

# Access Plan



The AARP Medicare Advantage Access Plan offers **\$0 copays** on most in- and out-of-network Part A and B services, plus **prescription drug coverage** and **extra benefits**.

**Priority extras like Fitness, Dental, Vision and Hearing coverage**

## Where is it available?



**4.3M eligible members** in select counties in Arizona, Montana, North Carolina, Virginia and Washington.



**5 MAPD Plans** featuring 'Access' in the plan name to easily identify (e.g., AARP Medicare Advantage Access from UHC NC-23 [PPO]).

## Why UnitedHealthcare?

- A Medicare Advantage plan that offers first dollar coverage (no deductible, coinsurance, or copay) on most Medicare services in- and out-of-network, plus access to our national network.
- Plan includes comprehensive Dental, Vision, Hearing and Fitness.
- \$0 copay for primary care provider, specialist, inpatient, outpatient, Ambulatory Surgical Center, ER, Urgent Care, x-ray, labs and testing.
- Plan includes Part D coverage and a broad list of covered prescription drugs with no Rx deductible on the most commonly used drugs (Tiers 1-2).

## How does it work?

- Plans include higher monthly premiums of \$260-\$359.
- High premiums allow the plan to 'buy-down' cost shares to \$0 for nearly all Part A and B services both in- and out-of-network.
- Local Preferred Provider (LPPPO) plan type allows members to see any Medicare provider and aligns with the UnitedHealthcare Medicare National Network, offering access to network care nationwide.

## How can you support your members?

- Help members know what to expect for 2026 and how to get the most out of their plan.
- Explain the differences between Medicare Supplement and Medicare Advantage enrollment will be crucial.

