

The AARP Medicare Advantage plan from UnitedHealthcare (UHC MA-0006, PPO) offers a comprehensive range of benefits with a \$0 monthly premium and no annual medical deductible. The plan features an out-of-pocket maximum of \$6,700 for in-network services and \$10,100 for combined in and out-of-network services, providing access to a national network of providers. In-network primary care visits are free, while specialist visits require a \$45 copay. Virtual visits are also available at no cost, and preventive services are covered with a \$0 copay. Mental health outpatient services have varying copays from \$15 to \$40 based on the service type.

Prescription drug coverage includes a \$0 deductible for Tiers 1-2 and a \$420 deductible for Tiers 3-5, with copays for a 30-day supply at network pharmacies set at \$0 for Tier 1 (Preferred Generic), \$12 for Tier 2 (Generic), \$47 for Tier 3 (Preferred Brand), and \$100 for Tier 4 (Non-preferred Drugs). Specialty drugs are covered at 28% of the cost. Routine dental coverage is not included unless an optional Platinum Dental Rider is added for an additional \$59 monthly premium, which provides \$1,500 per year for covered dental services.

Urgent care visits incur a \$55 copay, while emergency care has a \$125 copay. Inpatient hospital care requires a copay of \$395 per day for the first five days, with no copay for subsequent days. Outpatient services, including surgery, have a \$395 copay, and physical therapy costs \$50 per visit. Skilled nursing facility care is \$0 per day for the first 20 days, then \$203 per day for days 21-100, while home health care is provided at no cost for covered services.

Additional benefits include routine vision and hearing services, with a \$0 copay for one eye exam per year and up to \$300 every two years for eyewear, including frames or contact lenses. Routine hearing exams also have a \$0 copay annually, and hearing aids are available with copays ranging from \$99 to \$1,249, allowing for up to two hearing aids each year. Members can earn up to \$155 in rewards annually for participating in wellness activities and have access to a fitness program with a \$0 copay for Renew Active®, which includes gym memberships and online fitness classes. Routine

foot care is covered with a \$40 copay for up to six visits per year, and there is a meal benefit providing 28 home-delivered meals at no cost following inpatient hospitalization or skilled nursing facility stays.

The policy specifies that savings apply during the Initial Coverage period after any required deductible is met, ending 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. New prescriptions typically arrive within ten business days, while refills take about seven days. It is noted that \$0 copays may be 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 lower or eliminated copays.

For members with specific chronic conditions, additional benefits may apply, such as a maximum copay of \$25 for insulin drugs for Chronic Special Needs Plans (C-SNP) or \$35 for other plans. The policy emphasizes that out-of-network providers are not obligated to treat members except in emergencies, and members should refer to their Evidence of Coverage for detailed cost-sharing information. Limitations, exclusions, and restrictions may apply, and the policy is available in multiple languages upon request.