# 2019 SUMMARY OF BENEFITS

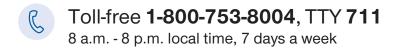


# Overview of your plan

AARP® MedicareRx Walgreens (PDP)

S5921-406

Look inside to learn more about the drug coverages the plan provides. Call Customer Service or go online for more information about the plan.







Our service area includes **lowa**, **Minnesota**, **Montana**, **Nebraska**, **North Dakota**, **South Dakota**, **and Wyoming**.

# **Summary of Benefits**

### January 1st, 2019 - December 31st, 2019

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® MedicareRx Walgreens (PDP) is a Medicare Prescription Drug Plan plan with a Medicare contract.

To join AARP® MedicareRx Walgreens (PDP), you must be entitled to Medicare Part A, and/or be enrolled in Medicare Part B, live in our service area as listed on the cover and be a United States citizen or lawfully present in the United States.

#### Use network pharmacies.

AARP® MedicareRx Walgreens (PDP) has a network of pharmacies. If you use out-of-network pharmacies, the plan may not pay for those drugs or you may pay more than you pay at a network pharmacy.

You can go to www.AARPMedicarePlans.com to search for a network pharmacy using the online directory. You can also view the plan Drug List (Formulary) to see what drugs are covered, and if there are any restrictions.

# **AARP® MedicareRx Walgreens (PDP)**

Premiums and Benefits	Cost-Share
Monthly Plan Premium	\$28.10
Annual Prescription Drug Deductible	\$0 per year for Tier 1 and Tier 2; \$415 for Tier 3, Tier 4 and Tier 5 Part D prescription drugs.

# **Prescription Drugs**

If you reside in a long-term care facility, you pay the same for a 31-day supply as a 30-day supply at a Standard retail pharmacy.

Stage 1: Annual Prescription Deductible	\$0 per year for Tier 1 and Tier 2; \$415 for Tier 3, Tier 4 and Tier 5.							
Stage 2: Initial Coverage (After you pay your deductible, if applicable)	Retail				Mail Order			
	Preferred		Standard		Preferred	Standard		
	30-day supply	90-day supply	30-day supply	90-day supply	90-day supply	90-day supply		
Tier 1: Preferred Generic Drugs	\$0 copay	\$0 copay	\$15 copay	\$45 copay	\$0 copay	\$45 copay		
Tier 2: Generic Drugs	\$5 copay	\$15 copay	\$20 copay	\$60 copay	\$15 copay	\$60 copay		
Tier 3: Preferred Brand Drugs	\$30 copay	\$90 copay	\$45 copay	\$135 copay	\$90 copay	\$135 copay		
Tier 4: Non-Preferred Drugs	32% coinsuran ce	32% coinsuran ce	33% coinsuran ce	33% coinsuran ce	32% coinsuran ce	33% coinsuran ce		
Tier 5: Specialty Tier Drugs	25% coinsuran ce	25% coinsuran ce	25% coinsuran ce	25% coinsuran ce	25% coinsuran ce	25% coinsuran ce		
Stage 3: Coverage Gap Stage	After your total drug costs reach \$3,820, you will pay no more than 37% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.							
Stage 4: Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$5,100, you pay the greater of:  5% coinsurance, or \$3.40 copay for generic (including brand drugs treated as generic) and a \$8.50 copay for all other drugs.							

## **Required Information**

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. 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.

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 https://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.

Premium and/or copayments/coinsurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party.

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

The Formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

AARP® MedicareRx Walgreens (PDP)'s pharmacy network includes limited lower-cost pharmacies in urban WV; suburban CA, HI, ND, PA, and rural AK, AR, HI, IA, ID, KS, MN, MO, MS, MT, NE, OK, PA, SD, TX, and WY. There are an extremely limited number of preferred cost share pharmacies in rural ND. The lower costs advertised in our plan materials for these pharmacies may not be

available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call us or consult the online pharmacy directory using the contact information that appears on the booklet cover.

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 1-877-266-4832, TTY 711.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Pharmacies in the Preferred Retail Pharmacy Network may not be available in all areas. Copays apply after deductible.

#### UnitedHealthcare - S5921

#### 2018 Medicare Star Ratings\*

The Medicare Program rates all health and prescription drug plans each year, based on a plan's quality and performance. Medicare Star Ratings help you know how good a job our plan is doing. You can use these Star Ratings to compare our plan's performance to other plans. The two main types of Star Ratings are:

- 1. An Overall Star Rating that combines all of our plan's scores.
- 2. Summary Star Rating that focuses on our medical or our prescription drug services.

Some of the areas Medicare reviews for these ratings include:

- How our members rate our plan's services and care;
- How well our doctors detect illnesses and keep members healthy;
- How well our plan helps our members use recommended and safe prescription medications.

For 2018, UnitedHealthcare received the following Overall Star Rating from Medicare.

**★★★**3.5 stars

We received the following Summary Star Rating for UnitedHealthcare's health/drug plan services:

**Health Plan Services:** Not offered

**★★★**3.5 stars

Drug Plan Services:

The number of stars shows how well our plan performs.

★ ★ ★ ★ 5 stars - excellent

★ ★ ★ ★ 4 stars - above average

★ ★ ★ 3 stars - average

★ ★ 2 stars - below average

★ 1 star - poor

Learn more about our plan and how we are different from other plans at www.medicare.gov.

You may also contact us 7 days a week from 8:00 a.m. to 8:00 p.m. Local time, at 800-753-8004 (toll-free) or 711 (TTY).

Current members please call 866-870-3470 (toll-free) or 711 (TTY).

\*Star Ratings are based on 5 Stars. Star Ratings are assessed each year and may change from one year to the next.