

# **Annual Notice of** Change 2026

AARP® Medicare Rx Preferred from UHC (PDP)



myAARPMedicare.com



€ Toll-free 1-866-870-3470, TTY 711

7 a.m.-10 p.m. CT: 7 Days Oct-Mar; M-F Apr-Sept

Do we have the right address for you?

If not, please let us know so we can keep you informed about your plan.

**AARP** Medicare Rx from UnitedHealthcare

#### Find updates to your plan for next year

This notice provides information about updates to your plan, but it doesn't include all of the details. Throughout this notice you will be directed to **myAARPMedicare.com** to review the details online. All of the below materials will be available online after **October 15**, **2025**.

#### **Pharmacy Directory**

Review the 2026 Pharmacy Directory online to see which pharmacies are in our network next year.

#### **Drug List (Formulary)**

You can look up which drugs will be covered by your plan next year and review any new restrictions on our website.

#### **Evidence of Coverage (EOC)**

Review your 2026 EOC for details about plan costs and benefits. The EOC is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

#### Reduce the clutter and get plan materials faster.

Visit myAARPMedicare.com to sign up for paperless delivery.

#### Would you rather get paper copies?

If you want a paper copy of what is listed above, contact our Customer Service at 1-866-870-3470 (TTY users should call 711). Hours are 7 a.m.-10 p.m. CT: 7 Days Oct-Mar; M-F Apr-Sept.

#### AARP® Medicare Rx Preferred from UHC (PDP) offered by UnitedHealthcare

# **Annual Notice of Change for 2026**



You're enrolled as a member of AARP® Medicare Rx Preferred from UHC (PDP).

This material describes changes to our plan's costs and benefits next year.

You have from October 15 - December 7 to make changes to your Medicare coverage for next year. If you don't join another plan by December 7, 2025, you'll stay in AARP Medicare Rx Preferred from UHC (PDP).

□To change to a different plan, visit Medicare.gov or review the list in the your Medicare & You 2026 handbook.	back of
□Note this is only a summary of changes. More information about costs, and rules is in the Evidence of Coverage. Get a copy at myAARPMedic	-
call Customer Service at 1-866-870-3470 (TTY users call 711) to get a c	

#### **More Resources**

mail.

□UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.
UnitedHealthcare provides free services to help you communicate with us such as materials in
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other languages, braille, large print, audio, or you can ask for an interpreter. Call us toll-free at
the number on your member ID card or the front of your plan booklet.
□UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros.
Por ejemplo, materiales en otros idiomas, braille, en letra grande o en audio. O bien, usted
puede pedir un intérprete. Llámenos al número gratuito que se encuentra en su tarjeta de ID d
miembro o en la portada de la guía de su plan.

#### **About AARP® Medicare Rx Preferred from UHC (PDP)**

□Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated
companies, a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's
contract renewal with Medicare. UnitedHealthcare Insurance Company pays royalty fees to

OMB Approval 0938-1051 (Expires: August 31, 2026)

AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to
enroll. AARP encourages you to consider your needs when selecting products and does not make specific product or pharmacy recommendations for individuals.
$\square$ When this material says "we," "us," or "our," it means UnitedHealthcare Insurance Company or
one of its affiliates. When it says "plan" or "our plan," it means AARP® Medicare Rx Preferred
from UHC (PDP).
□If you do nothing by December 7, 2025, you'll automatically be enrolled in AARP®
Medicare Rx Preferred from UHC (PDP). Starting January 1, 2026, you'll get your drug
coverage through AARP® Medicare Rx Preferred from UHC (PDP). Go to Section 3 for more
information about how to change plans and deadlines for making a change.

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### **Summary of important costs for 2026**

