

The AARP Medicare Advantage plan from UnitedHealthcare (UHC IL-0001 HMO-POS) features a monthly premium of \$26 and an annual medical deductible of \$0, with an out-of-pocket maximum set at \$2,900. The plan includes a \$2,000 dental allowance for both preventive and comprehensive services, a \$50 quarterly credit for over-the-counter (OTC) products, and routine vision benefits, which provide a \$250 allowance for frames or contacts every two years, alongside a \$0 copay for routine eye exams. Primary care visits are covered with a \$0 copay, while specialist visits require a \$25 copay. Virtual visits are also available at no cost. Preventive services, such as annual routine physicals and vaccinations, incur no copay. Mental health services have varying copays, with group sessions costing \$15 and individual sessions \$25.

For prescription drugs, there is no deductible for Tiers 1-2, while Tiers 3-5 have a \$340 deductible. Copays for a 30-day supply at a retail network pharmacy are \$0 for Tier 1 (Preferred Generic), \$8 for Tier 2 (Generic), \$47 for Tier 3 (Preferred Brand), and \$100 for Tier 4 (Non-preferred Drugs). Specialty drugs are covered at 29% of the cost. The plan also offers extensive dental coverage, including \$0 copay for preventive services and 50% coinsurance for bridges and dentures. Emergency care has a \$140 copay, urgent care visits cost \$65, and inpatient hospital care incurs a \$250 copay per day for the first seven days, with no copay thereafter. Outpatient services, including surgeries, have a \$250 copay, and ambulance services cost \$275. Various therapies are covered at a \$25 copay, while lab services and diabetes monitoring supplies are available at no cost. Additional benefits include a fitness program with \$0 copay for Renew Active, rewards for wellness activities, and meal benefits for home-delivered meals post-hospitalization. Routine hearing exams are covered at no cost, with hearing aid copays ranging from \$99 to \$1,249.

The policy outlines a savings benefit during the Initial Coverage period, which begins after the required deductible is met 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 UnitedHealthcare. 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. \$0 copays may be limited to preferred home delivery prescriptions during the initial coverage phase and may not apply in later stages. Enrollment in the plans is contingent upon contract renewal with Medicare, and UnitedHealthcare pays royalties to AARP for the use of its intellectual property; however, AARP does not act as an insurer, and membership is not required for enrollment. Eligible members for Extra Help from Medicare may see copays reduced or eliminated. Benefits vary by plan and area, with limitations and exclusions applicable. Specific benefits include a maximum copay of \$25 for a one-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 such as healthy food and utility assistance are available for members with qualifying conditions and Extra Help. The fitness benefit includes a standard membership, and routine transportation is not for emergencies. Out-of-network providers are not obligated to treat members except in emergencies, and costs may vary. For those enrolled in D-SNP or C-SNP, Medicaid cost-sharing may apply, with further details available in the Summary of Benefits or Evidence of Coverage. Information is accessible in multiple languages upon request.