



## 2026 Enrollment Guide

AARP® Medicare Advantage Patriot No Rx MI-MA01 (PPO)

H0294-022-000

Service area: Michigan - Allegan, Antrim, Arenac, Bay, Benzie, Branch, Calhoun, Cass, Charlevoix, Crawford, Emmet, Genesee, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ingham, Iosco, Kalamazoo, Kalkaska, Kent, Lake, Lapeer, Leelanau, Livingston, Manistee, Missaukee, Monroe, Montcalm, Montmorency, Muskegon, Newaygo, Oakland, Oceana, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford counties



## Whatever comes next, UnitedHealthcare provides Medicare coverage you can count on for your whole life ahead

You've got plans. So do we. Medicare plans from UnitedHealthcare offer reliable coverage designed to support your health wherever life takes you. Our large national provider network includes doctors and specialists across the country, and 9 out of 10 Medicare members are able to keep seeing the doctors they know and trust. It's one more way we're here to support your health — every step of the way.

After all, you may not always know what's next, but you can count on UnitedHealthcare to be there from the moment you choose your plan to the moments that matter most.

## See why 4 out of 5 members would choose UnitedHealthcare again for their Medicare coverage

"I really appreciated all of the help that I got from UnitedHealthcare. UnitedHealthcare is the company that is best suited to my needs."

Karen K, UnitedHealthcare
 Medicare Advantage Member

"You need a strong insurance company behind you to back you up and cover the things that need to be covered and UnitedHealthcare does that."

Mary M, UnitedHealthcare
 Complete Care Member

Medicare member responses based on Human8 survey, May 2025. Y0066\_INTRO\_2026\_C UHEX26MP0309570\_000

# Enjoy access to our large Medicare Advantage provider network



This plan includes a network of quality doctors, hospitals and other care providers. You have the freedom to enjoy access to care at network costs when you visit any provider participating in the UnitedHealthcare® Medicare National Network. You can also see out-of-network providers if they accept Medicare and the plan, but keep in mind your costs may be higher.

#### Here's how this PPO plan works



Select a primary care provider in your plan's service area to oversee and help manage your care. You're not limited to this PCP, but it's beneficial for your long term health and well-being.



**\$0** copays for preventive services when received in-network. Look at the Summary of Benefits to find out what is covered and how much you'll pay for covered services.



No referral is needed to see a specialist or other provider.



This plan has a maximum annual out-of-pocket amount.



Emergency and urgently needed services are covered anywhere in the world.



Remember, you are not required to enroll in a plan with Part D coverage when you are first eligible. But, you may have to pay a Late Enrollment Penalty if there's a period of 63 or more days in a row when you don't have Part D coverage or other creditable prescription drug coverage.

Go to **AARPMedicarePlans.com** to search for a network provider using the online directories, review plan documents and so much more.

## **Benefit Highlights**

#### AARP® Medicare Advantage Patriot No Rx MI-MA01 (PPO)

This is a short description of your 2026 plan benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions, and restrictions may apply.

Plan costs	
Monthly plan premium	\$0
Part B premium reduction	Up to \$100 Reductions will be applied to your Social Security check or your Medicare Part B premium bill.
Annual medical deductible (applies to certain medical benefits)	\$0 combined in and out-of-network
Annual out-of-pocket maximum (the most you may pay in a year for covered medical care)	\$6,700 combined in and out-of-network

Plan benefits		
	In-network	Out-of-network
Doctor's office visit		
Primary care provider (PCP)	\$0 copay	\$0 copay
Specialist	\$55 copay (no referral needed)	\$55 copay (no referral needed)
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Preventive services	\$0 copay	\$0 copay
Inpatient hospital care	\$455 copay per day: days 1-6 \$0 copay per day: days 7 and beyond	\$455 copay per day: days 1-6 \$0 copay per day: days 7 and beyond

Plan benefits		
	In-network	Out-of-network
Skilled nursing facility (SNF)	\$0 copay per day: days 1-20 \$218 copay per day: days 21-100	\$0 copay per day: days 1-20 \$218 copay per day: days 21-100
Outpatient hospital, including surgery (cost sharing for additional plan services will apply)	\$455 copay	\$455 copay
Outpatient mental health		
Group therapy	\$15 copay	\$15 copay
Individual therapy	\$25 copay	\$25 copay
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Durable medical equipment (DME) and related supplies		
DME (e.g., wheelchairs, oxygen)	20% coinsurance	50% coinsurance
Prosthetics (e.g., braces, artificial limbs)	20% coinsurance	50% coinsurance
Diabetes monitoring supplies	\$0 copay for covered brands	50% coinsurance
<b>Diagnostic radiology services</b> (such as MRIs, CT scans)	\$260 copay	\$260 copay
Diagnostic tests and procedures (non-radiological)	\$50 copay	\$50 copay
Lab services	\$0 copay	\$0 copay
Outpatient x-rays	\$30 copay	\$30 copay
Ambulance	\$275 copay for ground or air	\$275 copay for ground or air
Emergency care	\$130 copay (\$0 copay for emergency care outside the United States) per visit	
Urgently needed services	\$50 copay (\$0 copay for urgently needed services outside the United States) per visit	

Additional plan benefits			
		In-network	Out-of-network
Routine physical		\$0 copay, 1 per year*	\$0 copay, 1 per year*
Hearing services	Routine hearing exam	\$0 copay for a routine hearing exam to help support hearing health*	\$55 copay for a routine hearing exam to help support hearing health*
	Hearing aids	\$199 - \$829 copay for each \$1,249 copay for each pre can purchase up to 2 hear	scription hearing aid. You
		aids	name prescription hearing
		<ul> <li>Access to one of the largest national networks of hearing professionals with more than 6,500 locations</li> </ul>	
		<ul> <li>3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period</li> <li>Hearing aids purchased outside of UnitedHealthcare Hearing are not covered</li> </ul>	
Routine	Preventive and	\$2,500 allowance for all co	
dental benefits	comprehensive services	\$0 copay for covered preventive services like oral exams, X-rays, routine cleanings and fluoride	
		50% coinsurance for covered comprehensive services like fillings, crowns, bridges and dentures  ☐ No annual deductible ☐ Access to one of the largest national dental networks ☐ Freedom to see any dentist	
Vision services	Routine eye exam	\$0 copay for a routine eye exam each year to help protect your eyesight and health*	\$0 copay for a routine eye exam each year to help protect your eyesight and health*
	Routine eyewear	\$150 allowance every 2 ye contacts*  □Free standard prescrip vision, bifocals, trifocal progressives	ition lenses including single

