# **Compare Medicare Advantage Plans for 55024**

| Showing 2 of 7 plans<br>available   | UHC Complete Care<br>MN-7 (PPO C-SNP)   | UHC Complete Care<br>Support MN-8 (PPO C-<br>SNP)   |  |
|---|---|---|--|
|   | <b>\$0</b><br>Monthly premium   | <b>\$16.80</b> Monthly premium  |  |
| Annual medical deductible This is the amount you have to pay before your plan starts paying its share of your medical costs | \$0<br>In-network Sut-of-<br>network  | \$0<br>In-network Sut-of-<br>network  |  |
| Out-of-pocket maximum This is the most you pay for covered services from network providers during the year                  | \$6,700 shape of the state of th | \$6,700 ships to the state of th |  |
| Part B premium reduction A reduction to your Medicare Part B premium each month   | ×<br>No   | ×<br>No   |  |
| Care while traveling Get network costs when you travel across the country   | Covered with the UnitedHealthcare Medicare National Network   | Covered with the UnitedHealthcare Medicare National Network   |  |
| Special eligibility<br>requirement  | Must be diagnosed with<br>diabetes, chronic heart<br>failure and/or a<br>cardiovascular disorder.   | Must be diagnosed with diabetes, chronic heart failure and/or a cardiovascular disorder. With Extra Help, your drug costs are lower, plus your premium and prescription drug deductible are   |  |

### **Doctor visits**

| Your doctors   | Add your doctors   | Add your doctors   |  |
|--|--|--|--|
|  |  |  |  |
| Primary care provider (PCP)  A doctor or other health care professional you select to be your main health care provider  | \$0<br>copay<br>In-network   | \$0<br>copay<br>In-network   |  |
| Specialist A doctor who provides health care services for a specific disease or part of the body   | \$50<br>copay<br>In-network  | \$50<br>copay<br>In-network  |  |
| Virtual visits An online visit with a health care provider using your computer, smartphone or tablet   | <b>\$0</b><br>copay for network<br>providers   | <b>\$0</b><br>copay for network<br>providers   |  |
| Annual routine physical A visit to review your medical history and check your health and fitness   | \$0 of the cost, combined visits in and out-of-network   | \$0 of the cost, combined visits in and out-of-network   |  |
| Preventive services (such as covered screenings, vaccinations, etc.) Services that may help find health problems early, when treatment works best, and can help keep you from getting certain diseases | \$0 - \$0 copay for covered services In-network  \$0 - 40% of the cost (depending on the service) Out-of-network | \$0 - \$0 copay for covered services In-network  \$0 - 40% of the cost (depending on the service) Out-of-network |  |
| Group therapy visit A mental health visit where one or more licensed therapists or psychologists meet with a group of patients   | \$15<br>copay<br>In-network  | \$15<br>copay<br>In-network  |  |
| Individual therapy   |  |  |  |

| visit  A one-on-one mental health visit with a licensed therapist or psychologist   | \$15<br>copay<br>In-network \$15<br>copay<br>Out-of-<br>network | \$15<br>copay<br>In-network \$15<br>copay<br>Out-of-<br>network |  |
|---|---|---|--|
| Opioid treatment services Services that help make sure you know how to safely use your prescription opioid drugs and other prescription drugs that are frequently misused | \$0<br>copay<br>In-network                                      | \$0<br>copay<br>In-network                                      |  |

### Want an easier way to see differences between plans?

| Prescription drug benefits         |   |   |  |
|------------------------------------|---|---|--|
| Your drugs                         | Add your drugs                                      | + Add your drugs  |  |
|                                    |   |   |  |
| Annual prescription deductible     | <b>\$0</b> for Tiers 1-2 <b>\$520</b> for Tiers 3-5 | \$0  if you qualify for Extra  Help  \$615  if you do not qualify for  Extra Help |  |
| Retail network pharma              | acy (30-day supply)                                 |   |  |
| Tier 1: Preferred<br>Generic Drugs | Standard network  \$0  copay                        | 25%<br>of the cost  |  |
| Tier 2: Generic Drugs              | Standard network \$12 copay                         | 25%<br>of the cost  |  |
| Tier 3: Preferred<br>Brand Drugs   | Standard network                                    | 25%   |  |

