

The AARP Medicare Advantage Essentials plan from UnitedHealthcare (UHC TX-22 HMO-POS) features a \$0 monthly premium and a \$0 annual medical deductible, with an out-of-pocket maximum of \$3,900. Primary care visits are free of copay, while specialist visits require a \$15 copay with a referral. Virtual visits are also available at no cost, and preventive services, including routine physicals and vaccinations, are covered without a copay. Mental health 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 \$340 deductible for Tiers 3-5, with copays for a 30-day supply at network pharmacies set at \$0 for Tier 1 (Preferred Generic), \$7 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 benefits cover preventive services like exams and cleanings at no copay, with optional coverage through a Platinum Dental Rider for an additional \$54 monthly premium, providing \$1,500 per year for covered services. Urgent care visits have a \$65 copay, while emergency care costs \$100, and inpatient hospital care incurs a \$250 copay per day for the first five days, with no copay thereafter. Additional benefits include a \$200 allowance for eyewear every two years, routine hearing exams at no cost, and a quarterly \$40 credit for over-the-counter products. Members can earn rewards of up to \$155 annually for completing health-related activities. The plan also offers a \$0 copay for the Renew Active® fitness program, which includes a free membership at core gyms, online fitness classes, and brain health challenges. Routine foot care is covered with a \$15 copay for up to six visits per year. The savings benefit applies 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 the first prescription order must be approved by the member before it can be filled, with new prescriptions typically arriving within ten business days and refills within seven business days. \$0 copays may be limited to preferred home delivery prescriptions during the initial coverage phase and may not apply during the coverage or catastrophic stages. 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 no copays. The plan includes specific benefits for chronic conditions, such as a maximum of \$25 copay for a one-month supply of covered insulin drugs for Chronic Special Needs Plans (C-SNP) and \$35 for other plans, with \$0 copay during the catastrophic stage. Members are advised to consult their doctors before starting any exercise program, and out-of-network providers are not obligated to treat members except in emergencies, with costs for out-of-network services varying. The Medicare Prescription Payment Plan is available for those spending over \$2,000 on covered Part D drugs annually, allowing costs to be spread over the calendar year. Language support for non-English speakers is also provided through customer service. For comprehensive details, members are encouraged to refer to the Evidence of Coverage or Summary of Benefits.