

The AARP Medicare Advantage plan from UnitedHealthcare (UHC IL-0002 HMO-POS) provides a comprehensive range of benefits with a \$0 monthly premium and a \$0 annual medical deductible, alongside an out-of-pocket maximum of \$3,500. Members benefit from a \$0 copay for primary care visits and a \$30 copay for specialist consultations, with virtual visits available at no cost. Preventive services, including routine physicals and vaccinations, are covered without a copay. Mental health outpatient services require a copay of \$15 for group sessions and \$25 for individual sessions, while opioid treatment services are provided at no cost.

Prescription drug coverage features a \$0 deductible for Tiers 1-2 and a \$340 deductible for Tiers 3-5, with copays for a 30-day supply at retail pharmacies set at \$0 for Tier 1 (Preferred Generic), \$12 for Tier 2 (Generic), \$47 for Tier 3 (Preferred Brand), \$35 for Tier 3 Insulin, \$100 for Tier 4 (Non-preferred), and 29% of the cost for Tier 5 (Specialty Drugs). Mail order pharmacy options are available with similar copays. Dental benefits include a \$0 copay for preventive services, with an optional Platinum Dental Rider for an additional \$54 monthly premium, offering \$1,500 per year for covered services. Urgent care visits incur a \$40 copay, while emergency care has a \$140 copay. Inpatient hospital care requires a \$250 copay per day for the first six days, with no copay thereafter, and outpatient services, including surgery, have a \$250 copay, while various therapy services have a \$30 copay.

Additional benefits encompass a \$300 allowance for eyewear every two years, routine hearing exams at no cost, and a \$40 quarterly credit for over-the-counter products. Members can earn rewards of up to \$155 annually for engaging in health-related activities. The plan also includes a \$0 copay for the Renew Active® fitness program, which grants access to gyms, online fitness classes, and brain health challenges. Routine foot care is available with a \$30 copay for up to six visits per year, and a meal benefit covers 28 home-delivered meals at no cost following inpatient hospitalization or skilled nursing facility stays.

The plan features a savings benefit during the Initial Coverage period, which begins after the 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, but the first prescription order must be approved by the member before it can be filled, with new prescriptions typically arriving within ten business days and refills taking about seven days. It is important to note 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. Enrollment in the plan is contingent upon contract renewal with Medicare, and AARP membership is not a requirement for enrollment. The plan also provides information regarding Extra Help from Medicare, which may reduce or eliminate copays for eligible members. Various benefits and features may vary by plan and area, and limitations and exclusions apply. Hearing aids are covered only from UnitedHealthcare Hearing network providers, and members may incur higher costs if they seek care from out-of-network dentists. Routine transportation is not intended for emergencies, and virtual visits may require specific technology. Starting January 1, 2025, members spending over \$2,000 on covered Part D prescription drugs may consider the Medicare Prescription Payment Plan to manage out-of-pocket costs. Out-of-network providers are not obligated to treat members except in emergencies, and state-level Medicaid cost-sharing may apply for Dual Special Needs Plans (D-SNP). The document emphasizes the availability of information in multiple languages and encourages members to contact customer service for further assistance. For full details, members are advised to refer to the Evidence of Coverage or Summary of Benefits.