

The AARP Medicare Advantage plan from UnitedHealthcare (UHC FL-0031) features a monthly premium of \$23 and an annual medical deductible of \$0. The out-of-pocket maximum is \$7,900 for in-network services and \$14,000 for combined in and out-of-network services, with nationwide access to network care. Primary care visits are covered with a \$0 copay, while specialist visits require a \$45 copay in-network and \$75 out-of-network. Virtual visits are also available at no cost, and preventive services, including annual routine physicals and screenings, are covered with a \$0 copay. Mental health services have varying copays, with group sessions costing \$15 and individual sessions \$25 in-network.

Prescription drug coverage includes a \$0 deductible for Tiers 1-2 and a \$570 deductible for Tiers 3-5, with copays for a 30-day supply at a network pharmacy set at \$0 for Tier 1 (Preferred Generic), \$8 for Tier 2 (Generic), \$47 for Tier 3 (Preferred Brand), and \$100 for Tier 4 (Non-preferred). Specialty drugs are covered at 26% of the cost. The plan does not provide dental coverage. Urgent care incurs a \$30 copay per visit, while emergency care costs \$90 per visit. Inpatient hospital care has a copay of \$395 per day for the first four days, with no copay for subsequent days, and outpatient services, including surgeries, have a \$395 copay. Lab services are covered at a \$0 copay, while outpatient X-rays and diagnostic tests have varying copays. Skilled nursing facility care has no copay for the first 20 days, followed by a \$203 copay per day for days 21-100, and home health care is covered at a \$0 copay.

Additional benefits include routine eye and hearing exams at no cost, with hearing aids available at copays ranging from \$99 to \$1,249. Members can earn up to \$155 in rewards annually for participating in wellness visits, physical activities, and social connections. The fitness program offers a \$0 copay for Renew Active®, which provides free memberships at core and premium gyms, online fitness classes, and brain health challenges. Routine foot care is available with a \$35 copay for up to six visits per year, and combined visits in and out-of-network incur a \$75 copay. Members also receive 28 home-delivered meals at no cost following an inpatient hospitalization or skilled nursing

facility stay.

The policy includes 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, although it is an affiliate of UnitedHealthcare. New prescriptions should arrive within ten business days, while refills take about seven business days, with \$0 copays potentially limited to preferred home delivery prescriptions during the initial coverage phase. Enrollment in the AARP Medicare Advantage plan is contingent upon the plan's contract renewal with Medicare, and membership in AARP is not required for enrollment. The plan offers additional benefits for those receiving Extra Help from Medicare, potentially lowering or eliminating copays. Various limitations, exclusions, and network restrictions apply, and benefits may vary by plan and area. For chronic special needs plans, specific insulin drug copays are capped at \$25 or \$35, depending on the plan, with \$0 copays during the catastrophic stage. The policy also includes provisions for healthy food and utility benefits available to chronically ill enrollees under certain conditions. Out-of-network providers are not obligated to treat members except in emergencies, and members should refer to their Evidence of Coverage for details on cost-sharing for out-of-network services. The policy mentions the Medicare Prescription Payment Plan, allowing members to spread out-of-pocket prescription drug costs if they exceed \$2,000 annually. Lastly, the policy is available in multiple languages, and customer service can provide further assistance.