

The AARP Medicare Advantage Patriot No Rx CA-MA01 (HMO-POS) plan features a \$0 monthly premium and a \$0 annual medical deductible, with an out-of-pocket maximum of \$4,900. Members must select a primary care provider (PCP) at no cost for visits, while specialist visits require a referral and incur a \$15 copay. Virtual visits with network telehealth providers are also available at no cost. Preventive services, such as annual routine physicals and vaccinations, are covered with a \$0 copay. Mental health services have varying copays, with group sessions costing \$15 and individual sessions costing \$25. Dental benefits include \$0 copay for preventive services like oral exams and cleanings, with an option to add a Platinum Dental Rider for \$54 monthly for additional comprehensive dental coverage. Urgent care visits have a \$55 copay, while emergency care costs \$125 per visit. Inpatient hospital care incurs a copay of \$195 per day for the first five days, after which there is no copay, and outpatient services, including surgeries, have a \$195 copay, with ambulance services costing \$290. Additional benefits include a \$200 allowance for eyewear every two years, \$0 copay for routine chiropractic and acupuncture visits, and a fitness benefit that includes a free gym membership. Members can earn rewards for completing wellness activities, and diabetes monitoring supplies are provided at no cost. The plan is insured through UnitedHealthcare Insurance Company, with enrollment contingent upon the plan's contract renewal with Medicare. It is noted that AARP does not provide insurance, and membership in AARP is not required for enrollment. The document includes customer service contact information, stating that assistance is available in multiple languages at no cost, and encourages inquiries to be directed to customer service at 1-888-718-1542 for additional information.