

The AARP Medicare Advantage plan from UnitedHealthcare (UHC NY-0005, HMO-POS) features a monthly premium of \$59 and an annual medical deductible of \$0, with an out-of-pocket maximum of \$7,900. Members have access to network care nationwide, with primary care visits at a \$0 copay and specialist visits incurring a \$50 copay. Virtual visits with network telehealth providers are also available at no cost, and preventive services, including annual routine physicals and vaccinations, are covered with a \$0 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, Tiers 1-2 have no deductible, whereas Tiers 3-5 have a \$420 deductible. Copays for a 30-day supply at retail pharmacies include \$0 for Tier 1 (generic drugs), \$12 for Tier 2, \$47 for Tier 3 (preferred brand drugs), \$35 for Tier 3 insulin, \$100 for Tier 4 (non-preferred drugs), and 28% of the cost for Tier 5 (specialty drugs). Mail order pharmacy options are available with varying copays. Dental benefits include a \$0 copay for preventive services like oral exams and cleanings, with an optional Platinum Dental Rider for an additional \$54 monthly premium, providing \$1,500 per year for covered services. Urgent care visits have a \$45 copay, while emergency care incurs a \$110 copay. Inpatient hospital care has a copay of \$390 per day for the first five days, with no copay thereafter, and outpatient hospital services incur a \$390 copay, with \$335 for ambulatory surgical centers and various copays for therapy and diagnostic services.

Additional benefits include a \$300 allowance for eyewear every two years, routine eye exams at no cost, and coverage for diabetes monitoring supplies at no copay. The plan also offers a free gym membership and other extra benefits not covered by Original Medicare. Members can receive routine hearing exams with a \$0 copay, limited to one per year, and coverage for hearing aids with copays ranging from \$99 to \$1,249 for up to two hearing aids annually. Members can earn up to \$155 in rewards for participating in wellness activities and have access to a fitness program with a \$0 copay for Renew Active®, which provides a free membership at core gyms and access to online fitness classes. Routine foot care is available with a \$45 copay for up to six visits per year, and

members can receive 28 home-delivered meals at no cost following an inpatient hospitalization or skilled nursing facility stay.

The plan's savings benefits apply during the Initial Coverage period, which begins after any required deductible is met and ends when total drug costs reach \$5,030 in 2024. Members are not required to use Optum Home Delivery Pharmacy for regular medications, but the first prescription order must be approved by the member before it can be filled. New prescriptions typically arrive within ten business days, while refills take about seven business days. It is noted that \$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. Enrollment in the plan is contingent upon the contract renewal with Medicare, and members do not need to be AARP members to enroll. The plan includes specific provisions for those receiving Extra Help from Medicare, which may lower or eliminate copays. Benefits, features, and devices may vary by plan and area, and limitations and exclusions apply. Members are encouraged to consult their Evidence of Coverage for detailed information regarding costs and coverage.