

The AARP Medicare Advantage Patriot No Rx TX-MA06 (PPO) plan provides a \$0 monthly premium and a \$0 annual medical deductible, with an out-of-pocket maximum of \$7,500 for in-network services and \$14,000 for combined in and out-of-network services. Members benefit from a national network of providers, enjoying a \$0 copay for primary care visits and varying copays for specialist visits (\$55 in-network, \$60 out-of-network). Preventive services are covered at no cost, while mental health services incur copays ranging from \$15 to \$40 based on the visit type. The plan includes a \$1,500 annual dental allowance for preventive and comprehensive services, with \$0 copay for preventive care and 50% coinsurance for certain procedures. Vision benefits feature a \$200 allowance for eyewear every two years and a \$0 copay for routine eye exams. Additional benefits encompass a \$25 quarterly credit for over-the-counter products, a fitness program with \$0 copay for Renew Active, and rewards for wellness activities. Emergency care has a \$110 copay, and inpatient hospital stays require a \$380 copay for the first five days, with no copay thereafter. Coverage extends to ambulance services and various outpatient services with specified copays. Enrollment is contingent upon the plan's contract renewal with Medicare, and AARP membership is not necessary for enrollment. Limitations and exclusions may apply, and members are encouraged to review the Evidence of Coverage for detailed information.

The policy also outlines specific benefits for chronically ill enrollees with qualifying conditions such as high blood pressure, high cholesterol, chronic mental health conditions, diabetes, and cardiovascular disorders. A healthy food benefit is available for these individuals, subject to meeting all applicable plan coverage criteria. The fitness benefit includes a standard fitness membership, with a recommendation to consult a doctor before starting any exercise program or making lifestyle changes, as the gym network may vary by local market. If out-of-network dental coverage is included, costs may be higher when visiting an out-of-network dentist, and the network size can differ by local market. Routine transportation services are not intended for emergencies, and virtual visits may require a video-enabled device and are not for emergency use; not all network providers offer virtual care. The policy states that \$0 copays may apply only to preferred home delivery

prescriptions during the initial coverage phase and may not be applicable during the Catastrophic stage. Members are not obligated to use Optum® Home Delivery Pharmacy and Optum Rx for regular medications, as other pharmacies may be available within the network. Information is accessible in multiple languages at no cost, and customers can contact Customer Service for further assistance.