

2018 GETTING STARTED GUIDE



How to use your Medicare Advantage plan.

Look inside to learn about your new health care plan.

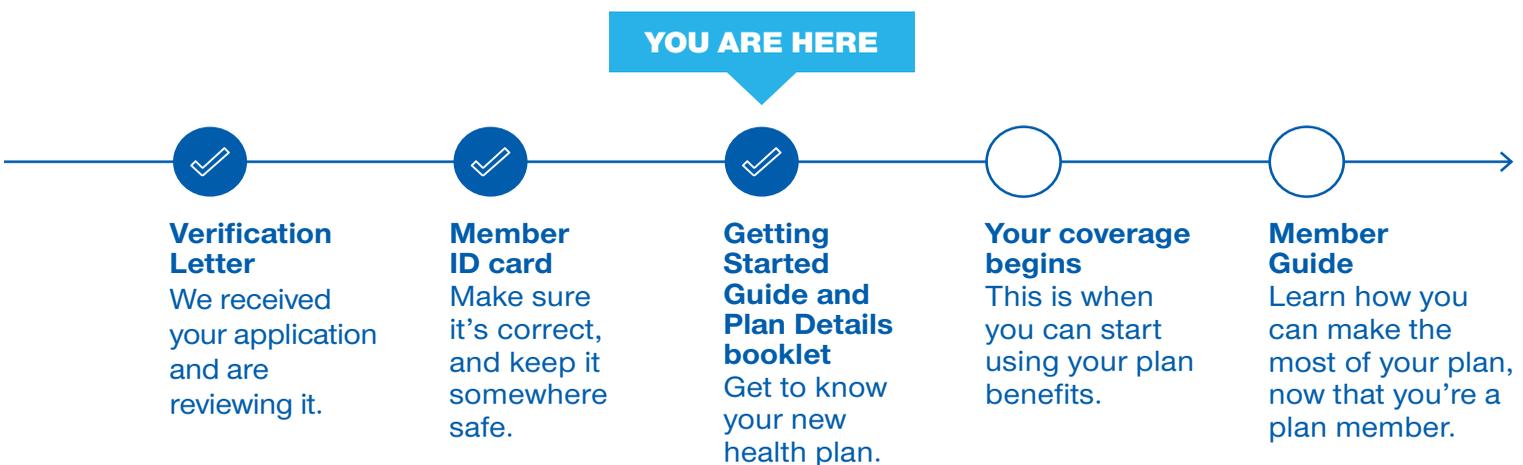
AARP | MedicareComplete[®]
insured through UnitedHealthcare



Meet your new health care plan.

Welcome to your new AARP Medicare Complete[®] plan, insured through UnitedHealthcare[®]. We're glad to have you as a member. Keep reading to learn about ways you can get ready for when your plan goes into effect.

Here's what to expect next.





Your to-dos

4

There are some things you can do now to help get the most out of your plan when it goes into effect.

- ✓ **Explore your plan's provider search tool**
- ✓ **Find out how much your drugs will cost**
- ✓ **Schedule your annual physical and wellness visits**
- ✓ **Give account access to someone you trust**
- ✓ **Set up automatic payments**
- ✓ **Learn more about a HouseCalls visit**



Your prescription drug coverage

6

Learn more about your prescription drug coverage and how to use it.



Your extra benefits

8

Check out the extra benefits that come with your plan. They may help you save money and live a healthier life.



Check your Plan Details booklet

You'll find additional plan documents and your Partial Drug List (Formulary).



Some easy things you can do today.



Explore your plan’s provider search tool.

Use your plan’s provider search tool to find a Primary Care Provider (PCP), specialists, hospitals and other health care facilities near you. Visit www.AARPMedicarePlans.com to start your search.



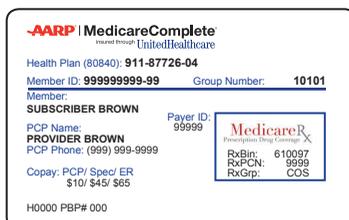
Find out how much your drugs will cost.

Look up your drugs in the Partial Drug List in the Plan Details booklet. The list includes most, but not all, of the drugs covered by your plan. If you don’t see your drug, it may still be covered. Visit www.AARPMedicarePlans.com or call Customer Service to check. Reference the prescription drug benefit section on page 6 of this guide to help you understand how much your drug will cost.



Schedule your annual physical and wellness visits.

Get a healthy start to your plan year by scheduling both visits together. Both are covered at no additional cost to you when you see a network provider, if your plan has a network. If your doctor orders lab work, extra screenings or tests, you may have a copay or coinsurance. **Note:** Make sure to schedule your appointments after your coverage begins. This date is listed in the letter that comes with your member ID card.



Watch the mail for your member ID card.

