

Benefit Highlights

AARP® Medicare Advantage Choice (PPO)

This is a short description of your 2020 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
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Medical Benefits

	In-Network	Out-of-Network
Annual out-of-pocket maximum (The most you may pay in a year for medical care covered by the plan)	\$3,900 In-Network	\$10,000 combined In and Out-of-Network
Doctor's office visit	Primary Care Provider: \$0 copay	Primary Care Provider: \$25 copay
	Specialist: \$35 copay (no referral needed)	Specialist: \$60 copay (no referral needed)
Preventive services	\$0 copay	\$0 copay - 40% coinsurance (depending on the service)
Inpatient hospital care	\$225 copay per day: for days 1-5	\$475 copay per day: for days 1-22
	\$0 copay per day for unlimited days after that	\$0 copay per day for unlimited days after that
Skilled nursing facility (SNF)	\$0 copay per day: days 1-20	\$195 copay per day: days 1-52
	\$160 copay per day: days 21-45	\$0 copay per day: days 53-100
	\$0 copay per day: days 46-100	
Outpatient hospital, including surgery	\$0 - \$200 copay	40% coinsurance
	Cost sharing for additional plan covered services will apply.	Cost sharing for additional plan covered services will apply.
Diabetes monitoring supplies	\$0 copay for covered brands	30% coinsurance
Home health care	\$0 copay	50% coinsurance
Diagnostic radiology services (such as MRIs, CT scans)	\$0 - \$125 copay	40% coinsurance
Diagnostic tests and procedures (non-radiological)	\$0 copay	40% coinsurance
Lab services	\$0 copay	\$0 copay
Outpatient x-rays	\$0 copay	\$9 copay

Medical Benefits

	In-Network	Out-of-Network
Ambulance	\$275 copay for ground \$275 copay for air	\$275 copay for ground \$275 copay for air
Emergency care	\$90 copay (worldwide)	
Urgently needed services	\$30 - \$40 copay (\$90 copay for worldwide coverage)	

Benefits and Services Beyond Original Medicare

	In-Network	Out-of-Network
Routine physical	\$0 copay; 1 per year*	40% coinsurance; 1 per year*
Vision - routine eye exams	\$0 copay; 1 every year*	\$60 copay; 1 every year*
Dental - preventive	\$0 copay for exams, cleanings, x-rays, and fluoride*	\$0 copay for exams, cleanings, x-rays, and fluoride*
Dental - comprehensive	\$0 copay for comprehensive dental services*	\$0 copay for comprehensive dental services*
Dental - benefit limit	\$500 limit on all covered dental services	
Hearing - routine exam	\$0 copay; 1 per year*	\$60 copay; 1 per year*
Hearing aids	\$375 - \$2,075 copay for each hearing aid provided through UnitedHealthcare Hearing, up to 2 hearing aids every 2 years.*	Hearing aids available nationwide through mail order from UnitedHealthcare Hearing.*
Fitness program through Renew Active™	Standard membership access to participating fitness locations including an in-person fitness orientation, access to group fitness classes, and online brain exercises- depending on availability or enrollment into a self-directed fitness program if a network location is not convenient, all at no additional cost.	
Personal Emergency Response System	With the Personal Emergency Response System (PERS) help is only a button away. You can have peace of mind knowing that in any emergency situation the PERS in-home monitoring device can get you help quickly, 24 hours a day at no additional cost. The device is a lightweight button that can be worn on your wrist or as a pendant and may automatically detect falls depending on the model chosen. You must have a working landline and/or cellular phone coverage to take part in this benefit.	
Foot care - routine	\$35 copay; 6 visits per year*	\$60 copay; 6 visits per year*
Health & Wellness Products Catalog	\$50 credit per quarter to use on approved health products. Order online at Walmart.com, over the phone, or by mail.	
NurseLine	Speak with a registered nurse (RN) 24 hours a day, 7 days a week	

	In-Network	Out-of-Network
Virtual Medical Visits	Speak to network telehealth providers using your computer or mobile device. Visit www.amwell.com to access virtual visits or if you are an existing Wellmed patient, contact your provider to access virtual visits.	No coverage

*Benefits combined in and out-of-network

Prescription Drugs

	Your Cost	
Annual prescription deductible	\$0 for Tier 1, Tier 2 and Tier 3; \$355 for Tier 4 and Tier 5	
Initial coverage stage	Standard Retail (30-day)	Preferred Mail Order (90-day)
Tier 1: Preferred Generic Drugs	\$2 copay	\$0 copay
Tier 2: Generic Drugs	\$14 copay	\$0 copay
Tier 3: Preferred Brand Drugs	\$47 copay	\$131 copay
Tier 4: Non-Preferred Drugs	\$100 copay	\$290 copay
Tier 5: Specialty Tier Drugs	26% coinsurance	26% coinsurance
Coverage gap stage	After your total drug costs reach \$4,020, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap	
Catastrophic coverage stage	After your total out-of-pocket costs reach \$6,350, you will pay the greater of \$3.60 copay for generic (Including brand drugs treated as generic), \$8.95 copay for all other drugs, or 5% coinsurance	

Optional riders available – See the Summary of Benefits or Evidence of Coverage for information

AARP | Medicare Advantage
from UnitedHealthcare

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