

2024 Enrollment Guide

AARP® Medicare Advantage from UHC TX-0005 (PPO)

H1278-013-000

Service area: Texas - Bosque, Collin, Cooke, Coryell, Dallas, Denton, Eastland, Ellis, Fannin, Grayson, Hamilton, Hood, Hunt, Jack, Johnson, Kaufman, Lampasas, Mills, Montague, Palo Pinto, Parker, Rockwall, Somervell, Tarrant, Van Zandt, Wichita, Wise counties



UnitedHealthcare Medicare Advantage plans are there for what matters to you, today and tomorrow

Plans designed to fit your life

With plans designed for all styles, stages and ages of Medicare, there's a UnitedHealthcare plan to fit your life. Your all-in-one UCard®, only from UnitedHealthcare, is your member ID and so much more. Your UCard gives you access to a large network of Medicare Advantage providers. From choosing a plan to using your plan, enjoy an easier-than-ever Medicare experience, informed by members like you. In fact, 4 out of 5 members would recommend UnitedHealthcare Medicare Advantage to family and friends.¹



More for your Medicare dollar

With UnitedHealthcare Medicare Advantage plans, you get more for your Medicare dollar. Get quality care with low out-of-pocket costs. That includes \$0 annual physical exams, \$0 lab tests and \$0 preventive care like mammograms and colonoscopies. See why more people choose a Medicare Advantage plan from UnitedHealthcare than from any other company.²



Guidance for today and as your needs change

Count on UnitedHealthcare to be there when it matters. We'll help you find the right plan with easy-to-understand plan education, useful online shopping tools and helpful Medicare Plan Experts.³ With our Right Plan Promise[™], only from UnitedHealthcare, you have our commitment to helping you find the right plan for your needs and budget.⁴ Put UnitedHealthcare's more than 45 years of experience to work for you.

¹Member recommendations based on Human8, May 2023.

²Most chosen based on total plan enrollment from CMS Enrollment Data, May 2023.

³Medicare Plan Expert is a licensed insurance sales agent/producer.

⁴The Right Plan Promise is our commitment to provide you with tools and agent/producer support to help you find a plan in UnitedHealthcare's Medicare plan portfolio that meets your needs. It is not a guarantee that UnitedHealthcare offers a plan that meets the needs of every consumer. Plan recommendations are based on the information that you provide regarding your health coverage needs. Requests to disenroll or change plans remain subject to applicable Medicare regulations and Federal and state laws/regulations.

UCard opens doors where it matters

Once you're a member, you'll receive your new UnitedHealthcare UCard in the mail. Reach for your UCard when:



Visiting a provider or filling a prescription

Your UCard has the plan information you and your providers need.



Buying OTC products

Use the credit loaded on your UCard as payment in-store or online.



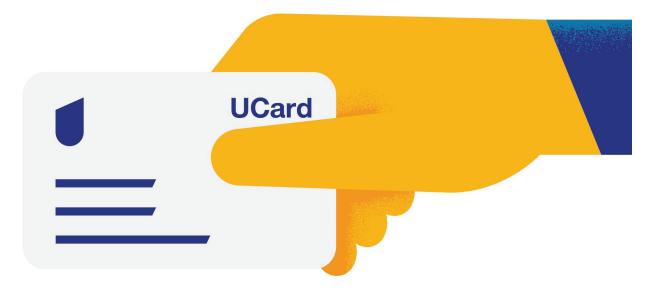
Spending your earned rewards

Buy eligible items in-store at thousands of retailers nationwide.



Checking in at the gym

Show your UCard to access your free membership the first time you visit a Renew Active[®] network gym or fitness location.



Access more than one million network providers¹

This plan includes a network of quality doctors, hospitals, pharmacies and other care providers. You have the freedom to enjoy nationwide access to care at network costs when you visit any provider participating in the UnitedHealthcare[®] Medicare National Network. You can also see out-of-network providers if they accept Medicare and the plan, but keep in mind your costs may be higher.

Here's how this PPO plan works



Select a primary care provider in your plan's service area to oversee and help manage your care. You're not limited to this PCP, but it's beneficial for your long term health and well-being.



\$0 copays for preventive services when received in-network. See the Summary of Benefits in this book to find out what is covered and how much you could pay for covered services.

No referral is needed to see a network specialist or other provider.

This plan has a maximum annual out-of-pocket amount. If you reach your limit, the plan will pay 100% of your Medicare-covered services for the rest of the plan year.

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Emergency and urgently needed services are covered anywhere in the world.

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This plan includes prescription drug coverage. Always use network pharmacies. You may pay more or the full cost for drugs received from pharmacies not in the network.

Go to **AARPMedicarePlans.com** to search for a network provider or pharmacy using the online directories. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions. See your Evidence of Coverage for a list of all covered services.

Scan this code to view the drug list



¹ Network size varies by location and exclusions may apply. Y0066_PlanWorks_2024_M H1278013000

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Benefit Highlights

AARP® Medicare Advantage from UHC TX-0005 (PPO)

This is a short description of your 2024 plan benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions, and restrictions may apply.

