

The AARP Medicare Advantage from UnitedHealthcare IL-8 (HMO-POS) plan features a \$0 monthly premium and an annual medical deductible of \$0, with an out-of-pocket maximum of \$2,900. It includes a \$2,000 dental allowance for preventive and comprehensive services, a \$60 quarterly credit for over-the-counter (OTC) products, and a \$300 vision care allowance every two years, which covers routine eye exams at no copay. Primary care visits are free, while specialist visits incur a \$20 copay. Virtual visits are also available at no cost. Preventive services, including vaccinations and screenings, are covered without a copay. Mental health services have a copay of \$15 for group sessions and \$25 for individual sessions, with opioid treatment services provided at no cost.

For prescription drugs, there is no deductible for Tiers 1-2, while Tiers 3-5 have a \$340 deductible. Copays for a 30-day supply at a network pharmacy are \$0 for Tier 1 (preferred generic), \$10 for Tier 2 (generic), \$47 for Tier 3 (preferred brand), \$100 for Tier 4 (non-preferred), and 29% of the cost for Tier 5 (specialty drugs). Mail order options are available with varying copays. Dental coverage includes \$0 copay for preventive services and 50% coinsurance for bridges and dentures. Urgent care visits have a \$65 copay, while emergency care costs \$140 per visit. Inpatient hospital care incurs a \$235 copay per day for the first seven days, with no copay thereafter. Outpatient services, including surgery, have a \$235 copay, and various therapy services have a \$20 copay. Lab services are covered at no cost, while diagnostic tests and procedures have specific copays.

Additional benefits include a meal program providing 28 home-delivered meals post-hospitalization, a fitness program with no copay for gym memberships, and rewards for wellness activities, allowing potential earnings of up to \$155 annually. The plan offers a savings benefit during the Initial Coverage period, which begins after the deductible is met and ends when total drug costs reach \$5,030 in 2024. Members are not required to use Optum Home Delivery Pharmacy for regular medications but must approve the first prescription order from their doctor if they have not previously used this service. New prescriptions typically arrive within ten business days, while refills take about seven business days. \$0 copays may apply to preferred home delivery prescriptions during the initial

coverage phase but may not be available during the coverage or catastrophic stages, with benefits varying by plan and area. Enrollment is contingent upon the plan's contract renewal with Medicare, and while UnitedHealthcare pays royalties to AARP for the use of its intellectual property, AARP is not an insurer, and membership is not required for enrollment. Members eligible for Extra Help from Medicare may have lower or no copays. Benefits and features vary by plan, with limitations and exclusions applicable. For Chronic Special Needs Plans, members pay a maximum of \$25 for each one-month supply of covered insulin drugs, while other plans have a maximum of \$35, with \$0 copays during the catastrophic stage. Additional benefits include healthy food and utility benefits for members with Extra Help, fitness memberships, and routine transportation, though these may have specific eligibility criteria. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services may vary. For those eligible for D-SNP and C-SNP, cost-sharing values depend on Medicaid eligibility, with further details available in the Summary of Benefits or Evidence of Coverage. Information is accessible in multiple languages upon request.