



# Summary of Benefits 2025

**AARP® Medicare Advantage CareFlex from UHC WI-18 (HMO-POS)**  
H5253-198-000

Look inside to learn more about the plan and the health and drug services it covers.  
Contact us for more information about the plan.



**AARPMedicarePlans.com**



**Toll-free 1-844-723-6473, TTY 711**  
8 a.m.-8 p.m. local time, 7 days a week

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

# Summary of Benefits

**January 1, 2025 - December 31, 2025**

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 CareFlex from UHC WI-18 (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>Annual medical deductible</b>	This plan does not have a medical deductible.
<b>Maximum out-of-pocket amount</b> (does not include prescription drugs)	\$6,700  This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.  Out-of-pocket costs paid for your Part D prescription drugs are not included in this amount.

<b>CareFlex credit</b>	\$400 quarterly credit to help lower your out-of-pocket costs. Use your credit right away or throughout the year on: <ul style="list-style-type: none"><li><input type="checkbox"/> Inpatient hospital care</li><li><input type="checkbox"/> Outpatient hospital care</li><li><input type="checkbox"/> Doctor visits – specialists</li><li><input type="checkbox"/> Emergency care</li><li><input type="checkbox"/> Urgently needed services</li><li><input type="checkbox"/> Diagnostic tests, radiology services and X-rays</li><li><input type="checkbox"/> Hearing exam to diagnose and treat hearing and balance issues</li><li><input type="checkbox"/> Mental health visits</li><li><input type="checkbox"/> Skilled nursing facility stays</li><li><input type="checkbox"/> Ambulance services</li><li><input type="checkbox"/> Physical, speech and language, and occupational therapy visits</li><li><input type="checkbox"/> Part B prescription drugs</li><li><input type="checkbox"/> Chiropractic services</li><li><input type="checkbox"/> Diabetes management – therapeutic shoes or inserts</li><li><input type="checkbox"/> Durable medical equipment (DME) and related supplies</li><li><input type="checkbox"/> Foot exams and treatment</li><li><input type="checkbox"/> Outpatient substance use disorder services</li><li><input type="checkbox"/> Renal dialysis</li></ul>
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## Medical benefits

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

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

\$495 copay per day: days 1-5  
\$0 copay per day: days 6 and beyond

### Outpatient hospital

Cost-sharing for additional plan covered services will apply.

Ambulatory surgical center (ASC)<sup>2</sup>  
\$0 copay for a colonoscopy  
\$395 copay otherwise

Outpatient hospital, including surgery<sup>2</sup>  
\$0 copay for a colonoscopy  
\$495 copay otherwise

Outpatient hospital observation services<sup>2</sup>  
\$495 copay

### Doctor visits

Primary care provider  
\$0 copay

Specialists<sup>2</sup>  
\$50 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"/> Diabetes screenings and monitoring                             |
| <input type="checkbox"/> Alcohol misuse counseling   | <input type="checkbox"/> Hepatitis C screening  |
| <input type="checkbox"/> Annual wellness visit   | <input type="checkbox"/> HIV screening  |
| <input type="checkbox"/> Bone mass measurement   | <input type="checkbox"/> Lung cancer with low dose computed tomography (LDCT) screening |
| <input type="checkbox"/> Breast cancer screening (mammogram)   | <input type="checkbox"/> Medical nutrition therapy services                             |
| <input type="checkbox"/> Cardiovascular disease (behavioral therapy)   | <input type="checkbox"/> Medicare Diabetes Prevention Program (MDPP)                    |
| <input type="checkbox"/> Cardiovascular screening  | <input type="checkbox"/> Obesity screenings and counseling                              |
| <input type="checkbox"/> Cervical and vaginal cancer screening   | <input type="checkbox"/> Prostate cancer screenings (PSA)                               |
| <input type="checkbox"/> Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) |   |
| <input type="checkbox"/> Depression screening  |   |

## Medical benefits

- Sexually transmitted infections screenings and counseling
- Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- “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

\$125 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

\$55 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> \$45 copay

Therapeutic radiology<sup>2</sup> 20% coinsurance

Outpatient X-rays<sup>2</sup> \$50 copay





### Hearing services

Exam to diagnose and treat hearing and balance issues<sup>2</sup> \$50 copay

Routine hearing exam \$0 copay, 1 per year

Hearing aids<sup>2</sup> \$99 - \$829 copay for each OTC hearing aid. \$199 - \$1,249 copay for each prescription hearing aid. You can purchase up to 2 hearing aids every year.

## Medical benefits

		<ul style="list-style-type: none"> <li><input type="checkbox"/> A broad selection of over-the-counter (OTC) and brand-name prescription hearing aids</li> <li><input type="checkbox"/> Access to one of the largest national networks of hearing professionals with more than 7,000 locations</li> <li><input type="checkbox"/> 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period</li> </ul>
 <b>Routine dental benefits</b>	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
 <b>Vision services</b>	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	\$300 allowance for 1 pair of frames or contacts <ul style="list-style-type: none"> <li>• Free standard prescription lenses including single vision, bifocals, trifocals and Tier I (standard) progressives</li> <li>• Other covered lenses available with copays from \$40 – \$153</li> <li>• Access to one of Medicare Advantage’s largest national networks of vision providers and retail providers</li> <li>• Eyewear available from many online providers, including Warby Parker and GlassesUSA</li> </ul>

## Medical benefits

<b>Mental health</b>	Inpatient visit <sup>2</sup>	\$495 copay per day: days 1-4
	Our plan covers 90 days for an inpatient hospital stay	\$0 copay per day: days 5-90
	Outpatient group therapy visit <sup>2</sup>	\$55 copay
	Outpatient individual therapy visit <sup>2</sup>	\$55 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>2</sup></b>	Our plan covers up to 100 days in a SNF.	\$0 copay per day: days 1-20 \$203 copay per day: days 21-100
<b>Outpatient rehabilitation services</b>	Physical therapy and speech and language therapy visit <sup>2</sup>	\$50 copay
	Occupational Therapy Visit <sup>2</sup>	\$45 copay
	Virtual medical visits	\$0 copay to talk with a network telehealth provider online through live audio and video
<b>Ambulance<sup>2</sup></b>	Your provider must obtain prior authorization for non-emergency transportation.	\$275 copay for ground \$275 copay for air
<b>Routine transportation</b>		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.