Additional plan benefits		
	In-network	Out-of-network
	<ul> <li>Other covered lenses available with copays from \$40 − \$153</li> <li>Access to one of Medicare Advantage's largest national networks of vision providers and retail providers</li> <li>Eyewear available from many online providers, including Warby Parker and GlassesUSA</li> <li>You are responsible for all eyewear costs from providers outside of the UnitedHealthcare Vision network</li> </ul>	
Fitness program	and includes:  □ Free gym membersl locations □ Access to a large na fitness locations	om home or in your to you at no additional cost hip at core and premium ational network of gyms and t videos and live streaming
Foot care - routine	\$45 copay, 6 visits per year*	\$45 copay, 6 visits per year*
OTC credit	\$30 credit every quarter for over-the-counter (OTC) products in-store or online  Choose from thousands of brand name and generic OTC products like vitamins, pain relievers, first aid and more  Shop at thousands of participating stores, including Walmart, Walgreens and Dollar General, or at neighborhood stores near you	
Rewards	Earn up to \$150 in rewards when you get started in January $^{\Omega}$	
Meal benefit	\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay	

<sup>\*</sup>Benefits are combined in and out-of-network

Scan this code to view your Summary of Benefits





<sup>Ω</sup>Medicare Advantage reward offerings may vary by plan and are not available in all plans. By participating in the program or accessing rewards funds, you agree to the Rewards Program Terms of Service located on the right side of the page at myuhcmedicare.com/rewards. Members must participate January through December to earn all available rewards. Rewards must be earned and reported within time frames specified by the plan. Time frames are available at myuhcmedicare.com/rewards. Rewards can only be used by members of UnitedHealthcare Medicare Advantage plans for eligible items at participating merchants and in accordance with applicable Medicare laws. Rewards funds are not redeemable for cash except as required by law. No ATM access. Rewards cannot be used to purchase Medicare-covered items or services, including medical or prescription drug out-of-pocket costs, or alcohol, tobacco or firearms. Rewards expire 1 month after Medicare Advantage plan terminates. This doesn't impact you while you're enrolled in your current plan or if you switch to another UnitedHealthcare Medicare Advantage plan.

This information is not a complete description of benefits. Contact the plan for more information.

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## **Summary of** Benefits 2026

AARP® Medicare Advantage Patriot No Rx MI-MA01 (PPO) H0294-022-000

Look inside to learn more about the plan and the health services it covers. Contact us for more information about the plan.



#### AARPMedicarePlans.com



Toll-free **1-844-723-6473**, TTY **711** 

8 a.m.-8 p.m. local time, 7 days a week



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## **Summary of Benefits**

#### January 1, 2026 - December 31, 2026

This is a summary of what we cover and what you pay. For a complete list of covered services, limitations and exclusions, review the Evidence of Coverage (EOC) at **myAARPMedicare.com** or call Customer Service for help. After you enroll in the plan, you will get more information on how to view your plan details online.

#### AARP® Medicare Advantage Patriot No Rx MI-MA01 (PPO)

Medical premium, deductible and limits			
	In-network	Out-of-network	
Monthly plan premium	\$0 You need to continue to pay your Medicare Part B premium		
Part B premium reduction	Up to \$100 Reductions will be applied to your Social Security check or your Medicare Part B premium bill.		
Annual medical deductible	This plan does not have a medical deductible.		
Maximum out-of-pocket amount	\$6,700		
	This is the most you will pay out-of-pocket each year for Medicare-covered services and supplies received from any provider.		

Medical benefits				
		In-network	Out-of-network	
Inpatient hospital care <sup>2</sup> Our plan covers an unlimited number of days for an inpatient hospital stay.		\$455 copay per day: days 1-6 \$0 copay per day: days 7 and beyond	\$455 copay per day: for days 1-6 \$0 copay per day: for days 7 and beyond	
Outpatient hospital Cost-sharing for additional plan	Ambulatory surgical center (ASC) <sup>2</sup>	\$0 copay for a colonoscopy \$455 copay otherwise	\$0 copay for a colonoscopy \$455 copay otherwise	
covered services will apply.	Outpatient hospital, including surgery <sup>2</sup>	\$0 copay for a colonoscopy \$455 copay otherwise	\$0 copay for a colonoscopy \$455 copay otherwise	

Medical benefits				
		In-network		Out-of-network
	Outpatient hospital observation services <sup>2</sup>	\$455 copay		\$455 copay
Doctor visits	Primary care provider	\$0 copay		\$0 copay
	Specialists <sup>2</sup>	\$55 copay		\$55 copay
	Virtual medical visits	\$0 copay to talk online through liv		etwork telehealth provider and video
Preventive services	Routine physical	\$0 copay, 1 per y	ear*	\$0 copay, 1 per year*
	Medicare-covered	\$0 copay		\$0 copay
	test, flexible sig  Depression scr Diabetes screet monitoring Hepatitis C scre HIV screening	counseling s visit asurement screening disease rapy) screening ginal cancer cer screenings fecal occult blood gmoidoscopy) eening nings and eening	com scree serv serv Prog Obe could Pros (PS/ Sexus scree Tob could people related flu, I CON when the could prove the could prove the could people serve the could people serve the could people	g cancer with low dose inputed tomography (LDCT) eening dical nutrition therapy vices dicare Diabetes Prevention gram (MDPP) esity screenings and inseling state cancer screenings A) ually transmitted infections eenings and counseling acco use cessation inseling (counseling for ple with no sign of tobacco- ted disease) cines, including those for the Hepatitis B, pneumonia, or VID-19 elcome to Medicare" ventive visit (one-time)  y Medicare during the