	2025 (this year)	2026 (next year)
Monthly plan premium*  *Your premium can be higher or lower than this amount.  (Go to Section 1.1 for details.)	\$113.70	\$163.70
Part D drug coverage deductible (Go to Section 1.4 for details.)	Because we have no deductible, this payment stage doesn't apply to you.	\$0 Tier 1 and Tier 2 \$130 Tier 3, Tier 4 and Tier 5, except for covered insulin products and most adult Part D vaccines.
Part D drug coverage (Go to Section 1.4 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Copays/Coinsurance for a one-month (30-day) supply during the Initial Coverage stage:	Copays/Coinsurance for a one-month (30-day) supply during the Initial Coverage stage:
	☐ Drug Tier 1: Preferred retail cost-sharing (innetwork) \$5 copayment	□ Drug Tier 1: Preferred retail cost-sharing (innetwork) \$5 copayment
	☐ Drug Tier 2: Preferred retail cost-sharing (innetwork) \$10 copayment	☐ Drug Tier 2: Preferred retail cost-sharing (innetwork) \$10 copayment
	☐ Drug Tier 3: Preferred retail cost-sharing (innetwork) \$47 copayment	☐ Drug Tier 3: Preferred retail cost-sharing (innetwork) 15% of the total cost
	You pay \$35 per month supply of each covered insulin product on this tier <sup>1</sup>	You pay 15%, up to \$35 per month supply of each covered insulin product on this tier <sup>1</sup>

Questions? Call Customer Service at 1-866-870-3470, TTY 711, 7 a.m.-10 p.m. CT: 7 Days Oct-Mar; M-F Apr-Sept

2025 (this year)	2026 (next year)
☐ Drug Tier 4: Preferred retail cost-sharing (innetwork) 40% of the total cost	☐ Drug Tier 4: Preferred retail cost-sharing (innetwork) 28% of the total cost
☐ Drug Tier 5: Preferred retail cost-sharing (innetwork) 33% of the total cost	□ Drug Tier 5: Preferred retail cost-sharing (in- network) 31% of the total cost
Catastrophic Coverage Stage:	Catastrophic Coverage Stage:
<ul> <li>□ During this payment stage, you pay nothing for your covered Part D drugs.</li> <li>□ You can have cost sharing for drugs that are covered under our enhanced benefit.</li> </ul>	<ul> <li>□ During this payment stage, you pay nothing for your covered Part D drugs.</li> <li>□ You can have cost sharing for drugs that are covered under our enhanced benefit.</li> </ul>

<sup>&</sup>lt;sup>1</sup> In 2025, you pay no more than \$35 for each 1-month supply of Part D covered insulin drugs. In 2026, you'll pay no more than a \$35 copay or 15% of the total drug cost—whichever is less—until you reach the Catastrophic Coverage stage where your cost drops to \$0. You pay these amounts even if you haven't paid your deductible.

#### Section 1 Changes to Benefits & Costs for Next Year

#### Section 1.1 Changes to the Monthly Plan Premium

	2025 (this year)	2026 (next year)
Monthly plan premium	\$113.70	\$163.70
(You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)		

#### Factors that could change your Part D Premium Amount

lifetime Part D late enrollment penalty for going without other drug coverage that's at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more	;
☐ Higher Income Surcharge - If you have a higher income, you may have to pay an additional amount each month directly to the government for Medicare drug coverage.	
□ Extra Help - Your monthly plan premium will be less if you get Extra Help with your drug costs Go to Section 4 for more information about Extra Help from Medicare.	3.

#### Section 1.2 Changes to the Pharmacy Network

Amounts you pay for your prescription drugs can depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

AARP® Medicare Rx Preferred from UHC (PDP)'s pharmacy network includes limited lower-cost pharmacies in rural MT, NE, ND, SD and WY. There are an extremely limited number of preferred cost share pharmacies in suburban MT. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call us or consult the online pharmacy directory using the contact information that appears on the booklet cover.

Our network of pharmacies has changed for next year. Review the 2026 Pharmacy Directory (myAARPMedicare.com) to see which pharmacies are in our network. Here's how to get an updated Pharmacy Directory:

□Visit our website at myAARPMedicare.com.

□ Call Customer Service at 1-866-870-3470 (TTY users call 711) to get current pharmacy information or to ask us to mail you a Pharmacy Directory.

We can make changes to the pharmacies that are part of our plan during the year. If a mid-year change in our pharmacies affects you, call Customer Service at 1-866-870-3470 (TTY users call 711) for help.

#### Section 1.3 Changes to Part D Drug Coverage

#### **Changes to Our Drug List**

Our list of covered drugs is called a Formulary or Drug List. **You can get the complete Drug List** by calling Customer Service at 1-866-870-3470 (TTY users call 711) or visiting our website (**myAARPMedicare.com**). This material will be available online after **October 15, 2025.** 

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the calendar year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage at the beginning of the year or during the year, review Chapter 7 of your Evidence of Coverage and talk to your prescriber to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. Call Customer Service at 1-866-870-3470 (TTY users call 711) for more information.

