



Selected Year: 2025

Selected LIS Level: None

Plan Name	AARP Medicare Advantage Essentials from UHC ST-3 (HMO-POS)
Plan ID	H2802-028-000
Plan Highlights	When you want reliable, low-cost medical coverage, this plan has the essentials, including affordable doctor visits and prescription drug coverage. Earn up to \$155* in healthy rewards. (Formerly AARP Medicare Advantage from UHC ST-0003)
Premium	\$0
Medical Deductible	\$0 INN; N/A OON
Maximum Out-of-Pocket	\$2,800
Provider Network	Includes Medicare National Network for network care away from home
PCP / Specialist	\$0 / Coming Soon
Inpatient Hospital	Coming Soon
ASC / Outpatient Hospital	Coming Soon
Skilled Nursing Facility	\$0 Days 1-20; \$203 Days 21-100
Telehealth	\$0 Virtual Medical & Mental Health visits from Network Providers
Lab Services	\$0
Rx Deductible	• \$0 Tiers 1 & 2 • \$340 Tiers 3-5
Rx Retail (30-day)	• \$0/\$6/\$47/\$100/29% • Insulin: \$35
Rx Mail Order (100-day)	• \$0/\$0/\$131 • Insulin: \$95
Dental	Covered
Eyewear	Covered every 2 years
Hearing Aids	Covered
Fitness	Covered
OTC	Covered - OTC

*Members must participate Jan. - Dec. to earn all rewards. Reward offerings may vary by plan and are not available in all plans. Reward program Terms of Service apply. Some rewards purchase restrictions apply.

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Other Benefits	• Transportation: Covered • Post-Discharge Meals: Covered
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Key Metrics ¹	
Current Plan Enrollment: 67,083	Current Eligibles: 726,753
YOY Eligible Growth: 2.0%	

1. Jun 2024 CMS.gov MA Ind State/County Enrollment Within UHC 2024 MA Ind Footprint

Service Area

Illinois

Adams, Alexander, Bond, Calhoun, Clinton, Fayette, Greene, Jackson, Jersey, Macoupin, Madison, Marion, Monroe, Montgomery, Perry, Pike, Randolph, St. Clair, Union, Washington

Missouri

Crawford, Dent, Franklin, Gasconade, Jefferson, Lincoln, Phelps, Pulaski, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington

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