**18%** 

of the cost

of the cost

| Tier 3: Insulin                    | Standard network Up to \$25 copay | Up to <b>\$35</b> copay |  |
|------------------------------------|-----------------------------------|-------------------------|--|
| Tier 4: Non-Preferred<br>Drugs     | Standard network 40% of the cost  | 25%<br>of the cost      |  |
| Tier 5: Specialty<br>Drugs         | Standard network  27% of the cost | 25%<br>of the cost      |  |
| Mail order pharmad                 | ey .                              |                         |  |
| Tier 1: Preferred<br>Generic Drugs | <b>\$0</b><br>copay               | 25%<br>of the cost      |  |

| Tier 1: Preferred<br>Generic Drugs | <b>\$0</b><br>copay        | <b>25%</b> of the cost   |  |
|------------------------------------|----------------------------|--------------------------|--|
| Tier 2: Generic Drugs              | <b>\$0</b><br>copay        | 25% of the cost          |  |
| Tier 3: Preferred<br>Brand Drugs   | <b>18%</b> of the cost     | 25% of the cost          |  |
| Tier 3: Insulin                    | Up to <b>\$75</b><br>copay | Up to <b>\$105</b> copay |  |

### Cost shares if you receive Extra Help

| Brand Drugs   | Up to <b>\$12.65</b> copay | Up to <b>\$12.65</b> copay |  |
|---------------|----------------------------|----------------------------|--|
| Generic Drugs | Up to <b>\$5.10</b> copay  | Up to <b>\$5.10</b> copay  |  |

### **Dental coverage**



| Preventive dental<br>Oral exams, routine<br>cleanings, X-rays, and<br>fluoride              | <b>\$0</b><br>copay  | <b>\$0</b><br>copay  |  |
|---|--|--|--|
| Comprehensive dental Dental services not covered by Original Medicare                       | ×<br>No  | 50% of the cost for all covered comprehensive services, such as fillings, crowns, root canals, extractions, bridges and dentures |  |
| Annual maximum The most your plan will pay for covered dental services during the plan year | ×<br>No  | \$1,000  |  |
| Optional rider Get additional dental coverage for an extra monthly fee                      | Add \$44 to your monthly premium \$1,500 per year for covered dental services 50% of the cost for fillings, crowns, root canals and extractions Platinum Dental (PDF) Plan Dental Platinum (Espanol) (PDF) | ×<br>No  |  |

### **Medical benefit information**

| Urgent care Immediate treatment for minor injuries or illnesses such as sprains, fractures, minor burns or infections, earaches and strep throat | <b>\$50</b> copay per visit (\$0 copay when outside of the United States) | <b>\$50</b> copay per visit (\$0 copay when outside of the United States) |  |
|--|---|---|--|
| Emergency care Immediate treatment for life-threatening injuries or illnesses and other  | \$130 copay per visit (\$0 copay when outside of the United States)       | \$130 copay per visit (\$0 copay when outside of the United States)       |  |
| serious conditions   |   | Office States)  |  |

