

2020 Plans in St. Louis and Metro East Illinois.

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

	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Walgreens (Local PPO)	AARP® Medicare Advantage Choice Plan 1 (Local PPO)
	H2802-028-000	H2228-083-000	H2228-030-000
Plan Benefits			
Monthly plan premium ¹	\$0	\$0	\$29
Primary care provider visit	\$0 copay	\$0 copay	\$5 copay
Specialist visit	\$35 copay	\$40 copay	\$45 copay
Preventive services	\$0 copay	\$0 copay	\$0 copay
Inpatient hospital care	\$265 copay per day for days 1-8/ \$0 copay per day for days 9-unlimited	\$300 copay per day for days 1-5/ \$0 copay per day for days 6-unlimited	\$295 copay per day for days 1-6/ \$0 copay per day for days 7-unlimited
Outpatient surgery	\$0 copay - \$250 copay	\$0 copay - \$250 copay	\$0 copay - \$275 copay
Diabetes monitoring supplies ²	\$0 copay	\$0 copay	\$0 copay
Diagnostic radiology services	\$0 copay - \$115 copay	\$0 copay - \$115 copay	\$0 copay - \$115 copay
Diagnostic tests and procedures	\$15 copay	\$15 copay	\$0 copay
Lab services	\$0 copay	\$0 copay	\$0 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	\$500	\$0
Annual out-of-pocket maximum ³	\$2,900	\$3,900	\$4,400

Additional Benefits, Services and Programs			
In-home emergency response monitoring	✓	Not included	Not included
Dental, vision, and hearing coverage	✓	✓	✓
Hearing aid coverage	✓	✓	✓
Gym membership	Free gym membership at locations near you and a Fitbit® with Renew Active™	Free gym membership at locations near you and a Fitbit® with Renew Active™	Free gym membership at locations near you with Renew Active™
Over-the-counter benefit	\$50 in quarterly benefits toward health and wellness products	Not included	\$50 in quarterly benefits toward health and wellness products

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 (HMO-POS)	AARP® Medicare Advantage Walgreens (Local PPO)	AARP® Medicare Advantage Choice Plan 1 (Local PPO)
	H2802-028-000	H2228-083-000	H2228-030-000
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: \$0 copay ⁴ ; 90-day: \$0 copay	30-day: \$2 copay; 90-day: \$0 copay
Tier 2 – Generic drugs	30-day: \$12 copay; 90-day: \$0 copay	30-day: \$5 copay ⁴ ; 90-day: \$10 copay	30-day: \$8 copay; 90-day: \$0 copay
Tier 3 – Preferred brand drugs	30-day: \$47 copay; 90-day: \$131 copay	30-day: \$47 copay ⁴ ; 90-day: \$131 copay	30-day: \$45 copay; 90-day: \$125 copay
Tier 4 – Non-preferred drugs	30-day: \$100 copay; 90-day: \$290 copay	30-day: \$100 copay ⁴ ; 90-day: \$290 copay	30-day: \$95 copay; 90-day: \$275 copay
Tier 5 – Specialty tier drugs	30-day: 33% coinsurance; 90-day: 33% coinsurance	30-day: 33% coinsurance ⁴ ; 90-day: 33% coinsurance	30-day: 30% coinsurance; 90-day: 30% coinsurance
Annual prescription deductible	\$0 deductible for all Tiers	\$0 deductible for all Tiers	\$0 deductible for Tiers 1, 2 and 3; \$150 deductible for Tiers 4 and 5

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

AARP® Medicare Advantage (HMO-POS) H2802-028-000

Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington

AARP® Medicare Advantage Walgreens (Local PPO) H2228-083-000

Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington

AARP® Medicare Advantage Choice Plan 1 (Local PPO) H2228-030-000

Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington

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.

⁴Copay listed is for Preferred Retail locations only.

Benefit limitations and exclusions apply.

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

You must have a working landline and/or cellular phone coverage to take part in the personal emergency response monitoring benefit. Device may vary.

Use of any Fitbit device is voluntary. Consult a health care professional before beginning any exercise program. Availability of the Fitbit benefit varies by plan/market. Refer to your Evidence of Coverage for more details. Fitbit is a registered trademark of Fitbit, Inc. ©2019 Fitbit, Inc. All rights reserved.

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.