Medical benefits				
		In-network	Out-of-network	
	This plan covers preventive care screenings and annual physical exams at 100% when you use in-network providers.			
Emergency care		\$130 copay (\$0 copay for emergency care outside the United States) per visit. If you are admitted to th hospital within 24 hours, you pay the inpatient hospital copay instead of the Emergency Care copa See the "Inpatient Hospital Care" section of this booklet for other costs.		
Urgently needed se	ervices	\$50 copay (\$0 copay for u outside the United States)	-	
Diagnostic tests, lab and radiology services, and X- rays	Diagnostic radiology services (e.g. MRI, CT scan) <sup>2</sup>	\$0 copay for each diagnostic mammogram \$260 copay otherwise	\$0 copay for each diagnostic mammogram \$260 copay otherwise	
	Lab services <sup>2</sup>	\$0 copay	\$0 copay	
	Diagnostic tests and procedures <sup>2</sup>	\$50 copay	\$50 copay	
	Therapeutic radiology <sup>2</sup>	20% coinsurance	20% coinsurance	
	Outpatient X-rays <sup>2</sup>	\$30 copay	\$30 copay	
Hearing services	Exam to diagnose and treat hearing and balance issues <sup>2</sup>	\$0 copay	\$55 copay	
	Routine hearing exam	\$0 copay for a routine hearing exam to help support hearing health*	\$55 copay for a routine hearing exam to help support hearing health*	
Hearing aids <sup>2</sup> \$199 - \$829 copay for each O \$1,249 copay for each prescr can purchase up to 2 hearing		scription hearing aid. You		
	□ A broad selection of over-the-counter high-value and brand-name prescript aids □ Access to one of the largest national hearing professionals with more than locations		name prescription hearing argest national networks of	

Medical benefits			
		In-network	Out-of-network
		<ul> <li>3-year manufacturer warranty on all prescription hearing aids covers a trial period and damage or repair during warranty period</li> <li>Hearing aids purchased outside of UnitedHealthcare Hearing are not covered</li> </ul>	
Routine dental benefits	Preventive and comprehensive services <sup>2</sup>	\$2,500 allowance for all covered dental services*  \$0 copay for covered preventive services like oral exams, X-rays, routine cleanings and fluoride  50% coinsurance for covered comprehensive services like fillings, crowns, bridges and dentures  No annual deductible  Access to one of the largest national dental networks  Freedom to see any dentist	
Vision services	Exam to diagnose and treat diseases and conditions of the eye <sup>2</sup>	\$0 copay	\$0 copay
	Eyewear after cataract surgery	\$0 copay	\$0 copay
	Routine eye exam	\$0 copay for a routine eye exam each year to help protect your eyesight and health*	\$0 copay for a routine eye exam each year to help protect your eyesight and health*
	Routine eyewear	\$150 allowance every 2 years for 1 pair of frames or contacts*  Free standard prescription lenses including sing vision, bifocals, trifocals and Tier I (standard) progressives  Other covered lenses available with copays from \$40 - \$153  Access to one of Medicare Advantage's largest national networks of vision providers and retail providers  Eyewear available from many online providers, including Warby Parker and GlassesUSA  You are responsible for all eyewear costs from providers outside of the UnitedHealthcare Vision network	

		In-network	Out-of-network
Mental health	Inpatient visit <sup>2</sup> Our plan covers 90 days for an inpatient hospital stay	\$455 copay per day: days 1-5 \$0 copay per day: days 6-90	\$455 copay per day: days 1-5 \$0 copay per day: days 6-90
	Outpatient group therapy visit <sup>2</sup>	\$15 copay	\$15 copay
	Outpatient individual therapy visit <sup>2</sup>	\$25 copay	\$25 copay
	Virtual mental health visits	\$0 copay to talk with a network telehealth provider online through live audio and video	
Skilled nursing facility (SNF) <sup>2</sup> Our plan covers up to 100 days in a SNF.		\$0 copay per day: days 1-20 \$218 copay per day: days 21-100	\$0 copay per day: days 1-20 \$218 copay per day: days 21-100
Outpatient rehabilitation services	Physical therapy and speech and language therapy visit <sup>2</sup>	\$55 copay	\$55 copay
	Occupational Therapy Visit <sup>2</sup>	\$50 copay	\$50 copay
Ambulance <sup>2</sup> Your provider must authorization for natural transportation.	•	\$275 copay for ground \$275 copay for air	\$275 copay for ground \$275 copay for air

Medical benefits				
		In-network	Out-of-network	
Medicare Part B prescription drugs In-network cost sharing shown is	Chemotherapy drugs <sup>2</sup>	20% coinsurance	20% coinsurance	
	Part B covered insulin <sup>2</sup>	20% coinsurance, up to \$35	20% coinsurance	
the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.	Other Part B drugs <sup>2</sup> Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	\$0 copay for allergy antigens 20% coinsurance for all others	\$0 copay for allergy antigens 20% coinsurance for all others	

Additional benefits			
		In-network	Out-of-network
Chiropractic services	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) <sup>2</sup>	\$15 copay	\$15 copay
Diabetes management	Diabetes monitoring supplies <sup>2</sup>	\$0 copay  We only cover Contour® and Accu-Chek® brands. Other brands are not covered by your plan.  Covered glucose monitors include: Contour Plus Blue, Contour Next EZ, Contour Next Gen, Contour Next One, Accu-Chek Guide Me and Accu-Chek Guide.	50% coinsurance

