

2020 Plans in Central Missouri.

UnitedHealthcare® offers a variety of Medicare Advantage plan options to fit your health care needs. Take advantage of it.

	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO)	UnitedHealthcare® Medicare Advantage Choice Plan 2 (Regional PPO)
	H2802-029-000	H2802-048-000	R3444-012-000
Plan Benefits			
Monthly plan premium¹	\$23	\$0	\$48
Primary care provider visit	\$0 copay	\$10 copay	\$10 copay
Specialist visit	\$45 copay	\$50 copay	\$50 copay
Preventive services	\$0 copay	\$0 copay	\$0 copay
Inpatient hospital care	\$325 copay per day for days 1-7/ \$0 copay per day for days 8-unlimited	\$350 copay per day for days 1-5/ \$0 copay per day for days 6-unlimited	\$370 copay per day for days 1-5/ \$0 copay per day for days 6-unlimited
Outpatient surgery	\$0 copay - \$325 copay	\$0 copay - \$350 copay	\$0 copay - \$370 copay
Diabetes monitoring supplies²	\$0 copay	\$0 copay	\$0 copay
Diagnostic radiology services	\$0 copay - \$160 copay	\$0 copay - \$160 copay	\$0 copay - \$125 copay
Diagnostic tests and procedures	\$20 copay	\$20 copay	\$20 copay
Lab services	\$5 copay	\$5 copay	\$10 copay
Outpatient x-rays	\$14 copay	\$14 copay	\$14 copay
Ambulance	Ground: \$250 copay; Air: \$250 copay	Ground: \$250 copay; Air: \$250 copay	Ground: \$250 copay; Air: \$250 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
Urgently needed services	Contracted: \$30 copay; Non-Contracted: \$40 copay; Copays are not waived if admitted	Contracted: \$30 copay; Non-Contracted: \$40 copay; Copays are not waived if admitted	Contracted: \$30 copay; Non-Contracted: \$40 copay; Copays are not waived if admitted
Medical deductible	\$0	\$0	\$0
Annual out-of-pocket maximum³	\$3,400	\$5,900	\$6,700

Additional Benefits, Services and Programs			
Dental coverage	Free preventive dental services, including exam and cleaning	Not included	Free preventive dental services, including exam and cleaning
Optional dental coverage for an additional monthly premium	✓	✓	✓
Hearing and vision coverage	✓	✓	✓
Gym membership	Free gym membership at locations near you with Renew Active™	Free gym membership at locations near you with Renew Active™	Not included
Over-the-counter benefit	\$40 in quarterly benefits toward health and wellness products	\$40 in quarterly benefits toward health and wellness products	Not included

See reverse for additional details. Ask for a plan's 2020 Enrollment Guide if you'd like to see a full explanation of copayments or coinsurance.

	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO)	UnitedHealthcare® Medicare Advantage Choice Plan 2 (Regional PPO)
	H2802-029-000	H2802-048-000	R3444-012-000
Prescription Drug Supplies – Standard Retail (30-day); Preferred Mail Order (90-day)			
Tier 1 – Preferred generic drugs	30-day: \$3 copay; 90-day: \$0 copay	30-day: \$4 copay; 90-day: \$0 copay	30-day: \$4 copay; 90-day: \$0 copay
Tier 2 – Generic drugs	30-day: \$14 copay; 90-day: \$0 copay	30-day: \$14 copay; 90-day: \$0 copay	30-day: \$15 copay; 90-day: \$0 copay
Tier 3 – Preferred brand drugs	30-day: \$47 copay; 90-day: \$131 copay	30-day: \$47 copay; 90-day: \$131 copay	30-day: \$47 copay; 90-day: \$131 copay
Tier 4 – Non-preferred drugs	30-day: \$100 copay; 90-day: \$290 copay	30-day: \$100 copay; 90-day: \$290 copay	30-day: \$100 copay; 90-day: \$290 copay
Tier 5 – Specialty tier drugs	30-day: 30% coinsurance; 90-day: 30% coinsurance	30-day: 28% coinsurance; 90-day: 28% coinsurance	30-day: 27% coinsurance; 90-day: 27% coinsurance
Annual prescription deductible	\$0 deductible for Tiers 1, 2 and 3; \$150 deductible for Tiers 4 and 5	\$0 deductible for Tiers 1, 2 and 3; \$250 deductible for Tiers 4 and 5	\$0 deductible for Tiers 1 and 2; \$295 deductible for Tiers 3, 4 and 5

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

AARP® Medicare Advantage Plan 1 (HMO-POS) H2802-029-000

Audrain, Boone, Callaway, Camden, Cole, Cooper, Howard, Lincoln, Maries, Miller, Moniteau, Montgomery, Morgan, Osage

AARP® Medicare Advantage Plan 2 (HMO) H2802-048-000

Audrain, Boone, Callaway, Camden, Cole, Cooper, Howard, Lincoln, Maries, Miller, Moniteau, Montgomery, Morgan, Osage

UnitedHealthcare® Medicare Advantage Choice Plan 2 (Regional PPO) R3444-012-000

Is available in all counties in Missouri

Looking for more detailed plan information? Contact me today.

Stacie Postol, Licensed Sales Representative

314-592-7733, TTY 711

¹If you receive Medicare Extra Help, your premium and prescription drug costs may be lower.

²Limitations may apply.

³The most you may pay in a year for medical care covered by the plan.

Benefit limitations and exclusions apply.

This information is not a complete description of benefits. Call 1-855-332-0910, TTY 711 for more information.

Preventive dental services are \$0 cost-share for specified services only. Benefit limitations and exclusions apply. Charges may apply for items and services from an out-of-network provider.

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. Equipment, classes, personalized fitness plans, and events may vary by location. Services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in AARP® Staying Sharp and the Renew Active Fitbit® Community is subject to your acceptance of their respective Terms of Use and Privacy 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. The Renew Active program varies by plan/area.

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. \$0 copay may be restricted to particular tiers, preferred medications, or mail order prescriptions during the initial coverage phase and may not apply during the coverage gap or catastrophic stage.

Plans are 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.