



2025 Part D Product Offerings

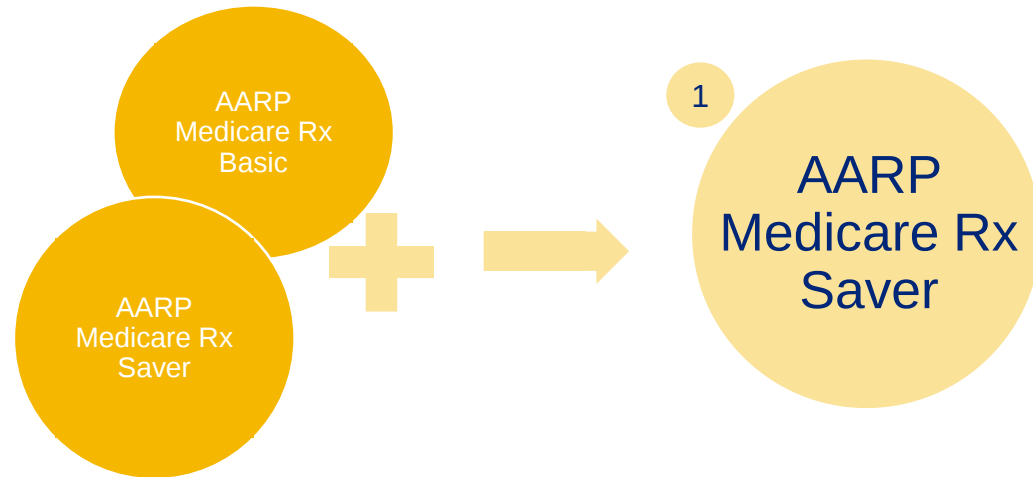
2025 Plan Year

Aug. 2024

United
Healthcare

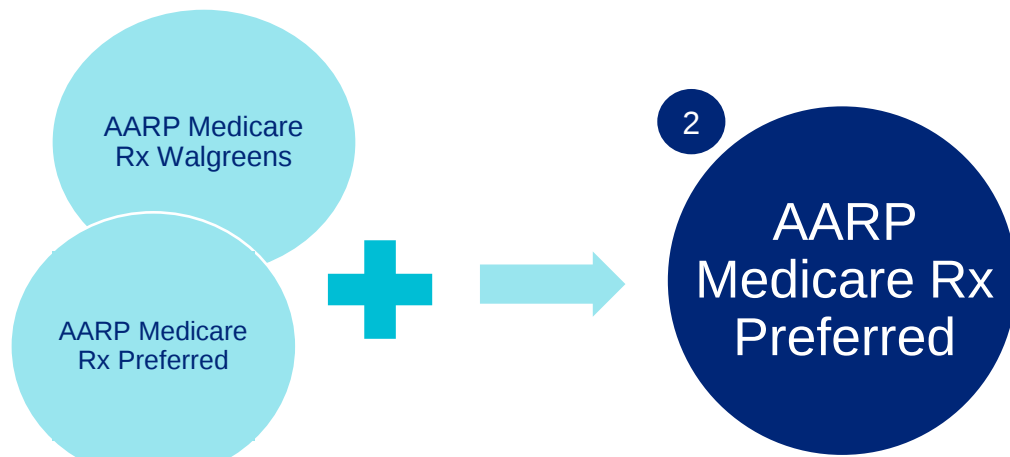
2025 Part D Standalone Plan offerings

Two Part D plans will be offered in 2025. The next few slides outline important plan consolidations and contract PBP updates that will be effective January 1, 2025.



AARP Medicare Rx Saver

- Available in all regions
- Full deductible (\$590)
- Basic formulary
- Broad pharmacy network
- Premium: \$\$



AARP Medicare Rx Preferred

- Available in all regions*
- No deductible
- Preferred formulary
- Broad pharmacy network
- Premium: \$\$\$
- \$0 Tier 1 & Tier 2 home delivery



