



2026 H2802-028-000

<b>Plan Name</b>	<b>AARP® Medicare Advantage Essentials from UHC ST-3 (HMO-POS)</b>
<b>Plan ID</b>	<b>H2802-028-000</b>
<b>Plan Highlights</b>	Lower out-of-pocket medical and Rx costs in exchange for fewer extra benefits.
<b>Premium</b>	\$0
<b>Medical Deductible</b>	\$0 in-network; N/A out-of-network
<b>Maximum Out-of-Pocket</b>	\$3,200
<b>Provider Network</b>	Includes UnitedHealthcare Medicare National Network for network care nationwide
<b>Rewards</b>	Up to \$155* in healthy rewards
<b>PCP / Specialist</b>	\$0 / \$35; Referral Required
<b>Inpatient Hospital</b>	\$295 copay; days 1-7 \$0 per day after that for unlimited days
<b>ASC / Outpatient Hospital</b>	\$195 copay / \$295 copay; \$0 for colonoscopies
<b>Ambulance</b>	\$290 copay for ground or air
<b>ER / Urgent Care</b>	\$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.



For agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.



2026 H2802-028-000

<b>Plan Name</b>	<b>AARP® Medicare Advantage Essentials from UHC ST-3 (HMO-POS)</b>
<b>Diagnostic Radiology / X-Rays</b>	\$160 copay; \$0 for mammograms / \$30 copay
<b>Lab Services</b>	\$0 copay
<b>Rx Deductible</b>	\$0 Tiers 1 and 2 • \$440 Tiers 3-5
<b>Rx Retail (30-day)</b>	\$0/\$5/21%/39%/28% • Insulin: \$35
<b>Rx Mail (Tiers 1-3, 100-day)</b>	\$0/\$0/21% • Insulin: \$105
<b>Dental</b>	Preventive dental services covered for \$0 copay; Platinum Dental Rider Available
<b>Vision</b>	\$0 for a routine eye exam and standard lenses; \$300 every 2 years for eyewear
<b>Hearing Aids</b>	\$199 - \$1,249 copay per device; 2 devices every year through UHC Hearing
<b>Fitness</b>	Free gym membership with premium and core network
<b>OTC</b>	Not Covered
<b>Other Benefits</b>	• Post-Discharge Meals: 28 meals over 14 days, unlimited times per year

\*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.

 For agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.



2026 H2802-028-000

## Key Metrics <sup>1</sup>

**Current Plan Enrollment:** 67,192

**Current Eligibles:** 742,161

**YOY Eligible Growth:** 1.9%

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

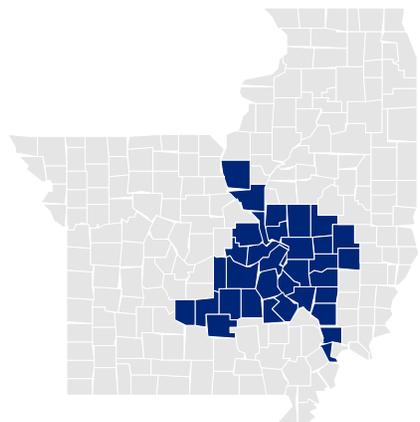
\*Members must participate Jan. - Dec. to earn all rewards. Reward offerings may vary by plan and are not available in all plans. Reward program Terms of Service apply. Some rewards purchase restrictions apply.



For agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.



2026 H2802-028-000



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

\*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.

**i** For agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.