



Summary of Benefits 2026

AARP® Medicare Advantage Patriot No Rx MO-MA01 (HMO-POS)
H2802-050-000

Look inside to learn more about the plan and the health 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, 2026 - December 31, 2026

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 MO-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 \$150 Reductions will be applied to your Social Security check or your Medicare Part B premium bill.
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 care²		\$455 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) ²	\$0 copay for a colonoscopy \$355 copay otherwise
	Outpatient hospital, including surgery ²	\$0 copay for a colonoscopy \$455 copay otherwise
	Outpatient hospital observation services ²	\$455 copay

Medical benefits

Doctor visits

Primary care provider	\$0 copay
Specialists ^{1,2}	\$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

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| <ul style="list-style-type: none"> ☐ 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 | <ul style="list-style-type: none"> ☐ Lung cancer with low dose computed tomography (LDCT) screening ☐ Medical nutrition therapy services ☐ Medicare Diabetes Prevention Program (MDPP) ☐ Obesity screenings and counseling ☐ 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) |
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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.

Medical benefits

Emergency care	\$130 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	\$50 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) ²	\$0 copay for each diagnostic mammogram \$200 copay otherwise
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Lab services ²	\$0 copay
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Diagnostic tests and procedures ²	\$55 copay
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Therapeutic radiology ²	20% coinsurance
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Outpatient X-rays ²	\$30 copay
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Hearing services

Exam to diagnose and treat hearing and balance issues ²	\$0 copay
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Routine hearing exam	\$0 copay for a routine hearing exam to help support hearing health
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Hearing aids ²	\$199 - \$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.
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- ☐ A broad selection of over-the-counter (OTC), high-value and brand-name prescription hearing aids
- ☐ Access to one of the largest national networks of hearing professionals with more than 6,500 locations
- ☐ 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period
- ☐ Hearing aids purchased outside of UnitedHealthcare Hearing are not covered

Medical benefits



Routine dental benefits

Covered in and out-of-network

Preventive and comprehensive services²

\$4,000 allowance for all covered dental services*

\$0 copay for covered preventive services like oral exams, X-rays, routine cleanings and fluoride

50% coinsurance for covered comprehensive services like fillings, crowns, bridges and dentures

- ☐ No annual deductible
- ☐ Access to one of the largest national dental networks
- ☐ Freedom to see any dentist



Vision services

Exam to diagnose and treat diseases and conditions of the eye²

\$0 copay

Eyewear after cataract surgery

\$0 copay

Routine eye exam

\$0 copay for a routine eye exam each year to help protect your eyesight and health

Routine eyewear

\$300 allowance every 2 years for 1 pair of frames or contacts

- ☐ Free standard prescription lenses including single vision, bifocals, trifocals and Tier I (standard) progressives
- ☐ Other covered lenses available with copays from \$40 – \$153
- ☐ Access to one of Medicare Advantage's largest national networks of vision providers and retail providers
- ☐ Eyewear available from many online providers, including Warby Parker and GlassesUSA
- ☐ You are responsible for all eyewear costs from providers outside of the UnitedHealthcare Vision network

Medical benefits

Mental health

Inpatient visit² \$455 copay per day: days 1-5
Our plan covers \$0 copay per day: days 6-90
90 days for an
inpatient hospital
stay

Outpatient group
therapy visit² \$15 copay

Outpatient
individual therapy
visit² \$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)²

Our plan covers up to 100 days in a
SNF. \$0 copay per day: days 1-20
\$218 copay per day: days 21-100

Outpatient rehabilitation services

Physical therapy
and speech and
language therapy
visit^{1,2} \$50 copay

Occupational
Therapy Visit^{1,2} \$50 copay

Ambulance²

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 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

Chiropractic services

Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation)²

\$15 copay

Diabetes management

Diabetes monitoring supplies²

\$0 copay

We only cover Contour® and Accu-Chek® brands. Other brands are not covered by your plan.

Covered glucose monitors include: Contour Plus Blue, Contour Next EZ, Contour Next Gen, Contour Next One, Accu-Chek Guide Me and Accu-Chek Guide.

Test strips: Contour, Contour Plus, Contour Next, Accu-Chek Guide and Accu-Chek Aviva Plus.

Diabetes self-management training

\$0 copay

Therapeutic shoes or inserts²

20% coinsurance

Additional benefits

Durable medical equipment (DME) and related supplies	DME (e.g., wheelchairs, oxygen) ²	20% coinsurance
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Prosthetics (e.g., braces, artificial limbs) ²	20% coinsurance
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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 at core and premium locations
- ☐ 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 ²	\$45 copay
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Routine foot care	\$45 copay, 6 visits per year
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Meal benefit²	\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay
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Home health care²	\$0 copay
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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.
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Opioid treatment program services²	\$0 copay
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Outpatient substance use disorder services	Outpatient group therapy visit ²	\$15 copay
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Outpatient individual therapy visit ²	\$25 copay
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Additional benefits



OTC credit

\$80 credit every quarter for over-the-counter (OTC) products in-store or online

- ☐ Choose from thousands of brand name and generic OTC products like vitamins, pain relievers, first aid and more
- ☐ Shop at thousands of participating stores, including Walmart, Walgreens and Dollar General, or at neighborhood stores near you

Renal dialysis²

20% coinsurance

¹ Requires 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

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 MO-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:

Illinois: Adams, Alexander, Bond, Calhoun, Clinton, Fayette, Greene, Jackson, Jersey, Macoupin, Madison, Marion, Monroe, Montgomery, Perry, Pike, Randolph, St. Clair, Union, Washington;

Missouri: Adair, Audrain, Barry, Barton, Bollinger, Boone, Butler, Callaway, Camden, Cape Girardeau, Carter, Cedar, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Dunklin, Franklin, Gasconade, Greene, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Macon, Madison, Maries, Marion, McDonald, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Oregon, Osage, Ozark, Pemiscot, Perry, Phelps, Pike, Polk, Pulaski, Ralls, Randolph, Reynolds, Ripley, Schuyler, Scotland, Scott, Shannon, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Wright.

Use network providers

AARP® Medicare Advantage Patriot No Rx MO-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. 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). 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 PCP 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 MO-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 [medicare.gov](https://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 1-877-370-4876 for additional information (TTY users should call 711). Hours are 7 a.m.-10 p.m. CT: 7 Days Oct-Mar; M-F Apr-Sept.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comuniquen 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 7 a.m. a 10 p.m. hora del Centro: 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

The fitness benefit and gym network varies by plan/area and participating locations may change. The fitness benefit includes a standard fitness membership at participating locations. Not all plans offer access to premium locations. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine.

OTC credit

OTC benefits have expiration timeframes. Review your Evidence of Coverage (EOC) for more information.

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

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.