

# 2026 Part D Product Offerings

2026 Plan Year

Aug. 2025



# 2026 Part D Standalone Plan Offerings



## **AARP Medicare Rx Saver**

- Available in all regions
- Full deductible (\$615)
- Basic formulary
- Broad pharmacy network



## **AARP Medicare Rx Preferred**

- Available in all regions\*
- \$130 deductible Tiers 3-5 Preferred formulary
- Broad pharmacy network
- \$0 Tier 1 & Tier 2 home delivery



# 2026 Part D Offerings

	AARP Medicare Rx Saver from UHC (PDP)	AARP Medicare Rx Preferred from UHC (PDP)^
Highlight	For auto-assigned members and enrollees who do not need a robust formulary	\$0 Tier 1 & Tier 2 through Optum Home Delivery Pharmacy
Monthly Premium ( <i>member-weighted</i> )	\$53.58	\$124.82
Regions	34	39
Network	Broad	Broad
Formulary	Saver	Preferred
Deductible	\$615 Tiers 1-5	\$130 Tiers 3-5
Tier 1 / T2 Pref Retail (30 day)	\$2 / \$6-8	\$5 / \$10
Tier 1 / T2 Pref Mail (90 day)	\$6 / \$18-24	\$0/ \$0

## Other important details:

Inflation Reduction Act (IRA) requirements remain in 2026 with:

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

Per Arkansas state law, Optum Home Delivery Pharmacy may not be available starting January 1, 2026. Members can use other mail order pharmacies at a standard mail order rate.



^ Preferred in U.S. Territories will leverage Defined Standard benefits (\$615 deductible and 25% coinsurance)

\*Applies to covered adult Part D vaccines recommended by the Advisory Committee on Immunization Practices (ACIP).

\*\* \$35 per month for covered insulins

# 2026 Part D – Rx Benefits

\*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 2026 Tiers 4 & 5 are limited to 30-day supplies

		AARP Medicare Rx Saver from UHC			AARP Medicare Rx Preferred from UHC*		
Plan Type		Actuarial Equivalent			Enhanced Alternative		
Membership June 2025		518K			2M		
Bonus Drug list		No			Yes		
Regions		34			39		
Network		Broad			Broad		
Formulary		Saver			Preferred		
2026 Avg Monthly Premium (member-weighted)		\$53.58			\$124.82		
Stage 1 Deductible	All pharmacies	\$615 Tiers 1-5			\$130 Tiers 3-5		
Stage 2 Initial Coverage	Preferred vs. Standard Pharmacy Cost-Shares	'2025 Preferred Retail	2026	2026	'2025 Preferred Retail	2026	2026
		Saver	Preferred Retail	Standard Retail	Pref.	Preferred Retail	Standard Retail
	Tier 1	\$2	\$2	\$8	\$5	\$5	\$13
	Tier 2	\$6-8	\$6-8	\$9-10	\$10	\$10	\$18
	Tier 3	16-18%	16-19%	16-19%	\$47	15-18%	15-18%
	Tier 4	36-45%	32-43%	35-46%	40%	28-40%	33-45%
	Tier 5	25%	25%	25%	33%	31%	31%
	Preferred vs. Standard Mail Cost-Shares	'2025 Preferred Mail	2026	2026	'2025 Preferred Mail	2026	2026
		Saver	Preferred Mail	Standard Mail	Pref.	Preferred Mail	Standard Mail
	Tier 1	\$6	\$6	\$24	\$0	\$0	\$39
	Tier 2	\$18-24	\$18-24	\$27-30	\$0	\$0	\$54
	Tier 3	16-18%	16-19%	16-19%	\$126	15-18%	15-18%
	Tier 4***	36-45%	32-43%	35-46%	40%	28-40%	33-45%
	Tier 5***	25%	25%	25%	33%	31%	31%
Stage 3 Catastrophic Coverage	Catastrophic phase entered when \$2,100 out-of-pocket cost met	rved. \$0 for Medicare covered Part D medications					

# 2026 LIS Copays

Low-Income Cost-Sharing Parameters for 2026				
Drug Stage	Drug Category	LIS1	LIS2	LIS3
Deductible	All	\$0.00	\$0.00	\$0.00
Initial Coverage	Generic	\$5.10	\$1.60	\$0.00
	Brand	\$12.65	\$4.90	\$0.00
Catastrophic Coverage	Generic	\$0.00	\$0.00	\$0.00
	Brand	\$0.00	\$0.00	\$0.00





