

The AARP Medicare Advantage Patriot No Rx FL-MA01 (Regional PPO) plan features a \$0 monthly premium and a \$7,900 out-of-pocket maximum, with an annual medical deductible of \$0. Members can access in-network care nationwide, enjoying a \$0 copay for primary care provider (PCP) visits and a \$40 copay for specialist visits. Virtual visits with network telehealth providers are available at no cost, although they may require a video-enabled device, and not all network providers offer this service. Preventive services, including routine physicals and screenings, are covered with a \$0 copay. Mental health services have varying copays, with group sessions costing \$15 and individual sessions costing \$25. The plan includes dental benefits with \$0 copay for preventive services and access to a large dental network, although out-of-network dental services may incur higher costs. Urgent care visits have a \$45 copay, while emergency care costs \$110 per visit. Inpatient hospital care incurs a copay of \$475 per day for the first five days, with no copay thereafter. Additional services such as physical therapy, lab services, and outpatient procedures have specified copays, with some services covered at 40% of the cost for out-of-network care. Routine vision benefits include a \$200 allowance for eyewear every two years and a \$0 copay for routine eye exams. Members receive a \$25 quarterly credit for over-the-counter products and can earn rewards for wellness activities. The plan also offers a fitness program with no copay for gym memberships and meal benefits post-hospitalization. Enrollment is contingent upon the plan's contract renewal with Medicare, and AARP membership is not required for enrollment. Limitations and exclusions may apply, and specific benefits may vary by area. It is recommended that members consult a doctor before starting any exercise program or making lifestyle changes. While \$0 copays may be limited to preferred home delivery prescriptions during the initial coverage phase, they may not apply during the Catastrophic stage. Members are not obligated to use Optum® Home Delivery Pharmacy or Optum Rx for regular medications, as other pharmacies may be available within the network. Information is accessible in multiple languages at no cost, and Customer Service is available for further assistance.