Additional benefits			
		In-network	Out-of-network
		Test strips: Contour, Contour Plus, Contour Next, Accu-Chek Guide and Accu-Chek Aviva Plus.	
	Diabetes self- management training	\$0 copay	\$0 copay
	Therapeutic shoes or inserts <sup>2</sup>	20% coinsurance	50% coinsurance
Durable medical equipment (DME) and related	DME (e.g., wheelchairs, oxygen) <sup>2</sup>	20% coinsurance	50% coinsurance
supplies	Prosthetics (e.g., braces, artificial limbs) <sup>2</sup>	20% coinsurance	50% coinsurance
Fitness program		\$0 copay Your fitness program help connected at the gym, fro community. It's available t and includes:	
		fitness locations	ional network of gyms and videos and live streaming
Foot care (podiatry services)	Foot exams and treatment <sup>2</sup>	\$45 copay	\$45 copay
	Routine foot care	\$45 copay, 6 visits per year*	\$45 copay, 6 visits per year*
Meal benefit <sup>2</sup>		\$0 copay for 28 home-del after an inpatient hospitali facility (SNF) stay	•
Home health care <sup>2</sup>		\$0 copay	50% coinsurance

Additional benefits				
		In-network	Out-of-network	
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.		
Opioid treatment program services <sup>2</sup>		\$0 copay	\$0 copay	
substance use disorder services  Outpa	Outpatient group therapy visit <sup>2</sup>	\$15 copay	\$15 copay	
	Outpatient individual therapy visit <sup>2</sup>	\$25 copay	\$25 copay	
OTC credit		\$30 credit every quarter for products in-store or online	* * * * * * * * * * * * * * * * * * * *	
		□Choose from thousan generic OTC product relievers, first aid and	s like vitamins, pain	
		□Shop at thousands of including Walmart, W General, or at neighbors.		
Renal dialysis <sup>2</sup>		20% coinsurance	20% coinsurance	

<sup>&</sup>lt;sup>2</sup> May require your provider to get prior authorization from the plan for in-network benefits.

#### **Member discounts**



As a UnitedHealthcare Medicare Advantage plan member, you'll have access to an exclusive collection of discounts on hundreds of products and services. Once you're a member, you can sign in to your member site for a list of discounts available to you.

<sup>\*</sup>Benefits are combined in and out-of-network

#### **About this plan**

AARP® Medicare Advantage Patriot No Rx MI-MA01 (PPO) is a Medicare Advantage PPO 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:

**Michigan:** Allegan, Antrim, Arenac, Bay, Benzie, Branch, Calhoun, Cass, Charlevoix, Crawford, Emmet, Genesee, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ingham, Iosco, Kalamazoo, Kalkaska, Kent, Lake, Lapeer, Leelanau, Livingston, Manistee, Missaukee, Monroe, Montcalm, Montmorency, Muskegon, Newaygo, Oakland, Oceana, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford.

#### Use network providers

AARP® Medicare Advantage Patriot No Rx MI-MA01 (PPO) has a network of doctors, hospitals, and other providers. With this plan, you have the freedom to enjoy access to care at in-network costs when you visit any provider participating in the UnitedHealthcare® Medicare National Network (exclusions may apply). Plus, you have the flexibility to visit any provider nationwide who accepts Medicare. You may pay a higher copay or coinsurance when you see an out-of-network provider. When looking at the charts above you'll see the cost differences for network vs. out-of-network care and services.

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

#### **Required Information**

AARP® Medicare Advantage Patriot No Rx MI-MA01 (PPO) is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan 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 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 does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact our Customer Service number at 1-877-370-4876 for additional information (TTY users should call 711). Hours are 7 a.m.-10 p.m. CT: 7 Days Oct-Mar; M-F Apr-Sept.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, documentos en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-877-370-4876, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 7 a.m. a 10 p.m. hora del Centro: los 7 días de la semana, de octubre a marzo; de lunes a viernes, de abril a septiembre.

Benefits, features, and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

#### **Hearing aids**

Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Provider network size may vary by local market. OTC hearing aid warranties, if available, will vary by device and are handled through the manufacturer. One-time professional fee may apply for prescription hearing aids.

#### Routine dental benefits

If your plan offers out-of-network dental coverage and you see an out-of-network dentist, you might be billed more. Provider network may vary in local market. Dental network size based on Zelis Network360, May 2023.

#### Routine evewear

Additional charges may apply for out-of-network items and services. Provider and retail network may vary in local market. Vision network size based on Zelis Network360, March 2023. Annual routine eye exam and \$100-450 allowance for contacts or designer frames, with standard (single, bi-focal, tri-focal or standard progressive) lenses covered in full either annually or every two years. Savings based on comparison to retail. Other vision providers are available in our network.

#### Fitness program

The fitness benefit and gym network varies by plan/area and participating locations may change. The fitness benefit includes a standard fitness membership at participating locations. Not all plans offer access to premium locations. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine.

#### **OTC** credit

OTC benefits have expiration timeframes. Review your Evidence of Coverage (EOC) for more information.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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

Additional authorizations may be required to access discount programs. The discounts described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the UnitedHealthcare grievance process. Discount offerings may vary by plan and are not available on all plans. The discount offers are made available to members through a third party. Participation in these third-party services are subject to your acceptance of their respective terms and policies. UnitedHealthcare and its respective subsidiaries are not responsible for the services or information provided by third parties.

#### **Rewards Program**

Reward offerings may vary by plan and are not available in all plans. Reward program terms of service apply.

## Helpful resources

#### You may qualify for Extra Help from Medicare

Extra Help is a program for people with limited incomes and resources who need help paying Part D premiums, deductibles and copays. To see if you qualify for Extra Help, call:

- The Social Security Administration at 1-800-772-1213, TTY 1-800-325-0778 or visit ssa.gov
- Your state Medicaid office or visit medicaid.gov

#### **Resources for caregivers**

UnitedHealthcare offers resources and support for our members and the people who care for them. Ask about our caregiving resources the next time you call or visit **uhc.com/caregiving**.

#### UnitedHealthcare is here to help

There's much more to good health than what happens in the doctor's office. Other factors — such as access to food, housing, transportation and financial stability — are just as important. We may be able to help connect you to discounts and services that make your life easier — all at no added cost to you. These services may help you:



Save on utility bills, prescription drug expenses and even home repair costs



Find low-cost, easy-to-use transportation



Determine
Medicaid eligibility,
depending on
your income



Find local support groups



Learn about Veterans' Services and support



For assistance, please call **1-866-427-1873**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Saturday to learn more about programs and eligibility.

