# Summary of Benefits 2024

**AARP® Medicare Advantage from UHC GA-0005 (HMO-POS)**
H5322-041-000

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®

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# 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 from UHC GA-0005 (HMO-POS)

| **Medical premium, deductible and limits** | | |
|---|---|---|
| | **In-network** | **Out-of-network** |
| **Monthly plan premium** | $0<br>You need to continue to pay your Medicare Part B premium | |
| **Annual medical deductible** | This plan does not have a medical deductible. | |
| **Maximum out-of-pocket amount** (does not include prescription drugs) | $6,300<br><br>This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from network providers.<br><br>Out-of-pocket costs paid for your Part D prescription drugs are not included in this amount. | $9,550<br><br>This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from out-of-network providers. |

| Medical benefits | | | |
|---|---|---|---|
| | | **In-network** | **Out-of-network** |
| **Inpatient hospital care**[2]<br><br>Our plan covers an unlimited number of days for an inpatient hospital stay. | | $370 copay per day: days 1-5<br>$0 copay per day: days 6 and beyond | Not covered |
| **Outpatient hospital**<br>Cost-sharing for additional plan covered services will apply. | Ambulatory surgical center (ASC)[2] | $0 copay for a colonoscopy<br>$320 copay otherwise | Not covered |
| | Outpatient hospital, including surgery[2] | $0 copay for a colonoscopy<br>$370 copay otherwise | Not covered |
| | Outpatient hospital observation services[2] | $370 copay | Not covered |
| **Doctor visits** | Primary care provider | $0 copay | Not covered |
| | Specialists[2] | $35 copay | Not covered |
| | 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 | Not covered |
| | Medicare-covered | $0 copay | Flu, pneumonia, or COVID-19 vaccines: $0 copay<br>All other services: Not covered |

- 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

| Medical benefits | | | |
|---|---|---|---|
| | | **In-network** | **Out-of-network** |
| | | ▯ Hepatitis C screening<br>▯ HIV screening<br>▯ Lung cancer with low dose computed tomography (LDCT) screening<br>▯ Medical nutrition therapy services<br>▯ Medicare Diabetes Prevention Program (MDPP)<br>▯ Obesity screenings and counseling<br>▯ Prostate cancer screenings (PSA) | ▯ Sexually transmitted infections screenings and counseling<br>▯ Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)<br>▯ Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19<br>▯ "Welcome to Medicare" preventive visit (one-time) |
| | | Any additional preventive services approved by Medicare during the contract year will be covered.<br>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)[2] | $0 copay for each diagnostic mammogram<br>$145 copay otherwise | Not covered |
| | Lab services[2] | $0 copay | Not covered |
| | Diagnostic tests and procedures[2] | $45 copay | Not covered |
| | Therapeutic radiology[2] | $60 copay | Not covered |
| | Outpatient X-rays[2] | $15 copay | Not covered |

| Medical benefits | | | |
|---|---|---|---|
| | | **In-network** | **Out-of-network** |
| **Hearing services** | Exam to diagnose and treat hearing and balance issues[2] | $0 copay | Not covered |
| | Routine hearing exam | $0 copay, 1 per year | Not covered |
| | Hearing aids[2] | Copays from $99 to $1,249 for a broad selection of OTC and brand-name hearing aids<br>• Access to one of the largest national networks of hearing professionals with more than 7,000 locations<br>• Broad range of popular hearing aids including Beltone™, Phonak, ReSound, Signia, Starkey®, Unitron™ and Widex®<br>• 3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period | |
| **Routine dental benefits** | Preventive and comprehensive[2] | $1,000 allowance for all covered dental services*<br>$0 copay for covered preventive and comprehensive services like cleanings, fillings and crowns<br>50% coinsurance for bridges and dentures<br>☐ No annual deductible<br>☐ Medicare Advantage's largest national dental network<br>☐ Freedom to see any dentist<br>☐ If you choose to see an out-of-network dentist you might be billed more, even for services listed as $0 copay | |