2025 Part D – Rx Benefits

		AARP Medicare Rx Saver from UHC				AARP Medicare Rx Preferred from UHC*				
Plan Type		Actuarial Equivalent				Enhanced Alternative				
Membership June 2024		825K				1.3M				
Bonus Drug list		No				Yes				
Regions		34				39				
Network		Broad				Broad				
Formulary		Basic				Premium				
2025 Avg Monthly Premium (member-weighted)		\$67				\$96				
Stage 1 Deductible	All pharmacies	\$590 T1-T5				\$0				
Stage 2 Initial Coverage	Preferred vs. Standard Pharmacy Cost-Shares	'2024 Preferred Retail		2025 Preferred Retail	2025 Standard Retail	'2024 Preferred Retail		2025 Preferred Retail	2025 Standard Retail	
		Saver	Basic			Wal.	Pref.			
	Cost-shares for 30- day Retail Supply**	Tier 1	\$2-13	\$2	\$2	\$8	\$2	\$7	\$5	\$13
		Tier 2	\$8-18	\$8	\$6-8	\$9-10	\$8	\$12	\$10	\$18
		Tier 3	\$44-47	14-17%	16-18%	16-18%	\$40	\$47	\$47	\$47
		Tier 4	37-47%	39-44%	36-45%	39-48%	50%	40%	40%	25-45%
		Tier 5	25%	25%	25%	25%	27%	33%	33%	25-33%
	Preferred vs. Standard Mail Cost-Shares	'2024 Preferred Mail		2025 Preferred Mail	2025 Standard Mail	'2024 Preferred Mail		2025 Preferred Mail	2025 Standard Mail	
		Saver	Basic			Wal.	Pref.			
	Cost-shares for 90-day supply	Tier 1	\$6-39	\$6	\$6	\$24	\$6	\$0	\$0	\$39
		Tier 2	\$24-54	\$24	\$18-24	\$27-30	\$24	\$0	\$0	\$54
		Tier 3	\$132-141	14-17%	16-18%	16-18%	\$120	\$126	\$126	\$141
Tier 4***		37-47%	39-44%	36-45%	39-48%	50%	40%	40%	25-45%	
Tier 5***		25%	25%	25%	25%	27%	33%	33%	25-33%	
Stage 3 Catastrophic Coverage	Catastrophic phase entered when \$2,000 out-of-pocket cost met	\$0 for Part D covered medications								

*U.S. Territories leverage Defined Standard benefits.

**Long Term Care copay amounts are the same as Standard Copays for a 30-day Retail supply but have 31 days supply instead of 30 day

***In 2025 Tiers 4 & 5 are limited to 30-day supplies

Reminder: Leverage the MAPS tool to see all RX benefits (for PDP and MAPD) later this summer. Need access? Click [here](#).

2025 Part D plans–Additional Details

New in 2025

- **Tier 4 medications:** will be limited to 30-day supplies (no longer eligible for 3-month fills) for PDP and MAPD plans.
- **Pharmacy Network:** Both PDP plans will have the same pharmacy network in 2025, which includes over 65K in-network pharmacies. Within the network, the **preferred retail** chains include Walmart and Walgreens
- **Inflation Reduction Act Updates:** there are multiple IRA updates in 2025 (Gap Phase removal, \$2,000 out-of-pocket max, Benefit Redesign).

Continuing in 2025:

- \$0 Cost-Share for Vaccines*
- \$35 Maximum Cost-Share for covered Insulins**
- \$0 out-of-pocket costs for Medicare covered medications in the Catastrophic stage



2025 LIS Copays

Low-Income Cost-Sharing Parameters for 2025				
Drug Stage	Drug Category	LIS1	LIS2	LIS3
Deductible	All	\$0.00	\$0.00	\$0.00
Initial Coverage	Generic	\$4.90	\$1.60	\$0.00
	Brand	\$12.15	\$4.80	\$0.00
Catastrophic Coverage	Generic	\$0.00	\$0.00	\$0.00
	Brand	\$0.00	\$0.00	\$0.00





Appendix

Defined Standard Plans

Defined Standard Plan (Preferred Plans in U.S. Territories) have the following benefit structure:

AARP Medicare Rx Preferred – U.S. Territories		
Stage 1 Deductible	2025 Deductible Amount Tiers 1 – 5	\$590
Stage 2 Initial Coverage	Cost-shares for 30-day Retail Supply Tiers 1 – 5	25% Coinsurance
Stage 3 Catastrophic Coverage	Catastrophic phase entered when \$2,000 out-of-pocket cost met	\$0 for Part D covered medications

