United Healthcare

2026 H5253-198-000

Plan Name	**AARP® Medicare Advantage CareFlex from UHC WI-18 (HMO-POS)**
Plan ID	**H5253-198-000**
Plan Highlights	Includes the CareFlex quarterly credit that can be used to help pay for covered medical costs.
Premium	$0
Medical Deductible	$0 in-network; N/A out-of-network
Maximum Out-of-Pocket	$6,700
Provider Network	Includes UnitedHealthcare Medicare National Network for network care nationwide
Rewards	Up to $155* in healthy rewards
CareFlex	**$400 quarterly credit with rollover to help lower out-of-pocket medical copays**
PCP / Specialist	$0 / $60; Referral Required
Inpatient Hospital	$550 copay: days 1-5 $0 per day after that for unlimited days
ASC / Outpatient Hospital	$450 copay / $550 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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2026 H5253-198-000

Plan Name	AARP® Medicare Advantage CareFlex from UHC WI-18 (HMO-POS)
Diagnostic Radiology / X-Rays	$260 copay; $0 for mammograms / $30 copay
Lab Services	$0 copay
Rx Deductible	$0 Tiers 1 and 2 • $600 Tiers 3-5
Rx Retail (30-day)	$0/$12/16%/36%/26% • 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; $150 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: 4,316

Current Eligibles: 995,603

YOY Eligible Growth: 2.5%

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

Service Area

Wisconsin

Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago

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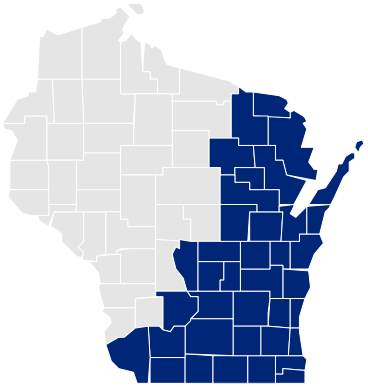

Footprint Key: Non-Dual Footprint Non-Dual Expansion No Footprint

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