



# Summary of Benefits 2024

**AARP® Medicare Advantage from UHC VT-0001 (HMO-POS)**  
H1944-018-000

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**

**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 from UHC VT-0001 (HMO-POS)

Medical premium, deductible and limits	
Monthly plan premium	\$28
Annual medical deductible	This plan does not have a medical deductible.
Maximum out-of-pocket amount (does not include prescription drugs)	<div><div>\$6,300</div><div>This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.</div><div>If you reach this amount, you will still need to pay your monthly premiums. Out-of-pocket costs paid for your Part D prescription drugs are not included in this amount.</div></div>

## Medical benefits

### Inpatient hospital care<sup>2</sup>

\$450 copay per day: days 1-5

\$0 copay per day: days 6 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

\$350 copay otherwise

Outpatient hospital, including surgery<sup>2</sup>

\$0 copay for a colonoscopy

\$450 copay otherwise

Outpatient hospital observation services<sup>2</sup>

\$450 copay

### Doctor visits

Primary care provider

\$0 copay

Specialists<sup>2</sup>

\$35 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

- |  |   |
|--|---|
| <input type="checkbox"/> Abdominal aortic aneurysm screening   | <input type="checkbox"/> Depression screening   |
| <input type="checkbox"/> Alcohol misuse counseling   | <input type="checkbox"/> Diabetes screenings and monitoring                             |
| <input type="checkbox"/> Annual wellness visit   | <input type="checkbox"/> Hepatitis C screening  |
| <input type="checkbox"/> Bone mass measurement   | <input type="checkbox"/> HIV screening  |
| <input type="checkbox"/> Breast cancer screening (mammogram)   | <input type="checkbox"/> Lung cancer with low dose computed tomography (LDCT) screening |
| <input type="checkbox"/> Cardiovascular disease (behavioral therapy)   | <input type="checkbox"/> Medical nutrition therapy services                             |
| <input type="checkbox"/> Cardiovascular screening  | <input type="checkbox"/> Medicare Diabetes Prevention Program (MDPP)                    |
| <input type="checkbox"/> Cervical and vaginal cancer screening   | <input type="checkbox"/> Obesity screenings and counseling                              |
| <input type="checkbox"/> Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) |   |

## 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

\$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)<sup>2</sup> \$0 copay for each diagnostic mammogram \$250 copay otherwise

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

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

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

Outpatient X-rays<sup>2</sup> \$35 copay

## 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

Optional Dental Rider

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



### 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

## Medical benefits

### Mental health

Inpatient visit<sup>2</sup> \$450 copay per day: days 1-4  
\$0 copay per day: days 5-90

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>

Our plan covers up to 100 days in a SNF.

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

### Outpatient rehabilitation services

Physical therapy and speech and language therapy visit<sup>2</sup> \$35 copay

Occupational Therapy Visit<sup>2</sup> \$35 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

## Medical benefits

### 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.

## Prescription drug payment stages

<b>Annual Prescription Deductible</b>	\$0 for Tier 1 and Tier 2 Part D prescription drugs \$295 for Tier 3, Tier 4 and Tier 5 Part D prescription drugs
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<b>Initial Coverage</b>	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.
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Tier Drug Coverage	Retail		Mail Order	
	Standard		Preferred	Standard
	30-day supply^	100-day supply	100-day supply	100-day supply
<b>Tier 1:</b> Preferred Generic	\$0 copay	\$0 copay	\$0 copay	\$0 copay
<b>Tier 2:</b> Generic <sup>3</sup>	\$12 copay	\$36 copay	\$0 copay	\$36 copay
<b>Tier 3:</b> Preferred Brand	\$47 copay	\$141 copay	\$131 copay	\$141 copay
<b>Tier 3:</b> Covered Insulin Drugs	\$35 copay	\$105 copay	\$95 copay	\$105 copay
<b>Tier 4:</b> Non-Preferred Drug	\$100 copay	\$300 copay	\$290 copay	\$300 copay
<b>Tier 5:</b> Specialty Tier	28% coinsurance	N/A <sup>5</sup>	N/A <sup>5</sup>	N/A <sup>5</sup>

<b>Coverage Gap (Donut hole)</b>	In this stage, the plan pays 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. You pay this amount until your total out-of-pocket cost reaches \$8,000.
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<b>Catastrophic Coverage</b>	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.
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**Additional covered drugs**

These drugs are not covered by Medicare Part D and not on the plan's Drug List.

This plan covers these additional drugs as Tier 2 medications.

- ☐ Vitamin D (50,000)
- ☐ Sildenafil (generic Viagra)
- ☐ Cyanocobalamin (Vitamin B-12)
- ☐ Folic Acid (1 mg)

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

<sup>3</sup> Tier includes enhanced drug coverage.

<sup>5</sup> Limited to a 30-day supply

## Additional benefits

<b>Chiropractic care</b>	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) <sup>2</sup>	\$15 copay
<b>Diabetes management</b>	Diabetes monitoring supplies <sup>2</sup>	<p>\$0 copay</p> <p>We only cover Accu-Chek® and OneTouch® brands.</p> <p>Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Verio, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide.</p> <p>Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView.</p> <p>Other brands are not covered by your plan.</p>
	Diabetes self-management training	\$0 copay
	Therapeutic shoes or inserts <sup>2</sup>	20% coinsurance
<b>Durable medical equipment (DME) and related supplies</b>	DME (e.g., wheelchairs, oxygen) <sup>2</sup>	20% coinsurance
	Prosthetics (e.g., braces, artificial limbs) <sup>2</sup>	20% coinsurance
<b>Foot care (podiatry services)</b>	Foot exams and treatment <sup>2</sup>	\$35 copay
	Routine foot care	\$35 copay, 6 visits per year
<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

## Additional benefits

<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>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

## Optional supplemental benefits

<b>Platinum Dental Rider premium</b>	Additional \$62 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 from UHC VT-0001 (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:

**Vermont:** Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor.

## Use network providers and pharmacies

AARP® Medicare Advantage from UHC VT-0001 (HMO-POS) has a network of doctors, hospitals, pharmacies and other providers. For some services you can use providers that are not in our network. 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). 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](https://www.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 VT-0001 (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 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](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 1-800-711-0646 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 1-800-711-0646, 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.

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.