Plan costs		
Monthly plan premium	\$0	
Medical benefits		
	In-network	Out-of-network
Annual Medical Deductible	No deductible in or out-of-netwo	ork
Annual out-of-pocket maximum (The most you may pay in a year for covered medical care)	\$6,300 In-network	\$9,550 combined in and out- of-network
Doctor's office visit		
Primary care provider (PCP)	\$0 copay	\$25 copay
Specialist	\$35 copay (no referral needed)	\$65 copay (no referral needed)
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Preventive services	\$0 copay	\$0 copay - 40% coinsurance (depending on the service)
Inpatient hospital care	\$325 copay per day: days 1-6 \$0 copay per day: days 7 and beyond	\$575 copay per day: days 1-17 \$0 copay per day: days 18 and beyond
Skilled nursing facility (SNF)	\$0 copay per day: days 1-20 \$203 copay per day: days 21-100	\$225 copay per day: days 1-43 \$0 copay per day: days 44-100

Medical benefits		
	In-network	Out-of-network
Outpatient hospital, including surgery (Cost sharing for additional plan services will apply)	\$325 copay	40% coinsurance
Outpatient mental health		
Group therapy	\$15 copay	\$30 copay
Individual therapy	\$25 copay	\$40 copay
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Diabetes monitoring supplies	\$0 copay for covered brands	50% coinsurance
Diagnostic radiology services (such as MRIs, CT scans)	\$250 copay	40% coinsurance
Diagnostic tests and procedures (non- radiological)	\$50 copay	40% coinsurance
Lab services	\$0 copay	\$0 copay
Outpatient x-rays	\$15 copay	\$30 copay
Ambulance	\$275 copay for ground or air	\$275 copay for ground or air
Emergency care	\$120 copay (\$0 copay for emergency care outside the United States) per visit	
Urgently needed services	\$40 copay (\$0 copay for urgently needed services outside the United States) per visit	

Benefits and services beyond Original Medicare			
	In-network	Out-of-network	
Routine physical	\$0 copay, 1 per year*	40% coinsurance, 1 per year*	
Routine eye exams	\$0 copay, 1 per year* \$65 copay, 1 per year*		
Routine eyewear	\$0 copay Plan pays up to \$250 every year toward your purchase of frames (with standard lenses covered in full) or contact lenses (fitting		

	In-network	Out-of-network		
	and evaluation may be an addit UnitedHealthcare Vision.*	and evaluation may be an additional cost) through UnitedHealthcare Vision.*		
	Vision (select products only). Yo	Home delivered eyewear available through UnitedHealthcare Vision (select products only). You are responsible for all eyewear costs from providers outside of the UnitedHealthcare Vision network.		
Dental - preventive	\$0 copay for exams, cleanings, X-rays, and fluoride*	\$0 copay for exams, cleanings, X-rays, and fluoride*		
Dental - comprehensive	50% coinsurance on dentures and bridges \$0 copay for all other covered comprehensive services*	50% coinsurance on dentures and bridges \$0 copay for all other covered comprehensive services *		
Dental - benefit limit	If you choose to see an out-of-n	\$1,000 combined limit on all covered dental services* If you choose to see an out-of-network dentist you might be billed more, even for services listed as \$0 copay		
Hearing - routine exam	\$0 copay, 1 per year* \$65 copay, 1 per year*			
Hearing aids	\$99 to \$1,249 copay for each hearing aid through UnitedHealthcare Hearing, up to 2 hearing aids every year.*			
	Includes hearing aids delivered directly to you with virtual follow- up care (select models).			
Fitness program	\$0 copay for Renew Active [®] , which includes a free gym membership, plus online fitness classes and brain health content.			
Foot care - routine	\$35 copay, 6 visits per year*	\$65 copay, 6 visits per year*		
Over-the-counter (OTC) credit	\$40 credit every quarter to buy	\$40 credit every quarter to buy covered OTC products		
Nurse Hotline	Speak with a registered nurse (I week.	RN) 24 hours a day, 7 days a		
Benefits are combined in and out-	of-network			

Annual Prescription	\$0 for Tier 1 and Tier 2 Part D prescription drugs; \$260 for Tier 3,
Deductible	Tier 4, Tier 5 Part D prescription drugs

Prescription drug payment stages			
Initial Coverage	Standard Retail (30-day supply)	Preferred Mail Order (100-day supply)	
Tier 1: Preferred Generic	\$0 copay	\$0 copay	
Tier 2: Generic ¹	\$14 copay	\$0 copay	
Tier 3: Preferred Brand	\$47 copay	\$131 copay	
Tier 3: Covered Insulin Drugs	\$35 copay	\$95 copay	
Tier 4: Non-Preferred Drug	\$100 copay	\$290 copay	
Tier 5: Specialty Tier	29% coinsurance N/A ³		
Coverage Gap (Donut hole)	After your total drug cost reaches \$5,030, the plan continues to pay its share of the cost of your Tier 1 and Tier 2 drugs and you pay your copay or coinsurance. For all other tiers, you pay 25% of the negotiated price for covered drugs. You may pay less if your plan has additional coverage in the gap.		
Catastrophic Coverage	After your total out-of-pocket drug cost reaches \$8,000, you won't pay anything for Medicare Part D covered drugs for the rest of the plan year.		

¹ Tier includes enhanced drug coverage

³ Limited to a 30-day supply



This information is not a complete description of benefits. Contact the plan for more information. Y0066_MABH_2024_M H1278013000 AA



Summary of Benefits 2024

AARP® Medicare Advantage from UHC TX-0005 (PPO) H1278-013-000

Look inside to learn more about the plan and the health and drug services it covers. Call Customer Service or go online for more information about the plan.



