, you will be prompted to enter a **Practice Code:**
IECDAA.

Practice Code **IECDAA**

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Avoid the wait, worry, and cost of the Hospital, ER, or Urgent Care

Call your HealthTexas Clinic **FIRST!**



Why call first?

- ✓ \$0 visits with your PCP
- ✓ Available 24/7
- ✓ Same-day or virtual visits
- ✓ Doctors who know your medical history
- ✓ Saves time, money, and helps you avoid germy, crowded Hospitals, ERs, and Urgent Cares
- ✓ Help with breathing issues, dizziness, blood sugar concerns, infections, and dehydration
- ✓ Care for common health issues before they become emergencies

Urgent Care Locations (Average co-pay: \$50–\$65)



Emergency Room (ER)/Hospitals (Average co-pay: \$130–\$150)

When you need an ER or hospital, please choose a hospital listed below based on your clinic. Our doctors work closely with ER doctors and our HealthTexas Hospitalists, who visit these hospitals daily, to coordinate your care. **Always bring a family member and your medications with you.**

Baptist – Northeast

Alamo Heights • Blanco • Perrin Beitel • Schertz

Baptist – St. Luke's

Helotes • Hill Country • Ingram Park • Leon Valley • Westover Hills • Wurzbach

Baptist – Med Center / Downtown

Highlands • Holy Cross • Las Palmas • San Pedro • Southwest Military • Val Verde

Baptist – N Central

Stone Oak

Baptist – Resolute

New Braunfels

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Patient Navigators

Our Patient Navigators help answer any questions or concerns you may have regarding your healthcare and benefits. These individuals are an essential point of contact, dedicated to our VIP patients, ensuring everyone is informed and on the same page.

Please speak with a Patient Care Representative at your clinic to learn who your Patient Navigator is and how they can assist you with the services below.

Services provided include:

1. Medication Assistance Program (LIS): Support for individuals who need help affording their medications.
2. Provider Services: Non-medical support at home to help with everyday tasks.
3. Medicaid Application Assistance: Assistance with applying for Medicaid to help cover medications and copays.
4. Medicare Advantage Benefit questions and assistance
5. Community Resources



Plan Color Grid

The next few pages will review the benefits for each **MA HMO** plan offered. Below is the plan color chart to help you identify your plan as you go through this booklet. Please find your plan and its assigned color, and follow that color throughout the booklet to better understand your benefits.

AARP Medicare Advantage Essentials (050)

AARP Medicare Advantage CareFlex (078)

AARP Medicare Advantage Extras (063)

UnitedHealthcare Complete Care (058, CSNP)

AARP Medicare Advantage (071)

UnitedHealthcare Dual Complete (021, DSNP)

AARP Medicare Advantage Giveback (067)

UnitedHealthcare Dual Complete (052, DSNP)

AARP Medicare Advantage Patriot (056)

UnitedHealthcare Dual Complete (065, DSNP)

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Transportation

Most plans include transportation through SafeRide. This service is **for non-emergency trips**, such as traveling to and from your HealthTexas appointments or specialist visits.

At HealthTexas, our clinical teams are trained to help schedule your round-trip transportation for doctor visits. If you need a wheelchair-accessible vehicle, we will make sure that request is included. If you schedule directly with SafeRide, be sure to tell them you need a wheelchair-accessible vehicle.

Please note: **SafeRide is a curb-to-curb service only** and does not provide assistance with getting in or out of the vehicle, but you may bring one adult companion with you.