#### **Medicare Made Clear®**

Medicare Made Clear is an educational program from UnitedHealthcare designed to help you learn about Medicare so you can make informed decisions about your health and Medicare coverage.



MedicareMadeClear.com

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## Before you enroll

It's important that you understand this Medicare Advantage plan and what benefits are covered. You can find the Provider directory, Evidence of Coverage and more at **AARPMedicarePlans.com**.





#### Are your providers in the network?

You'll want to stay in the network for your plan's lowest cost.



#### Did you review the Summary of Benefits?

These are just some of the benefits covered by the plan. You can find a complete list of coverage, costs, benefits and plan rules in the Evidence of Coverage online.





You're enrolled in Original Medicare Parts A and B



You continue to pay your Part B premium



You live in the plan's service area

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## How to enroll

When you're ready to enroll, you have a few options to choose from. First, you'll need your Medicare card handy, no matter which option you choose.



#### **Online**

Visit **AARPMedicarePlans.com** or scan the code below to enroll online. Then follow these simple steps:

- 1 Enter your ZIP code
- 2 Navigate to the **Medicare Advantage** section
- 3 Look for the AARP® Medicare Advantage Patriot No Rx MI-MA01 (PPO) plan and select the Enroll button
- 4 Complete the form and submit your enrollment

If you need any help while enrolling online, select the **Chat now** button to connect with one of our Licensed Sales Representatives.



Call one of our Licensed Sales Representatives toll-free at **1-844-723-6473**, TTY **711**, 8 a.m.-8 p.m. local time, 7 days a week to enroll over the phone or to schedule an appointment with an agent in your area.

If you already have an agent, they can review this plan with you to make sure it meets your needs before helping you enroll.



Enroll online or by phone for the easiest experience. Or send us a completed Enrollment Request Form.

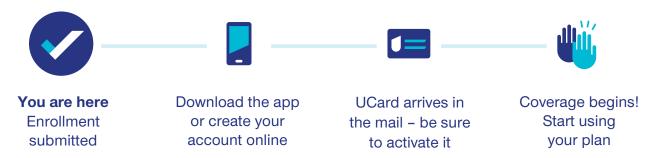
Scan this code to complete your enrollment online



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## What to expect after you enroll

Once you're a member, you can rely on UnitedHealthcare to support you every step of the way. You can easily manage and find answers about your plan on the UnitedHealthcare app or your member site. And our UnitedHealthcare UCard® makes it easier than ever to open doors to all your Medicare Advantage plan has to offer.



#### Manage your plan online

If you haven't done so already, use your Medicare ID or member ID number and email address to create an account on the app or at **myAARPMedicare.com**. Online you can:

- Check the status of your enrollment
- Find network providers and view plan documents
- Complete your health assessment

#### Reach for your UCard when

- Visiting a provider
- Buying OTC products
- Spending your earned rewards
- Checking in at the gym

#### Once your coverage begins

- Schedule your annual physical and wellness visit
- Schedule your yearly in-home preventive care visit with Optum<sup>®</sup> HouseCalls. Visit
   UHCHouseCalls.com to learn more
- Review UCard balances

#### Thank you for choosing UnitedHealthcare

If you have questions, call the number on your UCard.

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#### **Scope of Appointment Confirmation Form**

Before meeting with a Medicare beneficiary (or their authorized representative), Medicare requires that Sales Agents use this form to ensure your appointment focuses only on the type of plan and products you are interested in. A separate form should be used for each Medicare beneficiary. Please check what you want to discuss with the Sales Agent (See the back of this page for definitions): ☐ Medicare Advantage (Part C) plans and cost plans ☐ Dental, vision, hearing products ☐ Standalone Medicare prescription drug (Part D) plans ☐ Hospital indemnity products ☐ Medicare Supplement (Medigap) products By signing this form, you agree to meet with a Sales Agent to discuss the products checked above. The Sales Agent is either employed or contracted by a Medicare plan and may be paid based on your enrollment in a plan. They do not work directly for the federal government. Signing this form does not affect your current or future enrollment in a Medicare plan, enroll you in a Medicare plan or obligate you to enroll in a Medicare plan. All information provided on this form is confidential. Beneficiary or authorized representative signature and signature date: Signature of beneficiary/authorized representative Today's date MM-DD-YY If you are the authorized representative, please sign above and print clearly and legibly below: Name (First and Last) Relationship to beneficiary To be completed by licensed sales representative (please print clearly and legibly) Sales Agent name (First and Last) Sales Agent phone Sales Agent ID Beneficiary name (First and Last) Beneficiary phone Date of appointment MM-DD-YYYY Beneficiary address Initial method of contact Plan(s) the Sales Agent will represent during the meeting Sales Agent signature

#### Medicare Advantage plans (Part C) and cost plans

**Medicare Health Maintenance Organization (HMO) plan** — A Medicare Advantage plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. In most HMOs, you can only get your care from doctors or hospitals in the plan's network (except in emergencies).

**Medicare HMO point-of-service (HMO-POS) plan** — A Medicare Advantage plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. HMO-POS plans may allow you to get some services out of network for a higher copay or coinsurance.

**Medicare preferred provider organization (PPO) plan** — A Medicare Advantage plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. PPOs have network doctors, providers and hospitals but you can also use out-of-network providers, usually at a higher cost.

**Medicare private fee-for-service (PFFS) plan** — A Medicare Advantage plan in which you may go to any Medicare-approved doctor, hospital and provider that accepts the plan's payment, terms and conditions and agrees to treat you — not all providers will. If you join a PFFS plan that has a network, you can see any of the network providers who have agreed to always treat plan members. You will usually pay more to see out-of-network providers.

**Medicare Special Needs Plan (SNP)** — A Medicare Advantage plan that has a benefit package designed for people with special health care needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes and people who have certain chronic medical conditions.

**Medicare Medical Savings Account (MSA) plan** — MSA plans combine a high-deductible health plan with a bank account. The plan deposits money from Medicare into the account. You can use it to pay your medical expenses until your deductible is met.