♠ Toll-free 1-844-723-6473, TTY 711 8 a.m.-8 p.m. local time, 7 days a week



AARPMedicarePlans.com



Y0066_SB_H1278_013_000_2024_M

Summary of Benefits

January 1, 2024 - December 31, 2024

This is a summary of what we cover and what you pay. For a complete list of covered services, limitations and exclusions, review the Evidence of Coverage (EOC) at **myAARPMedicare.com** or call Customer Service for help. After you enroll in the plan, you will get more information on how to view your plan details online.

AARP[®] Medicare Advantage from UHC TX-0005 (PPO)

Medical premium, deductible and limits		
	In-network	Out-of-network
Monthly plan premium	\$0 You need to continue to p premium	ay your Medicare Part B
Annual medical deductible	This plan does not have a medical deductible.	
Maximum out-of-pocket amount (does not include prescription drugs)	\$6,300	\$9,550
	This is the most you will pay out-of-pocket each year for Medicare- covered services and supplies received from network providers.	This is the most you will pay out-of-pocket each year for Medicare- covered services and supplies received from any provider.
	Out-of-pocket costs paid for drugs are not included in t	or your Part D prescription this amount.

Medical benefits			
		In-network	Out-of-network
Inpatient hospital Our plan covers an days for an inpatien	unlimited number of	\$325 copay per day: days 1-6 \$0 copay per day: days 7 and beyond	\$575 copay per day: for days 1-17 \$0 copay per day: for days 18 and beyond
Outpatient hospital Cost-sharing for	Ambulatory surgical center (ASC) ²	\$0 copay for a colonoscopy \$275 copay otherwise	40% coinsurance
additional plan covered services will apply.	Outpatient hospital, including surgery ²	\$0 copay for a colonoscopy \$325 copay otherwise	40% coinsurance
	Outpatient hospital observation services ²	\$325 copay	40% coinsurance
Doctor visits	Primary care provider	\$0 сорау	\$25 copay
	Specialists ²	\$35 copay	\$65 copay
	Virtual medical visits	\$0 copay to talk with a network telehealth provide online through live audio and video	
Preventive services	Routine physical	\$0 copay, 1 per year*	40% coinsurance, 1 per year*
	Medicare-covered	\$0 copay	\$0 copay - 40% coinsurance (depending on the service)
	 Abdominal aori screening Alcohol misuse Annual wellnes Bone mass me Breast cancer s (mammogram) Cardiovascular (behavioral the Cardiovascular 	scree e counseling s visit (color asurement test, f screening Depre Diabe disease monit rapy) Hepa	ectal cancer screenings noscopy, fecal occult blood lexible sigmoidoscopy) ession screening tes screenings and

Medical benefits			
		In-network	Out-of-network
	 Lung cancer with computed tome screening Medical nutrition services Medicare Diable Program (MDP) Obesity screen counseling Prostate cance (PSA) 	ography (LDCT) on therapy etes Prevention P) ings and	 Sexually transmitted infections screenings and counseling Tobacco use cessation counseling (counseling for people with no sign of tobacco- related disease) Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19 "Welcome to Medicare" preventive visit (one-time)
	contract year will be This plan covers pre	e covered.	oved by Medicare during the ings and annual physical exams at s.
Emergency care		the United States) hospital within 24 hospital copay inst	pay for emergency care outside per visit. If you are admitted to the nours, you pay the inpatient ead of the Emergency Care copay. Hospital Care" section of this osts.
Urgently needed services		\$40 copay (\$0 copay for urgently needed services outside the United States) per visit	
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) ²	\$0 copay for each diagnostic mammo \$250 copay otherw	
	Lab services ²	\$0 copay	\$0 copay
	Diagnostic tests and procedures ²	\$50 copay	40% coinsurance
	Therapeutic radiology ²	\$60 copay	40% coinsurance
	Outpatient X-rays ²	\$15 copay	\$30 copay

Medical benefits			
		In-network	Out-of-network
Hearing services	Exam to diagnose and treat hearing and balance issues ²	\$0 copay	\$65 copay
	Routine hearing exam	\$0 copay, 1 per year*	\$65 copay, 1 per year*
	Hearing aids ²	Copays from \$99 to \$1,249 OTC and brand-name hear	
		 hearing professionals locations Broad range of popular Beltone[™], Oticon, Pho Starkey[®], Unitron[™] an 3-year manufacturer was 	r hearing aids including onak, ReSound, Signia, d Widex [®] arranty on all prescription trial period and damage or
Routine dental benefits	Preventive and comprehensive ²	 \$1,000 allowance for all covered dental services* \$0 copay for covered preventive and comprehensive services like cleanings, fillings and crowns 50% coinsurance for bridges and dentures No annual deductible Medicare Advantage's largest national dental network Freedom to see any dentist If you choose to see an out-of-network dentist y might be billed more, even for services listed a \$0 copay 	

