



# Summary of Benefits 2023

**AARP® Medicare Advantage Patriot (HMO-POS)**

H0543-121-000

Look inside to take advantage of the health services the plan provides.  
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**

**AARP® | Medicare Advantage**  
from  **UnitedHealthcare®**

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# Summary of Benefits

## January 1st, 2023 - December 31st, 2023

This is a summary of what we cover and what you pay. Review the Evidence of Coverage (EOC) for a complete list of covered services, limitations and exclusions. You can see it online at [myAARPMedicare.com](https://myAARPMedicare.com) or you can call Customer Service for help. When you enroll in the plan, you will get more information on how to view your plan details online.

## About this plan

AARP® Medicare Advantage Patriot (HMO-POS) is a Medicare Advantage HMOPOS 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:

**California:** Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Ventura.

## Use network providers

AARP® Medicare Advantage Patriot (HMO-POS) has a network of doctors, hospitals, and other providers. For some services you can use providers that are not in our network. This health plan requires you to select a primary care provider (PCP) from the network. Your PCP can handle most routine health care needs and will be responsible to coordinate your care. If you need to see a network specialist or other network provider, you may need to get a referral from your PCP. We encourage you to find out which specialists and hospitals your primary care provider would recommend for you and would refer you to for care, prior to selecting them as your plan's PCP.

You can go to **[AARPMedicarePlans.com](https://AARPMedicarePlans.com)** to search for a network provider using the online directory.

# AARP® Medicare Advantage Patriot (HMO-POS)

## Premiums and Benefits

	In-Network
Monthly Plan Premium	There is no monthly premium for this plan.
Part B Premium Reduction	Up to \$25
Annual Medical Deductible	This plan does not have a deductible.
Maximum Out-of-Pocket Amount	<p>\$4,900 annually for Medicare-covered services you receive from in-network providers.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p>

# AARP® Medicare Advantage Patriot (HMO-POS)

## Benefits

		In-Network
<b>Inpatient Hospital Care</b> <sup>1,2</sup>		\$50 copay per stay  Our plan covers an unlimited number of days for an inpatient hospital stay.
<b>Outpatient Hospital</b>  Cost sharing for additional plan covered services will apply.	Ambulatory Surgical Center (ASC) <sup>1,2</sup>	\$0 copay
	Outpatient Hospital, including surgery <sup>1,2</sup>	\$0 copay
	Outpatient Hospital Observation Services <sup>1,2</sup>	\$0 copay
<b>Doctor Visits</b>	Primary Care Provider	\$5 copay
	Specialists <sup>1,2</sup>	\$10 copay
	Virtual Medical Visits	\$0 copay to talk with a network telehealth provider online through live audio and video
<b>Preventive Services</b>	Medicare-covered	\$0 copay
		Abdominal aortic aneurysm screening Alcohol misuse counseling Annual wellness visit Bone mass measurement Breast cancer screening (mammogram) Cardiovascular disease (behavioral therapy) Cardiovascular screening Cervical and vaginal cancer screening Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) Depression screening Diabetes screenings and monitoring Hepatitis C screening HIV screening

## Benefits

		In-Network
		<p>Lung cancer with low dose computed tomography (LDCT) screening</p> <p>Medical nutrition therapy services</p> <p>Medicare Diabetes Prevention Program (MDPP)</p> <p>Obesity screenings and counseling</p> <p>Prostate cancer screenings (PSA)</p> <p>Sexually transmitted infections screenings and counseling</p> <p>Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</p> <p>Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19</p> <p>“Welcome to Medicare” preventive visit (one-time)</p>
		<p>Any additional preventive services approved by Medicare during the contract year will be covered. This plan covers preventive care screenings and annual physical exams at 100% when you use in-network providers.</p>
	Routine physical	\$0 copay, 1 per year
<b>Emergency Care</b>		<p>\$90 copay (\$0 copay for emergency care outside the United States) per visit</p> <p>If you are admitted to the hospital within 24 hours, you pay the inpatient hospital copay instead of the Emergency Care copay. See the “Inpatient Hospital Care” section of this booklet for other costs.</p>
<b>Urgently Needed Services</b>		<p>\$30 copay</p> <p>(\$0 copay for urgently needed services outside the United States) per visit</p>

## Benefits

		In-Network
<b>Diagnostic Tests, Lab and Radiology Services, and X-Rays</b>	Diagnostic radiology services (e.g. MRI, CT scan) <sup>1,2</sup>	\$0 copay for each diagnostic mammogram \$95 copay otherwise
	Lab services <sup>1,2</sup>	\$0 copay
	Diagnostic tests and procedures <sup>1,2</sup>	\$0 copay
	Therapeutic Radiology <sup>1,2</sup>	\$60 copay per service
	Outpatient X-rays <sup>1,2</sup>	\$0 copay per service
<b>Hearing Services</b>	Exam to diagnose and treat hearing and balance issues <sup>1,2</sup>	\$0 copay
	Routine hearing exam	\$0 copay, 1 per year
	Hearing aids <sup>2</sup>	\$175 - \$1,225 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).
<b>Routine Dental Benefits</b>	Optional Dental Rider	Additional dental benefits available with a separate premium. Please see optional benefits section below for details.

