## **Benefit Highlights**

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

This is a short description of your 2024 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

Medical benefits		
	In-network	Out-of-network
Annual Medical Deductible	No deductible in or out-of-network	
Annual out-of-pocket maximum (The most you may pay in a year for covered medical care)	\$5,500 In-network	\$5,500 combined in and out- of-network
Doctor's office visit		
Primary care provider (PCP)	\$0 copay	\$0 copay
Specialist	\$35 copay (no referral needed)	\$35 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	\$320 copay per day: days 1-6 \$0 copay per day: days 7 and beyond	\$320 copay per day: days 1-6 \$0 copay per day: days 7 and beyond
Skilled nursing facility (SNF)	\$0 copay per day: days 1-20 \$203 copay per day: days 21-100	\$0 copay per day: days 1-20 \$203 copay per day: days 21-100

Medical benefits				
	In-network	Out-of-network		
Outpatient hospital, including surgery (Cost sharing for additional plan services will apply)	\$275 copay	\$275 copay		
Outpatient mental health				
Group therapy	\$0 copay	\$0 copay		
Individual therapy	\$5 copay	\$5 copay		
Virtual visits	\$0 copay to talk with a network telehealth provider online through live audio and video			
Diabetes monitoring supplies	\$0 copay for covered brands	50% coinsurance		
Diagnostic radiology services (such as MRIs, CT scans)	\$225 copay	\$225 copay		
Diagnostic tests and procedures (non-radiological)	\$50 copay	\$50 copay		
Lab services	\$0 copay	\$0 copay		
Outpatient x-rays	\$25 copay	\$25 copay		
Ambulance	\$265 copay for ground or air	\$265 copay for ground or air		
Emergency care	\$120 copay (\$0 copay for emergency care outside the United States) per visit			
Urgently needed services	\$40 copay (\$0 copay for urgently needed services outside the United States) per visit			

Benefits and services beyond Original Medicare			
	In-network	Out-of-network	
Routine physical	\$0 copay, 1 per year*	\$0 copay, 1 per year*	
Routine eye exams	\$0 copay, 1 per year*	\$0 copay, 1 per year*	
Routine eyewear	\$0 copay Plan pays up to \$200 every year toward your purchase of frames (with standard lenses covered in full) or contact lenses (fitting		

Benefits and services beyond Original Medicare				
	In-network	Out-of-network		
	and evaluation may be an additional cost) through UnitedHealthcare Vision.*			
	Home delivered eyewear available through UnitedHealthcare Vision (select products only). You are responsible for all eyewear costs from providers outside of the UnitedHealthcare Vision network.			
Dental - preventive	\$0 copay for exams, cleanings, X-rays, and fluoride*	\$0 copay for exams, cleanings, X-rays, and fluoride*		
Dental - comprehensive	50% coinsurance on dentures and bridges \$0 copay for all other covered comprehensive services*	50% coinsurance on dentures and bridges \$0 copay for all other covered comprehensive services *		
Dental - benefit limit	\$2,500 combined limit on all covered dental services*  If you choose to see an out-of-network dentist you might be billed more, even for services listed as \$0 copay			
Hearing - routine exam	\$0 copay, 1 per year*	\$35 copay, 1 per year*		
Hearing aids	\$99 to \$1,249 copay for each hearing aid through UnitedHealthcare Hearing, up to 2 hearing aids every year.*			
	Includes hearing aids delivered directly to you with virtual follow- up care (select models).			
Fitness program	\$0 copay for Renew Active®, which includes a free gym membership, plus online fitness classes, brain health content and 1 Fitbit® device.			
Foot care - routine	\$35 copay, 6 visits per year*	\$35 copay, 6 visits per year*		
Over-the-counter (OTC) credit	\$50 credit every quarter to buy covered OTC products			
Meal benefit	\$0 copay for 28 home-delivered meals immediately after an inpatient hospitalization or skilled nursing facility (SNF) stay.			
Nurse Hotline	Speak with a registered nurse (Fweek.	RN) 24 hours a day, 7 days a		

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

