United Healthcare

2026 H1045-034-000

Plan Name	**AARP® Medicare Advantage from UHC FL-0010 (HMO-POS)**
Plan ID	**H1045-034-000**
Plan Highlights	Balanced coverage with predictable medical and Rx costs.
Premium	$0; Part B Rebate: $9.00
Medical Deductible	$0 in-network; N/A out-of-network
Maximum Out-of-Pocket	$3,400
Provider Network	Includes UnitedHealthcare Medicare National Network for network care nationwide
Rewards	Up to $155* in healthy rewards
PCP / Specialist	$0 / $30; Referral Required
Inpatient Hospital	$245 copay: days 1-7 $0 per day after that for unlimited days
ASC / Outpatient Hospital	$195 copay / $245 copay; $0 for colonoscopies
Ambulance	$120 copay for ground or air
ER / Urgent Care	$150 copay / $65 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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Plan Name	AARP® Medicare Advantage from UHC FL-0010 (HMO-POS)
Diagnostic Radiology / X-Rays	$150 copay; $0 for mammograms / $5 copay
Lab Services	$0 copay
Rx Deductible	$0 Tiers 1 and 2 • $270 Tiers 3-5
Rx Retail (30-day)	$0/$0/22%/40%/30% • Insulin: $35
Rx Mail (Tiers 1-3, 100-day)	$0/$0/22% • Insulin: $105
Dental	Preventive dental services covered for $0 copay
Vision	$0 for a routine eye exam and standard lenses; $300 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 premium and 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: 17,786

Current Eligibles: 715,578

YOY Eligible Growth: 1.6%

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

Service Area

Florida

Charlotte, Collier, Glades, Hendry, Lee, Manatee, Sarasota

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

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