

The AARP Medicare Advantage from UnitedHealthcare (UHC) NY-0012 (PPO) plan offers a comprehensive range of benefits with a \$0 monthly premium and no annual medical deductible. The out-of-pocket maximum is set at \$8,900 for in-network services and \$14,000 for combined in and out-of-network services. Primary care visits are available at no copay for Tier 1 providers and a \$40 copay for Tier 2 providers, while specialist visits incur a \$25 copay for Tier 1 and a \$55 copay for Tier 2. Virtual visits are also provided at no cost, and preventive services are covered with a \$0 copay. Mental health outpatient services have varying copays based on the type of visit. Prescription drug coverage features a \$0 deductible for Tiers 1-2 and a \$570 deductible for Tiers 3-5, with copays for a 30-day supply at retail pharmacies ranging from \$0 for Tier 1 to 26% of the cost for Tier 5 specialty drugs. Mail order pharmacy options are available with different copays. Dental benefits include a \$0 copay for preventive services, with an optional Platinum Dental Rider for an additional \$54 monthly premium, providing \$1,500 per year for covered services. Urgent care visits have a \$45 copay, while emergency care incurs a \$110 copay. Inpatient hospital care has a \$400 copay per day for the first five days, with no copay for subsequent days. Other services, such as outpatient hospital services and therapy, have specific copays or cost-sharing arrangements.

Additional benefits include a \$0 copay for one routine eye exam per year, with 50% coverage for combined in-network and out-of-network visits, and coverage for routine eyewear up to \$200 every two years. Routine hearing exams are covered at a \$0 copay once a year, while hearing aids have copays ranging from \$99 to \$1,249, allowing for up to two aids annually. Members receive a \$40 quarterly credit for over-the-counter (OTC) products and can earn up to \$155 in rewards for wellness activities. The fitness program, Renew Active®, offers a \$0 copay for gym memberships and online classes. Additional services include \$0 copay for 28 home-delivered meals post-hospitalization, 12 acupuncture visits per year at no cost, and a \$25 copay for up to six routine foot care visits annually.

The plan specifies that savings apply during the Initial Coverage period, 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 must approve the first prescription order from their doctor. New prescriptions typically arrive within ten business days, while refills take about seven days. It is noted that \$0 copays may be limited to preferred home delivery prescriptions during the initial coverage phase. Enrollment in the plan is contingent upon the contract renewal with Medicare, and while AARP is involved, membership is not required for enrollment. The plan includes provisions for those receiving Extra Help from Medicare, potentially lowering or eliminating copays. Various benefits, features, and devices may vary by plan and area, and 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 differ. For further details, members are encouraged to refer to their Evidence of Coverage or Summary of Benefits.