Medical benefits			
		In-network	Out-of-network
E FP Toz Vision services	Exam to diagnose and treat diseases and conditions of the eye ²	\$0 сорау	\$65 copay
	Eyewear after cataract surgery	\$0 copay	40% coinsurance
	Routine eye exam	\$0 copay, 1 per year*	\$65 copay, 1 per year*
	 Routine eyewear \$250 allowance for frames or contacts* Access to one of Medicare Advantage's lat national networks of vision provider and renetwork Free standard prescription lenses including single vision, bifocals, trifocals and Tier I (standard) progressives—all with scratch-recoating Savings when upgrading lenses including UV/anti-reflective coating and polycarbona lenses Eyewear available from many online provider including Warby Parker, GlassesUSA and the standard state of the second state of the		icare Advantage's largest ision provider and retail otion lenses including trifocals and Tier I es—all with scratch-resistant ing lenses including tinting, ting and polycarbonate m many online providers,
Mental health	Inpatient visit ² Our plan covers 90 days for an inpatient hospital stay	\$325 copay per day: days 1-6 \$0 copay per day: days 7-90	\$575 copay per day: days 1-17 \$0 copay per day: days 18-90
	Outpatient group therapy visit ²	\$15 copay	\$30 copay
	Outpatient individual therapy visit ²	\$25 copay	\$40 copay
	Virtual mental health visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Skilled nursing fac		\$0 copay per day: days 1-20	\$225 copay per day: days 1-43
Our plan covers up SNF.	to 100 days in a	\$203 copay per day: days 21-100	\$0 copay per day: days 44-100

Medical benefits			
		In-network	Out-of-network
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit ²	\$30 copay	\$65 copay
	Occupational Therapy Visit ²	\$30 copay	\$65 copay
	Virtual medical visits	\$0 copay to talk with a net online through live audio a	-
Ambulance ²		\$275 copay for ground \$275 copay for air	\$275 copay for ground \$275 copay for air
Your provider must authorization for no transportation.			
Routine transporta	ation	Not covered	
Medicare Part B prescription drugs In-network cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.	Chemotherapy drugs ²	20% coinsurance	40% coinsurance
	Part B covered insulin ²	20% coinsurance, up to \$35	40% coinsurance
	Other Part B drugs ²	\$0 copay for allergy antigens 20% coinsurance for all	\$0 copay for allergy antigens 40% coinsurance for all
	Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	others	others

Prescription drug payment stages				
Annual Prescription Deductible	\$0 for Tier 1 and Tier 2 Part D prescription drugs \$260 for Tier 3, Tier 4 and Tier 5 Part D prescription drugs			
Initial Coverage	In this stage, the plan pays its share of the cost and you pay your copay or coinsurance. You generally stay in this stage until your year-to-date total drug cost reaches \$5,030. Then you move to the Coverage Gap stage.			
Tier Drug	Retail		Mail Order	
Coverage	Standard		Preferred	Standard
	30-day supply^	100-day supply	100-day supply	100-day supply
Tier 1: Preferred Generic	\$0 copay	\$0 copay	\$0 copay	\$0 сорау
Tier 2: Generic ³	\$14 copay	\$42 copay	\$0 copay	\$42 copay
Tier 3: Preferred Brand	\$47 copay	\$141 copay	\$131 copay	\$141 copay
Tier 3: Covered Insulin Drugs	\$35 copay	\$105 copay	\$95 copay	\$105 copay
Tier 4: Non-Preferred Drug	\$100 copay	\$300 copay	\$290 copay	\$300 copay
Tier 5: Specialty Tier	29% coinsurance	N/A ⁵	N/A ⁵	N/A ⁵
Coverage Gap (Donut hole)	In this stage, the plan pays its share of the cost of your Tier 1 and Tier 2 drugs and you pay your copay or coinsurance. For all other tiers, you pay 25% of the negotiated price for covered drugs. You may pay less if your plan has additional coverage in the gap. You pay this amount until your total out-of-pocket cost reaches \$8,000.			
Catastrophic Coverage	After your total out-of-pocket drug cost reaches \$8,000, you won't pay anything for Medicare Part D covered drugs for the rest of the plan year.			

Additional	This plan covers these additional drugs as Tier 2 medications.
covered drugs	□Vitamin D (50,000)
These drugs are not covered by Medicare Part D and not on the plan's Drug List.	□Sildenafil (generic Viagra) □Cyanocobalamin (Vitamin B-12) □Folic Acid (1 mg)

^Members living in long-term care facilities pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

³ Tier includes enhanced drug coverage.

⁵ Limited to a 30-day supply

Additional benefits			
		In-network	Out-of-network
Chiropractic care	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ²	\$15 copay	\$65 copay
Diabetes management	Diabetes monitoring supplies ²	 \$0 copay We only cover Accu- Chek® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide. Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Guide, Accu-Chek® Guide, SmartView. Other brands are not covered by your plan. 	50% coinsurance
	Diabetes self- management training	\$0 copay	40% coinsurance
	Therapeutic shoes or inserts ²	20% coinsurance	50% coinsurance

Additional benefits			
		In-network	Out-of-network
Durable medical equipment (DME) and related supplies	DME (e.g., wheelchairs, oxygen) ²	20% coinsurance	50% coinsurance
	Prosthetics (e.g., braces, artificial limbs) ²	20% coinsurance	50% coinsurance
Fitness program		 and fitness locations Access to many premilocations An annual personaliz Members who need hassistant to the gym Access to thousands videos and live stream Social activities at loc classes, clubs and events 	hip at a gym near you national network of gyms nium gyms and fitness ed fitness plan nelp can bring a workout of on-demand workout ning fitness classes cal health and wellness rents unity for Renew Active — no
Foot care (podiatry	Foot exams and treatment ²	\$35 copay	\$65 copay
services)	Routine foot care	\$35 copay, 6 visits per year*	\$65 copay, 6 visits per year*
Home health care ²		\$0 copay	50% coinsurance
Hospice		approved hospice. You m	ice care from any Medicare- nay have to pay part of the te care. Hospice is covered side of our plan.
Nurse Hotline		Speak with a registered nurse (RN) 24 hours a day, 7 days a week	
Opioid treatment program services ²			