To Schedule a Ride

Call: 1-888-462-6050

- Schedule your trip **at least 2 business days in advance**.
- Use this number if:
 - You are running late
 - Your driver is delayed
 - You are ready for pick-up
 - You need to update or change a scheduled trip



One-way trips by HMO Health plans:

AARP Medicare Advantage Essentials (050)	None
AARP Medicare Advantage Extras (063)	12 one way trips
AARP Medicare Advantage (071)	36 one way trips
AARP Medicare Advantage Giveback (067)	None
AARP Medicare Advantage Patriot (056)	None
AARP Medicare Advantage CareFlex (078)	None
UnitedHealthcare Complete Care (058, CSNP)	24 one way trips
UnitedHealthcare Dual Complete (021, DSNP)	36 one way trips
UnitedHealthcare Dual Complete (052, DSNP)	24 one way trips
UnitedHealthcare Dual Complete (065, DSNP)	12 one way trips

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Health Product Benefit

Discounted health products are available through most plans. Ordering through the UnitedHealthcare mobile app can help you save both time and money. If you need assistance with registration or accessing your health product benefits, please reach out to your Advanced Medical Receptionist or Patient Navigator.

Over The Counter Credit (OTC) includes a variety of items such as vitamins, pain relievers, toothpaste, and more. You can purchase these products in person, through the UHC app, or online using your UCard and have them delivered directly to your home for free.

In Person: CVS, Dollar General, Walgreens, Walmart

Mobile App: Download the UHC App

Online: MyUHCMedicare.com/HWP



UHC Quarterly Credit by HMO Health Plan:

AARP Medicare Advantage Essentials (050)	\$25 per quarter
AARP Medicare Advantage Extras (063)	\$60 per quarter
AARP Medicare Advantage (071)	\$60 per quarter
AARP Medicare Advantage Giveback (067)	None
AARP Medicare Advantage Patriot (056)	None
AARP Medicare Advantage CareFlex (078)	\$45 per quarter

UHC Monthly Credit by HMO Health Plan:

UnitedHealthcare Complete Care (058, CSNP)	\$48 per month
UnitedHealthcare Dual Complete (021, DSNP)	\$181 per month
UnitedHealthcare Dual Complete (052, DSNP)	\$60 per month
UnitedHealthcare Dual Complete (065, DSNP)	\$50 per month

Complete Care patients can use their UCard for healthy groceries and over-the-counter products. Pay online with free delivery to your door or in person at participating stores.

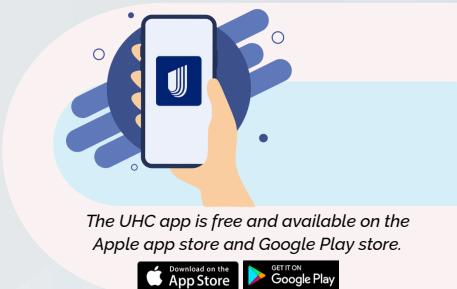
Dual Complete patients can use their UCard for healthy groceries, over-the-counter products, and utility bills (like electricity, gas, water, or internet). Pay online with free delivery to your door or in person at participating stores.

UnitedHealthcare Rewards

Earn rewards/free money year-round with your UCard (varies by plan). Use it at CVS, Dollar General, Walgreens, Walmart, and more, and view or order eligible items anytime on the UHC app.

Rewardable activities for AARP patients:

Rewardable Activities						
Earn	\$5	\$15	\$10 Per month	\$10	\$5	



Rewardable activities for Dual Complete and Complete Care patients:

	Rewardable Activities						
Earn		\$5	\$15	\$10	\$10 Per month	\$10	\$5

Rewards FAQs

How can a patient report a completed activity? Patients can visit myUHCMedicare.com/rewards and click on "Rewards" on the right side of the home page, use the mobile app and select "Rewards," or call the number on their UCard for assistance.

Can rewards be spent online? Yes, rewards can be used online, on the UHC app, or at Walmart.com. Patients should filter by Retailer Category, choose Walmart, and enter their 17-digit UCard number at checkout. For in-person purchases, the barcode on the back of the UCard can be scanned at checkout.

Can rewards be spent on anything? No, not all items are eligible. Patients can use the Product Scanner in the UHC app to check eligibility.

Where can patients view their reward balance? Patients can view their balance and transactions on the UHC app, accessible from their home page or the rewards page.

Do rewards expire? No, reward balances do not expire and will carry over to the next year's UCard if not spent.



