

The AARP Medicare Advantage Giveback from UnitedHealthcare (UHC CA-19 HMO-POS) plan features a \$0 monthly premium and an annual medical deductible of \$0, with an out-of-pocket maximum of \$800. Members can access primary care providers and specialists (with a referral) at a \$0 copay, and virtual visits also incur no copay. Preventive services, including annual physicals and vaccinations, are covered at no cost. Mental health outpatient services have a copay of \$15 for group sessions and \$25 for individual sessions, while opioid treatment services are provided at no cost. Prescription drug coverage includes a \$0 deductible for Tiers 1-2 and a \$255 deductible for Tiers 3-5, with copays for a 30-day supply at retail pharmacies set at \$0 for Tier 1 (Preferred Generic), \$14 for Tier 2 (Generic), \$47 for Tier 3 (Preferred Brand), \$100 for Tier 4 (Non-preferred), and 30% of the cost for Tier 5 (Specialty Drugs). Mail order pharmacy options are available with similar copays for Tiers 1 and 2, while Tiers 3-5 have higher copays. Dental benefits include a \$0 copay for preventive services like oral exams and cleanings, with an optional Platinum Dental Rider available for an additional \$54 monthly premium, providing \$1,500 per year for covered services. Urgent care visits have a \$20 copay, and emergency care incurs a \$90 copay. Inpatient hospital care is covered at \$0 per stay, and outpatient services, including surgeries and therapy, also have a \$0 copay. Additional benefits include a \$300 allowance for routine vision care every two years, with \$0 copay for routine eye exams, and hearing exams covered at no cost, while hearing aids have copays ranging from \$99 to \$1,249. Members receive a \$25 quarterly credit for over-the-counter products and can earn up to \$155 in rewards annually for activities such as wellness visits and physical activity. The plan includes a \$0 copay for the Renew Active® fitness program, offering free memberships at core and premium gyms, online fitness classes, and brain health challenges. Routine transportation is covered with \$0 copay for 24 one-way trips to approved locations, and routine foot care is provided with 2 visits per year at no cost, along with up to 20 chiropractic and acupuncture visits per year, also at \$0 copay. During the Initial Coverage period, savings apply after the deductible is met, ending when total drug costs reach \$5,030 in 2024. Members are not required to use Optum Home Delivery Pharmacy for regular medications, but if they do, the first prescription order must be approved by the member, with new prescriptions typically arriving within ten business

days and refills taking 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 contract renewal with Medicare, and while AARP is involved, membership is not required for enrollment. The plan includes 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.