United Healthcare

2026 H2802-001-000

Plan Name	**AARP® Medicare Advantage Essentials from UHC NE-3 (HMO-POS)**
Plan ID	**H2802-001-000**
Plan Highlights	Lower out-of-pocket medical and Rx costs in exchange for fewer extra benefits.
Premium	$0
Medical Deductible	$0 in-network; N/A out-of-network
Maximum Out-of-Pocket	$5,900
Provider Network	Includes UnitedHealthcare Medicare National Network for network care nationwide
Rewards	Up to $155* in healthy rewards
PCP / Specialist	$0 / $55; Referral Required
Inpatient Hospital	$495 copay: days 1-5 $0 per day after that for unlimited days
ASC / Outpatient Hospital	$445 copay / $495 copay; $0 for colonoscopies
Ambulance	$275 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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Plan Name	AARP® Medicare Advantage Essentials from UHC NE-3 (HMO-POS)
Diagnostic Radiology / X-Rays	$240 copay; $0 for mammograms / $25 copay
Lab Services	$0 copay
Rx Deductible	$0 Tiers 1 and 2 • $520 Tiers 3-5
Rx Retail (30-day)	$0/$12/17%/39%/27% • Insulin: $35
Rx Mail (Tiers 1-3, 100-day)	$0/$0/17% • Insulin: $105
Dental	Preventive dental services covered for $0 copay; Platinum Dental Rider Available
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 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: 25,448

Current Eligibles: 372,970

YOY Eligible Growth: 2.4%

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

Service Area

Iowa

Cass, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie, Shelby

Nebraska

Adams, Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dodge, Douglas, Fillmore, Franklin, Gage, Garfield, Greeley, Hall, Hamilton, Holt, Howard, Jefferson, Johnson, Kearney, Lancaster, Madison, Merrick, Nance, Nemaha, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Richardson, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Valley, Washington, Wayne, Webster, Wheeler, York

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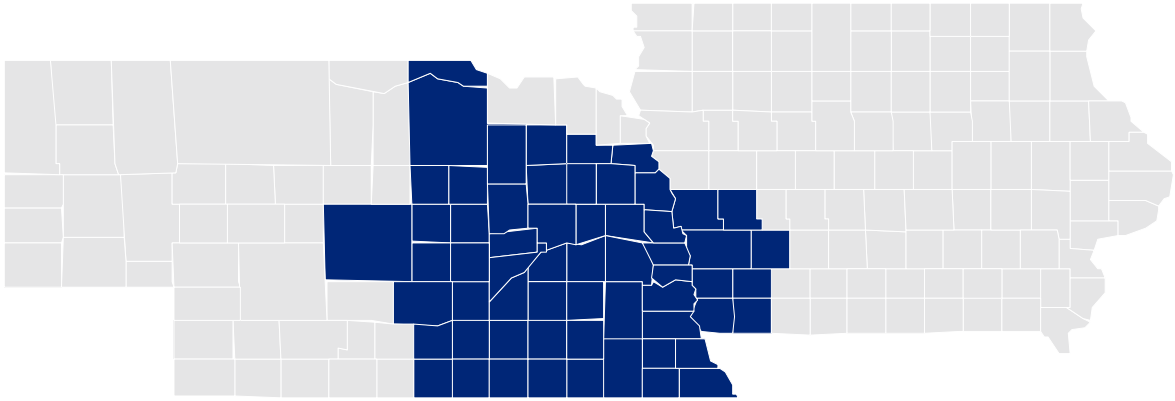

Footprint Key: Non-Dual Footprint · Non-Dual Expansion · No Footprint

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