

2023 Medicare Advantage Plan Year Information

	AARP [®] Medicare Advantage Plan 2 (HMO-POS)	AARP [®] Medicare Advantage (HMO-POS)	AARP [®] Medicare Advantage Choice Plan 1 (PPO)	AARP [®] Medicare Advantage Choice Plan 2 (PPO)
	H5253-107-002	H5253-108-002	H8768-017-002	H8768-032-000
Plan Benefits				
Monthly plan premium*	\$0	\$34	\$0	\$0
Annual medical deductible	\$0	\$0	\$1,000	\$0
Primary care provider visit	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Specialist visit	\$40 copay	\$35 copay	\$30 copay	\$45 copay
Specialist referral required?	No	No	No	No
Preventive services	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Inpatient hospital care	\$375 copay per day for days 1-5 /\$0 copay per day for days 6-unlimited	\$325 copay per day for days 1-5 /\$0 copay per day for days 6-unlimited	\$250 copay per day for days 1-6 /\$0 copay per day for days 7-unlimited	\$390 copay per day for days 1-5 /\$0 copay per day for days 6-unlimited
Skilled nursing facility	\$0 copay per day for days 1-20 /\$196 copay per day for days 21-40 /\$0 copay per day for days 41-100	\$0 copay per day for days 1-20 /\$196 copay per day for days 21-38 /\$0 copay per day for days 39-100	\$0 copay per day for days 1-20 /\$196 copay per day for days 21-40 /\$0 copay per day for days 41-100	\$0 copay per day for days 1-20 /\$196 copay per day for days 21-40 /\$0 copay per day for days 41-100
Outpatient surgery	\$0 copay - \$375 copay	\$0 copay - \$325 copay	\$0 copay - \$250 copay	\$0 copay - \$390 copay
Diabetes monitoring supplies§	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Home health care	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Diagnostic radiology services	\$0 copay - \$145 copay	\$0 copay - \$110 copay	\$0 copay - \$145 copay	\$0 copay - \$145 copay
Lab services	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Outpatient X-rays	\$15 copay	\$15 copay	\$15 copay	\$15 copay
Ambulance	Ground: \$240 copay; Air: \$240 copay	Ground: \$250 copay; Air: \$250 copay	Ground: \$250 copay; Air: \$250 copay	Ground: \$215 copay; Air: \$215 copay
Emergency care	\$90 copay; Copays are waived if admitted within 24 hours	\$90 copay; Copays are waived if admitted within 24 hours	\$90 copay; Copays are waived if admitted within 24 hours	\$90 copay; Copays are waived if admitted within 24 hours
Urgent care	Contracted: \$40 copay; Copays are not waived if admitted	Contracted: \$40 copay; Copays are not waived if admitted	Contracted: \$40 copay / Non-Contracted: \$40 copay; Copays are not waived if admitted	Contracted: \$40 copay / Non-Contracted: \$40 copay; Copays are not waived if admitted
Annual out-of-pocket maximum**	\$3,900	\$3,400	\$3,900	\$3,900

Prescription Drugs – Standard Retail (30-day); Preferred Mail Order (100-day)

Tier 1 – Preferred generic drugs	30-day: \$0 copay;	30-day: \$0 copay;	30-day: \$0 copay;	30-day: \$0 copay;		
	100-day: \$0 copay	100-day: \$0 copay	100-day: \$0 copay	100-day: \$0 copay		
Tier 2 – Generic drugs	30-day: \$10 copay;	30-day: \$10 copay;	30-day: \$10 copay;	30-day: \$12 copay;		
	100-day: \$0 copay	100-day: \$0 copay	100-day: \$0 copay	100-day: \$0 copay		
Tier 3 – Preferred brand drugs	30-day: \$47 copay;	30-day: \$47 copay;	30-day: \$47 copay;	30-day: \$47 copay;		
	100-day: \$131 copay	100-day: \$131 copay	100-day: \$131 copay	100-day: \$131 copay		
Tier 4 – Non-preferred drugs	30-day: \$100 copay;	30-day: \$100 copay;	30-day: \$100 copay;	30-day: \$100 copay;		
	100-day: \$290 copay	100-day: \$290 copay	100-day: \$290 copay	100-day: \$290 copay		
Tier 5 – Specialty tier drugs	30-day: 33% coinsurance	30-day: 33% coinsurance	30-day: 33% coinsurance	30-day: 33% coinsurance		
Annual prescription deductible	\$0 deductible for all Tiers					

See reverse for additional details. Ask for a plan's Enrollment Guide if you'd like to see a full explanation of copayments or coinsurance.

