

Plan Name	AARP® Medicare Advantage Essentials from UHC KY-1 (HMO-POS)
Plan ID	H5253-099-000
Plan Highlights	Lower out-of-pocket medical and Rx costs in exchange for fewer extra benefits.
Monthly Premium	\$0
Medical Deductible	\$0 in-network; N/A out-of-network
Maximum Out-of-Pocket	\$6,700
Provider Network	Includes UnitedHealthcare Medicare National Network for network care nationwide
Rewards	Up to \$155* in healthy rewards
PCP / Specialist	\$0 / \$45; Referral Required
Inpatient Hospital	\$455 copay: days 1-6 \$0 per day after that for unlimited days
ASC / Outpatient Hospital	\$405 copay / \$455 copay; \$0 for colonoscopies
Ambulance	\$275 copay for ground or air
ER / Urgent Care	\$130 copay / \$50 copay
Diagnostic Radiology / X-Rays	\$260 copay; \$0 for mammograms / \$30 copay
Lab Services	\$0 copay
Rx Deductible	\$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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Rx Retail (Tiers 1-5, 30-days)	\$0/\$10/15%/41%/27% • Insulin: \$35
Rx Mail (Tiers 1-3, 100-days)	\$0/\$0/15% • Insulin: \$105
Dental	Preventive dental services covered for \$0 copay; Platinum Dental Rider Available
Eyewear	\$0 for a routine eye exam and standard lenses; \$300 every 2 years for eyewear
Hearing Aids	\$199 - \$1,249 copay per device; 2 devices every year through UHC Hearing
Fitness	Free gym membership with premium and core network
OTC	\$25/quarter OTC credit
Other Benefits	• Post-Discharge Meals: 28 meals over 14 days, unlimited times per year

Key Metrics ¹

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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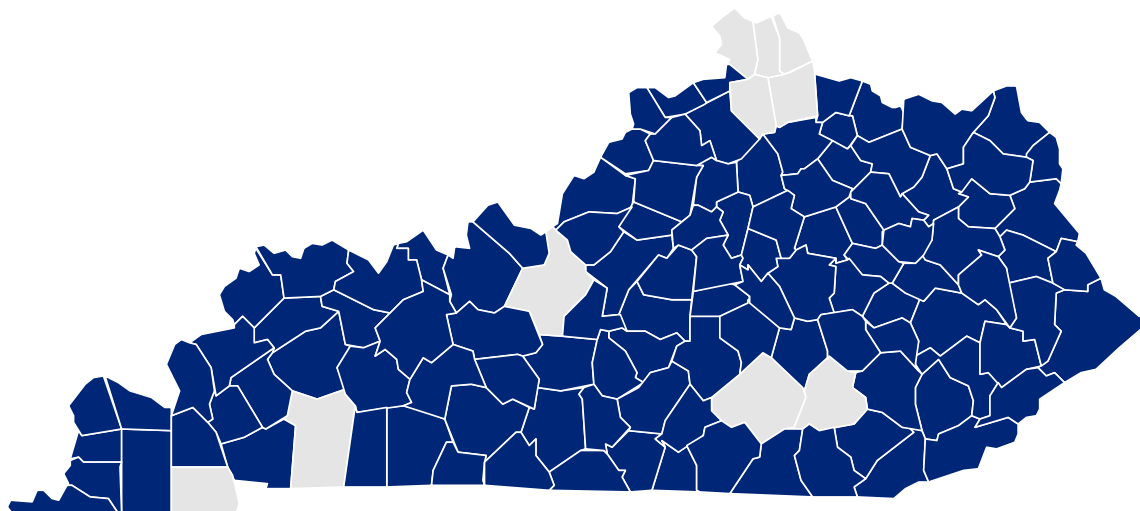
Service Area**Kentucky**

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, Daviess, 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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