United Healthcare

2026 H0432-004-000

Plan Name	**AARP® Medicare Advantage from UHC AL-0002 (HMO-POS)**
Plan ID	**H0432-004-000**
Plan Highlights	Monthly premium for lower out-of-pocket medical and Rx costs. Coverage for certain services outside of the network.
Premium	$40
Medical Deductible	$0 combined in and out-of-network
Maximum Out-of-Pocket	$5,400
Provider Network	Includes UnitedHealthcare Medicare National Network for network care nationwide
Rewards	Up to $155* in healthy rewards
PCP / Specialist	$0 / $40; Referral Required
Inpatient Hospital	$455 copay: days 1-6 $0 per day after that for unlimited days
ASC / Outpatient Hospital	$405 copay / $455 copay; $0 for colonoscopies
Ambulance	$290 copay for ground or air
ER / Urgent Care	$130 copay / $50 copay

*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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2026 H0432-004-000

Plan Name	AARP® Medicare Advantage from UHC AL-0002 (HMO-POS)
Diagnostic Radiology / X-Rays	$260 copay; $0 for mammograms / $30 copay
Lab Services	$0 copay
Rx Deductible	$0 Tiers 1 and 2 • $440 Tiers 3-5
Rx Retail (30-day)	$0/$10/16%/41%/28% • Insulin: $35
Rx Mail (Tiers 1-3, 100-day)	$0/$0/16% • Insulin: $105
Dental	Preventive dental services covered for $0 copay; Platinum Dental Rider Available
Vision	$0 for a routine eye exam and standard lenses; $250 every 2 years for eyewear
Hearing Aids	$199 - $1,249 copay per device; 2 devices every year through UHC Hearing
Fitness	Free gym membership with core network
OTC	Not Covered
Other Benefits	• Post-Discharge Meals: 28 meals over 14 days, unlimited times per year

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Key Metrics [1]

Current Plan Enrollment: 3,836

Current Eligibles: 1,128,617

YOY Eligible Growth: 1.4%

1. Jul 2025 CMS.gov MA Ind State/County Enrollment Within UHC 2026 MA Ind Footprint

Service Area

Alabama

All counties in state

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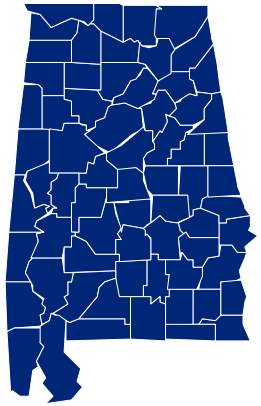

Footprint Key: Non-Dual Footprint | Non-Dual Expansion | No Footprint

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