

# Benefit highlights

## AARP® Medicare Advantage Riverbank (PPO)

This is a short description of your 2022 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	\$99
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### Medical Benefits

	In-Network	Out-of-Network
<b>Annual Medical Deductible</b>	No deductible	
<b>Annual out-of-pocket maximum (The most you may pay in a year for covered medical care)</b>	\$3,000 In-Network	\$5,100 combined In and Out-of-Network
<b>Doctor's office visit</b>	Primary Care Provider: Tier 1: \$0 copay   Tier 2: \$0 copay	Primary Care Provider: \$0 copay
	Specialist: Tier 1: \$15 copay   Tier 2: \$25 copay (no referral needed)	Specialist: \$25 copay (no referral needed)
	Virtual visits: \$0 copay; Speak to network telehealth providers using your computer or mobile device.	
<b>Preventive services</b>	\$0 copay	\$0 copay
<b>Inpatient hospital care</b>	Tier 1: \$200 copay per stay for unlimited days Tier 2: \$250 copay per stay for unlimited days	\$250 copay per stay for unlimited days
<b>Skilled nursing facility (SNF)</b>	\$0 copay per day: days 1-20 \$188 copay per day: days 21-36 \$0 copay per day: days 37-100	\$150 copay per day: days 1-16 \$250 copay per day: days 17-19 \$0 copay per day: days 20-100
<b>Outpatient hospital, including surgery (Cost sharing for additional plan services will apply)</b>	\$150 copay (Tier 1) \$250 copay (Tier 2)	\$250 copay
<b>Mental health (outpatient and virtual)</b>	Group therapy: \$0 copay	Group therapy: \$0 copay
	Individual therapy: \$0 copay	Individual therapy: \$0 copay
	Virtual visits: \$0 copay; Speak to network telehealth providers using your computer or mobile device.	
<b>Diabetes monitoring supplies</b>	\$0 copay for covered brands	50% coinsurance

## Medical Benefits

	In-Network	Out-of-Network
<b>Diagnostic radiology services (such as MRIs, CT scans)</b>	\$145 copay	\$145 copay
<b>Diagnostic tests and procedures (non-radiological)</b>	\$20 copay	\$20 copay
<b>Lab services</b>	\$0 copay	\$0 copay
<b>Outpatient x-rays</b>	\$15 copay	\$15 copay
<b>Ambulance</b>	\$250 copay for ground or air	\$250 copay for ground or air
<b>Emergency care</b>	\$90 copay (\$0 copay for emergency care outside the United States) per visit	
<b>Urgently needed services</b>	\$40 copay (\$0 copay for urgently needed services outside the United States) per visit	

## Benefits and Services Beyond Original Medicare

	In-Network	Out-of-Network
<b>Routine physical</b>	\$0 copay; 1 per year*	\$0 copay; 1 per year*
<b>Routine eye exams</b>	\$0 copay; 1 every year*	\$0 copay; 1 every year*
<b>Routine eyewear</b>	<p>\$0 copay; up to \$300 every year for frames or contact lenses through UnitedHealthcare Vision. Standard single, bifocal, trifocal, or progressive lenses are covered in full.*</p> <p>Home delivered eyewear available nationwide through UnitedHealthcare Vision (select products only).</p>	
<b>Dental - preventive</b>	\$0 copay for exams, cleanings, x-rays, and fluoride*	\$0 copay for exams, cleanings, x-rays, and fluoride*
<b>Dental - comprehensive</b>	\$0 copay or 50% coinsurance for comprehensive dental services*	\$0 copay or 50% coinsurance for comprehensive dental services*
<b>Dental - benefit limit</b>	\$2,000 combined limit on all covered dental services* If you choose to see an out-of-network dentist you might be billed more, even for services listed as \$0 copay	
<b>Hearing - routine exam</b>	\$0 copay; 1 per year*	\$25 copay; 1 per year*
<b>Hearing aids</b>	<p>\$175 - \$1,225 copay for each hearing aid provided through UnitedHealthcare Hearing, up to 2 hearing aids every year.*</p> <p>Includes hearing aids delivered directly to you with virtual follow-up care through Right2You (select models), offered only by UnitedHealthcare Hearing.</p>	

	In-Network	Out-of-Network
<b>Fitness program</b>	Renew Active fitness membership, classes and online brain exercises at no cost to you.  With your fitness benefit you also get a Fitbit device at no cost to you.	
<b>Personal Emergency Response System</b>	Emergency monitoring device at no cost.	
<b>Foot care - routine</b>	\$25 copay; 6 visits per year*	\$25 copay; 6 visits per year*
<b>Routine Chiropractic care</b>	\$10 copay; 12 chiropractic visits per year*	\$25 copay; 12 chiropractic visits per year*
<b>Routine Acupuncture</b>	\$10 copay; 12 acupuncture visits per year*	\$25 copay; 12 acupuncture visits per year*
<b>Over-the-Counter (OTC) Products Card</b>	\$60 credit on a prepaid card every quarter to use on approved over-the-counter products.	
<b>Meal Benefit</b>	\$0 copay; Meals provided 1 time per calendar year immediately after an inpatient hospital or skilled nursing facility stay.	
<b>NurseLine</b>	Speak with a registered nurse (RN) 24 hours a day, 7 days a week.	

\*Benefits combined in and out-of-network

## Prescription Drugs

	Your Cost	
<b>Annual prescription (Part D) deductible</b>	\$0	
<b>Initial coverage stage</b>	<b>Standard Retail (30-day)</b>	<b>Preferred Mail Order (100-day)</b>
<b>Tier 1: Preferred Generic</b>	\$0 copay	\$0 copay
<b>Tier 2: Generic<sup>1</sup></b>	\$10 copay	\$0 copay
<b>Tier 3: Preferred Brand</b>	\$47 copay	\$131 copay
<b>Select Insulin Drugs<sup>2</sup></b>	\$35 copay	\$95 copay
<b>Tier 4: Non-Preferred Drug</b>	\$100 copay	\$290 copay
<b>Tier 5: Specialty Tier</b>	33% coinsurance	N/A <sup>3</sup>
<b>Coverage gap stage</b>	Tier 1 drugs are covered in the gap. For covered drugs on other tiers, after your total drug costs reach \$4,430, you pay 25% coinsurance for generic drugs and 25% coinsurance for brand name drugs during the coverage gap	
<b>Catastrophic coverage stage</b>	After your total out-of-pocket costs reach \$7,050, you will pay the greater of \$3.95 copay for generic (Including brand drugs treated as generic), \$9.85 copay for all other drugs, or 5% coinsurance	

<sup>1</sup> Tier includes enhanced drug coverage

<sup>2</sup> For 2022, this plan participates in the Part D Senior Savings Model which offers lower, stable, and predictable out of pocket costs for covered insulin through the different Part D benefit coverage stages. You will pay a maximum of \$35 for a 1-month supply of Part D select insulin drugs during the deductible, initial coverage and coverage gap or "donut hole" stages of your benefit. You will pay 5% of the cost of your insulin in the catastrophic stage. This cost-sharing only applies to members who do not qualify for a program that helps pay for your drugs ("Extra Help").

<sup>3</sup> Limited to a 30-day supply



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

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