## Benefits

		In-Network
<b>Vision Services</b>	Exam to diagnose and treat diseases and conditions of the eye <sup>1,2</sup>	\$0 copay
	Eyewear after cataract surgery <sup>1</sup>	\$0 copay
	Routine eye exam	\$0 copay, 1 per year
	Routine eyewear	<p>\$0 copay</p> <p>Plan pays up to \$100 every year for frames or contact lenses through UnitedHealthcare Vision. Standard single, bifocal, trifocal, or progressive lenses are covered in full.</p> <p>Home delivered eyewear available nationwide through UnitedHealthcare Vision (select products only).</p>
<b>Mental Health</b>	Inpatient visit <sup>1,2</sup>	\$50 copay per stay
		Our plan covers 90 days for an inpatient hospital stay.
	Outpatient group therapy visit <sup>1,2</sup>	\$15 copay
	Outpatient individual therapy visit <sup>1,2</sup>	\$25 copay
	Virtual Mental Health Visits	\$0 copay to talk with a network telehealth provider online through live audio and video
<b>Skilled Nursing Facility (SNF)<sup>1,2</sup></b>		<p>\$0 copay per day: days 1-20</p> <p>\$196 copay per day: days 21-45</p> <p>\$0 copay per day: days 46-100</p> <p>Our plan covers up to 100 days in a SNF.</p>

## Benefits

		In-Network
<b>Outpatient Rehabilitation Services</b>	Physical therapy and speech and language therapy visit <sup>1,2</sup>	\$10 copay
	Occupational Therapy Visit <sup>1,2</sup>	\$10 copay
	Virtual Visit	\$0 copay
<b>Ambulance<sup>1,2</sup></b>  Your provider must obtain prior authorization for non-emergency transportation. Referral is required for non-emergency transportation.		\$250 copay for ground \$250 copay for air
<b>Routine Transportation</b>		Not covered
<b>Medicare Part B Prescription Drugs</b>  Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	Chemotherapy drugs <sup>2</sup>	20% coinsurance
	Other Part B drugs <sup>2</sup>	\$0 copay for allergy antigens 20% coinsurance for all others



## Additional Benefits

		In-Network
<b>Acupuncture</b>	Routine acupuncture	\$0 copay, 12 visits per year
<b>Chiropractic Care</b>	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) <sup>1,2</sup>	\$0 copay
	Routine chiropractic care	\$0 copay, 12 visits per year
<b>Diabetes Management</b>	Diabetes monitoring supplies <sup>2</sup>	\$0 copay
	Diabetes self-management training	\$0 copay
	Therapeutic shoes or inserts <sup>2</sup>	20% coinsurance
<b>Durable Medical Equipment (DME) and Related Supplies</b>	Durable Medical Equipment (e.g., wheelchairs, oxygen) <sup>2</sup>	20% coinsurance
	Prosthetics (e.g., braces, artificial limbs) <sup>2</sup>	20% coinsurance
<b>Fitness program</b>		\$0 copay for Renew Active, which includes a free gym membership at a location you select from our nationwide network, plus a personalized fitness plan, online fitness classes and brain health challenges.
<b>Foot Care (podiatry services)</b>	Foot exams and treatment <sup>1,2</sup>	\$10 copay
<b>Home Health Care<sup>1,2</sup></b>		\$0 copay

## Additional Benefits

		In-Network
<b>Hospice</b>		You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.
<b>NurseLine</b>		Speak with a registered nurse (RN) 24 hours a day, 7 days a week.
<b>Opioid Treatment Program Services<sup>2</sup></b>		\$0 copay
<b>Outpatient Substance Abuse</b>	Outpatient group therapy visit <sup>1,2</sup>	\$15 copay
	Outpatient individual therapy visit <sup>1,2</sup>	\$25 copay
<b>Renal Dialysis<sup>1,2</sup></b>		20% coinsurance

<sup>1</sup> May require a referral from your doctor.

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

\* Benefits are combined in and out-of-network

## Optional Supplemental Benefits

### Premiums and Benefits

<b>Platinum Dental Rider</b>	Premium	Additional \$56.00 per month
	Description	The Platinum Dental Rider includes preventive and comprehensive dental benefits.

## Required Information

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in these plans 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.

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](http://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.

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UnitedHealthcare provides free services to help you communicate with us such as letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact our Customer Service number at 1-844-808-4553 for additional information (TTY users should call 711). Hours are 24 hours a day, 7 days a week.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, cartas en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-844-808-4553, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 24 horas del día, los 7 días de la semana.

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

The provider network may change at any time. You will receive notice when necessary.

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, 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. AARP® Staying Sharp is the registered trademark of AARP. 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. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan.

The Nurseline 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.