If you haven’t already, you’ll get your member ID card in the mail soon. Check the information on the card and call us if anything looks incorrect.



Give account access to someone you trust.

By law, you're the only one who can access your plan online or by phone. But you can choose to give someone you trust access to your plan information. This person is called an authorized representative. Call us to find out how to do this.



Set up automatic payments.

If your plan has a monthly premium, your first statement may already be on its way. You have options for how you pay your premium. You can make one annual payment, send us monthly payments or set up automatic payments. Your billing statement will have directions for setting up automatic payments, or just give us a call.



Learn more about a UnitedHealthcare® HouseCalls visit.

HouseCalls is a health and wellness program where you can receive an annual in-home visit with an advanced practice clinician. It is designed to support and complement the regular care you get from your PCP. To learn more, give us a call.

You'll be hearing more from us soon.



Welcome Call

We'll check in and answer any questions you may have.



Member Guide

Watch the mail for a guide to getting the most out of your benefits.



HouseCalls Visit

We'll be in touch to tell you about how you can get an in-home clinical visit once a year.

Important: Complete your Health Assessment

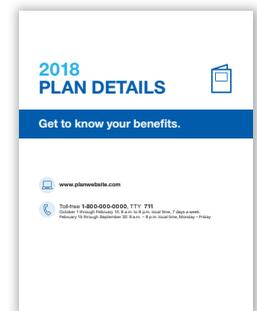
Medicare requires health plans to complete a Health Assessment with Medicare members. Your answers won't affect your membership or costs, but they will guide us in suggesting helpful programs and resources for you. Watch for more information when your coverage begins.



Get ready to use your drug coverage.

1 Look up your drug details.

- ✓ Find your drug in the Partial Drug List in the Plan Details booklet. The list includes the most common, but not all, of the drugs covered by your plan. There you can see your drug's tier. The chart below shows what you'll pay for that tier.
- ✓ Look for any codes listed with your drug (such as QL or PA). These are drugs that may have additional requirements or limits on coverage. If there are codes, give us a call. We'll help you with any extra steps you need to take.



2 Find out how much your drugs will cost at a network pharmacy.

Your deductible is listed below, as well as your copay or coinsurance for your initial coverage stage at a Standard Retail Pharmacy. Your drug costs vary based on your coverage stage. If your plan has a deductible, you'll pay the entire cost of your drugs until you reach your deductible. If you get Extra Help from Medicare to pay for your drug coverage, your costs may be less.

See Chapter 5 in your Evidence of Coverage for information on when you enter and what you would pay in the Coverage Gap Stage and the Catastrophic Coverage Gap Stage.

Annual Prescription Drug Deductible (the amount you must pay before plan coverage begins):

\$0 Deductible Tiers 1,2,3, \$80 Deductible Tiers 4,5 only

Initial Coverage Stage: Your Costs at a Standard Retail Pharmacy (30-day supply)

Tier 1: Preferred Generic Drugs	\$3 copay
Tier 2: Generic Drugs	\$10 copay
Tier 3: Preferred Brand Drugs	\$45 copay
Tier 4: Non-Preferred Drugs	\$95 copay
Tier 5: Specialty Tier Drugs	31% coinsurance



Simple ways to save even more.



Get your prescriptions delivered to your door.

Get a 90-day supply of Tier 1 and Tier 2 drugs for a \$0 copay when you use home delivery through OptumRx®, your plan's preferred mail service pharmacy. You can sign up when your plan coverage begins. Learn more at [+www.optumrx.com](http://www.optumrx.com).



Find out if you qualify for Extra Help.

If you have a limited income, you may qualify for Medicare's Extra Help program. If you qualify, Medicare could pay for 75% or more of your drug costs and could help pay a portion of your plan premium. To learn more, visit www.socialsecurity.gov/prescriptionhelp. Or call toll-free **1-800-772-1213**, TTY **1-800-325-0778**, 8 a.m. - 5 p.m., Monday - Friday.



Ask your doctor about generic or lower cost options.

Find out if your medications have generic or lower cost options that might work for you.

Find a pharmacy near you.

Once your plan goes into effect, you can start using your prescription drug coverage. Go online to find a network pharmacy near you at

www.AARPMedicarePlans.com. Then, use your member ID card when you pick up your covered prescriptions. For convenience you can also fill a three-month supply of your medications at most network pharmacies.





Explore your extras.

As a member, you'll have a variety of programs and services to use. Start looking now to see which ones are a good fit for you. Please check the Evidence of Coverage in your Plan Details booklet for more information.



Over-the-Counter Essentials

This benefit gives you Benefit Credits each quarter to purchase over-the-counter products by mail or website. Benefit Credits expire at the end of each quarter.



Vision Coverage

Your plan includes routine vision care. Regular eye exams can help protect against serious diseases.



