

The AARP Medicare Advantage Patriot No Rx MA-MA01 (PPO) plan offers a \$0 monthly premium and a \$0 annual medical deductible, with an out-of-pocket maximum of \$6,700 for in-network services and \$10,100 for combined in and out-of-network services. The plan includes a \$2,000 annual dental allowance for preventive and comprehensive services, a \$40 quarterly credit for over-the-counter (OTC) products, and routine vision benefits, which feature a \$250 allowance for frames or contacts every two years, along with a \$0 copay for routine eye exams. In-network primary care visits have a \$0 copay, while specialist visits incur a \$45 copay. Virtual visits are available at no cost, and preventive services are covered with a \$0 copay. Mental health services have varying copays based on the type of visit, while urgent care has a \$55 copay and emergency care incurs a \$125 copay. Inpatient hospital care has a \$350 copay per day for the first six days, with no copay thereafter, and outpatient services and ambulatory surgical center visits have copays of \$350 and \$250, respectively. The plan covers various therapies and lab services with specific copays. Additional benefits include a fitness program with \$0 copay for Renew Active, meal delivery post-hospitalization, and rewards for wellness activities. The plan is insured through UnitedHealthcare Insurance Company, and enrollment is contingent upon the plan's contract renewal with Medicare. Limitations and exclusions may apply, and members are encouraged to review the Evidence of Coverage for detailed information.

For chronically ill enrollees with qualifying conditions such as diabetes, chronic heart failure, high blood pressure, high cholesterol, and cardiovascular disorders, the plan provides specific benefits, including a special supplemental healthy food benefit, subject to meeting applicable coverage criteria. The fitness benefit includes a standard fitness membership, but individuals should consult their doctor before starting any exercise program. Coverage for out-of-network dental services may incur higher costs, and routine transportation is not intended for emergencies. Virtual visits require a video-enabled device and are not available for emergency situations, with not all network providers offering this service. The plan may feature \$0 copays for preferred home delivery prescriptions during the initial coverage phase, though this may not apply during the Catastrophic stage.

Members are not obligated to use Optum Home Delivery Pharmacy for regular medications, as other pharmacies may be available within the network. Additional information is accessible in multiple languages through Customer Service.