Benefit Highlights

AARP® Medicare Advantage from UHC IL-0004 (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	$34	

Medical benefits		
	In-network	**Out-of-network**
Annual Medical Deductible	No deductible in or out-of-network	
Annual out-of-pocket maximum (The most you may pay in a year for covered medical care)	$3,800 In-network	$5,750 combined in and out-of-network
Doctor's office visit		
Primary care provider (PCP)	$0 copay	$35 copay
Specialist	$40 copay (no referral needed)	$50 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	$275 copay per day: days 1-6 $0 copay per day: days 7 and beyond	40% coinsurance per stay for unlimited days
Skilled nursing facility (SNF)	$0 copay per day: days 1-20 $203 copay per day: days 21-100	$225 copay per day: days 1-26 $0 copay per day: days 27-100
Outpatient hospital, including surgery (Cost sharing for additional plan services will apply)	$275 copay	40% coinsurance

Medical benefits		
	In-network	**Out-of-network**
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	$135 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*	$50 copay, 1 per year*
Routine eyewear	$0 copay Plan pays up to $200 every year toward your purchase of frames (with standard lenses covered in full) or contact lenses (fitting and evaluation may be an additional cost) through UnitedHealthcare Vision.*	

Benefits and services beyond Original Medicare		
	In-network	**Out-of-network**
	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	$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*	$50 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	$40 copay, 6 visits per year*	$50 copay, 6 visits per year*
Over-the-counter (OTC) credit	$50 credit every quarter to buy covered OTC products	
Meal benefit	$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.	
Nurse Hotline	Speak with a registered nurse (RN) 24 hours a day, 7 days a week.	

*Benefits are combined in and out-of-network

Prescription drug payment stages	
Annual Prescription Deductible	$0 for 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]	$8 copay	$0 copay
Tier 3: Preferred Brand	$45 copay	$125 copay
Tier 3: Covered Insulin Drugs	$35 copay	$95 copay
Tier 4: Non-Preferred Drug	$95 copay	$275 copay
Tier 5: Specialty Tier	33% 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 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

Benefit Highlights

AARP® Medicare Advantage Walgreens from UHC IL-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-network	
Annual out-of-pocket maximum (The most you may pay in a year for covered medical care)	$5,700 In-network	$9,550 combined in and out-of-network
Doctor's office visit		
Primary care provider (PCP)	$0 copay	$35 copay
Specialist	$45 copay (no referral needed)	$55 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	$395 copay per day: days 1-7 $0 copay per day: days 8 and beyond	40% coinsurance per stay for unlimited days
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
Outpatient hospital, including surgery (Cost sharing for additional plan services will apply)	$395 copay	40% coinsurance

Medical benefits		
	In-network	**Out-of-network**
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	$25 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*	$55 copay, 1 per year*
Routine eyewear	$0 copay Plan pays up to $300 every year toward your purchase of frames (with standard lenses covered in full) or contact lenses (fitting and evaluation may be an additional cost) through UnitedHealthcare Vision.*	

Benefits and services beyond Original Medicare		
	In-network	**Out-of-network**
	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	$1,500 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*	$55 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	$45 copay, 6 visits per year*	$55 copay, 6 visits per year*
Over-the-counter (OTC) credit	$40 credit every quarter to buy covered OTC products	
Meal benefit	$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.	
Nurse Hotline	Speak with a registered nurse (RN) 24 hours a day, 7 days a week.	

*Benefits are combined in and out-of-network

Prescription drug payment stages	
Annual Prescription Deductible	$0 for Tier 1 and Tier 2 Part D prescription drugs; $195 for Tier 3, Tier 4, Tier 5 Part D prescription drugs

Prescription drug payment stages		
Initial Coverage	**Preferred Retail (30-day supply)**	**Standard Retail (30-day supply)**
Tier 1: Preferred Generic	$0 copay	$10 copay
Tier 2: Generic[1]	$0 copay	$20 copay
Tier 3: Preferred Brand	$47 copay	$47 copay
Tier 3: Covered Insulin Drugs	$35 copay	$35 copay
Tier 4: Non-Preferred Drug	$100 copay	$100 copay
Tier 5: Specialty Tier	30% coinsurance	30% coinsurance
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 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