



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.

