

The AARP Medicare Advantage plan from UnitedHealthcare (UHC IL-0004, PPO) features a monthly premium of \$43 and an annual medical deductible of \$0. The out-of-pocket maximum is \$5,400 for in-network services and \$10,100 for combined in and out-of-network services. The plan includes a \$1,000 dental allowance for preventive and comprehensive services, a \$45 quarterly credit for over-the-counter products, and a \$300 allowance for vision care every two years, with a \$0 copay for routine eye exams. Primary care visits have a \$0 copay in-network and a \$35 copay out-of-network, while specialist visits incur a \$40 copay in-network and \$60 out-of-network. Virtual visits are available at no cost, and preventive services are covered without charge. Mental health outpatient services have copays ranging from \$15 to \$40 based on the service type.

Prescription drug coverage features a \$0 deductible for tiers 1-2 and a \$495 deductible for tiers 3-5, with copays for a 30-day supply at network pharmacies set at \$0 for tier 1, \$8 for tier 2, \$47 for tier 3, \$100 for tier 4, and 27% of the cost for specialty drugs. Dental coverage includes \$0 copay for preventive services and 50% coinsurance for certain procedures. Emergency care has a \$125 copay, while urgent care visits cost \$55. Inpatient hospital care incurs a \$375 copay for the first six days, with no copay thereafter. Outpatient services and therapy have varying copays, and skilled nursing facility care has a \$0 copay for the first 20 days, followed by a \$203 copay for days 21-100. Home health care is covered at a \$0 copay, and the plan provides access to a national network of providers.

Additional benefits not covered by Original Medicare include a routine eye exam with a \$0 copay annually for in-network services, while out-of-network visits incur a \$60 copay. Routine eyewear is covered up to \$300 every two years for frames or contact lenses, and standard lenses are fully covered. Routine hearing exams also have a \$0 copay annually, with hearing aids available at copays ranging from \$99 to \$1,249 for up to two aids per year. Members can earn up to \$155 annually in rewards for wellness activities, and the fitness program, Renew Active®, offers a \$0 copay for gym memberships and online classes. Routine foot care is available with a \$40 copay for

up to six visits per year, and the plan provides 28 home-delivered meals at no cost following inpatient hospitalization or skilled nursing facility stays.

The plan includes a savings benefit during the Initial Coverage period, which begins after any required deductible and ends when total drug costs reach \$5,030 in 2024. Members are not required to use Optum Home Delivery Pharmacy for regular medications, although it is affiliated with UHC. New prescriptions should arrive within ten business days, while refills take about seven days. Copays may vary, and \$0 copays may be limited to preferred home delivery prescriptions during the initial coverage phase. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services are detailed in the Evidence of Coverage. For those receiving Extra Help from Medicare, copays may be reduced or eliminated. The plan features specific benefits for chronic conditions, including a maximum of \$25 for a one-month supply of covered insulin drugs for Chronic Special Needs Plans (C-SNP) and \$35 for other plans, with \$0 copays during the catastrophic payment stage. The fitness benefit includes a standard membership, and members are advised to consult their doctors before starting any exercise program. Routine transportation is not for emergencies, and virtual visits may require specific technology. Enrollment in the plan is contingent upon contract renewal with Medicare, and AARP membership is not required for enrollment.