Additional benefits			
		In-network	Out-of-network
Outpatient substance abuse	Outpatient group therapy visit ²	\$15 copay	\$30 copay
	Outpatient individual therapy visit ²	\$25 copay	\$40 copay
Over-the-Counter (OTC) Credit		\$40 credit every quarter relievers, cold remedies online	for OTC products like pain and vitamins in-store or
			ands of brand name and cts like vitamins, pain e and more
			of participating stores, Walgreens, Kroger and CVS, stores near you
Renal Dialysis ²		20% coinsurance	20% coinsurance

² May require your provider to get prior authorization from the plan for in-network benefits.

*Benefits are combined in and out-of-network

Memb	Member discounts		
	As a UnitedHealthcare Medicare Advantage plan member, you'll have access to an exclusive collection of discounts on hundreds of products and services. Once you're a member, you can sign in to your member site for a list of discounts available to you.		

About this plan

AARP[®] Medicare Advantage from UHC TX-0005 (PPO) is a Medicare Advantage PPO plan with a Medicare contract.

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live within our service area listed below, and be a United States citizen or lawfully present in the United States.

Our service area includes these counties in:

Texas: Bosque, Collin, Cooke, Coryell, Dallas, Denton, Eastland, Ellis, Fannin, Grayson, Hamilton, Hood, Hunt, Jack, Johnson, Kaufman, Lampasas, Mills, Montague, Palo Pinto, Parker, Rockwall, Somervell, Tarrant, Van Zandt, Wichita, Wise.

Use network providers and pharmacies

AARP[®] Medicare Advantage from UHC TX-0005 (PPO) has a network of doctors, hospitals, pharmacies and other providers. With this plan, you have the freedom to enjoy nationwide access to care at in-network costs when you visit any provider participating in the UnitedHealthcare[®] Medicare National Network (exclusions may apply). Plus, you have the flexibility to visit any provider nationwide who accepts Medicare. You may pay a higher copay or coinsurance when you see an out-of-network provider. When looking at the charts above you'll see the cost differences for network vs. out-of-network care and services. If you use pharmacies that are not in our network, the plan may not pay for those drugs, or you may pay more than you pay at a network pharmacy.

You can go to **AARPMedicarePlans.com** to search for a network provider or pharmacy using the online directories. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions.

Required Information

AARP[®] Medicare Advantage from UHC TX-0005 (PPO) is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. You do not need to be an AARP member to enroll in a Medicare Advantage or Prescription Drug Plan. AARP and its affiliates are not insurers. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact our Customer Service number at 1-866-550-4736 for additional information (TTY users should call 711). Hours are 8 a.m.-8 p.m.: 7 Days Oct-Mar; M-F Apr-Sept.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, documentos en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-866-550-4736, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 8 a.m. a 8 p.m.: los 7 días de la semana, de octubre a marzo; de lunes a viernes, de abril a septiembre.

Benefits, features, and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

Hearing aids

Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Provider network size may vary by local market. OTC hearing aid warranties, if available, will vary by device and are handled through the manufacturer. One-time professional fee may apply for prescription hearing aids.

Routine dental benefits

If your plan offers out-of-network dental coverage and you see an out-of-network dentist, you might be billed more. Provider network may vary in local market. Dental network size based on Zelis Network360, May 2023.

Routine eyewear

Additional charges may apply for out-of-network items and services. Provider and retail network may vary in local market. Vision network size based on Zelis Network360, March 2023. Annual routine eye exam and \$100-400 allowance for contacts or designer frames, with standard (single, bi-focal, tri-focal or standard progressive) lenses covered in full either annually or every two years. Savings based on comparison to retail. Other vision providers are available in our network.

Fitness program

The Renew Active® Program varies by plan/area and may not be available on all plans. Participation in the Renew Active program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, discounts, classes, events, and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services are subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor.

Gym network may vary in local market and plan. Gym network size is based on comparison of competitor's website data as of May 2023.

AARP[®] Staying Sharp[®] is the registered trademark of AARP. Staying Sharp, including all content and features, is offered for informational purposes and to educate users on brain health care and medical issues that may affect their daily lives. Staying Sharp is based on a holistic, lifestyle approach to brain health that encourages users to incorporate into their daily lives activities that are associated with general wellness. Nothing in the service should be considered, or used as a substitute for, medical advice, diagnosis, or treatment. Features including the Cognitive Assessment and Lifestyle Check-Ins, Additional Tests, exercises, and challenges assess performance at a particular moment in time on certain discrete cognitive tasks. Staying Sharp games are intended for entertainment and recreational purposes only. Various factors may affect performance, including sleep, tiredness, focus, and other social, environmental, or emotional factors. Performance is not indicative of cognitive health and not predictive of future performance or medical conditions.

Over-the-Counter (OTC) Credit

OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 100 day supply of your maintenance medication.

If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within five business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-877-266-4832, TTY 711.

