

The AARP Medicare Advantage plan from UnitedHealthcare (UHC NY-0028 HMO-POS) offers a \$0 monthly premium and a \$0 annual medical deductible, with an out-of-pocket maximum of \$8,900. Members have access to network care nationwide, with primary care visits at no copay and specialist visits incurring a \$50 copay. Virtual visits with network telehealth providers are also free. Preventive services, including annual routine physicals and screenings, are covered with a \$0 copay. Mental health services have 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 \$495 deductible for Tiers 3-5, with copays for a 30-day supply at network pharmacies set at \$0 for Tier 1 (generic drugs), \$12 for Tier 2 (generic drugs), \$47 for Tier 3 (preferred brand drugs), \$35 for Tier 3 insulin, \$100 for Tier 4 (non-preferred drugs), and 27% of the cost for Tier 5 (specialty drugs). Mail order options are available with varying copays. Routine dental services are not covered unless an optional Platinum Dental Rider is added for an additional \$59 monthly premium, which provides \$1,500 per year for covered dental services. Urgent care visits have a \$45 copay, while emergency care incurs a \$110 copay. Inpatient hospital care has a copay of \$395 per day for the first five days, with no copay thereafter. Other services include a \$345 copay for ambulatory surgical centers, \$25 for physical and speech therapy, and \$20 for occupational therapy.

Additional benefits include routine vision care with a \$300 allowance for eyewear every two years and a \$0 copay for routine eye exams. Hearing exams are covered at no cost, with copays for hearing aids ranging from \$99 to \$1,249 for up to two hearing aids annually. Members can earn up to \$155 in rewards each year for participating in wellness activities, and routine foot care is available with a \$45 copay for up to six visits per year. The plan also provides a meal benefit of 28 home-delivered meals at no cost following an inpatient hospitalization or skilled nursing facility stay.

During the Initial Coverage period, members benefit from savings after any required deductible is

paid, which ends when total drug costs reach \$5,030 in 2024. Members are not required to use Optum Home Delivery Pharmacy for regular medications, but if they do, new prescriptions should arrive within ten business days, and refills within seven business days. Copays may be lower or waived for members receiving Extra Help from Medicare. Coverage for hearing aids is limited to providers within the UnitedHealthcare Hearing network, and other benefits may vary by plan and area, with certain limitations and exclusions applying. For chronic special needs plans, members pay a maximum of \$25 for a one-month supply of covered insulin drugs, while other plans have a maximum of \$35. The plan includes a fitness benefit and may offer out-of-network dental coverage, which could incur higher costs. Members should note that routine transportation is not 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 costs. Out-of-network providers are not obligated to treat members except in emergencies, and state-level Medicaid and D-SNP disclaimers apply regarding cost-sharing based on Medicaid eligibility. Information about the plan is available in multiple languages upon request. For comprehensive details, members are encouraged to refer to the Evidence of Coverage or Summary of Benefits.