

The AARP Medicare Advantage Extras from UHC TX-27 (HMO-POS) plan features a \$0 monthly premium and an annual medical deductible of \$0, with an out-of-pocket maximum of \$4,100. Primary care visits are covered with a \$0 copay, while specialist visits require a \$30 copay with a referral. Virtual visits are also available at no cost, and preventive services, including annual routine physicals and vaccinations, are covered without a copay. Mental health outpatient services incur a copay of \$15 for group sessions and \$25 for individual sessions, while opioid treatment services are provided at no cost.

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 a network pharmacy set at \$0 for Tier 1 (Preferred Generic), \$10 for Tier 2 (Generic), \$47 for Tier 3 (Preferred Brand), \$100 for Tier 4 (Non-preferred), and 28% of the cost for Tier 5 (Specialty Drugs). Mail order options are available with varying copays. Dental benefits offer a \$3,000 annual allowance for covered services, with \$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 \$350 copay for the first five days, with no copay thereafter, and outpatient services, including surgery, have a \$350 copay, with various therapy services available for a \$30 copay.

Additional benefits include a \$300 allowance for routine vision care every two years, \$0 copay for routine eye exams, and a \$70 quarterly credit for over-the-counter products. The plan also rewards wellness activities, offers a fitness program with \$0 copay, and provides meal benefits for home-delivered meals post-hospitalization. The savings benefit during the Initial Coverage period begins after the 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. First prescription orders must be approved by a doctor before filling, with new prescriptions typically arriving within ten business days and refills in about seven days. \$0 copays may be limited to preferred home delivery prescriptions during the initial coverage

phase and may not apply in later stages. Enrollment in the plans is contingent upon contract renewal with Medicare, and UnitedHealthcare pays royalties to AARP for the use of its intellectual property; however, AARP does not act as an insurer, and membership is not required for enrollment. Eligible members for Extra Help from Medicare may have copays reduced or eliminated. Benefits vary by plan and area, with limitations and exclusions applicable. Specific benefits include a maximum copay of \$25 for each 1-month supply of covered insulin drugs for Chronic Special Needs Plans, and \$35 for other plans, with \$0 copay during the Catastrophic stage. Additional benefits such as healthy food and utility assistance are available under certain conditions, particularly for members with qualifying chronic conditions. The fitness benefit includes a standard membership, and routine transportation is not for emergencies. Out-of-network providers are not obligated to treat members except in emergencies, and costs may vary. For those in D-SNP and C-SNP programs, Medicaid cost-sharing may apply, with further details available in the Summary of Benefits or Evidence of Coverage. Information is accessible in multiple languages upon request.