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Prescription & Pharmacy

Your plan may include Medicare Part D, which covers your prescriptions. You can use a local retail pharmacy for your medications. At HealthTexas, we highly recommend using OptumRx mail-order to receive your medications by mail for free.

OptumRx Mail Order Customer Service Instructions:

1. Call OptumRx customer service at (800) 791-7658.
2. Have your address, phone number, and insurance card ready.
3. Set a spending limit for your account.
4. Your doctor will call in your prescription with automatic refills electronically.
5. Your prescription will be mailed directly to your doorstep.



What is a Deductible? It's the amount you must pay out of pocket first before your insurance starts helping pay for your medication costs.

	Deductible:	Insulin co-pay:
AARP Medicare Advantage Essentials (050)	\$440	\$35 Monthly
AARP Medicare Advantage Extras (063)	\$520	\$35 Monthly
AARP Medicare Advantage (071)	\$440	\$35 Monthly
AARP Medicare Advantage Giveback (067)	\$600	\$35 Monthly
AARP Medicare Advantage Patriot (056)	\$0	Visit VA Pharmacy
AARP Medicare Advantage CareFlex (078)	\$600	\$35 Monthly
UnitedHealthcare Complete Care (058, CSNP)	\$440	\$25 Monthly
UnitedHealthCare Dual Complete (021, DSNP)	\$615	\$0
UnitedHealthcare Dual Complete (052, DSNP)	\$137	\$0
UnitedHealthCare Dual Complete (065, DSNP)	\$22	\$0

Medicare Prescription Payment Plan (Assistance if you can't afford your full prescription deductible, allowing you to spread payments over the year):

- 1. Call Member Services:** Dial the member number on the back of your UCard.
- 2. Provide Info:** Share your member ID number, name, and DOB.
- 3. Payment Options:** The representative will offer payment options (no income information needed).
- 4. Confirm Plan:** If you agree to a monthly payment, the representative will set up the plan and provide a payment schedule.

Note: If the representative is unfamiliar with the program or unable to assist, end the call and try again with a different representative. You must call and agree to the payment plan.

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Preferred Diabetic Supply Program

HealthTexas prescribes UHC specific diabetic glucometers and test strips to help you manage your diabetes with ease and confidence. The preferred pharmacy for diabetic meters and supplies is Optum RX. Your doctor will send the prescription directly to Optum RX, and your supplies will be conveniently delivered to you. **Below is the list of what is covered:**

Covered Glucometers	Compatible Test Strips	Covered Test Strips
Contour Plus Blue	Contour Plus	Contour
Contour Next EZ	Contour Next	Contour Plus
Contour Next Gen	Contour Next	Contour Next
Contour Next One	Contour Next	Accu-Chek Aviva Plus
Accu-Chek GuideMe	Accu-Chek Guide	Accu-Chek Guide
Accu-Chek Guide	Accu-Chek Guide	Accu-Chek SmartView

Meal Benefits Post Hospital Discharge

Most plans include post-discharge meal benefits that can be used after an inpatient hospital or skilled nursing facility (SNF) stay. You can receive up to 28 home-delivered meals for up to 14 days. The first meal delivery may take up to 72 hours after ordering. There is a \$0 copay and our HealthTexas case management department will create a referral for your meals.

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Vision Services

HealthTexas partners with South Texas Total Eye Centers (STTEC) for vision exams, and no referral is needed. Patients receive one routine eye exam per year at no cost, while allowances for frames, lenses, and contacts vary by plan. **If STTEC is not selected, a referral will be required.**

AARP Medicare Advantage Essentials (050)	\$150 every 2 years
AARP Medicare Advantage Extras (063)	\$200 every 2 years
AARP Medicare Advantage (071)	\$250 every 2 years
AARP Medicare Advantage Giveback (067)	\$150 every 2 years
AARP Medicare Advantage Patriot (056)	Not covered
AARP Medicare Advantage CareFlex (078)	\$150 every 2 years
UnitedHealthcare Complete Care (058, CSNP)	\$300 every 2 years
UnitedHealthCare Dual Complete (021, DSNP)	\$200 per year
UnitedHealthcare Dual Complete Full (052, DSNP)	\$200 per year
UnitedHealthCare Dual Complete Partial (065, DSNP)	\$150 every 2 years

To schedule your vision examination:

Please visit a Patient Care Representative at your clinic, and they will assist you in setting up an appointment with a provider.