	AARP [®] Medicare Advantage Plan 2 (HMO-POS)	AARP [®] Medicare Advantage (HMO-POS)	AARP [®] Medicare Advantage Choice Plan 1 (PPO)	AARP [®] Medicare Advantage Choice Plan 2 (PPO)
	H5253-107-002	H5253-108-002	H8768-017-002	H8768-032-000
Extra Benefits and Features				
Dental benefits	Up to \$1,000 for covered types of preventive and comprehensive dental	Up to \$1,000 for covered types of preventive and comprehensive dental	Up to \$1,000 for covered types of preventive and comprehensive dental	Up to \$1,000 for covered types of preventive and comprehensive dental
OTC Credit	Up to \$40 a quarter for OTC products in-store or home delivery	Up to \$50 a quarter for OTC products in-store or home delivery	Up to \$60 a quarter for OTC products in-store or home delivery	Up to \$40 a quarter for OTC products in-store or home delivery
Routine vision benefits	\$0 copay on yearly routine eye exam and \$100 eyewear allowance with free lenses	\$0 copay on yearly routine eye exam and \$300 eyewear allowance with free lenses	\$0 copay on yearly routine eye exam and \$300 eyewear allowance with free lenses	\$0 copay on yearly routine eye exam and \$100 eyewear allowance with free lenses
Routine hearing benefits	Copays as low as \$175 for a broad selection of brand-name hearing aids	Copays as low as \$175 for a broad selection of brand-name hearing aids	Copays as low as \$175 for a broad selection of brand-name hearing aids	Copays as low as \$175 for a broad selection of brand-name hearing aids
Fitness	Renew Active [®] is a fitness program for body and mind, at no additional cost	Renew Active [®] is a fitness program for body and mind, at no additional cost	Free gym membership through Renew Active [®] and free Fitbit [®]	Renew Active [®] is a fitness program for body and mind, at no additional cost
Routine chiropractic services	\$10 copay for 18 routine chiropractic visits per year	\$10 copay for 18 routine chiropractic visits per year	\$10 copay for 18 routine chiropractic visits per year	\$10 copay for 18 routine chiropractic visits per year

The AARP plans from UnitedHealthcare listed on this document are available in the following counties:

AARP® Medicare Advantage Plan 2 (HMO-POS) H5253-107-002

Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Decatur, Delaware, Des Moines, Dickinson, Emmet, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Mitchell, Monroe, Muscatine, Palo Alto, Pocahontas, Poweshiek, Ringgold, Sac, Scott, Tama, Taylor, Union, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Worth, Wright

AARP® Medicare Advantage (HMO-POS) H5253-108-002

Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Decatur, Delaware, Des Moines, Dickinson, Emmet, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Mitchell, Monroe, Muscatine, Palo Alto, Pocahontas, Poweshiek, Ringgold, Sac, Scott, Tama, Taylor, Union, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Worth, Wright

AARP® Medicare Advantage Choice Plan 1 (Local PPO) H8768-017-002

Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Decatur, Delaware, Des Moines, Dickinson, Emmet, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Mitchell, Monroe, Muscatine, Palo Alto, Pocahontas, Poweshiek, Ringgold, Sac, Scott, Tama, Taylor, Union, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Worth, Wright

AARP® Medicare Advantage Choice Plan 2 (Local PPO) H8768-032-000

Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Decatur, Delaware, Des Moines, Dickinson, Emmet, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Mitchell, Monroe, Muscatine, Palo Alto, Pocahontas, Poweshiek, Ringgold, Sac, Scott, Tama, Taylor, Union, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Worth, Wright

Get help finding the right plan for you. Contact me today.

Jason Luders

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If you receive Medicare Extra Help, your premium and prescription drug costs may be lower. [§]Limitations may apply. ⁽¹⁾The most you may pay in a year for medical care covered by the plan. This information is not a complete description of benefits. Call UnitedHealthcare at 1-855-868-8374, TTY 711 for more information. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans 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. AARP and its affiliates are not insurers. You do not need to be an AARP member to erroll. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals. AARP does not employ or endorse agents, producers or brokers. Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. [§]O copay may be restricted to particular tiers, preferred medications, or home delivery prescriptions during the initial coverage phase and may not apply during the coverage gap or catastrophic stage. OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90-100 day supply of your maintenance medication. If your plan offers out-of-network dental coverage and you see an out-of-network dents, you might be billed more. Network size varies by local market. Annual routine eye exam and \$100-600 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. The information provided through Renew Active [§] includes a standard fitness membership. Choose one Fitbit device from approved select models every 2 years. Devices may vary by plan/area