The Nurse Hotline service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

Additional authorizations may be required to access discount programs. The discounts described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the UnitedHealthcare grievance process. Discount offerings may vary by plan and are not available on all plans. The discount offers are made available to members through a third party. Participation in these third-party services are subject to your acceptance of their respective terms and policies. UnitedHealthcare and its respective subsidiaries are not responsible for the services or information provided by third parties.

Rewards Program

Reward offerings may vary by plan and are not available in all plans. Reward program terms of service apply.

Civil Rights Notice

The company complies with applicable federal civil rights laws and does not treat members differently because of sex, age, race, color, disability, or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability, or national origin, you can send a complaint to our Civil Rights Coordinator.

- Online: UHC_Civil_Rights@uhc.com
- Mail: Civil Rights Coordinator UnitedHealthcare Civil Rights Grievance P.O. Box 30608 Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free phone number listed on the front of the booklet or your membership identification card (TTY **711**).

You can also file a complaint with the U.S. Dept. of Health and Human Services.

- Online: https://www.hhs.gov/civil-rights/filing-a-complaint/index.html
- Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)
- Mail: U.S. Department of Health and Human Services 200 Independence Ave SW HHH Building, Room 509F Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on the front of the booklet or your membership identification card (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m. ET.

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, please call us using the toll-free number listed on the front of the booklet. Someone who speaks your language can help you. This is a free service.

Spanish: Contamos con servicios gratuitos de intérprete para responder cualquier pregunta que pudiera tener sobre nuestro plan de salud o de medicamentos. Para obtener los servicios de un intérprete, llámenos al número de teléfono gratuito que figura en la portada del folleto. Una persona que habla su idioma podrá ayudarle. Es un servicio gratuito.

Chinese Mandarin: 我们提供免费口译服务, 解答您对我们的健康或药物计划的任何疑问。如需寻找一名口译员, 请使用宣传册前面列出的免费电话号码联系我们。一名与您讲相同语言的人可以为您提供帮助。这是一项免费服务。

Chinese Cantonese: 我們提供免費的口譯服務, 可回答您可能對我們的健康或藥物計劃的任何問題。如需口譯員, 請撥打本手冊正面的免付費電話號碼聯絡我們。會說您的語言的人可協助您。這是免費服務。

Tagalog: Mayroon kaming libreng serbisyo ng interpreter para sagutin anumang tanong na maaaring mayroon ka tungkol sa kalusugan o plano ng gamot. Para makakuha ng interpreter, pakitawagan kami gamit ang libreng numerong nakalista sa harapan ng booklet. Sinumang nagsasalita ng wika mo ay puwedeng makatulong sa iyo. Ang serbisyong ito ay libre.

French: Nous disposons de services d'interprétation gratuits pour répondre à toutes les questions que vous pourriez vous poser sur notre régime d'assurance maladie ou d'assurance-médicaments. Pour recevoir l'aide d'un interprète, veuillez nous appeler en composant le numéro gratuit figurant sur votre carte d'identification de membre. Quelqu'un parlant votre langue peut vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch viên miễn phí để trả lời các câu hỏi mà bạn có về chương trình sức khoẻ hay thuốc của chúng tôi. Để gặp thông dịch viên, vui lòng gọi cho chúng tôi theo số điện thoại được liệt kê ở mặt trước của quyển sách nhỏ (booklet). Người nói cùng ngôn ngữ với bạn có thể giúp bạn. Đây là dịch vụ miễn phí.

German: Wir verfügen über kostenlose Dolmetscherdienste, um alle Fragen zu beantworten, die Sie über unseren Gesundheits- oder Medikamentenplan haben mögen. Um einen Dolmetscher zu erhalten, rufen Sie uns bitte unter der kostenfreien Nummer an, die auf der Vorderseite der Broschüre aufgeführt ist. Jemand, der Ihre Sprache spricht, kann Ihnen helfen. Dies ist eine kostenlose Dienstleistung.

Korean: 건강 또는 의약품 플랜에 관한 질문에 답변해드리기 위해 무료 통역 서비스를 제공합니다. 통역 서비스를 이용하려면, 책자 앞면에 있는 수신자 부담 전화번호로 전화해 주십시오. 한국어를 사용하는 통역사가 도움을 드릴 수 있습니다. 이 서비스는 무료입니다. **Russian**: Если у Вас возникнут какие-либо вопросы о нашем плане медицинского страхования или плане по приобретению препаратов, мы предоставим Вам бесплатные услуги устного перевода. Для того чтобы воспользоваться услугами устного перевода, пожалуйста, свяжитесь с нами по бесплатному номеру телефона, указанному на лицевой стороне брошюры. Сотрудник, который говорит на Вашем языке, сможет Вам помочь. Данная услуга предоставляется бесплатно.

Arabic: لدينا خدمات ترجمة فورية للرد على أي أسئلة قد تكون لديك حول الخطة الصحية أو خطة الأدوية الخاصة بنا . للحصول على مترجم، من فضلك اتصل بنا باستخدام رقم الهاتف المجاني الموجود على الجزء الأمامي من الكتيب . سيساعدك شخص ما يتحدث لغتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा प्लान केबारे में आपकेकिसी भी परश्न का उत्तर देने केलिए हमारे पास मुफ्त दुभाषिया सेवाएं मौजूद हैं। दुभाषिया पाने केलिए, कृपया इस बुकलेट केसामने वाले भाग में सूचीबद्ध टोल- री नंबर का उपयोग करकेहमें कॉल करें। आपकी भाषा बोलने वाला कोई व्यक्ति आपकी मदद कर सकता है। यह एक निःशुल्क सेवा है।

Italian: Mettiamo a disposizione un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario o farmaceutico. Per avvalersi di un interprete, si prega di chiamare il numero verde riportato nella parte anteriore dell'opuscolo. Una persona che parla italiano potrà fornire l'assistenza richiesta. Il servizio è gratuito.