## Good news for 2025

The Coverage Gap, or "donut hole", has been eliminated and your out-of-pocket maximum cost is lower than ever. That means you're more protected from high drug costs in 2025.

## Prescription drug payment stages

### Deductible

There is no deductible for drugs in Tier 1 and 2. Your coverage for these drugs starts in the Initial Coverage stage.  
There is a \$495 deductible for drugs in Tier 3, 4 and 5. You pay the full cost for your drugs in these tiers until you reach the deductible amount. Then you move to the Initial Coverage stage.

### Initial Coverage

In this stage, you'll pay your plan copays or coinsurance. The plan pays the rest. Once you, and others on your behalf, have paid a combined total of \$2,000, which includes the amount you paid towards your deductible, you move to the Catastrophic Coverage stage.

### Tier drug coverage

	Retail		Mail Order	
	Standard		Preferred	Standard
	30-day supply <sup>^</sup>	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

## Prescription drug payment stages

Tier drug coverage	Retail		Mail Order	
	Standard		Preferred	Standard
	30-day supply <sup>^</sup>	100-day supply	100-day supply	100-day supply
<b>Tier 3:</b> Covered Insulin Drugs <sup>4</sup>	\$35 copay	\$105 copay	\$95 copay	\$105 copay
<b>Tier 4:</b> Non-Preferred Drug <sup>5</sup>	\$100 copay	N/A	N/A	N/A
<b>Tier 5:</b> Specialty Tier <sup>5</sup>	27% coinsurance	N/A	N/A	N/A

### Catastrophic Coverage

Once you're in this stage, you won't pay anything for your Medicare-covered Part D drugs for the rest of the plan year.

### 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)

<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>4</sup> You will pay a maximum of \$35 for each 1-month supply of Part D covered insulin drugs through all drug payment stages, except the Catastrophic drug payment stage, where you pay \$0.

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

## Additional benefits

### Chiropractic services

Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation)<sup>2</sup> \$20 copay



## Additional benefits

### Diabetes management

Diabetes monitoring supplies<sup>2</sup>

\$0 copay

We only cover Accu-Chek® and OneTouch® brands.

Covered glucose monitors include: OneTouch Verio Flex®, OneTouch® Ultra 2, Accu-Chek® Guide Me and Accu-Chek® Guide.

Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus and Accu-Chek® SmartView.

Other brands are not covered by your plan.

Diabetes self-management training

\$0 copay

Therapeutic shoes or inserts<sup>2</sup>

50% coinsurance

### Durable medical equipment (DME) and related supplies

DME (e.g., wheelchairs, oxygen)<sup>2</sup>

50% coinsurance

Prosthetics (e.g., braces, artificial limbs)<sup>2</sup>

50% coinsurance



### Fitness program

\$0 copay

Your fitness program helps you stay active and connected at the gym, from home or in your community. It's available to you at no additional cost and includes:

- Free gym membership
- Access to a large national network of gyms and fitness locations
- On-demand workout videos and live streaming fitness classes
- Online memory fitness activities

### Foot care (podiatry services)


Foot exams and treatment<sup>2</sup>

\$45 copay

Routine foot care

\$45 copay, 6 visits per year

## 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>Opioid treatment program services<sup>2</sup></b>		\$0 copay
<b>Outpatient substance use disorder services</b>	Outpatient group therapy visit <sup>2</sup>	\$55 copay
	Outpatient individual therapy visit <sup>2</sup>	\$55 copay
 <b>Over-the-counter (OTC) credit</b>		\$30 credit every quarter for OTC products in-store or online
		<ul style="list-style-type: none"><li><input type="checkbox"/> Choose from thousands of brand name and generic OTC products like vitamins, pain relievers, first aid and more</li><li><input type="checkbox"/> Shop at thousands of participating stores, including Walmart, Walgreens, Dollar General and Kroger, or at neighborhood stores near you</li></ul>
<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 \$54 per month
	The Platinum Dental Rider includes preventive and comprehensive dental benefits. It can be purchased to replace any dental benefits that may already be offered within your Medicare Advantage Plan.

## 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 CareFlex from UHC WI-18 (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:

**Wisconsin:** Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago.

## Use network providers and pharmacies

AARP® Medicare Advantage CareFlex from UHC WI-18 (HMO-POS) has a network of doctors, hospitals, pharmacies and other providers. For routine dental services, you can use providers that are not in our network. With this plan, you have the freedom to enjoy 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 CareFlex from UHC WI-18 (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.

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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 1-877-370-4876 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 comunice 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 1-877-370-4876, 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 \$100-450 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

Participation in the fitness program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The fitness program includes standard fitness membership and other offerings. Fitness membership equipment, classes, activities and events may vary by location. Certain services, discounts, classes, activities, 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 is 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.

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### **Over-the-counter (OTC) credit**

OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Optum® Home Delivery Pharmacy and Optum Rx are affiliates of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy for medications you take regularly. If you have not used Optum Home Delivery Pharmacy, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. There may be other pharmacies in our network.

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.