

The AARP SecureHorizons Medicare Advantage TX-0025 (HMO-POS) plan features a monthly premium of \$65 and an annual medical deductible of \$0, with an out-of-pocket maximum of \$3,500. It provides a \$500 dental allowance for preventive and comprehensive services, a \$40 quarterly credit for over-the-counter products, and a \$200 vision care allowance every two years, including \$0 copay for routine eye exams. Primary care visits are covered with a \$0 copay, while specialist visits require a \$25 copay with a referral. Virtual visits are also available at no cost, and preventive services, including screenings and vaccinations, are covered without a copay. Mental health outpatient services have a copay of \$15 for group sessions and \$25 for individual sessions, while opioid treatment services are 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 include \$0 for Tier 1 (Preferred Generic), \$10 for Tier 2 (Generic), \$47 for Tier 3 (Preferred Brand), and \$100 for Tier 4 (Non-preferred Drugs), with specialty drugs incurring a copay of 29% of the cost. The plan covers urgent care (\$65 copay), emergency care (\$140 copay), and ambulance services (\$275 copay). Inpatient hospital care has a \$245 copay per stay, while outpatient services and ambulatory surgical center visits have copays of \$245 and \$195, respectively. Physical and occupational therapy sessions have a \$25 copay, and lab services are covered at no cost. Additional benefits include routine eye exams, eyewear, hearing exams, and hearing aids with varying copays. Members can access a large dental network, and optional services like the Platinum Dental Rider can be added for an additional monthly premium of \$46, increasing the dental allowance to \$1,500 per year.

Members can earn up to \$155 annually for participating in wellness activities, and the plan includes a \$0 copay for the Renew Active® fitness program, which offers access to core gyms, online fitness classes, and brain health challenges. Routine foot care is available with a \$25 copay for up to six visits per year. The plan features a savings benefit during the Initial Coverage period, which begins after any required 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, although it is affiliated with UnitedHealthcare, with new prescriptions arriving within ten business days and refills taking about seven days. Copays may vary, with \$0 copays potentially limited to preferred home delivery prescriptions during the initial coverage phase. Enrollment in the plan is contingent upon contract renewal with Medicare, and AARP membership is not required for enrollment. Members receiving Extra Help from Medicare may have reduced or no copays. The plan includes various benefits that may vary by area, such as coverage for hearing aids from network providers and a maximum copay of \$25 for insulin drugs for Chronic Special Needs Plans, while other plans have a maximum of \$35. Benefits related to healthy food and utilities are available only to members with Extra Help and specific chronic conditions. The fitness benefit includes a standard membership, and members are advised to consult their doctors before starting any exercise program. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services may vary. The plan also offers a Medicare Prescription Payment Plan for those spending over \$2,000 on covered Part D drugs annually, allowing for the spreading of out-of-pocket costs. For detailed information regarding Medicaid cost sharing and other specifics, members should refer to their Summary of Benefits or Evidence of Coverage.