Portuguese: Dispomos de serviços de intérprete gratuitos para esclarecer quaisquer dúvidas que tenha sobre o nosso plano de saúde ou medicação. Para obter um intérprete, contacte-nos através do número gratuito indicado na parte da frente da brochura. Alguém que fala a sua língua pode ajudá-lo(a). Este é um serviço gratuito.

French Creole: Nou gen sèvis entèprèt gratis pou reponn tout kesyon ou gendwa genyen konsènan plan sante oswa medikaman nou an. Pou jwenn yon entèprèt, tanpri rele nou apati nimewo gratis pou apèl ki sou lis devan livrè an. Yon moun ki pale lang ou ka ede ou. Sa se yon sèvis gratis.

Polish: Oferujemy bezpłatne usługi tłumaczeniowe, aby odpowiedzieć na wszelkie pytania dotyczące naszego planu ubezpieczenia zdrowotnego lub planu refundacji leków. Aby skorzystać z pomocy tłumacza, proszę zadzwonić pod bezpłatny numer telefonu podany na pierwszej stronie broszury. Osoba posługująca się Pana/Pani językiem Panu/Pani pomoże. Usługa ta jest bezpłatna.

Japanese: 当社の医療または処方薬プランに関する質問にお答えするために、無料の通訳サービスをご利用いただけます。 通訳が必要な場合には、本冊子の表面に記載されているフリーダイヤル番号を使用して、当社までお問い合わせください。 お客様の言語を話す通訳者がお手伝いいたします。 これは無料のサービスです。

Important information: 2023 Medicare star ratings



UnitedHealthcare - H1278

For 2023, UnitedHealthcare - H1278 received the following Star Ratings from Medicare:

Overall Star Rating:	\star \star \star	4 stars
Health Services Rating:	* * * *	4 stars
Drug Services Rating:	\star \star \star	4 stars

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings are Important

Medicare rates plans on their health and drug services. This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- $\hfill\square$ Feedback from members about the plan's service and care
- $\hfill\square$ The number of members who left or stayed with the plan
- □ The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star ratings for this and other plans online at **medicare.gov/plan-compare**.

Questions about this plan?

Contact UnitedHealthcare 7 days a week from 8:00 a.m. to 8:00 p.m. Local time at **800-555-5757** (toll-free) or **711** (TTY). Current members please call **866-550-4736** (toll-free) or **711** (TTY).

The number of stars shows how well a plan performs.

- ★ ★ ★ ★ ★ EXCELLENT
 ★ ★ ★ ★ ABOVE
- ★ ★ ★ AVERAGE
 ★ ★ ★ AVERAGE
 ★ ★ BELOW AVERAGE
- POOR

Alternative Covered Drugs

Your plan's Drug List includes many different types of drugs, but it doesn't include all drugs. Drugs not covered by your plan typically have alternative drugs that can be used instead. This is a **partial** list of alternative drugs that you can use in place of some drugs that are not covered by your plan.



Talk with your provider or pharmacist to see if the alternative drugs listed here are appropriate for you.

Drugs not covered by the plan	Alternative covered drugs – Tier
Amitiza	Linzess – 3 Lubiprostone – 3 Movantik – 3
	Motegrity – 4 Trulance – 4
Basaglar	Lantus – 3 Levemir – 3
	Toujeo – 3 Tresiba – 3
Bystolic	Atenolol Tablet – 1 Bisoprolol Fumarate – 2 Metoprolol Tablet – 1 Carvedilol Tablet – 1
Cialis & Tadalafil 2.5mg and 5mg (BPH Only)	Alfuzosin Extended Release – 2 Doxazosin – 1 Tamsulosin – 1
Cyclosporine Ophthalmic	Restasis – 3 Tyrvaya – 4
Icosapent Cap	Vascepa – 3
Latuda	Lurasidone - 3
Metformin HCL Extended Release (Osmotic)	Metformin Extended Release (Generic Glucophage XR) - 1
Novolin	Humulin – 3
Novolog	Humalog – 3 Insulin Lispro – 3 Lyumjev – 3
Nucynta ER	Xtampza XR – 4
	Morphine Sulfate ER 15mg, 30mg, 60mg, 100mg Tablets – 3

Drugs not covered by the plan	Alternative covered drugs – Tier
Pradaxa	Eliquis – 3 Xarelto – 3
Proair	Albuterol HFA (Generic Proair/Proventil HFA and Ventolin HFA) – 2 Ventolin HFA – 3
Proventil HFA	Albuterol HFA (Generic Proair/Proventil HFA and Ventolin HFA) – 2 Ventolin HFA – 3
Venlafaxine HCL Extended Release Tablet	Venlafaxine HCL Extended Release Capsule – 2
Victoza	Trulicity – 3 Mounjaro – 3 Ozempic – 3 Bydureon – 3
Zolpidem Tartrate Extended Release	Trazodone 50mg, 100mg, 150mg Tablet – 1 Zolpidem Immediate Release – 2 Belsomra – 3

Bold type = Brand name drug Plain type = Generic drug



Scan this code to access the drug cost estimator tool



Note: Alternatives are suggestions only and may or may not be appropriate depending on the specific illness being treated. Information is accurate as of August 1, 2023, and may be subject to change. Please refer to the Drug List for details on drug coverage.