Dental Coverage

Your plan covers dental services that may include exams, cleanings, X-rays or other services.



Hearing Exams and Hearing Aids

A routine hearing exam and hearing aid benefit are included in your plan.



My Advocate™

My Advocate works with your health plan to connect you with resources that may help pay for medical costs, prescription costs (Extra Help), utility bills and more.



SilverSneakers®

Get a fitness center membership at no extra cost with the SilverSneakers Fitness program.



UnitedHealth Passport®

Stay covered while traveling anywhere within the Passport service area in the U.S. for up to nine months in a row.



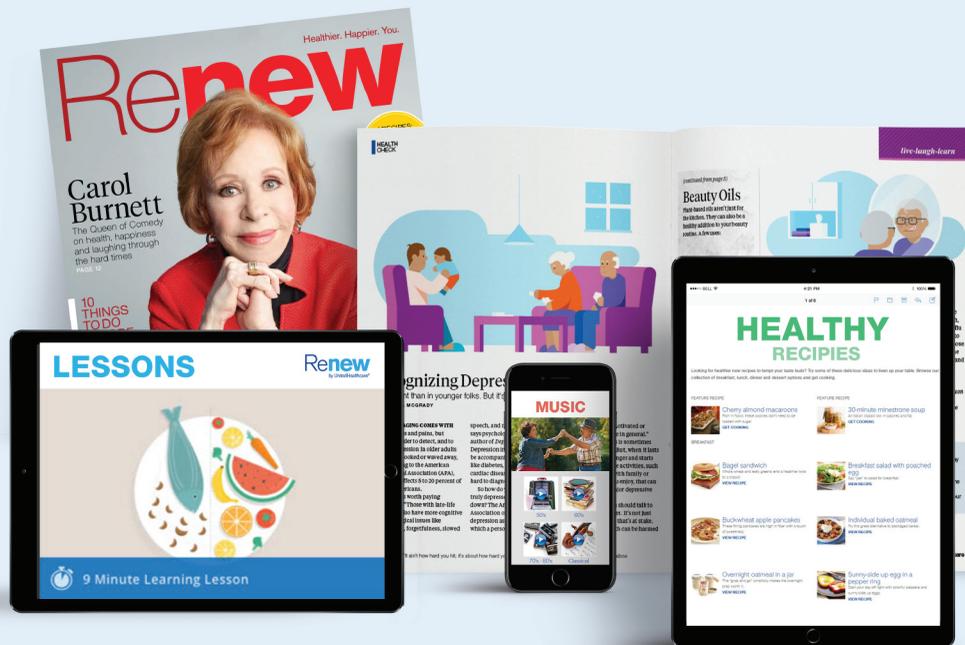
Speak to a nurse 24/7

Whether you have a question about your medication or a health concern in the middle of the night, a registered nurse is just a phone call away. Call NurseLineSM toll-free **1-877-365-7949**, TTY **711**, 24 hours a day, 7 days a week.



Worldwide Emergency Care

No matter where you go, worldwide emergency medical and urgent care services are always covered.



Go beyond the plan benefits to help live your best life.

We all want to live a healthier, happier life and Renew by UnitedHealthcare can be your guide. Renew, our member-only Health & Wellness Experience, includes inspiring lifestyle tips, learning activities, videos, recipes, interactive health tools, rewards and more, all designed to help you live your best life. Explore all that Renew has to offer by logging in to your member website.

Questions? Give us a call.

When you have questions we're just a call away. And when you call us, you'll be connected to a **real person**— a Customer Service Advocate who can meet your unique needs.

Your Customer Service Advocate can help you:

- ✓ Get easy access to care
- ✓ Schedule your preventive services
- ✓ Learn how to manage your health
- ✓ Avoid surprises and save time and money
- ✓ Add an authorized representative to your account



Toll-Free **1-800-643-4845**, TTY **711**,
8 a.m. - 8 p.m. local time, 7 days a week



Learn more online at
www.AARPMedicarePlans.com

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 the plan depends on the plan's contract renewal with Medicare. AARP® MedicareComplete® Plans carry the AARP name, and 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.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

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. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within ten business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-877-889-6358, TTY 711. \$0 copay may be restricted to particular tiers, preferred medications, or mail order prescriptions during the initial coverage phase and may not apply during the coverage gap or catastrophic stage.

Consult a health care professional before beginning any exercise program. AARP and UnitedHealthcare do not endorse and are not responsible for the services or information provided by this program. Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. ©2017 Tivity Health, Inc. All rights reserved.

This 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.



Explore your plan online at
www.AARPMedicarePlans.com



Toll-Free **1-800-643-4845**, TTY **711**,
8 a.m. - 8 p.m. local time, 7 days a week