#### Section 1.4 Changes to Prescription Drug Benefits & Costs

#### Do you get Extra Help to pay for your drug coverage costs?

If you're in a program that helps pay for your drugs (Extra Help), **the information about costs for Part D drugs may not apply to you.** We sent you a separate material, called the Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs, which tells you about your drug costs. If you get Extra Help, you will receive a LIS Rider. If you don't get this material, call Customer Service at 1-866-870-3470 (TTY users call 711) and ask for the LIS Rider to be sent to you.

#### **Drug Payment Stages**

There are **3 drug payment stages:** the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

#### **Stage 1: Yearly Deductible**

You start in this payment stage each calendar year. During this stage, you pay the full cost of your Tier 3, Tier 4 and Tier 5 drugs until you reach the yearly deductible.

#### **Stage 2: Initial Coverage**

Once you pay the yearly deductible, you move to the Initial Coverage Stage. In this stage, our plan pays its share of the cost of your drugs, and you pay your share of the cost. You generally stay in this stage until your year-to-date out-of-pocket costs reach \$2,100.

#### ☐ Stage 3: Catastrophic Coverage

This is the third and final drug payment stage. In this stage, you pay nothing for your covered Part D drugs. You generally stay in this stage for the rest of the calendar year.

The Coverage Gap Discount Program has been replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program don't count toward out-of-pocket costs.

#### **Drug Costs in Stage 1: Yearly Deductible**

The table shows your cost per prescription during this stage.

	2025 (this year)	2026 (next year)
Yearly Deductible	Because we have no deductible, this payment stage doesn't apply to you.	\$130 During this stage, you pay \$13 for drugs on Tier 1 (in-network standard retail 30-day supply) and \$5 on Tier 1 (in-network preferred retail 30-day supply), \$18 for drugs on Tier 2 (in-network standard retail 30-day supply) and \$10 on Tier 2 (in-network preferred retail 30-day supply), and the full cost of drugs on Tier 3, Tier 4 and Tier 5 until you've reached the yearly deductible.

#### **Drug Costs in Stage 2: Initial Coverage**

For drugs on Tier 3, your cost-sharing in the Initial Coverage stage is changing from a copayment to coinsurance. Go to the following table for the changes from 2025 to 2026.

Coinsurance is a portion or part of the total cost, typically as a percentage. With this plan, you pay part of the cost of Tier 3, Tier 4 and Tier 5 drugs. For example, if your coinsurance is 25% and the total cost of your prescription is \$100, you would pay \$25. The plan pays the rest. You pay the full cost of your drugs until you meet the deductible, then you'll start paying the coinsurance amount.

The table shows your cost per prescription for a one-month (30-day) supply filled at a network pharmacy with standard and preferred cost sharing.

We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List. Most adult Part D vaccines are covered at no cost to you. For more information about the costs of vaccines, or information about the costs for a long-term supply, at a network pharmacy that offers preferred cost sharing or for mail-order prescriptions, go to Chapter 4 of your **Evidence of Coverage**.

Once you've paid \$2,100 out of pocket for covered Part D drugs, you'll move to the next stage (the Catastrophic Coverage Stage).

	2025 (this year)	2026 (next year)
Tier 1 - Preferred Generic	Standard cost-sharing: You pay \$13 per prescription.	Standard cost-sharing: You pay \$13 per prescription.
	Preferred cost-sharing: You pay \$5 per prescription.	Preferred cost-sharing: You pay \$5 per prescription.
Tier 2 - Generic	Standard cost-sharing: You pay \$18 per prescription.	Standard cost-sharing: You pay \$18 per prescription.
	Preferred cost-sharing: You pay \$10 per prescription.	Preferred cost-sharing: You pay \$10 per prescription.
Tier 3 - Preferred Brand	Standard cost-sharing: You pay \$47 per prescription.	Standard cost-sharing: You pay 15% of the total cost.
	You pay \$35 per month supply of each covered insulin product on this tier <sup>1</sup> .	You pay 15%, up to \$35 per month supply of each covered insulin product on this tier <sup>1</sup> .
	Preferred cost-sharing: You pay \$47 per prescription.	Preferred cost-sharing: You pay 15% of the total cost.