**Medicare cost plan** — In a Medicare cost plan, you can go to providers both in and out-of-network. If you get services outside of the plan's network, your Medicare-covered services will be paid for under Original Medicare but you will be responsible for Medicare coinsurance and deductibles.

#### Stand-alone Medicare prescription drug (Part D) plan

**Medicare prescription drug plan (PDP)** — A standalone drug plan that adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare private fee-for-service plans and Medicare Medical Savings Account Plans.

#### Other related products

**Medicare Supplement (Medigap) Products** — Insurance plans that help pay some of the out-of-pocket costs not paid by Original Medicare Part A and Part B, such as deductibles and coinsurance amounts for Medicare approved services.

**Dental, vision, hearing products** — Plans offering additional benefits for consumers who are looking to cover needs for dental, vision or hearing. These plans are not affiliated or connected to Medicare.

**Hospital indemnity products** — Plans offering additional benefits; payable to consumers based upon their medical utilization; sometimes used to defray copays/coinsurance. These plans are not affiliated or connected to Medicare.

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### 2026 Enrollment Request Form

☐ AARP® Medicare Advantage Patriot No Rx MI-MA01 (PPO) H0294-022-000

Information about you (Please	type or pri	nt in black or	blue ink)		
Last name	First name		Middle initial		
Birth date	ate		Sex □ Male □ Female		
Home phone number ( )	_	Mobile phone	number (	) —	
You can stay on top of your plan and health with timely, helpful calls.  ☐ Check here to consent to receive calls using auto dialer/artificial or prerecorded voice technology. You can change your preference at any time.					
Medicare number					
Permanent residence street address (Don't enter a P.O. Box. Note: For individuals experiencing homelessness, a P.O. Box may be considered your permanent residence address)					
City	County		State	Zip code	
Mailing address (Only if it's different from above. You can give a P.O. Box.)					
City			State	Zip code	
Email address					
You will receive some plan information, such as your Explanation of Benefits and Annual Notice of Changes, electronically (quicker than mail). We'll email you when new documents are ready to review online.  □ Check here if you prefer to receive paper copies by mail. You can change your delivery preference at any time.					
Enrollee nameAgent name/ID number					
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Answering these questions is your choice. You can't be denied coverage because you don't fill them out. How do you want to pay? If you have a monthly plan premium (including any late enrollment penalty you may owe), you can pay your premium by automatic deduction from your Social Security or Railroad Retirement Board (RRB) benefit check each month. You can also pay from a bank account through Electronic Funds Transfer (EFT)\*. If you don't choose an option below, we'll send a bill each month to your mailing address. If you must pay a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA), Social Security (SS) will send you a letter and ask you how you want to pay it: ☐ You can pay it from your SS check ☐ Medicare can bill you ☐ The Railroad Retirement Board (RRB) can bill you ☐ I want to pay from my Social Security check ☐ I want to pay from my Railroad Retirement Board (RRB) check ☐ I want to pay directly from a bank account Account type □ Checking □ Savings Account holder name: \_\_\_\_\_ Bank routing number \_\_/\_\_/\_\_/\_\_/\_\_/\_\_/\_\_\_/ \*Members enrolled in the EFT program agree to these terms: My bank may pay UnitedHealthcare Insurance Company the new charges from my bank Account which may include up to \$200.00 of current retroactive charges plus monthly premium amount. If I choose to stop paying by EFT, I will tell both UHC and my bank. I understand it could take 1-2 months to process the change. A few questions to help us manage your plan 1. Which language or accessible format do you prefer for future plan information? ☐ English ☐ Spanish ☐ Braille ☐ Large print ☐ Audio CD ☐ Data CD If you don't see the language or format you want, please call UnitedHealthcare toll-free at 1-844-723-6473, TTY 711, 8 a.m.-8 p.m. local time, 7 days a week. Or visit AARPMedicarePlans.com for online help. If no selection is made, you will receive plan information in English. ☐ Yes ☐ No 2. Do you or your spouse work? Enrollee name

Agent name/ID number

Y0066 EFMA 2026 C

Do you or your spouse have other health insurance		
(Examples: Other employer group coverage, LTD auto liability, or Veterans benefits)	coverage, workers Compensation,  ☐ Yes ☐ No	
If yes, please complete the following:		
Name of health insurance company		
Member number		
3. Please give us the name of your primary care	provider (PCP), clinic or health center.	
You aren't limited to this list. You may go to any do payment terms.	octor who accepts Medicare and the plan's	
You can find a list on the plan website or in the Pro	ovider Directory.	
Provider or PCP full name		
Provider/PCP number	(Please enter the number exactly as it appears on the website or in the Provider Directory. It will be 10 to 12 digits. Don't include dashes.)	
Are you now seeing or have you recently seen this	provider?	
Please read and sign		
By completing this form, I agree to the following	g:	
paying my Part B premium if I have one, unless I understand that people with Medicare are go the country, except for limited coverage near urgent care outside of the U.S. See the Summ I understand that when my UnitedHealthcare benefits from UnitedHealthcare. Benefits and contained in my UnitedHealthcare "Evidence contract or subscriber agreement) will be covered to be pay for benefits or services that are not covered I understand that I can be enrolled in only one that enrollment in this plan will automatically eapply for MA Private Fee-for-Service (PFFS), Neplans).  Release of information: By joining this Medicare, who	enerally not covered under Medicare while out of the U.S. border. This plan covers emergency and nary of Benefits for more information. coverage begins, I must get all of my medical services authorized by UnitedHealthcare and of Coverage" document (also known as a member ered. Neither Medicare nor UnitedHealthcare will ed.  Medicare Advantage (MA) plan at a time – and end my enrollment in another MA plan (exceptions MA Medicare Medical Savings Account (MSA)  care Advantage Plan, I acknowledge that the plan may use it to track my enrollment, to make Federal law that authorize the collection of this	
Enrollee name		
Agent name/ID numberY0066_EFMA_2026_C	AAMI26LP0320276_000	

