

The AARP Medicare Advantage plan from UnitedHealthcare (UHC MA-0003) provides comprehensive healthcare benefits with a \$0 monthly premium and a \$0 annual medical deductible, alongside an out-of-pocket maximum of \$5,900. Members receive a \$1,000 dental allowance for preventive and comprehensive services, a \$35 quarterly credit for over-the-counter products, and a \$300 vision care allowance every two years, which includes routine eye exams and standard prescription lenses. Primary care visits are free, while specialist visits incur a \$45 copay. Virtual visits are also available at no cost, and preventive services, such as vaccinations and screenings, are covered without a copay. Mental health services have a copay of \$15 for group sessions and \$25 for individual sessions, with opioid treatment services provided at no cost.

For prescription drugs, there is no deductible for Tier 1 and Tier 2 drugs, while Tiers 3-5 have a deductible of \$340. Copays for a 30-day supply at a network pharmacy are \$0 for Tier 1, \$12 for Tier 2, \$47 for Tier 3, \$100 for Tier 4, and 29% of the cost for specialty drugs. Mail order options are available with varying copays. Dental coverage includes \$0 copay for preventive services and 50% coinsurance for certain procedures. Urgent care visits have a \$55 copay, and emergency care costs \$125 per visit. Inpatient hospital care has a copay of \$375 per day for the first five days, with no copay thereafter. Other services, such as outpatient hospital services and therapy sessions, have specified copays. The plan also covers diabetes monitoring supplies at no cost and offers additional benefits like routine eye and hearing exams, with various copays for hearing aids.

Members can receive up to two hearing aids annually, with coverage limited to providers within the UnitedHealthcare Hearing network. They can earn up to \$155 in rewards each year for participating in wellness activities, including annual wellness visits and physical activities. The plan features a fitness program with a \$0 copay for Renew Active®, providing free memberships at select gyms and access to online fitness classes. Routine foot care is covered with a \$45 copay for up to six visits per year. After an inpatient hospitalization or skilled nursing facility stay, members are eligible for 28 home-delivered meals at no cost.

The plan outlines a savings benefit during the Initial Coverage period for prescription drugs, which begins after any required deductible is met and ends when total drug costs reach \$5,030. Members are not required to use Optum Home Delivery Pharmacy for regular medications, but if they do, new prescriptions should arrive within ten business days, and refills within seven business days. It is noted that \$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. Insulin costs have a maximum copay of \$25 for chronic special needs plans and \$35 for all other plans, except during the catastrophic stage where the copay is \$0. Benefits related to food, OTC products, and utilities may have expiration timeframes, and eligibility for certain benefits may depend on receiving Extra Help from Medicare. 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 plan is insured through UnitedHealthcare Insurance Company, and enrollment is contingent upon the plan's contract renewal with Medicare. For full details, members are encouraged to refer to the Evidence of Coverage or Summary of Benefits.