Below are In-Network STTEC and other Eye Providers:

DOWNTOWN

San Antonio Eye Center; P.A.
622 Camden
511 Dallas St
801 Brooklyn Ave.
800 McCullough Ave.
(210) 226-6169

Retina Specialist of San Antonio
303 E. Quincy, Suite #100
(210) 271-7648

NORTHEAST

Alamo City Eye Physicians
11601 Toepperwein Rd.
(210) 946-2020

NORTHWEST

San Antonio Eye Center; P.A.
6151 NW Loop 410, Suite #200
11149 Westwood Loop
(210) 226-6169

NORTH CENTRAL

San Antonio Eye Center; P.A.
999 E Basse Rd, Suite #127
19292 Stone Oak Pkwy
14807 San Pedro Ave.
(210) 226-6169

NORTH CENTRAL

Alamo City Eye Physicians
19026 Stone Oak Pkwy
(210) 946-2020

Aesthetic Facial Oculoplastic Surgery
1314 E Sonterra Blvd
(210) 495-2367

SOUTH

San Antonio Eye Center, P.A.
2119 Commercial Ave.
(210) 226-6169

Retina Specialists of San Antonio
3327 Research Plaza, Suite 306

SOUTHEAST

Alamo City Eye Physicians
3327 Research Plaza, Suite #306
(210) 946-2020

San Antonio Eye Center, P.A.
4203 E Southcross
(210) 226-6169

BOERNE

Eye Associates, PLLC
113 Falls Court, Suite #100
(830) 262-0833

NEW BRAUNFELS

Eye Associates of South Texas
457 Landa St., Suite F
908 E Court St
(830) 627-7327

SCHERTZ

Eye Associates of South Texas
457 Landa St., Suite F
908 E Court St
(830) 627-7327

San Antonio Eye Center; P.A.

17738 Ripples Kruesle Rd
(210) 226-6169

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Dental Services

All plans include preventive dental services, and some also cover 50% of comprehensive dental care. **Preventive services such as exams, routine cleanings, and X-rays have a \$0 co-pay.** Comprehensive services are covered based on an allowance from your plan and include more extensive care.



Comprehensive Dental Services yearly allowance:

AARP Medicare Advantage Essentials (050)	\$1,000 per year
AARP Medicare Advantage Extras (063)	\$4,000 per year
AARP Medicare Advantage (071)	\$5,000 per year
AARP Medicare Advantage Giveback (067)	Preventative only
AARP Medicare Advantage Patriot (056)	\$1,500 per year
AARP Medicare Advantage CareFlex (078)	\$1,000 per year
UnitedHealthcare Complete Care (058, CSNP)	\$2,000 per year
UnitedHealthCare Dual Complete (021, DSNP)	\$2,500 per year
UnitedHealthcare Dual Complete (052, DSNP)	\$1,500 per year
UnitedHealthCare Dual Complete (065, DSNP)	\$1,500 per year

SAN ANTONIO LOCATIONS:

Smile Structure Dentistry (210) 572-2394
Campos Family Dental (210) 275-9155
Celebrate Dental & Braces (210) 686-0739
River City Dental Solutions (210) 349-3745
Smile Kings Dental (210) 236-9220
Helotes Family Dentistry (210) 318-4119
Southtown Dental Group (210) 227-0101
Sonterra Dental (210) 341-3222

NEW BRAUNFELS LOCATIONS:

Premier Dental Center (830) 625-2111
New Braunfels Modern Dentistry (830) 201-1223
Aspen Dental (830) 730-4072
Toothtime Family Dentistry (830) 625-6410
New Braunfels Dental Arts (830) 629-7494