| Medical benefits | | | |
|---|---|---|---|
| | | **In-network** | **Out-of-network** |
| **Vision services** | Exam to diagnose and treat diseases and conditions of the eye[2] | $0 copay | Not covered |
| | Eyewear after cataract surgery | $0 copay | Not covered |
| | Routine eye exam | $0 copay, 1 per year | Not covered |
| | Routine eyewear | $250 allowance for frames or contacts<br>• Access to one of Medicare Advantage's largest national networks of vision provider and retail network<br>• Free standard prescription lenses including single vision, bifocals, trifocals and Tier I (standard) progressives—all with scratch-resistant coating<br>• Savings when upgrading lenses including tinting, UV/anti-reflective coating and polycarbonate lenses<br>• Eyewear available from many online providers, including Warby Parker, GlassesUSA and more | |
| **Mental health** | Inpatient visit[2]<br><br>Our plan covers 90 days for an inpatient hospital stay | $370 copay per day: days 1-5<br>$0 copay per day: days 6-90 | 40% coinsurance per stay |
| | Outpatient group therapy visit[2] | $15 copay | 40% coinsurance |
| | Outpatient individual therapy visit[2] | $25 copay | 40% coinsurance |
| | Virtual mental health visits | $0 copay to talk with a network telehealth provider online through live audio and video | |
| **Skilled nursing facility (SNF)[2]**<br><br>Our plan covers up to 100 days in a SNF. | | $0 copay per day: days 1-20<br>$203 copay per day: days 21-100 | Not covered |

| Medical benefits | | | |
|---|---|---|---|
| | | **In-network** | **Out-of-network** |
| **Outpatient rehabilitation services** | Physical therapy and speech and language therapy visit[2] | $20 copay | Not covered |
| | Occupational Therapy Visit[2] | $20 copay | Not covered |
| | Virtual medical visits | $0 copay to talk with a network telehealth provider online through live audio and video | |
| **Ambulance[2]**<br><br>Your provider must obtain prior authorization for non-emergency transportation. | | $290 copay for ground<br>$290 copay for air | $290 copay for ground<br>$290 copay for air |
| **Routine transportation** | | Not covered | |
| **Medicare Part B prescription drugs**<br>In-network cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs. | Chemotherapy drugs[2] | 20% coinsurance | Not covered |
| | Part B covered insulin[2] | 20% coinsurance, up to $35 | Not covered |
| | Other Part B drugs[2]<br><br>Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details. | $0 copay for allergy antigens<br>20% coinsurance for all others | Not covered |

| Prescription drug payment stages | | | | |
|---|---|---|---|---|
| **Annual Prescription Deductible** | This plan does not have a prescription drug deductible. Your coverage starts in the Initial Coverage stage. | | | |
| **Initial Coverage** | 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. | | | |
| **Tier Drug Coverage** | **Retail** | | **Mail Order** | |
| | **Standard** | | **Preferred** | **Standard** |
| | **30-day supply^** | **100-day supply** | **100-day supply** | **100-day supply** |
| **Tier 1:** Preferred Generic | $0 copay | $0 copay | $0 copay | $0 copay |
| **Tier 2:** Generic[3] | $14 copay | $28 copay | $0 copay | $42 copay |
| **Tier 3:** Preferred Brand | $47 copay | $141 copay | $131 copay | $141 copay |
| **Tier 3:** Covered Insulin Drugs | $35 copay | $105 copay | $95 copay | $105 copay |
| **Tier 4:** Non-Preferred Drug | $100 copay | $300 copay | $290 copay | $300 copay |
| **Tier 5:** Specialty Tier | 33% coinsurance | N/A[5] | N/A[5] | N/A[5] |
| **Coverage Gap (Donut hole)** | 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. | | | |
| **Catastrophic Coverage** | 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. | | | |

| | |
|---|---|
| **Additional covered drugs**<br>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.<br>□Vitamin D (50,000)<br>□Sildenafil (generic Viagra)<br>□Cyanocobalamin (Vitamin B-12)<br>□Folic Acid (1 mg) |

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

[3] Tier includes enhanced drug coverage.

