

The AARP Medicare Advantage plan from UHC TX-0042 (HMO-POS) features a monthly premium of \$29 and an annual medical deductible of \$0, with an out-of-pocket maximum of \$3,900. It provides a \$4,000 dental allowance for preventive and comprehensive services, a \$75 quarterly credit for over-the-counter (OTC) products, and a \$300 vision care allowance every two years, which includes a \$0 copay for routine eye exams. Primary care visits are covered with a \$0 copay, while specialist visits require a \$15 copay with a referral. Virtual visits are also available at no cost. Preventive services, including screenings and vaccinations, incur no 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.

For prescription drugs, there is no deductible for Tiers 1-2, while Tiers 3-5 have a deductible of \$340. Copays for a 30-day supply at a network pharmacy are \$0 for Tier 1 and Tier 2 drugs, \$47 for Tier 3, \$100 for Tier 4, and 29% of the cost for Tier 5 specialty drugs. Emergency care has a \$140 copay, and urgent care visits cost \$65. Inpatient hospital care incurs a copay of \$195 per day for the first five days, with no copay thereafter. Outpatient services, including surgery, have a \$195 copay, while lab services are free. Skilled nursing facility care is covered with a \$0 copay for the first 20 days and \$203 per day for days 21-100.

Additional benefits include a fitness program with \$0 copay for Renew Active, routine transportation with \$0 copay for 24 one-way trips, and rewards of up to \$155 annually for wellness activities. Routine foot care is available at a \$15 copay for up to six visits per year. The plan emphasizes access to a large dental network and flexibility in provider choice. Members are encouraged to refer to the Evidence of Coverage or Summary of Benefits for complete details.

The policy outlines a savings benefit during the Initial Coverage period, which begins after the required deductible is paid 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 affiliated with

UnitedHealthcare. First prescriptions from a doctor must be approved before being filled, with new prescriptions typically arriving within ten business days and refills in about seven days. \$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, with benefits varying by plan and area. Enrollment in the plans is contingent upon contract renewal with Medicare, and UnitedHealthcare Insurance Company pays royalties to AARP for the use of its intellectual property; however, AARP does not act as an insurer, and membership is not required for enrollment. Eligible members for Extra Help from Medicare may have reduced or no copays. The policy includes a maximum copay of \$25 for a one-month supply of covered insulin drugs for Chronic Special Needs Plans and \$35 for all other plans, with \$0 copay during the catastrophic stage. Additional benefits like healthy food and utility assistance are available under specific conditions, particularly for members with chronic illnesses. The fitness benefit includes a standard membership, and routine transportation is not for emergencies. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services may vary. For D-SNP and C-SNP members, Medicaid may cover some cost-sharing, and limitations and exclusions apply. Information is available in multiple languages upon request.