# Appendix

# 2026 PDP Formulary Changes

Drug Category	Formulary Removal	Up-tier	Add New Coverage	Down-tier	Estimated** Member Impact PDP
Allergy	x				5.5k
Asthma			x		0.2K
Autoimmune	x		x		1.5K
Blood Disorders	x		x	x	4.3K
Cardiology	x	x	x		1.6K
Dermatology	x		x		0.8K
Diabetes	x		x	x	82k
Gastrointestinal	x			x	2.8k
Gout	x				2.9k
Immunological Agents	x				0.2k
IVIG Products	x				1.5k
Movement Disorder			x		0.3k
Multiple Sclerosis	x		x		0.05k
Ophthalmology	x				5.4k
Oral Contraceptives				x	1.4k
Osteoporosis	x				0.3k
Pain Management	x				0.4k
Psychiatry	x				0.2k
Respiratory	x		x		1.3k
Poly-ACH/COB STARs*	x	x			209k
Women's Health	x				2.4k

\*Includes prior Authorization updates

\*\*Estimated member impact based on current 2025 UHC M&R membership and their 2024 pharmacy claims.



# 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	2026 Deductible Amount Tiers 1 – 5	\$615
Stage 2 Initial Coverage	Cost-shares for 30-day Retail Supply Tiers 1 – 5	25% Coinsurance
Stage 3 Catastrophic Coverage	Catastrophic phase entered when \$2,100 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	2026 Contract PBP	2025 Plan Premium	2026 Plan Premium	Plan Name
2-CT/MA/RI/VT	S5921-348	\$69.50	\$38.70	AARP Medicare Rx Saver from UHC
4-NJ	S5921-349	\$93.10	\$77.40	AARP Medicare Rx Saver from UHC
5-DE/MD/DC	S5921-350	\$60.50	\$37.80	AARP Medicare Rx Saver from UHC
6-PA/WV	S5921-351	\$64.00	\$43.50	AARP Medicare Rx Saver from UHC
7-VA	S5921-352	\$59.50	\$39.60	AARP Medicare Rx Saver from UHC
8-NC	S5921-353	\$76.60	\$56.90	AARP Medicare Rx Saver from UHC
9-SC	S5921-354	\$113.80	\$122.10	AARP Medicare Rx Saver from UHC
10-GA	S5921-355	\$82.00	\$98.00	AARP Medicare Rx Saver from UHC
11-FL	S5921-356	\$112.60	\$98.70	AARP Medicare Rx Saver from UHC
12-AL/TN	S5921-357	\$54.60	\$63.20	AARP Medicare Rx Saver from UHC
13-MI	S5921-358	\$32.80	\$14.10	AARP Medicare Rx Saver from UHC
14-OH	S5921-359	\$74.70	\$73.70	AARP Medicare Rx Saver from UHC
15-IN/KY	S5921-360	\$75.00	\$90.30	AARP Medicare Rx Saver from UHC
16-WI	S5921-361	\$5.00	\$0.00	AARP Medicare Rx Saver from UHC
17-IL	S5921-362	\$42.20	\$40.20	AARP Medicare Rx Saver from UHC
18-MO	S5921-363	\$54.80	\$71.90	AARP Medicare Rx Saver from UHC
19-AR	S5921-364	\$26.20	\$65.10	AARP Medicare Rx Saver from UHC
20-MS	S5921-365	\$78.30	\$84.70	AARP Medicare Rx Saver from UHC
21-LA	S5921-366	\$71.40	\$37.00	AARP Medicare Rx Saver from UHC
22-TX	S5921-367	\$76.30	\$89.20	AARP Medicare Rx Saver from UHC
23-OK	S5921-368	\$57.60	\$82.40	AARP Medicare Rx Saver from UHC
24-KS	S5921-369	\$96.90	\$105.40	AARP Medicare Rx Saver from UHC
25-IA/MN/MT/NE/ND/SD/WY	S5921-370	\$36.20	\$5.30	AARP Medicare Rx Saver from UHC
26-NM	S5921-371	\$0	\$0.00	AARP Medicare Rx Saver from UHC
27-CO	S5921-372	\$96.30	\$125.00	AARP Medicare Rx Saver from UHC
29-NV	S5921-373	\$111.60	\$76.70	AARP Medicare Rx Saver from UHC
30-OR/WA	S5921-374	\$37.40	\$38.40	AARP Medicare Rx Saver from UHC
31-ID/UT	S5921-375	\$71.90	\$56.50	AARP Medicare Rx Saver from UHC
32-CA	S5921-376	\$124.80	\$109.40	AARP Medicare Rx Saver from UHC
34-AK	S5921-377	\$81.80	\$53.20	AARP Medicare Rx Saver from UHC
1-ME/NH	S5921-378	\$111.00	\$82.40	AARP Medicare Rx Saver from UHC
3-NY	S5921-379	\$128.10	\$105.80	AARP Medicare Rx Saver from UHC
28-AZ	S5921-380	\$47.90	\$38.70	AARP Medicare Rx Saver from UHC
33-HI	S5921-381	\$0	\$0.00	AARP Medicare Rx Saver from UHC

