

<b>Plan Name</b>	<b>AARP® Medicare Advantage Essentials from UHC KY-1 (HMO-POS)</b>
<b>Plan ID</b>	<b>H5253-099-000</b>
<b>Plan Highlights</b>	Lower out-of-pocket medical and Rx costs in exchange for fewer extra benefits.
<b>Monthly Premium</b>	\$0
<b>Medical Deductible</b>	\$0 in-network; N/A out-of-network
<b>Maximum Out-of-Pocket</b>	\$6,700
<b>Provider Network</b>	Includes UnitedHealthcare Medicare National Network for network care nationwide
<b>Rewards</b>	Up to \$155* in healthy rewards
<b>PCP / Specialist</b>	\$0 / \$45; Referral Required
<b>Inpatient Hospital</b>	\$455 copay: days 1-6 \$0 per day after that for unlimited days
<b>ASC / Outpatient Hospital</b>	\$405 copay / \$455 copay; \$0 for colonoscopies
<b>Ambulance</b>	\$275 copay for ground or air
<b>ER / Urgent Care</b>	\$130 copay / \$50 copay
<b>Diagnostic Radiology / X-Rays</b>	\$260 copay; \$0 for mammograms / \$30 copay
<b>Lab Services</b>	\$0 copay
<b>Rx Deductible</b>	\$0 Tiers 1 and 2 • \$520 Tiers 3-5

\*Members must participate Jan. - Dec. to earn all rewards. Reward offerings may vary by plan and are not available in all plans. Reward program Terms of Service apply. Some rewards purchase restrictions apply.

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<b>Rx Retail (Tiers 1-5, 30-days)</b>	\$0/\$10/15%/41%/27% • Insulin: \$35
<b>Rx Mail (Tiers 1-3, 100-days)</b>	\$0/\$0/15% • Insulin: \$105
<b>Dental</b>	Preventive dental services covered for \$0 copay; Platinum Dental Rider Available
<b>Eyewear</b>	\$0 for a routine eye exam and standard lenses; \$300 every 2 years for eyewear
<b>Hearing Aids</b>	\$199 - \$1,249 copay per device; 2 devices every year through UHC Hearing
<b>Fitness</b>	Free gym membership with premium and core network
<b>OTC</b>	\$25/quarter OTC credit
<b>Other Benefits</b>	• Post-Discharge Meals: 28 meals over 14 days, unlimited times per year

#### Key Metrics <sup>1</sup>

**Current Plan Enrollment:** 5,043

**Current Eligibles:** 836,034

**YOY Eligible Growth:** 1.3%

1. Jul 2025 CMS.gov MA Ind State/County Enrollment Within UHC 2026 MA Ind Footprint

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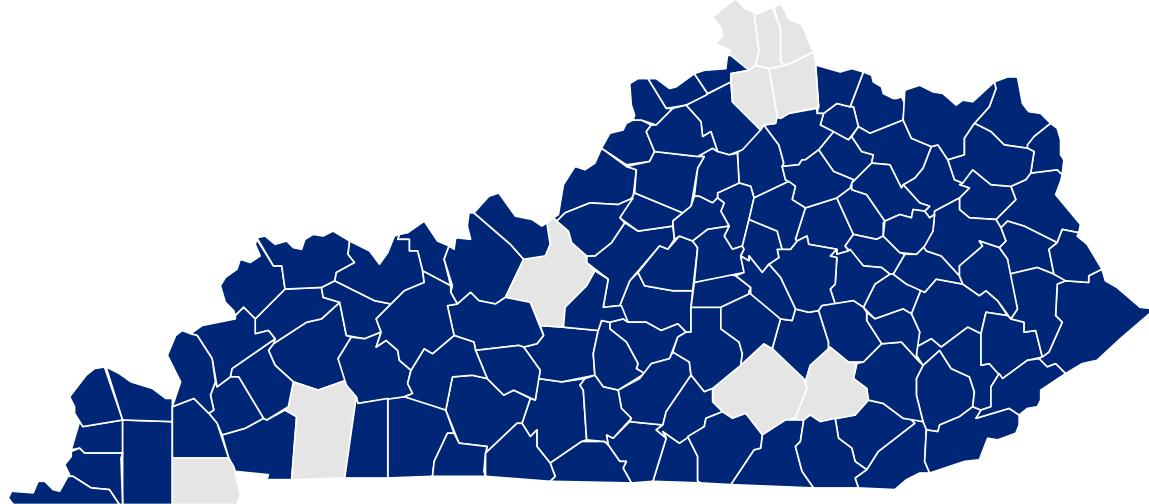
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**Service Area****Kentucky**

Adair, Allen, Anderson, Ballard, Barren, Bath, Bell, Bourbon, Boyd, Boyle, Bracken, Breathitt, Breckinridge, Bullitt, Butler, Caldwell, Carlisle, Carroll, Carter, Casey, Clark, Clay, Clinton, Crittenden, Cumberland, Davies, Edmonson, Elliott, Estill, Fayette, Fleming, Floyd, Franklin, Fulton, Gallatin, Garrard, Graves, Grayson, Green, Greenup, Hancock, Harlan, Harrison, Hart, Henderson, Henry, Hickman, Hopkins, Jackson, Jefferson, Jessamine, Johnson, Knott, Knox, Larue, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, Livingston, Logan, Lyon, Madison, Magoffin, Marion, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Mercer, Metcalfe, Monroe, Montgomery, Morgan, Muhlenberg, Nelson, Nicholas, Ohio, Oldham, Owen, Owsley, Perry, Pike, Powell, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Simpson, Spencer, Taylor, Todd, Trigg, Trimble, Union, Warren, Washington, Wayne, Webster, Whitley, Wolfe, Woodford

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Footprint Key: ● Non-Dual Footprint ● Non-Dual Expansion ● No Footprint

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