

Summary of Benefits 2021

Medicare Advantage Plan

AARP Medicare Advantage Patriot (HMO)
H5253-113-000

Look inside to take advantage of the health services the plan provides.
Call Customer Service or go online for more information about the plan.



Toll-free **1-844-723-6473**, TTY **711**
8 a.m. - 8 p.m. local time, 7 days a week



www.AARPMedicarePlans.com

AARP | Medicare Advantage
from  UnitedHealthcare®

Summary of Benefits

January 1st, 2021 - December 31st, 2021

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. The Evidence of Coverage (EOC) provides a complete list of services we cover. You can see it online at www.AARPMedicarePlans.com or you can call Customer Service for help. When you enroll in the plan you will get information that tells you where you can go online to view your Evidence of Coverage.

About this plan.

AARP Medicare Advantage Patriot (HMO) is a Medicare Advantage HMO plan with a Medicare contract.

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live within our service area listed below, and be a United States citizen or lawfully present in the United States.

Our service area includes these counties in:

Tennessee: Anderson, Bledsoe, Blount, Bradley, Campbell, Cannon, Carter, Cheatham, Claiborne, Cocke, Cumberland, Davidson, DeKalb, Dickson, Fayette, Grainger, Greene, Hamblen, Hamilton, Hancock, Hardeman, Hawkins, Haywood, Hickman, Jackson, Jefferson, Johnson, Knox, Lawrence, Lewis, Loudon, Macon, Madison, Marion, Maury, McMinn, McNairy, Meigs, Monroe, Morgan, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Sullivan, Sumner, Trousdale, Unicoi, Union, Van Buren, Warren, Washington, Wayne, White, Williamson, Wilson;

Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe.

Use network providers.

AARP Medicare Advantage Patriot (HMO) has a network of doctors, hospitals, and other providers. With this plan, you have the freedom to enjoy nationwide access to care at in-network costs when you visit any provider participating in the UnitedHealthcare® Medicare National Network (exclusions may apply). If you use providers that are not in our network, the plan may not pay for those services.

You can go to www.AARPMedicarePlans.com to search for a network provider using the online directory.

AARP Medicare Advantage Patriot (HMO)

Premiums and Benefits

	In-Network
Monthly Plan Premium	There is no monthly premium for this plan.
Part B Premium Reduction	Up to \$50
Annual Medical Deductible	This plan does not have a deductible.
Maximum Out-of-Pocket Amount	<p>\$3,200 annually for Medicare-covered services you receive from in-network providers.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p>

AARP Medicare Advantage Patriot (HMO)

Benefits

		In-Network
Inpatient Hospital²		<p>\$175 copay per day: for days 1-5 \$0 copay per day: for days 6 and beyond</p> <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p>
Outpatient Hospital Cost sharing for additional plan covered services will apply.	Ambulatory Surgical Center (ASC) ²	\$0 copay for a diagnostic colonoscopy \$110 copay otherwise (designated as Type 1 in the Provider Directory)
	Outpatient Hospital, including surgery ²	\$0 copay for a diagnostic colonoscopy \$160 copay otherwise (designated as Type 2 in the Provider Directory)
	Outpatient Hospital Observation Services ²	\$160 copay
Doctor Visits	Primary Care Provider	\$0 copay
	Specialists ²	\$25 copay
	Virtual Medical Visits	\$0 copay; Speak to network telehealth providers using your computer or mobile device.
Preventive Care	Medicare-covered	\$0 copay Abdominal aortic aneurysm screening Alcohol misuse counseling Annual "Wellness" visit Bone mass measurement Breast cancer screening (mammogram) Cardiovascular disease (behavioral therapy) Cardiovascular screening Cervical and vaginal cancer screening Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) Depression screening Diabetes screenings and monitoring Hepatitis C screening HIV screening

Benefits

		In-Network
		<p>Lung cancer with low dose computed tomography (LDCT) screening</p> <p>Medical nutrition therapy services</p> <p>Medicare Diabetes Prevention Program (MDPP)</p> <p>Obesity screenings and counseling</p> <p>Prostate cancer screenings (PSA)</p> <p>Sexually transmitted infections screenings and counseling</p> <p>Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</p> <p>Vaccines, including flu shots, hepatitis B shots, pneumococcal shots</p> <p>“Welcome to Medicare” preventive visit (one-time)</p>
		<p>Any additional preventive services approved by Medicare during the contract year will be covered. This plan covers preventive care screenings and annual physical exams at 100% when you use in-network providers.</p>
	Routine physical	\$0 copay; 1 per year
Emergency Care		<p>\$90 copay (\$0 copay for worldwide coverage) per visit</p> <p>If you are admitted to the hospital within 24 hours, you pay the inpatient hospital copay instead of the Emergency copay. See the “Inpatient Hospital” section of this booklet for other costs.</p>
Urgently Needed Services		<p>\$25 - \$40 copay</p> <p>(\$0 copay for worldwide coverage)</p>
Diagnostic Tests, Lab and Radiology Services, and X-Rays	Diagnostic radiology services (e.g. MRI) ²	<p>\$0 copay for each diagnostic mammogram</p> <p>\$110 copay otherwise</p>
	Lab services ²	\$0 copay
	Diagnostic tests and procedures ²	\$0 copay
	Therapeutic Radiology ²	\$50 copay per service
	Outpatient X-rays ²	\$15 copay per service

