

The AARP Medicare Advantage from UnitedHealthcare (UHC CA-37P HMO-POS) plan features a monthly premium of \$49 and an annual medical deductible of \$0, with an out-of-pocket maximum of \$800. It provides a \$1,250 dental allowance for preventive and comprehensive services, a \$50 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 referral and also have a \$0 copay. Virtual visits with network telehealth providers are available at no cost, and preventive services such as annual routine physicals and vaccinations are covered without a copay. Mental health outpatient services incur 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, and a \$255 deductible applies for Tiers 3-5. Copays for a 30-day supply at a retail network pharmacy are \$0 for Tiers 1 and 2, \$35 for Tier 3, and \$100 for Tier 4, with specialty drugs costing 30% of the total cost. The plan covers various medical services with \$0 copays for inpatient hospital stays, outpatient services, therapy, lab services, and diagnostic tests. Urgent care visits have a \$20 copay, while emergency care incurs a \$125 copay. Additional benefits include routine eye and hearing exams, a fitness program with \$0 copay for Renew Active, which offers gym memberships and online classes, and rewards for wellness activities. Transportation services for approved trips are provided at no cost, and routine foot care, chiropractic visits, and acupuncture are covered with no copay.

During the Initial Coverage period, which begins after any required deductible is paid and ends when total drug costs reach \$5,030 in 2024, members can benefit from savings. While members are not required to use Optum Home Delivery Pharmacy for regular medications, first prescriptions must be approved by the member before being filled, with new prescriptions typically arriving within ten business days and refills within seven. Copays may be \$0 for preferred home delivery prescriptions during the initial coverage phase, but this may not apply during the coverage or catastrophic stages,

with benefits varying by plan and area. Enrollment in these plans is contingent upon contract renewal with Medicare, and AARP membership is not required for enrollment. Members eligible for Extra Help from Medicare may experience reduced or no copays. The plan 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 may include healthy food and utility benefits for chronically ill enrollees, fitness memberships, and routine transportation, though limitations and exclusions apply. Out-of-network providers are not obligated to treat members except in emergencies, and costs for out-of-network services may vary. Information is available in multiple languages upon request.