2027 Agent Quick Reference Guide

CareFlex Plan

The CareFlex Plan gives members more control over their Medicare dollars to help **lower, or even eliminate, out-of-pocket costs** associated with Medicare-covered services.

Help pay for Medicare-covered copays for:

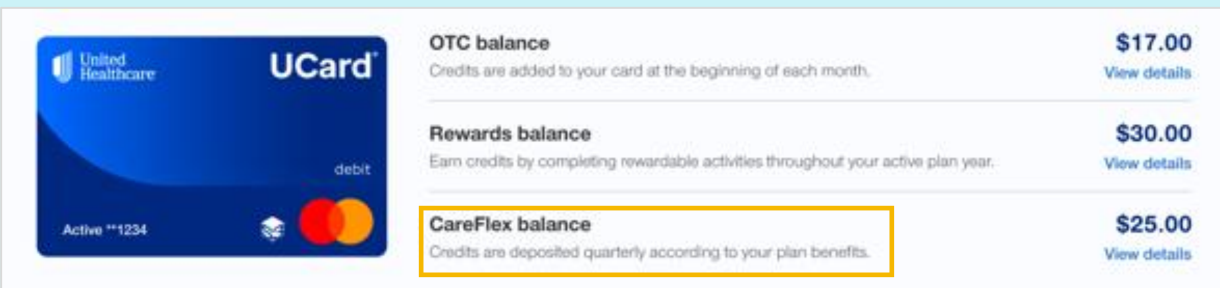
Specialist visits

Hospital stays

...and more

What's New for 2027

- ✓ No separate CareFlex card is required as quarterly credits are now loaded directly onto the member's UCard.
- ✓ CareFlex benefits may be used at any provider office that accepts Mastercard®, subject to merchant and provider eligibility requirements.
- ✓ Members can view balances and transaction history through the UCard Hub on the Member Site and UHC mobile app:



The UCard typically arrives prior to the plan effective date.

For more information, visit the 2027 UCard Quick Reference guide on Jarvis.

Why UnitedHealthcare?

- This plan is for members whose priority is lower health care costs and more flexibility, helping them access and afford the care they need.
- Plan designs range from a $350 to $450 credit per quarter.
- Members can enjoy a simpler experience with all CareFlex credits conveniently integrated into a single UCard.

CareFlex Plan

How does it work?

Eligible members receive quarterly CareFlex credits to be used for eligible medical expenses, helping make healthcare expenses more predictable and affordable. Credits can only be spent on cost-shares for eligible Medicare Parts A and B covered items and services such as:

- ✓ Copays for specialist visits
- ✓ Hospital stays
- ✓ Diagnostic testing
- ✓ Outpatient surgery
- ✓ Physical therapy
- ✓ Durable medical equipment
- ✓ And more

*** For a complete list of the Medicare covered services, please go to the Evidence of Coverage.*

Before funds can be accessed, CareFlex members must activate their UCard and set up a PIN by calling the number on the back of their UCard.

Quarterly credits roll over from quarter to quarter, allowing members to spend credits on larger expenses, but expire at the end of the year or if the member disenrolls from the plan.

Members cannot spend their credit on ancillary benefits, Part D prescription drugs or Part B prescription drugs from a *retail* pharmacy, or any other benefits not listed as included.

Where is it available?

5.3M eligible members in select counties in New Mexico, North Carolina, Massachusetts, Indiana, and Texas.

6 MAPD plans. Look for the plan name descriptor 'CareFlex' to easily identify these plans (e.g., AARP Medicare Advantage CareFlex from UHC TX-44 [HMO-POS]).

How can you support your members?

- Instruct your members to destroy their old CareFlex card on January 1, 2027 because it will no longer be valid.
- Help members know what to expect for 2027 and how to get the most out of their plan.
- If an eligible member mentions a large medical expense, remind them CareFlex credits can help lower or eliminate out-of-pocket costs associated with most Medicare-covered (Part A / B) services.
- Remind members that eligible providers must accept Mastercard.
- See eligible expenses highlighted in the Medicare Product Portal on Jarvis or the Plan Highlights.