

Benefit Highlights

AARP® Medicare Advantage Essentials from UHC WI-13 (HMO-POS)

This is a short description of your 2026 plan benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions, and restrictions may apply.

Plan costs

Monthly plan premium	\$0
Annual medical deductible (applies to certain medical benefits)	\$0
Annual out-of-pocket maximum (the most you may pay in a year for covered medical care)	\$4,900

Plan benefits

Doctor's office visit

Primary care provider (PCP)	\$0 copay
Specialist	\$45 copay (referral needed)
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video

Preventive services

\$0 copay

Inpatient hospital care

\$455 copay per day: days 1-6
\$0 copay per day: days 7 and beyond

Skilled nursing facility (SNF)

\$0 copay per day: days 1-20
\$218 copay per day: days 21-100

Outpatient hospital, including surgery (cost sharing for additional plan services will apply)

\$455 copay

Outpatient mental health

Group therapy	\$15 copay
Individual therapy	\$25 copay
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video

Plan benefits

Durable medical equipment (DME) and related supplies

DME (e.g., wheelchairs, oxygen)	20% coinsurance
---------------------------------	-----------------

Prosthetics (e.g., braces, artificial limbs)	20% coinsurance
--	-----------------

Diabetes monitoring supplies	\$0 copay for covered brands
-------------------------------------	------------------------------

Diagnostic radiology services (such as MRIs, CT scans)	\$240 copay
---	-------------

Diagnostic tests and procedures (non-radiological)	\$50 copay
---	------------

Lab services	\$0 copay
---------------------	-----------

Outpatient x-rays	\$30 copay
--------------------------	------------

Ambulance	\$275 copay for ground or air
------------------	-------------------------------

Emergency care	\$130 copay (\$0 copay for emergency care outside the United States) per visit
-----------------------	--

Urgently needed services	\$50 copay (\$0 copay for urgently needed services outside the United States) per visit
---------------------------------	---

Additional plan benefits

Routine physical	\$0 copay, 1 per year
-------------------------	-----------------------

Additional plan benefits

 Hearing services	Routine hearing exam	\$0 copay for a routine hearing exam to help support hearing health
	Hearing aids	\$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. ☐ 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
 Routine dental benefits Covered in and out-of-network.	Preventive and comprehensive services	\$1,000 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	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

Additional plan benefits

	☐ You are responsible for all eyewear costs from providers outside of the UnitedHealthcare Vision network	
 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 - routine	\$45 copay, 6 visits per year	
Rewards	Earn up to \$155 in rewards when you get started in January ^Ω	
Meal benefit	\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay	

* Benefits are combined in and out-of-network

What is coinsurance?

Coinsurance is a portion or part of the total cost, typically as a percentage. With this plan, you pay part of the cost of Tier 3, Tier 4 and Tier 5 drugs. For example, if your coinsurance is 25% and the total cost of your prescription is \$100, you would pay \$25. The plan pays the rest. You pay the full cost of your drugs until you meet the deductible, then you'll start paying the coinsurance amount.

Prescription drug payment stages

Deductible	\$0 for Tier 1 and 2 Part D prescription drugs \$520 for Tier 3, 4 and 5 drugs	
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 \$2,100 you move to the Catastrophic Coverage stage.	
Tier drug coverage	Standard Retail (30-day supply)	Preferred Mail Order (100-day supply)

Prescription drug payment stages		
Tier 1: Preferred Generic	\$0 copay	\$0 copay
Tier 2: Generic¹	\$12 copay	\$0 copay
Tier 3: Preferred Brand	15% coinsurance	15% coinsurance
Covered Insulin²	15%, up to \$35 copay	15%, up to \$105 copay
Tier 4: Non-Preferred Drug³	39% coinsurance	N/A
Tier 5: Specialty Tier³	27% coinsurance	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.	

¹ Tier includes enhanced drug coverage

² You pay no more than 15% of the total drug cost or a \$35 copay, whichever is lower, for each 1-month supply of Part D covered insulin drugs, even if you haven't paid your deductible, until you reach the Catastrophic Coverage stage where you pay \$0.

³ Limited to a 30-day supply

Scan this code to view
your Summary of
Benefits



^ΩMedicare Advantage reward offerings may vary by plan and are not available in all plans. By participating in the program or accessing rewards funds, you agree to the Rewards Program Terms of Service located on the right side of the page at myuhcmedicare.com/rewards. Members must participate January through December to earn all available rewards. Rewards must be earned and reported within time frames specified by the plan. Time frames are available at myuhcmedicare.com/rewards. Rewards can only be used by members of UnitedHealthcare Medicare Advantage plans for eligible items at participating merchants and in accordance with applicable Medicare laws. Rewards funds are not redeemable for cash except as required by law. No ATM access. Rewards cannot be used to purchase Medicare-covered items or services, including medical or prescription drug out-of-pocket costs, or alcohol, tobacco or firearms. Rewards expire 1 month after Medicare Advantage plan terminates. This doesn't impact you while you're enrolled in your current plan or if you switch to another UnitedHealthcare Medicare Advantage plan.

This information is not a complete description of benefits. Contact the plan for more information.

Y0066_MABH_2026_M H5253033000

AAWI26HP0335428_000