The Drug List may change at any time. You will receive notice when necessary.

UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll in a Medicare Advantage or Prescription Drug Plan. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

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Helpful resources

You may qualify for Extra Help from Medicare

Extra Help is a program for people with limited incomes and resources who need help paying Part D premiums, deductibles and copays. To see if you qualify for Extra Help, call:

- The Social Security Administration at 1-800-772-1213, TTY 711, 1-800-325-0778 or visit ssa.gov
- Your state Medicaid office or visit medicaid.gov

Resources for Caregivers

UnitedHealthcare offers resources and support for our members and the people who care for them. Ask about our caregiving resources the next time you call or visit **uhc.com/caregiving**.

We're here to help

There's much more to good health than what happens in the doctor's office. Other factors — such as access to food, housing, transportation and financial stability — are just as important. We may be able to help connect you to discounts and services that make your life easier — all at no added cost to you. These services may help you:











Save on utility bills, prescription drug expenses and even home repair costs

Find low-cost, easy-to-use transportation

Determine Medicaid eligibility, depending on your income

Find local support groups

Learn about Veterans' Services and support



If you are a veteran, please call **1-866-427-1873**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Saturday to learn more about programs and eligibility. For all other Medicare Advantage members, call **1-866-865-3851**, TTY **711**, **1-855-368-9643**, 9 a.m.–6 p.m. local time, Monday–Friday.

Medicare Made Clear®

Medicare Made Clear is an educational program from UnitedHealthcare[®] designed to help you learn all you need to know about Medicare so you can make informed decisions about your health and Medicare coverage.



MedicareMadeClear.com

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Before you enroll

Make sure this plan is the right one for you. It's important that you understand how the plan works and what benefits are covered before you enroll in this plan. You can find the Drug List (Formulary), Provider and Pharmacy directories and the Evidence of Coverage at **AARPMedicarePlans.com**.



Did you check the online Drug List to make sure your prescription drugs are covered?

And what drug tier they are in. Generally, the lower the drug tier, the less you'll pay.

You can enter your drugs into our online Drug Cost Estimator tool, estimateDrugCostsAARP.com to determine your total annual drug cost.

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Did you check the online Provider Directory to make sure your providers are in the network? You'll want to stay in the network for your plan's lowest cost.

Did you review the online Pharmacy Directory to make sure the pharmacy you use is in the network? If your pharmacy is not in the network, you will need to select a new network pharmacy.

Did you look through the Summary of Benefits in this booklet to see how much you'll pay for medical services and prescription drugs?

If you want more information, the Evidence of Coverage includes a complete list of coverage, costs, benefits and plan rules.



You're eligible to enroll in this Medicare Advantage plan if you:



Are enrolled in Original Medicare Parts A and B

\$

Continue to pay your Part B premium



Live in the plan's service area

What to expect after you enroll

Once you're a member, you'll find support for what matters, big and small. You can easily manage and find answers about your plan on the UnitedHealthcare app or your member site. And our all-inone UnitedHealthcare UCard[®] makes it easier than ever to unlock more from your Medicare plan.



Manage your plan online

If you haven't done so already, use your member ID number and email address to create an account at **myAARPMedicare.com**. Online you can:

- Find network providers and pharmacies and view plan documents, like your Drug List (Formulary)
- Complete your health assessment
- Review UnitedHealthcare UCard balances

Once your coverage begins

- Schedule your annual physical and wellness visit
- Get a 3-month supply of your prescriptions using a home delivery pharmacy service

Benefits and costs may change on January 1 of each year

We'll send you an Annual Notice of Changes in September that will tell you about any changes to your plan for the next year. If the plan no longer meets your needs, you can enroll in a new plan during the Annual Enrollment Period.

Thank you for choosing UnitedHealthcare

If you have questions, call the number on your UnitedHealthcare UCard.

Scan this code to access the member site using your member ID number



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Notes and doodles

Notes and doodles

Ready to use your extra benefits?

AARP® Medicare Advantage from UHC TX-0005 (PPO)

Take advantage of your additional plan benefits by using the providers below.



Call **1-866-550-4736**, TTY **711**, 8 a.m.-8 p.m.: 7 Days Oct-Mar; M-F Apr-Sept or visit **myAARPMedicare.com** for:

- □ Routine vision services
- □ Routine dental benefits
- □ Fitness program: Renew Active®



Hearing aids

UnitedHealthcare Hearing 1-855-523-9355 UHCHearing.com/Medicare



Over-the-Counter (OTC) Credit Solutran 1-833-845-8798 myuhcmedicare.com



P_X

Nurse Hotline 1-877-365-7949

OptumRx

1-877-889-6358

OptumRx.com

Prescription drug home delivery

Optum Home Delivery, a service of

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UnitedHealthcare has more than 45 years of experience serving members like you. You can count on us to be here when you need us. Call us when you need 1 on 1 support.

We're happy to help



Call UnitedHealthcare toll-free **1-844-723-6473**, TTY **711** 8 a.m.-8 p.m. local time, 7 days a week



AARPMedicarePlans.com



Download the UnitedHealthcare app

Scan this code to download the UnitedHealthcare app



Important plan information

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