| Ground or air transportation to a nearby hospital or skilled nursing facility when you need emergency care  | <b>\$275</b> copay for ground or air   | <b>\$275</b> copay for ground or air  |  |
|---|--|---|--|
| Inpatient hospital care  Medical services and care provided when your doctor admits you to a hospital or other inpatient facility for at least one night  | \$455 copay per day: days 1-6 \$0 copay per day: days 7 and beyond for unlimited days In-network \$555 copay per day: days 1-6 \$0 copay per day: days 7 and beyond for unlimited days Out-of- network | \$455 copay per day: days 1-6 \$0 copay per day: days 1-19 \$0 copay per day: days 20 and beyond for unlimited days In-network \$555 copay per day: days 20 and beyond for unlimited days Out-of- network |  |
| Ambulatory surgical center A medical facility that specializes in same-day outpatient surgeries and procedures  | \$355<br>copay<br>In-network   | \$355<br>copay<br>In-network  |  |
| Outpatient hospital services (including surgery and observation) Medical services and care that don't require an overnight hospital stay  | \$455<br>copay<br>In-network   | \$455<br>copay<br>In-network  |  |
| Diagnostic radiology<br>services (such as<br>MRIs, CT scans, etc.)<br>Tests and scans used by<br>your doctor to see<br>inside your body and<br>diagnose health<br>conditions                              | \$260<br>copay<br>In-network \$360<br>copay<br>Out-of-<br>network  | \$260<br>copay<br>In-network \$360<br>copay<br>Out-of-<br>network   |  |
| Diagnostic tests and procedures, non-radiological (such as EKG/ECG tests, etc.) Tests and procedures that look for changes in your health to help your doctor diagnose potential conditions and illnesses | \$55<br>copay<br>In-network  | \$55<br>copay<br>In-network   |  |

| Lab services Blood, urine or tissue tests used by your doctor to diagnose and treat minor medical conditions  | \$0 copay In-network   | \$0<br>copay<br>In-network  |  |
|---|--|---|--|
| Outpatient X-rays Scans of your body mainly used to look at broken bones but may also be used to diagnose problems with your joints and internal organs | \$20<br>copay<br>In-network \$50<br>copay<br>Out-of-<br>network  | \$25<br>copay<br>In-network   |  |
| Diabetes monitoring supplies Supplies used to check your blood glucose level  | \$0<br>copay<br>In-network   | \$0<br>copay<br>In-network  50% of the cost Out-of- network   |  |
| Occupational therapy Treatments and services that can help improve your every day life  | \$45<br>copay<br>In-network  | \$50<br>copay<br>In-network   |  |
| Physical and speech<br>therapy<br>Treatments and services<br>that can help improve<br>your every day life   | \$45<br>copay<br>In-network  | \$50<br>copay<br>In-network \$85<br>copay<br>Out-of-<br>network   |  |
| Home health care Health care services and supplies you get in your home under your doctor's orders  | \$0 copay In-network   | \$0<br>copay<br>In-network  |  |
| Skilled nursing facility  Health care services you get in a nursing home from licensed nurses and therapists  | \$0 copay per day: days 1-20 \$218 copay per day: days 1-100 copay per day: days 1-100 Out-of- network 21-100 In-network | \$0 copay per day: days 1-20 \$218 copay per day: days copay per day: days 21-100 In-network  \$250 copay per day: days 1-100 Out-of- network |  |

## Extra benefits and programs

| Routine eye exam      |  |  |
|-----------------------|--|--|
| One eye exam per year |  |  |

| to help monitor and<br>maintain your overall<br>eye health   | \$0 copay, combined visits in and out-of-network  | \$0<br>copay, 1<br>per year<br>In-network \$\$85<br>copay,<br>combined<br>visits in<br>and out-of-<br>network |  |
|--|---|---|--|
| Routine eyewear Use this allowance to buy frames or contacts   | <b>\$150</b><br>every 2 years   | <b>\$200</b> every 2 years  |  |
| Routine hearing exam One hearing exam per year to help monitor and maintain your overall hearing health                                | \$0 copay, 1 combined visits in and out-of-network  | \$0 copay, 1 combined visits in and out-of-network  |  |
| Hearing aids Prescription or OTC hearing aids every 2 years  | <b>\$199 - \$1,249</b> copay per device   | <b>\$199 - \$1,249</b> copay per device   |  |
| OTC credit Use this credit to buy OTC products like vitamins and supplements, first aid items and more                                 | \$40 credit every month  OTC products Healthy food for qualifying members                   | \$60 credit every month  ✓ OTC products Healthy food for ✓ qualifying members                                 |  |
| Rewards Earn rewards for completing certain health activities like an annual wellness visit, physical activity and more                | Up to <b>\$165</b><br>every year  | Up to <b>\$165</b><br>every year  |  |
| Fitness program Stay active, focused and connected either at a gym or from home  | Free membership at core and premium gyms Online fitness classes Brain health challenges     | Free membership at core and premium gyms Online fitness classes Brain health challenges                       |  |
| Routine foot care Covered services include preventive treatment of the foot like cutting or removal of corns, warts, calluses or nails | \$45 copay, 6 visits per year In-network \$80 copay, combined visits in and out-of- network | \$45 copay, 6 visits per year In-network \$85 copay, combined visits in and out-of- network                   |  |