AARP Medicare Rx Preferred – U.S Territories Contract PBPs

- S5820-034
- S5820-035
- S5820-036
- S5820-037
- S5820-038



AARP Medicare Rx Saver – Contract by Region and YoY Changes

Region / State	2024 Contract PBP	Plan Name	2025 Contract PBP	Plan Name
2-CT/MA/RI/VT	S5921-348	AARP Medicare Rx Basic from UHC	S5921-348	AARP Medicare Rx Saver from UHC
4-NJ	S5921-349	AARP Medicare Rx Basic from UHC	S5921-349	AARP Medicare Rx Saver from UHC
5-DE/MD/DC	S5921-350	AARP Medicare Rx Saver from UHC	S5921-350	AARP Medicare Rx Saver from UHC
6-PA/WV	S5921-351	AARP Medicare Rx Basic from UHC	S5921-351	AARP Medicare Rx Saver from UHC
7-VA	S5921-352	AARP Medicare Rx Basic from UHC	S5921-352	AARP Medicare Rx Saver from UHC
8-NC	S5921-353	AARP Medicare Rx Saver from UHC	S5921-353	AARP Medicare Rx Saver from UHC
9-SC	S5921-354	AARP Medicare Rx Saver from UHC	S5921-354	AARP Medicare Rx Saver from UHC
10-GA	S5921-355	AARP Medicare Rx Saver from UHC	S5921-355	AARP Medicare Rx Saver from UHC
11-FL	S5921-356	AARP Medicare Rx Saver from UHC	S5921-356	AARP Medicare Rx Saver from UHC
12-AL/TN	S5921-357	AARP Medicare Rx Basic from UHC	S5921-357	AARP Medicare Rx Saver from UHC
13-MI	S5921-358	AARP Medicare Rx Basic from UHC	S5921-358	AARP Medicare Rx Saver from UHC
14-OH	S5921-359	AARP Medicare Rx Saver from UHC	S5921-359	AARP Medicare Rx Saver from UHC
15-IN/KY	S5921-360	AARP Medicare Rx Basic from UHC	S5921-360	AARP Medicare Rx Saver from UHC
16-WI	S5921-361	AARP Medicare Rx Basic from UHC	S5921-361	AARP Medicare Rx Saver from UHC
17-IL	S5921-362	AARP Medicare Rx Basic from UHC	S5921-362	AARP Medicare Rx Saver from UHC
18-MO	S5921-363	AARP Medicare Rx Saver from UHC	S5921-363	AARP Medicare Rx Saver from UHC
19-AR	S5921-364	AARP Medicare Rx Saver from UHC	S5921-364	AARP Medicare Rx Saver from UHC
20-MS	S5921-365	AARP Medicare Rx Saver from UHC	S5921-365	AARP Medicare Rx Saver from UHC
21-LA	S5921-366	AARP Medicare Rx Basic from UHC	S5921-366	AARP Medicare Rx Saver from UHC
22-TX	S5921-367	AARP Medicare Rx Saver from UHC	S5921-367	AARP Medicare Rx Saver from UHC
23-OK	S5921-368	AARP Medicare Rx Saver from UHC	S5921-368	AARP Medicare Rx Saver from UHC
24-KS	S5921-369	AARP Medicare Rx Saver from UHC	S5921-369	AARP Medicare Rx Saver from UHC
25-IA/MN/MT/NE/ND/SD/WY	S5921-370	AARP Medicare Rx Basic from UHC	S5921-370	AARP Medicare Rx Saver from UHC
26-NM	S5921-371	AARP Medicare Rx Basic from UHC	S5921-371	AARP Medicare Rx Saver from UHC
27-CO	S5921-372	AARP Medicare Rx Saver from UHC	S5921-372	AARP Medicare Rx Saver from UHC
29-NV	S5921-373	AARP Medicare Rx Saver from UHC	S5921-373	AARP Medicare Rx Saver from UHC
30-OR/WA	S5921-374	AARP Medicare Rx Basic from UHC	S5921-374	AARP Medicare Rx Saver from UHC
31-ID/UT	S5921-375	AARP Medicare Rx Basic from UHC	S5921-375	AARP Medicare Rx Saver from UHC
32-CA	S5921-376	AARP Medicare Rx Saver from UHC	S5921-376	AARP Medicare Rx Saver from UHC
34-AK	S5921-377	AARP Medicare Rx Saver from UHC	S5921-377	AARP Medicare Rx Saver from UHC
1-ME/NH	S5921-378	AARP Medicare Rx Saver from UHC	S5921-378	AARP Medicare Rx Saver from UHC
3-NY	S5921-379	AARP Medicare Rx Saver from UHC	S5921-379	AARP Medicare Rx Saver from UHC
28-AZ	S5921-380	AARP Medicare Rx Basic from UHC	S5921-380	AARP Medicare Rx Saver from UHC
33-HI	S5921-381	AARP Medicare Rx Basic from UHC	S5921-381	AARP Medicare Rx Saver from UHC