☐ I give UnitedHealthcare permission to share my protected health information with organizations or person(s) for permissible purposes under applicable law as required to administer my health				
<ul> <li>plan.</li> <li>The information on this form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form I will be disenrolled from the plan.</li> <li>My response to this form is voluntary. However, failure to respond may affect enrollment in the plan.</li> </ul>				
When I sign below, it means that I have rea	When I sign below, it means that I have read and understand the information on this form			
If I sign as an authorized representative, it means I have the legal right under state law to sign. I can show written proof (power of attorney, guardianship, etc.) of this right if Medicare asks for it. I understand that I will need to submit written proof of this right, to the plan, if I wish to take action on behalf of the member beyond this application. After this application has been approved and I have received my UnitedHealthcare UCard®, I can call Customer Service at the number on my UnitedHealthcare UCard to update my authorization information on file.				
Signature of applicant/member/authorize	d represe	ntative Today	r's date	
If you are the authorized representation below (*Not a Sales Age	_	ase sign above ar	nd complete the	
Last name	Fire	st name		
Address				
City	Sta	ate	Zip code	
Phone number ( ) — Relationship to applicant			nt	
For individuals helping enrollee with Complete this section if you're an individual members, or other third parties) helping and Name	(i.e. agent enrollee fil	s, brokers, SHIP cou	-	
Signature National Producer Number (Agents/Brokers only)				
For Licensed Sales Representative/	agency ı	use only		
Enrollee name				
Agent name/ID number				
Y0066_EFMA_2026_C AAMI26LP0320276_000			AAMI26LP0320276_000	

Licensed Sales representative/Writing ID			Initial receipt date		
Licensed Sales representative/agent name		Proposed effective	Proposed effective date		
Employer group name					
Employer group ID			Branch ID		
Agent must complete					
☐ IEP (MA-PD enrollees)	☐ ICEP (MA enrollees)	enr	EP (MA-PD ollees eligible for I IEP)	☐ OEP (Jan 1 – Mar 31)	
☐ OEP (Newly eligible) ☐ SEP (Chronic)	☐ SEP (Dual LIS change of status) ☐ SEP (Dual LIS maintaining)	□ S resi □ A	SEP (Change in dence) AEP (October 15-cember 7)	☐ SEP (Loss of EGHP coverage) ☐ OEPI	
☐ SEP (SEP reason)					
Licensed Sales repres	entative signature (optio	nal)	Date	e	

#### Please mail or fax this completed form to:

UnitedHealthcare P.O. Box 30770 Salt Lake City, UT 84130-0770

Fax: 1-888-950-1170

Enrollee name	
Agent name/ID number	
Y0066 FFMA 2026 C	AAMI26I P0320276 000

Fax the front and back of each page

PRIVACY ACT STATEMENT: The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) or Prescription Drug Plans (PDP), improve care, and for the payment of Medicare benefits. Sections 1851 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50, 422.60, 423.30 and 423.32 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

AARP Medicare Advantage Patriot No Rx MI-MA01 (PPO) is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan 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. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

OMB No. 0938-1378 Expires: 12/31/2026 Y0066\_EFMA\_2026\_C

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#### **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**



The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit our plan website or call 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.

#### **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 may change on January 1 of each year.



Our plan allows you to see providers outside of our network (non-contracted providers). Check the EOC to see which out-of-network services are covered on this plan. However, while we will pay for covered services the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay higher cost sharing for services received by non-contracted providers.



Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage health care coverage will end once your new Medicare Advantage coverage starts. If you have TRICARE, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact TRICARE for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

## 2026 Enrollment receipt

#### To be completed if enrolling with a Licensed Sales Representative.

Please use this as your temporary proof of coverage until Medicare has confirmed your enrollment and you receive your UnitedHealthcare UCard®. This receipt is not a guarantee of enrollment.

This copy is for your records only. Please do not resubmit enrollment.

Applicant 1:	Applicant 2 (if applicable):
Name	Name
Application date	Application date
Proposed effective date	Proposed effective date
Plan name	Plan name
Plan type	Plan type
Health plan/PBP number	Health plan/PBP number
Enrollment tracking number (if applicable)	Enrollment tracking number (if applicable)
Call your Licensed Sales Representative if y questions:	ou have any
Representative name and ID number	
Representative phone number	

We're here to help. If you have additional questions, please call UnitedHealthcare® Customer Service toll-free at 1-844-723-6473, TTY 711, 8 a.m.-8 p.m. local time, 7 days a week. Important reminder - You don't need a Medigap or Medicare Supplement insurance plan with a Medicare Advantage plan. If you currently have a Medigap plan, contact the insurer to cancel your plan once your Medicare Advantage plan begins.



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## **Important information:** 2025 Medicare star ratings





#### UnitedHealthcare - H0294

For 2025, UnitedHealthcare - H0294 received the following Star Ratings from Medicare:

Overall Star Rating: ★ ★ ★ 3 stars

Health Services Rating: ★ ★ ★ 3.5 stars

Drug Services Rating: ★ ★ ★ 3 stars

Every year, Medicare evaluates plans based on a 5-star rating system.

#### **Why Star Ratings are Important**

Medicare rates plans on their health and drug services. This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

Feedback from members about the plan's service and care
 The number of members who left or stayed with the plan
 The number of complaints Medicare got about the plan
 Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

#### **Get More Information on Star Ratings Online**

Compare Star ratings for this and other plans online at **medicare.gov/plan-compare**.

#### Questions about this plan?

Contact UnitedHealthcare 7 days a week from 8:00 a.m. to 8:00 p.m. Local time at **800-555-5757** (toll-free) or **711** (TTY), from October 1 to March 31. Our hours of operation from April 1 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Local time. Current members please call **877-370-4876** (toll-free) or **711** (TTY).

The number of stars shows how well a plan performs.

★ ★ ★ ★ EXCELLENT

★ ★ ★ ABOVE AVERAGE

★ ★ ★ AVERAGE

★ ★ BELOW AVERAGE

POOR

#### Notice of nondiscrimination

Our Companies comply with applicable civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

We provide free aids and services to help you communicate with us. You can ask for interpreters and/or for communications in other languages or formats such as large print. We also provide reasonable modifications for persons with disabilities.

