

The AARP Medicare Advantage Patriot No Rx IL-MA01 (PPO) plan offers a \$0 monthly premium and a \$0 annual medical deductible, with an out-of-pocket maximum of \$6,700 for in-network services and \$10,100 for combined in and out-of-network services. Members have access to a national network of providers, enjoying a \$0 copay for primary care visits and a \$35 copay for specialist visits, along with no-cost virtual visits. Preventive services, including routine physicals and screenings, are covered with no copay, while mental health services have varying copays, such as \$15 for group therapy and \$25 for individual therapy. The plan provides a dental allowance of \$1,500 per year for preventive and comprehensive services, with \$0 copay for preventive care and 50% coinsurance for certain procedures. Vision benefits include a \$250 allowance for eyewear every two years and a \$0 copay for routine eye exams. Members also receive a quarterly \$50 credit for over-the-counter products and can earn rewards for wellness activities. Additional benefits encompass a fitness program with \$0 copay for Renew Active, meal delivery post-hospitalization, and routine foot care with a \$40 copay for up to six visits per year. Emergency care incurs a \$125 copay, while urgent care visits have a \$55 copay. Inpatient hospital care has a copay of \$410 per day for the first six days, with no copay thereafter. Outpatient services and therapy have specific copays, and skilled nursing facility care has a \$0 copay for the first 20 days, followed by a \$203 copay per day for days 21-100. The plan is insured through UnitedHealthcare Insurance Company, and enrollment is contingent upon the plan's contract renewal with Medicare.

The policy includes specific benefits for chronically ill enrollees, such as a healthy food benefit for those with qualifying conditions like high blood pressure, high cholesterol, chronic mental health conditions, diabetes, and cardiovascular disorders, subject to applicable plan coverage criteria. The fitness benefit provides a standard fitness membership, but individuals are advised to consult their doctor before starting any exercise program. Coverage for out-of-network dental services may incur higher costs, and the availability of network providers can vary by local market. Routine transportation services are not intended for emergencies, and virtual visits may require specific technology and are not available through all network providers. The policy mentions that \$0 copays

may apply to preferred home delivery prescriptions during the initial coverage phase but may not be applicable during the Catastrophic stage. Optum® Home Delivery Pharmacy and Optum Rx are affiliated with UnitedHealthcare, but members are not obligated to use these services for regular medications, as other pharmacies may be available within the network. Additionally, information is accessible in multiple languages at no cost, and customers can contact Customer Service for further assistance.