Benefits

		In-Network
Hearing Services	Exam to diagnose and treat hearing and balance issues ²	\$0 copay
	Routine hearing exam	\$0 copay; 1 per year
	Hearing aid ²	\$375 - \$2,075 copay for each hearing aid provided through UnitedHealthcare Hearing, up to 2 hearing aids every 2 years.
Routine Dental Benefits	Preventive	\$0 copay for exams, cleanings, x-rays, and fluoride
	Comprehensive ²	\$0 copay for comprehensive dental services
	Benefit limit	\$2,000 limit on all covered dental services
Vision Services	Exam to diagnose and treat diseases and conditions of the eye ²	\$0 copay
	Eyewear after cataract surgery	\$0 copay
	Routine eye exam	\$0 copay; 1 every year
	Eyewear	\$0 copay every 2 years; up to \$300 for frames or contact lenses. Standard single, bifocal, trifocal, or progressive lenses are covered in full.
Mental Health	Inpatient visit ²	\$175 copay per day: for days 1-5 \$0 copay per day: for days 6-90
		Our plan covers 90 days for an inpatient hospital stay.
	Outpatient group therapy visit ²	\$15 copay
	Outpatient individual therapy visit ²	\$25 copay
	Virtual Mental Health Visits	\$0 copay; Speak to network telehealth providers using your computer or mobile device.

Benefits

		In-Network
Skilled Nursing Facility (SNF)²		\$0 copay per day: for days 1-20 \$184 copay per day: for days 21-38 \$0 copay per day: for days 39-100
		Our plan covers up to 100 days in a SNF.
Physical therapy and speech and language therapy visit²		\$25 copay
Ambulance²		\$250 copay for ground \$250 copay for air
Your provider must obtain prior authorization for non-emergency transportation.		
Routine Transportation		Not covered
Medicare Part B Drugs	Chemotherapy drugs ²	20% coinsurance
Part B Drugs may be subject to Step Therapy. See Evidence of Coverage for details.	Other Part B drugs ²	20% coinsurance

Additional Benefits

		In-Network
Acupuncture	Medicare-covered acupuncture ²	\$0 copay for services provided by a primary care physician \$25 copay for services provided by a specialist
Chiropractic Care	Manual manipulation of the spine to correct subluxation ²	\$20 copay
Diabetes Management	Diabetes monitoring supplies ²	\$0 copay We only cover Accu-Chek® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, Accu-Chek® Guide Me, and Accu-Chek® Guide. Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView. Other brands are not covered by your plan.
	Diabetes Self-management training	\$0 copay
	Therapeutic shoes or inserts ²	20% coinsurance
Durable Medical Equipment (DME) and Related Supplies	Durable Medical Equipment (e.g., wheelchairs, oxygen) ²	20% coinsurance
	Prosthetics (e.g., braces, artificial limbs) ²	20% coinsurance
Fitness program through Renew Active™		Renew Active provides a standard gym membership with access to an extensive nationwide network of fitness locations nationwide, plus a personalized fitness plan, online fitness classes, and an online brain health program all at no cost to you.

Additional Benefits

		In-Network
Foot Care (podiatry services)	Foot exams and treatment ²	\$25 copay
	Routine foot care	\$25 copay; for each visit up to 6 visits every year
Meal Benefit²		\$0 copay; Meals provided 1 time per calendar year immediately after an inpatient hospital or skilled nursing facility stay.
Home Health Care²		\$0 copay
Hospice		You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.
NurseLine		Speak with a registered nurse (RN) 24 hours a day, 7 days a week
Occupational Therapy Visit²		\$25 copay
Opioid Treatment Program Services²		\$0 copay
Outpatient Substance Abuse	Outpatient group therapy visit ²	\$15 copay
	Outpatient individual therapy visit ²	\$25 copay
Over-the-Counter (OTC) Products Catalog		\$100 credit per quarter to use on approved OTC products. Order online, over the phone, or by mail through your Health & Wellness Products Catalog.
Personal Emergency Response System		Help is only a button press away. A PERS monitoring device that can help provide you with the confidence of knowing that in any emergency situation you can get help quickly, 24 hours a day at no additional cost.
Renal Dialysis²		20% coinsurance

Services with a 2 may require your provider to obtain prior authorization from the plan.

Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service Representative at the number listed on the back cover of this book.

Understanding the Benefits

- ✓ Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Call us or go online to view a copy of the EOC. Our phone number and website are listed on the back cover of this book.
- ✓ Review the Provider Directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

Understanding Important Rules

- ✓ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ✓ Benefits, premiums and/or copays/coinsurance may change on January 1 of each year.
- ✓ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

Required Information

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. A Medicare Advantage organization with a Medicare contract. Enrollment in these plans depends on the plan's contract renewal with Medicare. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. You do not need to be an AARP member to enroll in a Medicare Advantage or Prescription Drug Plan. AARP and its affiliates are not insurers. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

Plans may offer supplemental benefits in addition to Part C benefits.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

UnitedHealthcare Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-814-6894 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-814-6894 (TTY: 711)。

This information is available for free in other languages. Please call our Customer Service number located on the first page of this book.

Esta información esta disponible sin costo en otros idiomas. Comuníquese con nuestro número de Servicio al Cliente situado en la cobertura de este libro.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply.

The provider network may change at any time. You will receive notice when necessary.

Participation in the Renew Active™ program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership. Equipment, classes, personalized fitness plans, and events may vary by location.

Certain services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in AARP® Staying Sharp and the Fitbit® Community for Renew Active is subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. The Renew Active program varies by plan/area.

The Nurseline service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.