| Meal benefit Fresh healthy meals after you're discharged from the hospital or a skilled nursing facility | <b>\$0</b><br>copay for 28 meals | <b>\$0</b><br>copay for 28 meals |  |
|--|----------------------------------|----------------------------------|--|

#### Disclaimer information

#### **Enrollment Disclaimer Information:**

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage a Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and/or a Medicare-approved Part D sp For Dual Special Needs Plans: A Medicare Advantage organization with a Medicare contract and a contract with the State Me Program. Enrollment in the plan depends on the plan's contract renewal with Medicare.

#### AARP-related Disclaimer:

UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll in a Mea Advantage or Prescription Drug Plan. AARP encourages you to consider your needs when selecting products and does not m specific product recommendations for individuals. AARP does not employ or endorse agents, producers or brokers.

#### Extra Help:

If you are receiving Extra Help from Medicare, your copays may be lower or you may have no copays.

#### **Featured Benefits:**

- Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.
- Optum HouseCalls may not be available in all areas.
- OTC, food, and/or utility benefits have expiration timeframes. Review your Evidence of Coverage (EOC) for more information. healthy food and utilities benefit is a special supplemental benefit only available to chronically ill enrolles with a qualifying consuch as diabetes, cardiovascular disorders, chronic heart failure, chronic high blood pressure and/or chronic high cholesterowho also meet all applicable plan coverage criteria. There may be other qualified chronic conditions not listed.
- The Giveback benefit is a reduction in your Medicare Part B premium.
- A 50% coinsurance applies to covered dental comprehensive services. If your plan offers out-of-network dental coverage and see an out-of-network dentist, you might be billed more. Network size varies by local market.
- Reward offerings may vary by plan. Reward program Terms of Service apply.
- If your plan offers out-of-network dental coverage and you see an out-of-network dentist, you might be billed more. Network s varies by local market.
- Routine transportation not for use in emergencies. A trip is one-way and roundtrip is two trips.
- Annual routine eye exam and an allowance for contacts or one pair of frames, with standard (single, bi-focal, tri-focal or stanc progressive) lenses covered in full every one or two years. Review your Evidence of Coverage (EOC) for more information.
- CareFlex benefit credits can only be used by members of AARP Medicare Advantage CareFlex plans for cost-shares for cert Medicare Parts A and B covered items and services. CareFlex credits are loaded on a Visa debit card. Unused credits will rolle each quarter and expire Dec. 31. Credits not redeemable for cash.
- The fitness benefit and gym network varies by plan/area and participating locations may change. The fitness benefit includes standard fitness membership at participating locations. Not all plans offer access to premium locations. Consult your doctor program or making changes to your lifestyle or health care routine.
- The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Other hearing exam providers are avail

the UnitedHealthcare network.

#### Out-of-network:

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. Please care customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to our network services.

#### State-level Medicaid, D-SNP Disclaimer:

D-SNP and C-SNP: The values shown in-network represent a range based upon the amount of the Medicare Parts A and B plantaring covered by the state. Depending on your Medicaid eligibility, your Medicaid program may have cost sharing. For compliming for costs for those without Medicare Parts A and B plantaring covered by the state, and applicable Methods sharing, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions, and restrictions may

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