AARP Medicare Rx Preferred – Contract by Region and YoY Changes

Region / State	2024 Contract PBP - Walgreens	2024 Contract PBP – Preferred	2025 Contract PBP - Preferred	2025 Plan Name
35-AS	N/A	S5820-034	S5820-034	AARP Medicare Rx Preferred from UHC
36-GU	N/A	S5820-035	S5820-035	AARP Medicare Rx Preferred from UHC
37-NMI	N/A	S5820-036	S5820-036	AARP Medicare Rx Preferred from UHC
38-PR	N/A	S5820-037	S5820-037	AARP Medicare Rx Preferred from UHC
39-VI	N/A	S5820-038	S5820-038	AARP Medicare Rx Preferred from UHC
3-NY	S5921-382	S5805-001	S5921-382	AARP Medicare Rx Preferred from UHC
11-FL	S5921-383	S5820-010	S5921-383	AARP Medicare Rx Preferred from UHC
1-ME/NH	S5921-384	S5820-001	S5921-384	AARP Medicare Rx Preferred from UHC
2-CT/MA/RI/VT	S5921-385	S5820-002	S5921-385	AARP Medicare Rx Preferred from UHC
4-NJ	S5921-386	S5820-003	S5921-386	AARP Medicare Rx Preferred from UHC
5-DE/MD/DC	S5921-387	S5820-004	S5921-387	AARP Medicare Rx Preferred from UHC
6-PA/WV	S5921-388	S5820-005	S5921-388	AARP Medicare Rx Preferred from UHC
7-VA	S5921-389	S5820-006	S5921-389	AARP Medicare Rx Preferred from UHC
8-NC	S5921-390	S5820-007	S5921-390	AARP Medicare Rx Preferred from UHC
9-SC	S5921-391	S5820-008	S5921-391	AARP Medicare Rx Preferred from UHC
10-GA	S5921-392	S5820-009	S5921-392	AARP Medicare Rx Preferred from UHC
12-AL/TN	S5921-393	S5820-011	S5921-393	AARP Medicare Rx Preferred from UHC
13-MI	S5921-394	S5820-012	S5921-394	AARP Medicare Rx Preferred from UHC
14-OH	S5921-395	S5820-013	S5921-395	AARP Medicare Rx Preferred from UHC
15-IN/KY	S5921-396	S5820-014	S5921-396	AARP Medicare Rx Preferred from UHC
16-WI	S5921-397	S5820-015	S5921-397	AARP Medicare Rx Preferred from UHC
17-IL	S5921-398	S5820-016	S5921-398	AARP Medicare Rx Preferred from UHC
18-MO	S5921-399	S5820-017	S5921-399	AARP Medicare Rx Preferred from UHC
19-AR	S5921-400	S5820-018	S5921-400	AARP Medicare Rx Preferred from UHC
20-MS	S5921-401	S5820-019	S5921-401	AARP Medicare Rx Preferred from UHC
21-LA	S5921-402	S5820-020	S5921-402	AARP Medicare Rx Preferred from UHC
22-TX	S5921-403	S5820-021	S5921-403	AARP Medicare Rx Preferred from UHC
23-OK	S5921-404	S5820-022	S5921-404	AARP Medicare Rx Preferred from UHC
24-KS	S5921-405	S5820-023	S5921-405	AARP Medicare Rx Preferred from UHC
25-IA/MN/MT/NE/ND/SD/WY	S5921-406	S5820-024	S5921-406	AARP Medicare Rx Preferred from UHC
26-NM	S5921-407	S5820-025	S5921-407	AARP Medicare Rx Preferred from UHC
27-CO	S5921-408	S5820-026	S5921-408	AARP Medicare Rx Preferred from UHC
28-AZ	S5921-409	S5820-027	S5921-409	AARP Medicare Rx Preferred from UHC
29-NV	S5921-410	S5820-028	S5921-410	AARP Medicare Rx Preferred from UHC
30-OR/WA	S5921-411	S5820-029	S5921-411	AARP Medicare Rx Preferred from UHC
31-ID/UT	S5921-412	S5820-030	S5921-412	AARP Medicare Rx Preferred from UHC
32-CA	S5921-413	S5820-031	S5921-413	AARP Medicare Rx Preferred from UHC
33-HI	S5921-414	S5820-032	S5921-414	AARP Medicare Rx Preferred from UHC
34-AK	S5921-415	S5820-033	S5921-415	AARP Medicare Rx Preferred from UHC