	2025 (this year)	2026 (next year)
	You pay \$35 per month supply of each covered insulin product on this tier <sup>1</sup> .	You pay 15%, up to \$35 per month supply of each covered insulin product on this tier <sup>1</sup> .
Tier 4 - Non-Preferred Drug	Standard cost-sharing: You pay 45% of the total cost.	Standard cost-sharing: You pay 33% of the total cost.
	Your cost for a one-month mail-order prescription is 45%.	Your cost for a one-month mail-order prescription is 33%.
	Preferred cost-sharing: You pay 40% of the total cost.	Preferred cost-sharing: You pay 28% of the total cost.
	Your cost for a one-month mail-order prescription is 40%.	Your cost for a one-month mail-order prescription is 28%.
Tier 5 - Specialty Tier	Standard cost-sharing: You pay 33% of the total cost.	Standard cost-sharing: You pay 31% of the total cost.
	Your cost for a one-month mail-order prescription is 33%.	Your cost for a one-month mail-order prescription is 31%.
	Preferred cost-sharing: You pay 33% of the total cost.	Preferred cost-sharing: You pay 31% of the total cost.
	Your cost for a one-month mail-order prescription is 33%.	Your cost for a one-month mail-order prescription is 31%.

<sup>&</sup>lt;sup>1</sup> In 2025, you pay no more than \$35 for each 1-month supply of Part D covered insulin drugs. In 2026, you'll pay no more than a \$35 copay or 15% of the total drug cost—whichever is less—until you reach the Catastrophic Coverage stage where your cost drops to \$0. You pay these amounts even if you haven't paid your deductible.

#### **Changes to the Catastrophic Coverage Stage**

If you reach the Catastrophic Coverage stage, you pay nothing for your covered Part D drugs. You may have cost sharing for excluded drugs that are covered under our enhanced benefit.

For specific information about your costs in the Catastrophic Coverage Stage, go to Chapter 4, Section 6, in your **Evidence of Coverage**.

#### Section 2 Administrative Changes

	2025 (this year)	2026 (next year)
Medicare Prescription Payment Plan	The Medicare Prescription Payment Plan is a payment option that began this year and can help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January-December). You may be participating in this payment option.	If you're participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2026.  To learn more about this payment option, call us at 1-866-870-3470 (TTY users call 711) or visit Medicare.gov.

#### Section 3 How to Change Plans

**To stay in our plan, you don't need to do anything.** Unless you sign up for a different plan or change to Original Medicare by December 7, you'll automatically be enrolled in our AARP® Medicare Rx Preferred from UHC (PDP).

If you want to change plans for 2026 follow these steps:

To change to a different Medicare health plan, enroll in the new plan. Depending on which type of plan you choose, you may automatically be disenrolled from AARP® Medicare Rx
Preferred from UHC (PDP).
☐ You'll automatically be disenrolled from AARP® Medicare Rx Preferred from UHC (PDP) if you enroll in any Medicare health plan that includes Part D prescription drug coverage. You'l also automatically be disenrolled if you join a Medicare Health Maintenance Organization
(HMO) or Medicare Preferred Provider Organization (PPO), even if that plan doesn't include prescription drug coverage.
☐ If you choose a Private Fee-For-Service plan without Part D drug coverage, a Medicare
Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that new plan and keep AARP® Medicare Rx Preferred from UHC (PDP) for your drug coverage. Enrolling in one of these plan types will not automatically disenroll you from AARP® Medicare Rx
Preferred from UHC (PDP). If you are enrolling in this plan type and want to leave our plan.

you must ask to be disenrolled from AARP® Medicare Rx Preferred from UHC (PDP). To ask to be disenrolled, you must send us a written request or call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY users should call 1-877-486-2048).
□ To change to Original Medicare with Medicare drug coverage, enroll in the new Medicare drug plan. You'll be automatically disenrolled from AARP® Medicare Rx Preferred from UHC (PDP).
□ To change to Original Medicare without a drug plan, you can send us a written request to disenroll or visit our website to disenroll online at (myAARPMedicare.com). Call Customer Service at 1-866-870-3470 (TTY users call 711) for more information on how to do this. Or call Medicare at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048. If you don't enroll in a Medicare drug plan, you may pay a Part D late enrollment penalty (go to Section 1).
□To learn more about Original Medicare and the different types of Medicare plans, visit Medicare.gov, check the Medicare & You 2026 handbook, call your State Health Insurance Assistance Program (go to Section 5), or call 1-800-MEDICARE (1-800-633-4227). As a reminder, UnitedHealthcare Insurance Company or one of its affiliates offers other Medicare health plans AND/OR Medicare drug plans. These other plans can differ in coverage, monthly plan premiums, and cost-sharing amounts.