SCHERTZ LOCATIONS:

Gary Farrimoond, DDS (210) 658-4141
Aspen Dental (210) 659-6622
Modern Dentistry (210) 810-3690
Marbella Dentistry (210) 774-5122
Ideal Dental (210) 658-8100
Premier Dental Center (210) 654-9094

BOERNE LOCATIONS:

Lifetime Dental (830) 249-9300
Boerne Dental Center (830) 249-2045
Premier Dental Boerne (830) 249-8407
Dr. George Metz (830) 229-5581
Steven Sanchez DDS (830) 816-5228
Complete Dental Studio (830) 368-4830

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Hearing & Hearing Device Services

Hearing services include one exam per year with a \$0 co-pay. Most plans include TWO hearing devices every year. Should you require a hearing device, co-pays start at \$199.

To schedule your hearing examination:

1. Speak with our Patient Care Representative at your clinic.
2. A Patient Care Representative will assist in locating a suitable hearing provider for you.
3. A Patient Care Representative will contact the recommended hearing location to book your appointment on your behalf.
4. Following your examination, your audiologist will assess whether you need hearing aids. If necessary, you'll be presented with various options during your examination.



Co-pay ranges for the following plans:

AARP Medicare Advantage Essentials (050)	\$199 - 1,249 per device
AARP Medicare Advantage Extras (063)	\$199 - 1,249 per device
AARP Medicare Advantage (071)	\$199 - 1,249 per device
AARP Medicare Advantage Giveback (067)	\$199 - 1,249 per device
AARP Medicare Advantage Patriot (056)	\$199 - 1,249 per device
AARP Medicare Advantage CareFlex (078)	\$199 - 1,249 per device
UnitedHealthcare Complete Care (058, CSNP)	\$199 - 1,249 per device
UnitedHealthCare Dual Complete (065, DSNP)	\$199 - 1,249 per device

The following Dual Plans have an allowance provided yearly:

UnitedHealthCare Dual Complete (021, DSNP)	\$2,200 per 2 years
UnitedHealthcare Dual Complete (052, DSNP)	\$1,500 per 2 years

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Fitness Renew Active™

All plans include a standard membership to participating fitness locations at no additional charge with no contract needed. To access your gym membership simply use your UCard. Stay on top of your health by adding exercise into your daily routine! Patients will have access to equipment orientations, classes, socials and access to basic amenities. For complete location list in your plan network call (866) 550-4736 or visit UHCRenewActive.com You can go register for more than one gym if you wish.

To start a gym membership, follow these steps:

1. Call UnitedHealthcare at (866) 550-4736.
2. You'll receive a Fitness ID number.
3. Visit the gym of your choice and provide your Fitness ID number to enroll.



Below are some participating locations:

- Anytime Fitness
- Gold's Gym
- Snap Fitness
- Crunch Fitness
- LA Fitness
- TruFit
- Fitness Connection
- Planet Fitness
- YMCA

Thank You for Choosing Us

We're dedicated to providing the highest level of care. If you have questions about your plan, benefits, or community resources, our Patient Care Representatives and Patient Navigators are here to help. **Welcome to HealthTexas!**



For your convenience, you can find your specific clinic's direct phone number on the back of this booklet.

