



# Summary of Benefits 2024

**AARP® Medicare Advantage Patriot No Rx CO-MA02 (HMO-POS)**  
H0609-041-000

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](https://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 CO-MA02 (HMO-POS)**

### Medical premium, deductible and limits

<b>Monthly plan premium</b>	\$0 You need to continue to pay your Medicare Part B premium
<b>Part B premium reduction</b>	Up to \$100
<b>Annual medical deductible</b>	This plan does not have a medical deductible.
<b>Maximum out-of-pocket amount</b>	\$3,700  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<sup>2</sup>

\$275 copay per day: days 1-6  
\$0 copay per day: days 7 and beyond

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)<sup>2</sup>  
\$0 copay for a colonoscopy  
\$240 copay otherwise

Outpatient hospital, including surgery<sup>2</sup>  
\$0 copay for a colonoscopy  
\$240 copay otherwise

Outpatient hospital observation services<sup>2</sup>  
\$240 copay

### Doctor visits

Primary care provider  
\$0 copay

Specialists<sup>2</sup>  
\$45 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.

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### Emergency care

\$135 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.

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### Urgently needed services

\$40 copay (\$0 copay for urgently needed services outside the United States) per visit

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### Diagnostic tests, lab and radiology services, and X-rays

Diagnostic radiology services (e.g. MRI, CT scan)<sup>2</sup> \$0 copay for each diagnostic mammogram \$250 copay otherwise

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Lab services<sup>2</sup> \$0 copay

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Diagnostic tests and procedures<sup>2</sup> \$50 copay

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Therapeutic radiology<sup>2</sup> \$60 copay

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Outpatient X-rays<sup>2</sup> \$25 copay

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## Medical benefits



### Hearing services

Exam to diagnose and treat hearing and balance issues<sup>2</sup> \$0 copay

Routine hearing exam \$0 copay, 1 per year

Hearing aids<sup>2</sup> 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

Covered in-network and out-of-network.

Preventive and comprehensive<sup>2</sup> \$2,500 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 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 <sup>2</sup>	\$0 copay
Eyewear after cataract surgery	\$0 copay
Routine eye exam	\$0 copay, 1 per year
Routine eyewear	\$250 allowance for frames or contacts <ul style="list-style-type: none"> <li>• Access to one of Medicare Advantage's largest national networks of vision provider and retail network</li> <li>• Free standard prescription lenses including single vision, bifocals, trifocals and Tier I (standard) progressives—all with scratch-resistant coating</li> <li>• Savings when upgrading lenses including tinting, UV/anti-reflective coating and polycarbonate lenses</li> <li>• Eyewear available from many online providers, including Warby Parker, GlassesUSA and more</li> </ul>

### Mental health

Inpatient visit <sup>2</sup>	\$275 copay per day: days 1-6 \$0 copay per day: days 7-90
Our plan covers 90 days for an inpatient hospital stay	
Outpatient group therapy visit <sup>2</sup>	\$15 copay
Outpatient individual therapy visit <sup>2</sup>	\$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)<sup>2</sup>

\$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<sup>2</sup> \$40 copay

Occupational Therapy Visit<sup>2</sup> \$40 copay

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

### Ambulance<sup>2</sup>

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

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

### 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 drugs<sup>2</sup> 20% coinsurance

Part B covered insulin<sup>2</sup> 20% coinsurance, up to \$35

Other Part B drugs<sup>2</sup> \$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

<b>Chiropractic care</b>	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) <sup>2</sup>	\$15 copay
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<b>Diabetes management</b>	Diabetes monitoring supplies <sup>2</sup>	\$0 copay
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	Diabetes self-management training	\$0 copay
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	Therapeutic shoes or inserts <sup>2</sup>	20% coinsurance
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<b>Durable medical equipment (DME) and related supplies</b>	DME (e.g., wheelchairs, oxygen) <sup>2</sup>	20% coinsurance
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	Prosthetics (e.g., braces, artificial limbs) <sup>2</sup>	20% coinsurance
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### 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

<b>Foot care (podiatry services)</b>	Foot exams and treatment <sup>2</sup>	\$45 copay
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	Routine foot care	\$45 copay, 6 visits per year
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## Additional benefits

<b>Meal benefit<sup>2</sup></b>		\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.
<b>Home health care<sup>2</sup></b>		\$0 copay
<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>Nurse Hotline</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>2</sup>	\$15 copay
	Outpatient individual therapy visit <sup>2</sup>	\$25 copay
 <b>Over-the-Counter (OTC) Credit</b>		<p>\$75 credit every quarter for OTC products like pain relievers, cold remedies and vitamins in-store or online</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Choose from thousands of brand name and generic OTC products like vitamins, pain relievers, toothpaste and more</li><li><input type="checkbox"/> Shop at thousands of participating stores, including Walmart, Walgreens, Kroger and CVS, or at neighborhood stores near you</li></ul>
<b>Personal emergency response system</b>		\$0 copay for a personal emergency response system (PERS). Help is only a button press away. A PERS device can quickly connect you to the help you need, 24 hours a day in any situation.
<b>Renal Dialysis<sup>2</sup></b>		20% coinsurance

<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

## 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 CO-MA02 (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:

**Colorado:** El Paso, Fremont, Larimer, Pueblo, Teller, Weld.

## Use network providers

AARP® Medicare Advantage Patriot No Rx CO-MA02 (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.

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 CO-MA02 (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](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.

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 1-866-579-8774 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 1-866-579-8774, 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.

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.