People with Medicare can make changes to their coverage from **October 15 – December 7** each vear.

If you enrolled in a Medicare Advantage plan for January 1, 2026, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2026.

#### Section 3.2 Are there other times of the year to make a change?

**Deadlines for Changing Plans** 

lı	In certain situations, people can have other chances to change their coverage during the year.								
E	Examples include people who:								
	□Have Medicaid								
	☐Get Extra Help paying for their drugs								
	☐ Have or are leaving employer coverage								
	□Move out of our plan's service area								

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

Section 3.1

#### Section 4 Get Help Paying for Prescription Drugs

You can qualify for help paying for prescription drugs. Different kinds of help are available: Extra Help from Medicare. People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty. To see if you qualify, call: ☐ 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day, 7 days a week; ☐ Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday - Friday for a representative. Automated messages are available 24 hours a day. TTY users call 1-800-325-0778. ☐ Your State Medicaid Office. ☐ Help from your state's pharmaceutical assistance program (SPAP). New York has a program called New York State EPIC Program that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (SHIP). To get the phone number for your state, visit shiphelp.org, or call 1-800-MEDICARE. Prescription Cost-sharing Assistance for Persons with HIV/AIDS. The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your state, you must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. Medicare Part D drugs that are also covered by ADAP qualify for prescription cost-sharing help through the ADAP in your state. For information on eligibility criteria, covered drugs, how to enroll in the program, or if you're currently enrolled, how to continue getting help, call the ADAP in your state. You can find your state's ADAP contact information in Chapter 2 of the Evidence of Coverage. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number. ☐ The Medicare Prescription Payment Plan. The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-ofpocket costs for drugs covered by our plan by spreading them across the calendar year (January - December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.

Extra Help from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in the Medicare Prescription Payment Plan, regardless of income level. To learn more about this payment option, call us at 1-866-870-3470 (TTY users call 711) or visit Medicare.gov.

#### Section 5 Questions?

#### Get Help from AARP® Medicare Rx Preferred from UHC (PDP)

□ Call Customer Service at 1-866-870-3470. (TTY users call 711).

We're available for phone calls 7 a.m.-10 p.m. CT: 7 Days Oct-Mar; M-F Apr-Sept. Calls to these numbers are free.

#### ☐ Read your 2026 Evidence of Coverage

This **Annual Notice of Change** gives you a summary of changes in your benefits and costs for 2026. For details, go to the 2026 **Evidence of Coverage** for AARP® Medicare Rx Preferred from UHC (PDP). The **Evidence of Coverage** is the legal, detailed description of our plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. Get the **Evidence of Coverage** on our website at **myAARPMedicare.com** or call Customer Service at 1-866-870-3470 (TTY users call 711) to ask us to mail you a copy.

#### □Visit myAARPMedicare.com

Our website has the most up-to-date information about our pharmacy network (Pharmacy Directory) and our list of covered drugs (formulary/drug list). The Pharmacy Directory and Formulary will be available after **October 15, 2025**.

#### **Get Free Counseling about Medicare**

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In New York, the SHIP is called New York Health Insurance Information Counseling and Assistance Program (HIICAP).

Call New York Health Insurance Information Counseling and Assistance Program (HIICAP) to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call New York Health Insurance Information Counseling and Assistance Program (HIICAP) at 1-800-701-0501.

#### **Get Help from Medicare**

Call	1-80	N-N	<b>FDIC</b>	ΔRF	(1-80	0-633	-4227)
Vall	1-0	J W-191			1 -00	0-000	-46611

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.

#### ☐ Chat live with Medicare.gov

You can chat live at Medicare.gov/talk-to-someone.

#### ■Write to Medicare

You can write to Medicare at PO Box 1270, Lawrence, KS 66044.

#### **□Visit Medicare.gov**

The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare prescription drug plans in your area.

#### ☐ Read Medicare & You 2026

The Medicare & You 2026 handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at Medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

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# Notice of availability of language assistance services and alternate formats

**ATTENTION**: Free language assistance services and free communications in other formats, such as large print, are available to you. Call the toll-free number on your member identification card.