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Scan here

QUALITY SENIOR CARE

1. Alamo Heights Clinic

1248 Austin Hwy., Ste. 214
San Antonio, TX 78209
(210) 828-2531

2. Blanco Clinic

615 N.W. Loop 410, Ste. 210
San Antonio, TX 78216
(210) 384-8282

3. Helotes Clinic

11820 Bandera Rd, Ste. 102
San Antonio, TX 78023
(210) 477-7180

4. Highlands Clinic

1910 S. New Braunfels
San Antonio, TX 78210
(210) 532-0891

5. Hill Country Clinic

105 Falls Ct., Ste. 100
Boerne, TX 78006
(830) 249-3800

6. Holy Cross Clinic

590 N. Gen. McMullen, Ste. 1
San Antonio, TX 78228
(210) 249-0212

7. Ingram Park Clinic

7431 N.W. Loop 410, Ste. 109
San Antonio, TX 78245
(210) 477-7190

8. Las Palmas Clinic

911 Castroville Rd.
San Antonio, TX 78237
(210) 436-7402

9. Leon Valley Clinic

6428 Bandera Rd.
San Antonio, TX 78238
(210) 520-4455

17. Westover Hills Clinic

10307 State Hwy. 151
San Antonio, TX 78251
(210) 237-4983

18. Wurzbach Clinic

8542 Wurzbach Rd.
San Antonio, TX 78240
(210) 616-7300

10. New Braunfels Clinic

900 Loop 337
New Braunfels, TX 78130
(830) 515-1280

11. Perrin Beitel Clinic

8906 Perrin Beitel
San Antonio, TX 78217
(210) 572-3306

12. San Pedro Clinic

530 San Pedro Ave.
San Antonio, TX 78212
(210) 225-4511

13. Schertz Clinic

650 FM 3009
Schertz, TX 78154
(210) 477-7181

14. SW Military Clinic

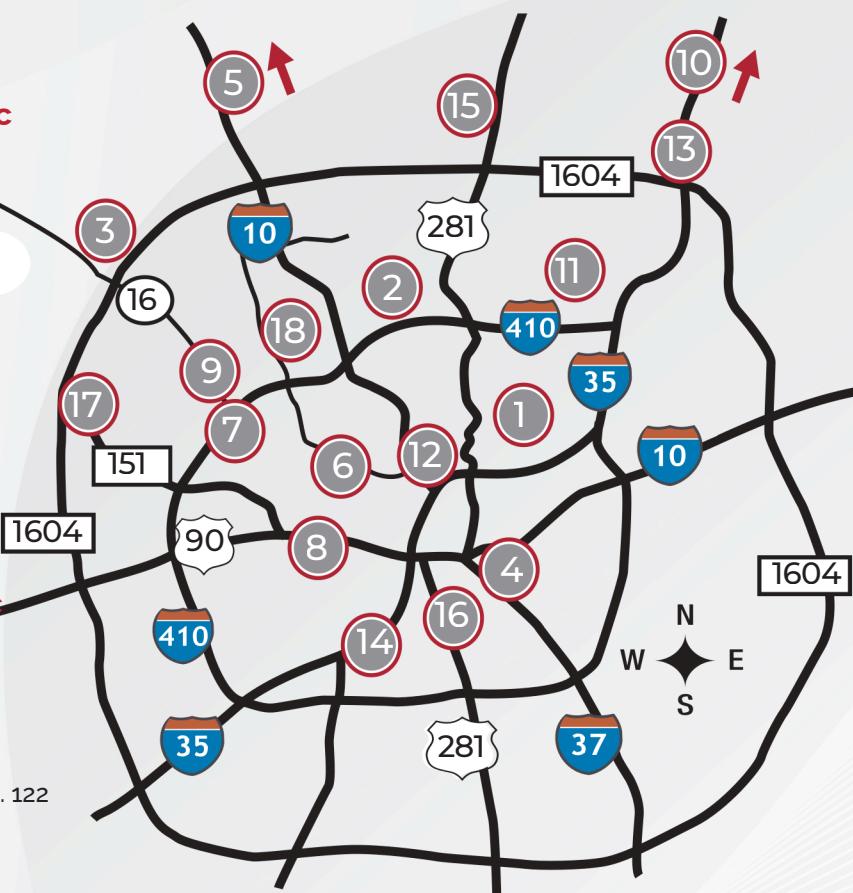
1802 S.W. Military Dr.
San Antonio, TX 78221
(210) 924-2337

15. Stone Oak Clinic

20821 US Hwy. 281 N., Ste. 122
San Antonio, TX 78258
(210) 546-1600

16. Val Verde Clinic

810 S.E. Military Dr.
San Antonio, TX 78214
(210) 921-4200



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Q4 - 2025

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PRIMARY CARE DOCTORS