If you need these services, call the toll-free number on your member identification card (TTY **711**).

If you believe that we failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can send a complaint to the Civil Rights Coordinator:

Civil Rights Coordinator
UnitedHealthcare Civil Rights Grievance
P.O. Box 30608

Salt Lake City, UT 84130

UHC\_Civil\_Rights@uhc.com

Optum Civil Rights Coordinator

1 Optum Circle

Eden Prairie, MN 55344

Optum\_Civil\_Rights@Optum.com

If you need help filing a complaint, call the toll-free number on your member identification card (TTY **711**).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Phone: **1-800-368-1019, 800-537-7697** (TDD)

Mail: U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

Complaint forms are available at: http://www.hhs.gov/ocr/office/file/index.html.

This notice is available at: https://www.uhc.com/nondiscrimination-med https://www.optum.com/en/language-assistance-nondiscrimination.html

## Notice of availability of language assistance services and alternate formats

**ATTENTION:** Free language assistance services and free communications in other formats, such as large print, are available to you. Call the toll-free number on your member identification card.

**ማሳሰቢያ፦ አማርኛ (Amharic)** የሚናገሩ ከሆነ፣ ነፃ የቋንቋ እገዛ አገልግሎቶች እና ነፃ ተግባቦቶች እንደ ትልቅ እትም ባሉ ሌሎች ቅርፀቶች ለእርስዎ ይገኛሉ። በአባልነት *መ*ታወቂያ ካርድዎ ላይ ያለውን ነፃ የስልክ ቁጥር ይደውሉ።

**ملاحظة**: إذا كنت تتحدث **اللغة العربية (Arabic)**، ستتوفر لك خدمات المساعدة اللغوية المجانية والمراسلات المجانية بتنسيقات أخرى، مثل الطباعة بأحرف كبيرة. اتصل بالرقم المجاني المدون على بطاقة تعريف العضو خاصتك.

দেখুন: আপনি যদি বাংলায় (Bengali) কথা বলেন, তাহলে বিনামূল্যে ভাষা সহায়তা পরিষেবা এবং বড় মুদ্রণের মতো অন্যান্য ফরম্যাটে যোগাযোগগুলি আপনার জন্য বিনামূল্যে উপলব্ধ। আপনার সদস্যের পরিচয়পত্রের কার্ডের টোল-ফ্রি নম্বরে কল করুন

請注意:如果您說中文 (Chinese),您可以獲得免費語言協助服務和大字體等其他格式的免費通訊。請致電您的會員身份卡上的免付費電話號碼。

**ATTENTION**: Si vous parlez **français** (**French**), des services d'assistance linguistique et des communications dans d'autres formats, notamment en gros caractères, sont mis à votre disposition gratuitement. Appelez le numéro gratuit figurant sur votre carte de membre.

**ACHTUNG**: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlose Sprachassistenzdienste und kostenlose Kommunikation in anderen Formaten, wie zum Beispiel große Schrift, zur Verfügung. Rufen Sie die gebührenfreie Nummer auf Ihrer Mitgliedskarte an.

**ATTENZIONE**: se parla **italiano (Italian)**, può usufruire di servizi di assistenza linguistica gratuiti e comunicazioni gratuite in altri formati, come ad esempio la stampa a caratteri grandi. Chiami il numero verde riportato sul Suo tesserino identificativo.

注意事項:日本語 (Japanese) を話される場合、無料の言語支援サービスや、拡大文字 など他の形式での無料のコミュニケーションをご利用いただけます。会員証に記載されているフリーダイアルにお電話ください。

알림 사항: 한국어(Korean)를 사용하시는 경우 무료 언어 지원 서비스와 대형 활자체 등 다른 형식으로 된 의사 소통 매체를 이용하실 수 있습니다. 회원 ID 카드에 나와 있는 무료 전화번호로 전화해 주십시오.

**UWAGA**: Dla osób mówiących po **polsku (Polish)** dostępne są bezpłatne usługi pomocy językowej i bezpłatne komunikaty w innych formatach, takich jak duży druk. Prosimy zadzwonić pod bezpłatny numer podany na karcie identyfikacyjnej.

**ВНИМАНИЕ**! Если вы говорите на **русском** языке (Russian), вам доступны бесплатные услуги языковой поддержки и бесплатные материалы в других форматах, например напечатанные крупным шрифтом. Звоните по бесплатному номеру телефона, указанному на вашей идентификационной карте участника.

**ATENCIÓN**: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas y comunicaciones en otros formatos como letra grande, sin cargo, a su disposición. Llame al número gratuito que figura en su tarjeta de identificación de miembro.

**ZINGATIA**: Ikiwa unazungumza **Kiswahili (Swahili)**, huduma za usaidizi wa lugha za bila malipo na mawasiliano ya bila malipo katika miundo mingine, kama vile maandishi makubwa, zinapatikana kwako. Piga nambari isiyolipishwa ya simu kwenye kadi yako ya kitambulisho cha mwanachama.

**PAUNAWA**: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika at libreng komunikasyon sa ibang mga format, tulad ng malalaking print. Tawagan ang walang bayad na numero na nasa iyong ID card ng miyembro.

**ЗВЕРНІТЬ УВАГУ**! Якщо ви розмовляєте **українською (Ukrainian)**, ви можете безоплатно користуватися послугами мовної підтримки, а також безоплатно отримувати інформаційні матеріали в інших форматах, як от набрані великим шрифтом. Телефонуйте на безкоштовний номер телефону, зазначений на вашій ідентифікаційній картці учасника.

**LƯU Ý**: Nếu quý vị nói **Tiếng Việt (Vietnamese)**, quý vị sẽ được cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí và các phương tiện trao đổi liên lạc miễn phí ở các định dạng khác, chẳng hạn như bản in chữ lớn. Gọi đến số điện thoại miễn phí có trên thẻ định danh thành viên của quý vị.

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