**ملاحظة**: إذا كنت تتحدث **اللغة العربية (Arabic)**، ستتوفر لك خدمات المساعدة اللغوية المجانية والمراسلات المجانية بتنسيقات أخرى، مثل الطباعة بأحرف كبيرة. اتصل بالرقم المجاني المدون على بطاقة تعريف العضو خاصتك.

দেখুন: আপনি যদি বাংলায় (Bengali) কথা বলেন, তাহলে বিনামূল্যে ভাষা সহায়তা পরিষেবা এবং বড় মুদ্রণের মতো অন্যান্য ফরম্যাটে যোগাযোগগুলি আপনার জন্য বিনামূল্যে উপলব্ধ। আপনার সদস্যের পরিচয়পত্রের কার্ডের টোল-ফ্রি নম্বরে কল করুন

請注意:如果您說中文 (Chinese),您可以獲得免費語言協助服務和大字體等其他格式的免費通訊。請致電您的會員身份卡上的免付費電話號碼。

**ATTENTION**: Si vous parlez **français (French)**, des services d'assistance linguistique et des communications dans d'autres formats, notamment en gros caractères, sont mis à votre disposition gratuitement. Appelez le numéro gratuit figurant sur votre carte de membre.

**ΠΡΟΣΟΧΗ**: Εάν μιλάτε **ελληνικά (Greek)**, υπάρχουν διαθέσιμες δωρεάν υπηρεσίες γλωσσικής βοήθειας και δωρεάν επικοινωνία σε άλλες μορφοποιήσεις, όπως μεγάλα γράμματα. Καλέστε τον αριθμό χωρίς χρέωση στην κάρτα μέλους σας.

**ATANSYON**: Si w pale **Kreyòl Ayisyen (Haitian Creole)**, gen sèvis lang gratis ak kominikasyon nan lòt fòma lo disponib, tankou sa ki enprime ak gwo lèt. Rele nimewo gratis ki sou kat idantifikasyon manm ou an.

**ATTENZIONE**: se parla **italiano (Italian)**, può usufruire di servizi di assistenza linguistica gratuiti e comunicazioni gratuite in altri formati, come ad esempio la stampa a caratteri grandi. Chiami il numero verde riportato sul Suo tesserino identificativo.

알림 사항: 한국어(Korean)를 사용하시는 경우 무료 언어 지원 서비스와 대형 활자체 등 다른 형식으로 된 의사 소통 매체를 이용하실 수 있습니다. 회원 ID 카드에 나와 있는 무료 전화번호로 전화해 주십시오. **UWAGA**: Dla osób mówiących po **polsku** (**Polish**) dostępne są bezpłatne usługi pomocy językowej i bezpłatne komunikaty w innych formatach, takich jak duży druk. Prosimy zadzwonić pod bezpłatny numer podany na karcie identyfikacyjnej.

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ (Punjabi) ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫ਼ਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਅਤੇ ਹੋਰ ਫਾਰਮੈਟਾਂ, ਜਿਵੇਂ ਕਿ ਵੱਡੇ ਪ੍ਰਿੰਟ, ਵਿੱਚ ਮੁਫ਼ਤ ਸੰਚਾਰ ਉਪਲਬਧ ਹਨ। ਆਪਣੇ ਮੈਂਬਰ ਪਛਾਣ ਕਾਰਡ 'ਤੇ ਟੋਲ-ਫ੍ਰੀ ਨੰਬਰ 'ਤੇ ਕਾਲ ਕਰੋ।

**ВНИМАНИЕ**! Если вы говорите на **русском** языке (Russian), вам доступны бесплатные услуги языковой поддержки и бесплатные материалы в других форматах, например напечатанные крупным шрифтом. Звоните по бесплатному номеру телефона, указанному на вашей идентификационной карте участника.

**ATENCIÓN**: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas y comunicaciones en otros formatos como letra grande, sin cargo, a su disposición. Llame al número gratuito que figura en su tarjeta de identificación de miembro.

**PAUNAWA**: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika at libreng komunikasyon sa ibang mga format, tulad ng malalaking print. Tawagan ang walang bayad na numero na nasa iyong ID card ng miyembro.

**ЗВЕРНІТЬ УВАГУ**! Якщо ви розмовляєте **українською** (Ukrainian), ви можете безоплатно користуватися послугами мовної підтримки, а також безоплатно отримувати інформаційні матеріали в інших форматах, як от набрані великим шрифтом. Телефонуйте на безкоштовний номер телефону, зазначений на вашій ідентифікаційній картці учасника.

