

The UHC Medicare Advantage Patriot No Rx NY-MA02 (Regional PPO) plan provides a \$0 monthly premium and a \$0 annual medical deductible, with an out-of-pocket maximum of \$6,700 for in-network services and \$10,100 for combined in and out-of-network services. Members have access to network care nationwide, with primary care visits incurring a \$0 copay, while specialist visits cost \$50 in-network and \$80 out-of-network. Virtual visits are available at no cost, and preventive services, including routine physicals and vaccinations, are covered with a \$0 copay. Mental health services have varying copays, with group sessions costing \$15 and individual sessions \$25 in-network. Dental benefits include a \$0 copay for preventive services like exams and cleanings, with an optional Platinum Dental Rider available for an additional \$54 monthly premium, providing \$1,500 per year for covered dental services. Urgent care visits have a \$55 copay, and emergency care costs \$125 per visit. Inpatient hospital care incurs a copay of \$495 per day for the first five days, with no copay thereafter, while outpatient services, including surgeries, have a \$495 copay, and ambulance services cost \$290. Additional benefits include a \$250 allowance for eyewear every two years, a \$50 quarterly credit for over-the-counter products, and a fitness program with no copay for Renew Active®. Members can earn rewards for wellness activities and receive 28 home-delivered meals post-hospitalization. The plan is insured through UnitedHealthcare Insurance Company, and enrollment is contingent upon the plan's contract renewal with Medicare, with limitations and exclusions applicable. Members are encouraged to review the Evidence of Coverage for detailed information. A supplemental healthy food benefit is available exclusively to chronically ill enrollees with qualifying conditions such as diabetes and chronic heart failure, and for D-SNP enrollees in Tennessee, it extends to those with high blood pressure and chronic mental health issues. The fitness benefit includes a standard fitness membership, and it is advised to consult a doctor before starting any exercise program. If the plan includes out-of-network dental coverage, costs may be higher when visiting an out-of-network dentist, and the network size can vary by local market. Routine transportation services are not intended for emergencies, and virtual visits may require a video-enabled device, with not all network providers offering this service. The plan may feature \$0 copays for preferred home delivery prescriptions during the initial coverage phase, but

this may not apply during the Catastrophic stage. While Optum® Home Delivery Pharmacy and Optum Rx are affiliated with UnitedHealthcare, members are not obligated to use Optum for regular medications, as other pharmacies may be available within the network. Additionally, information is accessible in multiple languages at no cost, and customers can contact Customer Service for further assistance.