

The AARP Medicare Advantage from UnitedHealthcare (UHC) CA-004P (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 (requiring 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.

For prescription drug coverage, there is a \$0 deductible for Tiers 1-2 and a \$255 deductible for Tiers 3-5. Copays for a 30-day supply at a retail pharmacy are \$0 for Tier 1 and Tier 2 drugs, \$35 for Tier 3 drugs, \$100 for Tier 4 drugs, and 30% of the cost for Tier 5 specialty drugs. The plan includes dental services with a \$1,500 annual allowance for preventive and comprehensive services, featuring \$0 copay for preventive services and 50% coinsurance for certain procedures. Emergency care has a \$125 copay, while urgent care visits cost \$20. Inpatient hospital stays are covered at \$0 per stay, and outpatient services, including therapy and lab services, are also at no cost. Additional benefits encompass routine vision care with a \$300 allowance for eyewear every two years, a \$50 quarterly credit for over-the-counter products, and various wellness programs that reward healthy activities. The plan also covers routine transportation and provides access to fitness programs at no cost.

During the Initial Coverage period, which begins after any required deductible is paid and ends when total drug costs reach \$5,030 in 2024, members can benefit from savings. While members are not required to use Optum Home Delivery Pharmacy for regular medications, first prescription orders from a doctor must be approved before filling, with new prescriptions typically arriving within ten business days and refills in about seven days. Copays may be \$0 for preferred home delivery prescriptions during the initial coverage phase, but this may not apply during the coverage or catastrophic stages, with benefits varying by plan and area. Enrollment in these plans is contingent

upon contract renewal with Medicare, and AARP does not require membership for enrollment. Eligible members for Extra Help from Medicare may experience reduced or no copays. The plan includes a maximum copay of \$25 for a one-month supply of covered insulin drugs for Chronic Special Needs Plans (C-SNP) and \$35 for all other plans, with \$0 copay during the catastrophic stage. Additional benefits may include healthy food and utility benefits for chronically ill enrollees, fitness memberships, and virtual visits, though these may have limitations and exclusions. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services may vary. For those enrolled in D-SNP and C-SNP, Medicaid cost-sharing may apply based on eligibility. Information is available in multiple languages, and customer service can provide further assistance.