**توجہ دیں**: اگر آپ **اردو (Urdu)** زبان بولتے ہیں تو زبان کی معاون خدمات اور دیگر فارمیٹس میں مواصلات، جیسے بڑے پرنٹ، آپ کے لیے مفت دستیاب ہیں۔ اپنے ممبر شناختی کارڈ پر دیئے گئے ٹول فری نمبر پر کال کریں۔

אויפמערק: אויב איר רעדט אידיש (Yiddish), קענט איר באקומען אומזיסטע שפראך הילף סערוויסעס און אומזיסטע קאמיוניקאציע אויף אנדערע פארמאטן, אזוי ווי גרויסע אותיות. רופט דעם אומזיסטן נומער אויף אייער מעמבער אידענטיפיקאציע קארטל.

**ÀKÍYÈSÍ**: Tí o bá ń sọ **Yorùbá (Yoruba)**, àwọn isệ àtìléyìn èdè òfé àti àwọn ìbánisòrò nínú àwọn ìgúnrégé, bí àwọn àtèjáde ńlá, wà fún ọ. Pe nómbà tí kò nílò owó lórí káàdì ìdánimò omo egbé re.

#### Notice of nondiscrimination

Our Companies comply with applicable civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

We provide free aids and services to help you communicate with us. You can ask for interpreters and/or for communications in other languages or formats such as large print. We also provide reasonable modifications for persons with disabilities.

If you need these services, call the toll-free number on your member identification card (TTY **711**).

If you believe that we failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can send a complaint to the Civil Rights Coordinator:

Civil Rights Coordinator UnitedHealthcare Civil Rights Grievance P.O. Box 30608

Salt Lake City, UT 84130

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Optum Civil Rights Coordinator

1 Optum Circle

Eden Prairie, MN 55344

Optum\_Civil\_Rights@Optum.com

If you need help filing a complaint, call the toll-free number on your member identification card (TTY **711**).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Phone: **1-800-368-1019, 800-537-7697** (TDD)

Mail: U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

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

This notice is available at: https://www.uhc.com/nondiscrimination-med https://www.optum.com/en/language-assistance-nondiscrimination.html

For more information, please call customer service at:

#### **AARP® Medicare Rx Preferred from UHC (PDP) Customer Service:**



# Call 1-866-870-3470

Calls to this number are free. 7 a.m.-10 p.m. CT: 7 Days Oct-Mar; M-F Apr-Sept. Customer Service also has free language interpreter services available for non-English speakers.

