

The AARP Medicare Advantage from UnitedHealthcare (UHC) CA-003P (HMO-POS) plan features a \$0 monthly premium and an annual medical deductible of \$0, with an out-of-pocket maximum of \$800. It offers comprehensive coverage, including primary care visits and specialist visits (with a referral) at a \$0 copay, as well as virtual visits at no cost. Preventive services, such as routine physicals and vaccinations, are also covered with no 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 \$255 deductible for Tiers 3-5, with copays for a 30-day supply at retail pharmacies set at \$0 for Tier 1 and Tier 2 drugs, \$35 for Tier 3, \$100 for Tier 4, and 30% of the cost for Tier 5 specialty drugs. Dental services are covered with a \$1,250 annual allowance for preventive and comprehensive services, including \$0 copay for preventive services and 50% coinsurance for bridges and dentures. Urgent care visits have a \$20 copay, while emergency care incurs a \$125 copay. Inpatient hospital stays and outpatient services, including surgeries and therapy, are covered at no cost. Additional benefits include routine vision care with a \$300 allowance for eyewear every two years, no-cost hearing exams, and various wellness programs. Members can earn rewards for health-related activities and receive transportation and meal benefits post-hospitalization. The plan also covers routine chiropractic and acupuncture services with a \$0 copay for up to 20 visits per year for each service. During the Initial Coverage period, members benefit from a savings program that begins after any required deductible is met and ends when total drug costs reach \$5,030 in 2024. While members are not required to use Optum Home Delivery Pharmacy for regular medications, new prescriptions typically arrive within ten business days, and refills take about seven days. However, \$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. The plan includes a maximum copay of \$25 for a 1-month supply of covered insulin drugs for Chronic Special Needs Plans and \$35 for all other plans, with \$0 copay during the catastrophic stage. Additional benefits may include healthy food and utility benefits for members with Extra Help from Medicare, fitness

memberships, and routine transportation, though limitations and exclusions apply. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services may vary. The plan provides information in multiple languages and encourages members to contact customer service for further details.