



Summary of Benefits 2024

AARP® Medicare Advantage Patriot No Rx CA-MA01 (HMO-POS)
H0543-121-000

Look inside to learn more about the plan and the health 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

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

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 Patriot No Rx CA-MA01 (HMO-POS)

Medical premium, deductible and limits

| | |
|-------------------------------------|--|
| Monthly plan premium | \$0 You need to continue to pay your Medicare Part B premium |
| Part B premium reduction | Up to \$25 |
| Annual medical deductible | This plan does not have a medical deductible. |
| Maximum out-of-pocket amount | \$4,900 This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers. |

Medical benefits

Inpatient hospital care^{1,2} \$50 copay per stay

Our plan covers an unlimited number of days for an inpatient hospital stay.

Outpatient hospital
Cost-sharing for additional plan covered services will apply.

Ambulatory surgical center (ASC)^{1,2} \$0 copay

Outpatient hospital, including surgery^{1,2} \$0 copay

Outpatient hospital observation services^{1,2} \$0 copay

Doctor visits

Primary care provider \$0 copay

Specialists^{1,2} \$0 copay

Virtual medical visits \$0 copay to talk with a network telehealth provider online through live audio and video

Preventive services

Routine physical \$0 copay, 1 per year

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
- Lung cancer with low dose computed tomography (LDCT) screening
- Medical nutrition therapy services
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screenings and counseling

Medical benefits

- Prostate cancer screenings (PSA)
- 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)

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.

Emergency care

\$120 copay (\$0 copay for emergency care outside the United States) per visit. 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.

Urgently needed services

\$30 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)^{1,2} \$0 copay for each diagnostic mammogram \$95 copay otherwise

Lab services^{1,2} \$0 copay

Diagnostic tests and procedures^{1,2} \$0 copay

Therapeutic radiology^{1,2} \$60 copay

Outpatient X-rays^{1,2} \$0 copay

Medical benefits



Hearing services

Exam to diagnose and treat hearing and balance issues^{1,2} \$0 copay

Routine hearing exam \$0 copay, 1 per year

Hearing aids² Copays from \$99 to \$1,249 for a broad selection of OTC and brand-name hearing aids

- Access to one of the largest national networks of hearing professionals with more than 7,000 locations
- Broad range of popular hearing aids including Beltone™, Oticon, Phonak, ReSound, Signia, Starkey®, Unitron™ and Widex®
- 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period



Routine dental benefits

Optional Dental Rider Additional dental benefits available with a separate premium. Please see optional benefits section below for details.

Covered in-network and out-of-network.

Preventive \$0 copay for preventive dental including oral exams, X-rays, routine cleanings and fluoride*

- 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 you might be billed more, even for services listed as \$0 copay

Medical benefits



Vision services

| | |
|--|--|
| Exam to diagnose and treat diseases and conditions of the eye ^{1,2} | \$0 copay |
| Eyewear after cataract surgery ¹ | \$0 copay |
| Routine eye exam | \$0 copay, 1 per year |
| Routine eyewear | \$100 allowance for frames or contacts <ul style="list-style-type: none">• Access to one of Medicare Advantage's largest national networks of vision provider and retail network• Free standard prescription lenses including single vision, bifocals, trifocals and Tier I (standard) progressives—all with scratch-resistant coating• Savings when upgrading lenses including tinting, UV/anti-reflective coating and polycarbonate lenses• Eyewear available from many online providers, including Warby Parker, GlassesUSA and more |

Mental health

| | |
|--|--|
| Inpatient visit ^{1,2} | \$50 copay per stay |
| Our plan covers 90 days for an inpatient hospital stay | |
| Outpatient group therapy visit ^{1,2} | \$15 copay |
| Outpatient individual therapy visit ^{1,2} | \$25 copay |
| Virtual mental health visits | \$0 copay to talk with a network telehealth provider online through live audio and video |

Skilled nursing facility (SNF)^{1,2}

\$0 copay per day: days 1-20
\$203 copay per day: days 21-100

Our plan covers up to 100 days in a SNF.

Medical benefits

Outpatient rehabilitation services

Physical therapy and speech and language therapy visit^{1,2} \$0 copay

Occupational Therapy Visit^{1,2} \$0 copay

Virtual medical visits \$0 copay to talk with a network telehealth provider online through live audio and video

Ambulance^{1,2}

\$290 copay for ground
\$290 copay for air

Your provider must obtain prior authorization for non-emergency transportation. Referral is required for non-emergency transportation.

Routine transportation

Not covered

Medicare Part B prescription drugs

Cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.

Chemotherapy drugs² 20% coinsurance

Part B covered insulin² 20% coinsurance, up to \$35

Other Part B drugs² \$0 copay for allergy antigens
20% coinsurance for all others

Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.

Additional benefits

| | | |
|---|---|-------------------------------|
| Acupuncture | Routine acupuncture | \$0 copay, 12 visits per year |
| Chiropractic care | Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ^{1,2} | \$0 copay |
| | Routine chiropractic care | \$0 copay, 12 visits per year |
| Diabetes management | Diabetes monitoring supplies ² | \$0 copay |
| | Diabetes self-management training | \$0 copay |
| | Therapeutic shoes or inserts ² | 20% coinsurance |
| Durable medical equipment (DME) and related supplies | DME (e.g., wheelchairs, oxygen) ² | 20% coinsurance |
| | Prosthetics (e.g., braces, artificial limbs) ² | 20% coinsurance |

Additional benefits



Fitness program

\$0 copay for Renew Active®

- A free gym membership at a gym near you
- Access to the largest national network of gyms and fitness locations
- Access to many premium gyms and fitness locations
- An annual personalized fitness plan
- Members who need help can bring a workout assistant to the gym
- Access to thousands of on-demand workout videos and live streaming fitness classes
- Social activities at local health and wellness classes, clubs and events
- Online Fitbit® Community for Renew Active – no Fitbit device needed
- Access to the AARP® Staying Sharp® App

Foot care (podiatry services) Foot exams and treatment^{1,2} \$0 copay

Home health care^{1,2} \$0 copay

Hospice 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.

Nurse Hotline Speak with a registered nurse (RN) 24 hours a day, 7 days a week

Opioid treatment program services² \$0 copay

Outpatient substance abuse Outpatient group therapy visit^{1,2} \$15 copay

Outpatient individual therapy visit^{1,2} \$25 copay

Renal Dialysis^{1,2} 20% coinsurance

¹ May require a referral from your doctor.

² 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

Platinum Dental Rider premium

Additional \$56 per month

The Platinum Dental Rider includes preventive and comprehensive dental benefits

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 Patriot No Rx CA-MA01 (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 No Rx CA-MA01 (HMO-POS) has a network of doctors, hospitals, and other providers. For routine dental 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://www.aarpmedicareplans.com)** to search for a network provider using the online directory.

Required Information

AARP® Medicare Advantage Patriot No Rx CA-MA01 (HMO-POS) 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.

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.

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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 1-844-808-4553, 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.

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

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.