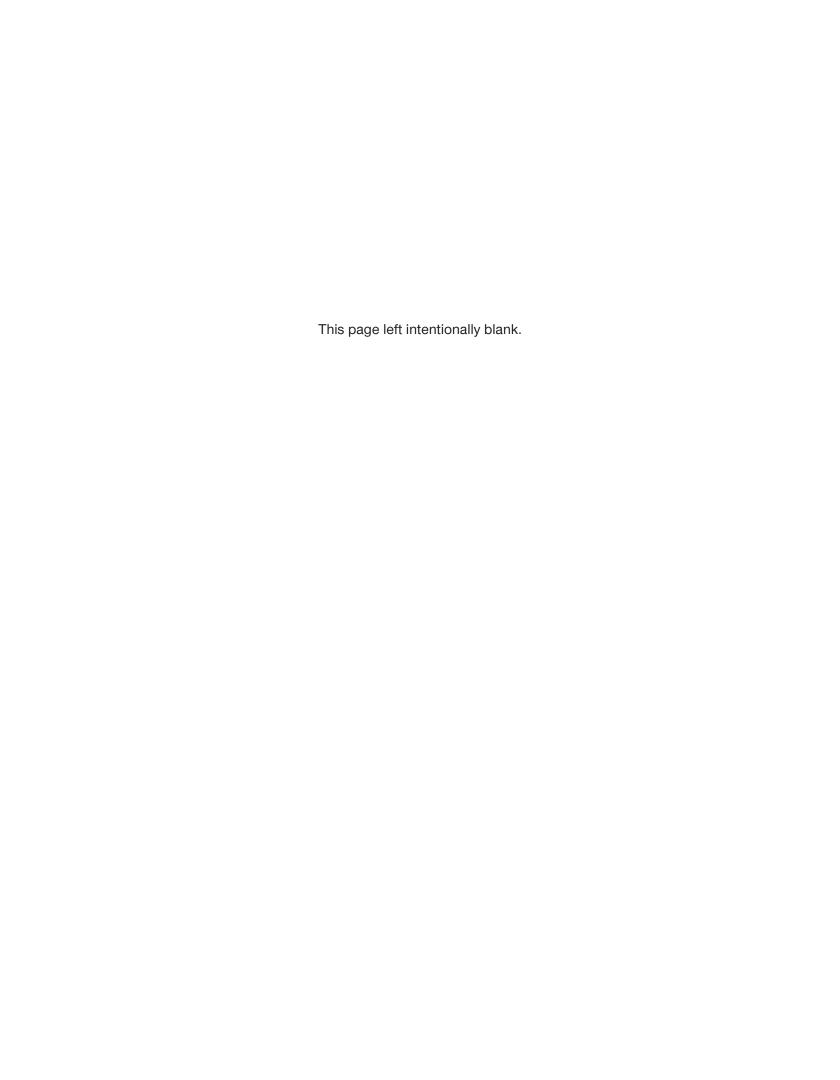
#### TTY **711**

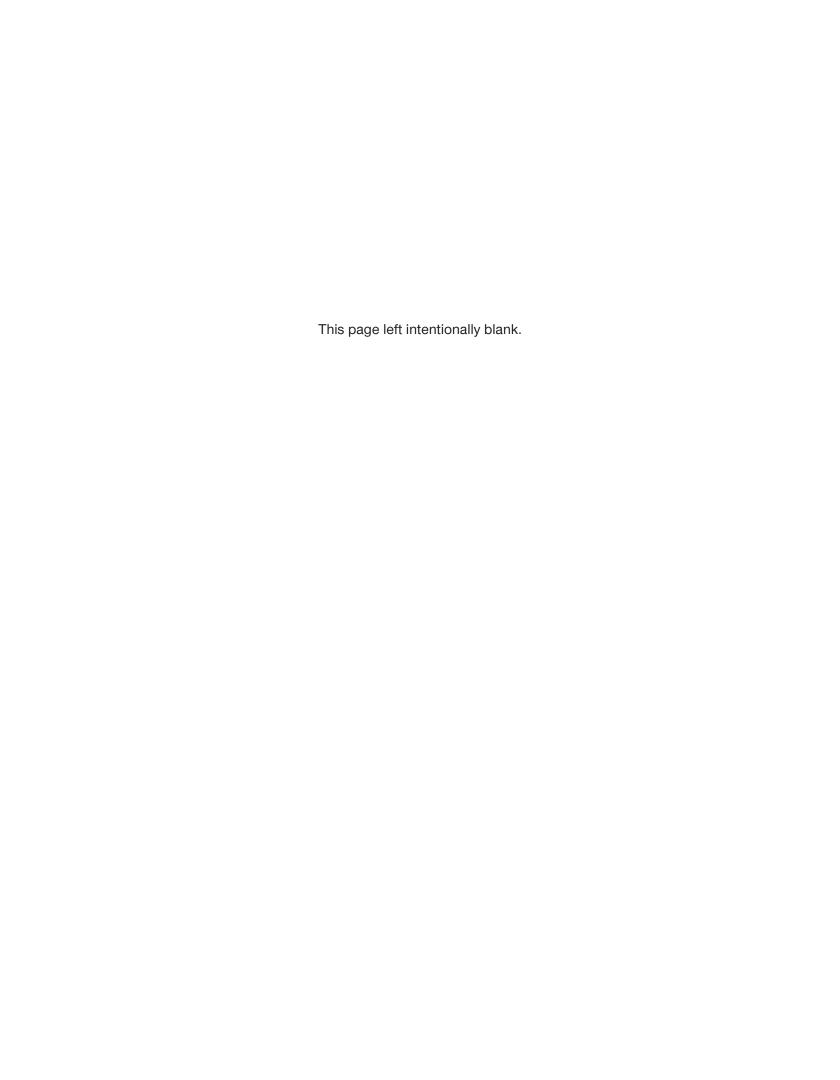
Calls to this number are free. 7 a.m.-10 p.m. CT: 7 Days Oct-Mar; M-F Apr-Sept.



Write: **P.O. Box 30770** Salt Lake City, UT 84130-0770







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# 2026 Annual Notice of Changes enclosed.

# Time-sensitive material

Important plan information

UH.26.677.01.1.158\_000



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