[5] Limited to a 30-day supply

| Additional benefits | | | |
|---|---|---|---|
| | | **In-network** | **Out-of-network** |
| **Chiropractic care** | Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation)[2] | $15 copay | Not covered |
| **Diabetes management** | Diabetes monitoring supplies[2] | $0 copay<br><br>We only cover Accu-Chek® and OneTouch® brands.<br><br>Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Verio, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide.<br><br>Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView.<br><br>Other brands are not covered by your plan. | Not covered |
| | Diabetes self-management training | $0 copay | Not covered |
| | Therapeutic shoes or inserts[2] | 20% coinsurance | Not covered |

| Additional benefits | | | |
|---|---|---|---|
| | | **In-network** | **Out-of-network** |
| **Durable medical equipment (DME) and related supplies** | DME (e.g., wheelchairs, oxygen)[2] | 20% coinsurance | Not covered |
| | Prosthetics (e.g., braces, artificial limbs)[2] | 20% coinsurance | Not covered |
|  **Fitness program** | | $0 copay for Renew Active®<br>• A free gym membership at a gym near you<br>• Access to the largest national network of gyms and fitness locations<br>• Access to many premium gyms and fitness locations<br>• An annual personalized fitness plan<br>• Members who need help can bring a workout assistant to the gym<br>• Access to thousands of on-demand workout videos and live streaming fitness classes<br>• Social activities at local health and wellness classes, clubs and events<br>• Online Fitbit® Community for Renew Active — no Fitbit device needed<br>• Access to the AARP® Staying Sharp® App | |
| **Foot care** (podiatry services) | Foot exams and treatment[2] | $35 copay | Not covered |
| | Routine foot care | $35 copay, 6 visits per year | Not covered |
| **Meal benefit[2]** | | $0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay. | |
| **Home health care[2]** | | $0 copay | Not covered |
| **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 services[2]** | | $0 copay | Not covered |

| Additional benefits | | | |
|---|---|---|---|
| | | **In-network** | **Out-of-network** |
| **Outpatient substance abuse** | Outpatient group therapy visit[2] | $15 copay | 40% coinsurance |
| | Outpatient individual therapy visit[2] | $25 copay | 40% coinsurance |
| **Over-the-Counter (OTC) Credit** | | $40 credit every quarter for OTC products like pain relievers, cold remedies and vitamins in-store or online<br>• Choose from thousands of brand name and generic OTC products like vitamins, pain relievers, toothpaste and more<br>• Shop at thousands of participating stores, including Walmart, Walgreens, Kroger and CVS, or at neighborhood stores near you | |
| **Renal Dialysis[2]** | | 20% coinsurance | Not covered out-of-network (except in emergency situations). |

[2] May require your provider to get prior authorization from the plan for in-network 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 GA-0005 (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:

**Georgia:** Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Bleckley, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Calhoun, Camden, Candler, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clay, Clayton, Clinch, Cobb, Coffee, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dade, Dawson, Decatur, DeKalb, Dodge, Dooly, Douglas, Early, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Fulton, Gilmer, Glascock, Glynn, Gordon, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Lanier, Laurens, Lee, Liberty, Lincoln, Long, Lowndes, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pierce, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Richmond, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Terrell, Thomas, Tift, Toombs, Towns, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walker, Walton, Ware, Warren, Washington, Wayne, Webster, Wheeler, White, Whitfield, Wilcox, Wilkes, Wilkinson, Worth.

## Use network providers and pharmacies

AARP® Medicare Advantage from UHC GA-0005 (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). Plus, you have the flexibility to visit any provider nationwide who accepts Medicare. You may pay a higher copay or coinsurance when you see an out-of-network provider. 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** 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 GA-0005 (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 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 1-877-370-4892 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 1-877-370-4892, 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 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.