# **Benefit Highlights**

### AARP® MedicareComplete® SecureHorizons® Plan 2 (HMO)

This is a short description of 2018 plan benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions, and restrictions may apply.

### **Plan Costs**

	Your Cost	
Monthly plan premium	\$0	
Medical Benefits		
	Your Cost	
Doctor's office visit	Primary Care Provider: \$0 copay Specialist: \$0 copay (referral needed)	
Preventive services	\$0 copay	
Inpatient hospital care	\$0 copay per day for unlimited days	
Skilled nursing facility (SNF)	\$0 copay per day: days 1-20 \$160 copay per day: days 21-34 \$0 copay per day: days 35-100	
Outpatient surgery	\$0 copay	
Diabetes monitoring supplies	\$0 copay	
Home health care	\$0 copay	
Diagnostic radiology services (such as MRIs, CT scans)	\$50 copay	
Diagnostic tests and procedures (non- radiological)	\$0 copay	
Lab services	\$0 copay	
Outpatient x-rays	\$0 copay	
Ambulance	\$150 copay	
Emergency care	\$80 copay (worldwide)	
Urgently needed services	\$30 - \$50 copay (\$80 copay for worldwide coverage)	
Annual out-of-pocket maximum*	\$2,200	

\*The most you may pay in a year for medical care covered by the plan.

#### **Benefits and Services Beyond Original Medicare**

	Your Cost	
Routine physical	\$0 copay; 1 per year	
Vision - routine eye exams	\$0 copay; 1 every year	
Vision - eyewear	\$0 copay every 2 years; up to \$70 for standard lenses/frames or \$105 for contacts	
Hearing - routine exam	\$0 copay; 1 per year	
Hearing aids	\$330 - \$380 copay for each hi HealthInnovations™ hearing aid, up to 2 per year (Additional fees with Power Max model)	
Transportation	\$0 copay; 24 one-way trips per year to or from approved locations	

	Your Cost
Chiropractic care and Acupuncture	\$10 copay; Combination of 18 chiropractic and acupuncture visits per year
Fitness program through SilverSneakers®	Basic membership in a fitness program at a network
Fitness	location.
NurseLine <sup>SM</sup>	Speak with a registered nurse (RN) 24 hours a day, 7 days a week

#### **Prescription Drugs**

	Your Cost		
Annual prescription deductible	\$0		
Initial coverage stage	Standard Retail (30-day)	Preferred Mail Order (90-day)	
Tier 1: Preferred Generic Drugs	\$0 copay	\$0 copay	
Tier 2: Generic Drugs	\$9 copay	\$0 copay	
Tier 3: Preferred Brand Drugs	\$47 copay	\$131 copay	
Tier 4: Non-Preferred Drugs	\$100 copay	\$290 copay	
Tier 5: Specialty Tier Drugs	33% coinsurance	33% coinsurance	
Coverage gap stage	Tier 1 and Tier 2 drugs are covered in the gap. For covered drugs on other tiers, after your total drug costs reach \$3,750, you pay 44% coinsurance for generic drugs and 35% coinsurance for brand name drugs during the coverage gap		
Catastrophic coverage stage	After your total out-of-pocket costs reach \$5,000, you will pay the greater of \$3.35 copay for generic (Including brand drugs treated as generic), \$8.35 copay for all other drugs, or 5% coinsurance		

# Optional riders available – See the Summary of Benefits or Evidence of Coverage for information

Plans are 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. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year. This information is not a complete description of benefits. Contact the plan for more information. You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party. Limitations, co-payments, and restrictions may apply.

OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90 day supply of your maintenance medication.