









2025 Medicare Advantage plans information

	AARP® Medicare Advantage from UHC WI-0012 (HMO-POS)	AARP® Medicare Advantage CareFlex from UHC WI-18 (HMO-POS)	AARP® Medicare Advantage from UHC WI-0017 (HMO-POS)
	H5253-030-000	H5253-198-000	H5253-097-000
	If you’re looking for coverage you can count on at the right price, this plan has predictable medical and prescription drug costs, plus valued extras.	If your priority is lower health care costs and more flexibility, this plan offers a \$400 quarterly credit to be used right away or throughout the year to pay copays for doctor visits, diagnostic test copays, and more.	If you want reliable benefits and extras you can count on, this plan has predictable out-of-pocket medical and prescription drug costs, plus dental, OTC, vision, and fitness.
Plan Benefits			
Monthly plan premium*	\$34	\$0	\$0
Annual medical deductible	\$0	\$0	\$0
Annual out-of-pocket maximum**	\$4,900	\$6,700	\$6,700
Primary care provider visit	\$0 copay	\$0 copay	\$0 copay
Specialist visit	\$40 copay	\$50 copay	\$45 copay
Specialist referral required?	No	No	No
Inpatient hospital care	\$350 copay per day for Days 1-6; \$0 copay per day for unlimited days after that	\$495 copay per day for Days 1-5; \$0 copay per day for unlimited days after that	\$310 copay per day for Days 1-6; \$0 copay per day for unlimited days after that
Emergency care	\$125 copay (\$0 copay when outside of the United States)	\$125 copay (\$0 copay when outside of the United States)	\$125 copay (\$0 copay when outside of the United States)
Prescription Drugs – Standard Retail (30 day); Preferred Mail Order (100 day)			
Tier 1 – Preferred generic drugs	30 day: \$0 copay; 100 day: \$0 copay	30 day: \$0 copay; 100 day: \$0 copay	30 day: \$0 copay; 100 day: \$0 copay
Tier 2 – Generic drugs	30 day: \$12 copay; 100 day: \$0 copay	30 day: \$12 copay; 100 day: \$0 copay	30 day: \$14 copay; 100 day: \$0 copay
Tier 3 – Preferred brand drugs	30 day: \$47 copay; 100 day: \$131 copay	30 day: \$47 copay; 100 day: \$131 copay	30 day: \$47 copay; 100 day: \$131 copay
Tier 4 – Non-preferred drugs	30 day: \$100 copay	30 day: \$100 copay	30 day: \$100 copay
Tier 5 – Specialty tier drugs	30 day: 29% coinsurance	30 day: 27% coinsurance	30 day: 29% coinsurance
Annual prescription deductible	\$0 deductible for Tiers 1 and 2; \$340 deductible for Tiers 3, 4 and 5	\$0 deductible for Tiers 1 and 2; \$495 deductible for Tiers 3, 4 and 5	\$0 deductible for Tiers 1 and 2; \$340 deductible for Tiers 3, 4 and 5

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Extra Benefits and Features			
 Dental benefits	\$1,000 dental allowance for covered services like cleanings, fillings and crowns	\$0 copay for network dental such as exams, x-rays and routine cleanings	\$0 copay for network dental such as exams, x-rays and routine cleanings
 OTC benefit	\$40 credit every quarter for OTC products in-store or online	\$30 credit every quarter for OTC products in-store or online	\$40 credit every quarter for OTC products in-store or online
 Routine vision benefits	\$250 allowance for eyewear, plus \$0 copay for a routine eye exam and lenses	\$300 allowance for eyewear, plus \$0 copay for a routine eye exam and lenses	\$300 allowance for eyewear, plus \$0 copay for a routine eye exam and lenses
 Fitness benefit	Free gym membership	Free gym membership	Free gym membership
 Routine hearing benefits	Copays from \$99 to \$1,249 for a broad selection of hearing aids	Copays from \$99 to \$1,249 for a broad selection of hearing aids	Copays from \$99 to \$1,249 for a broad selection of hearing aids
 UnitedHealthcare® Member Rewards	Rewards for physical activity, an annual wellness visit and more	Rewards for physical activity, an annual wellness visit and more	Rewards for physical activity, an annual wellness visit and more
 Lab services	\$0 copay for all covered lab services	\$0 copay for all covered lab services	\$0 copay for all covered lab services
 Optional dental coverage	Not included	\$1,500 in optional dental coverage on preventive and comprehensive services	\$1,500 in optional dental coverage on preventive and comprehensive services

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

AARP® Medicare Advantage from UHC WI-0012 (HMO-POS) H5253-030-000
Columbia, Dane, Grant, Green, Iowa, Jefferson, Kenosha, Lafayette, Rock, Sauk, Walworth

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

AARP® Medicare Advantage from UHC WI-0017 (HMO-POS) H5253-097-000
Columbia, Dane, Grant, Green, Iowa, Jefferson, Kenosha, Lafayette, Rock, Sauk, Walworth

Get help finding the right plan for you. Call 1-855-656-9528, TTY 711.