



# 2025 Enrollment Guide

**AARP® Medicare Rx Saver from UHC (PDP)**

S5921-349-000

**Region:** 04

**Service area:** New Jersey

**AARP®** | **Medicare Rx**  
from  **UnitedHealthcare®**

# UnitedHealthcare offers you Medicare coverage you can count on for your whole life ahead



## Simplify your day with benefits built to be used

With plans designed for all styles, stages and ages of Medicare, there's a UnitedHealthcare plan to fit your life.



## Get more for your Medicare dollar

AARP Medicare Rx plans, offered through UnitedHealthcare, can help cover the cost of prescription drugs — even if your health changes. You could get more benefits and better prescription drug coverage by enrolling in an all-in-one Medicare Advantage plan from UnitedHealthcare. These plans provide more benefits than Original Medicare and a stand-alone Medicare Part D plan.



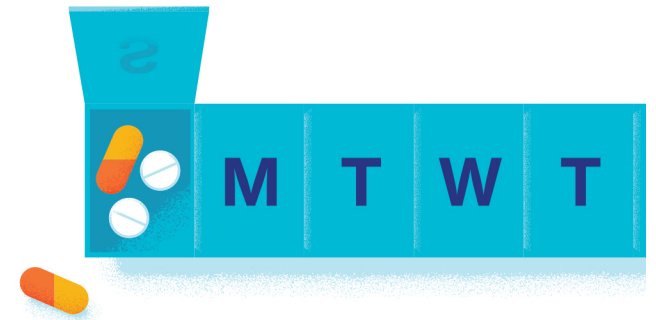
## Expert guidance for today and as your needs change

Count on UnitedHealthcare to be there every step of the way with easy-to-understand Medicare resources, useful online tools, and trusted Medicare Plan Experts<sup>1</sup> to guide you. And with our Right Plan Promise<sup>®2</sup>, only from UnitedHealthcare, you can rely on our 45 years of Medicare experience to help you find the right UnitedHealthcare plan for your needs and budget.

<sup>1</sup>Medicare Plan Expert is a licensed insurance sales agent/producer.

<sup>2</sup>The Right Plan Promise is our commitment to provide you with tools and agent/producer support to help you find a plan in UnitedHealthcare's Medicare plan portfolio that meets your needs. It is not a guarantee that UnitedHealthcare offers a plan that meets the needs of every consumer. Plan recommendations are based on the information that you provide regarding your health coverage needs. Requests to disenroll or change plans remain subject to applicable Medicare regulations and Federal and state laws/regulations.

# This plan has a comprehensive drug list to support your health



Even if you don't take any prescription drugs now, you may want to enroll in a Medicare Part D plan. If you don't get it when you're first eligible, you may have to pay a late enrollment penalty if you join a plan later.

## Here's how this Medicare Part D plan works



### Covered drugs are grouped into tiers

Generally, the lower the tier, the less you'll pay. All drugs in the Drug List are assigned to one of these tiers.

Tier 1: Preferred Generic

Tier 2: Generic

Tier 3: Preferred Brand

Tier 4: Non-preferred drug

Tier 5: Specialty



### This plan has a maximum annual out-of-pocket amount

After you and others on your behalf have paid the \$2,000 maximum annual out-of-pocket amount, you won't pay anything for Medicare-covered Part D drugs for the rest of the plan year.



### Always use network pharmacies

There are thousands of network pharmacies you can go to – including local and national options. Be sure to use a network pharmacy, or the plan may not pay for your prescriptions, except in an emergency.



### Enjoy the convenience of our preferred home delivery pharmacy

Get the prescriptions you take regularly delivered right to your door from Optum® Home Delivery Pharmacy. Register at [myAARPMedicare.com](https://myAARPMedicare.com) now to save time ordering prescriptions, refills and more once you're a member.

Go to [AARPMedicarePlans.com](https://AARPMedicarePlans.com) to search for a network provider or pharmacy using the online directories. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions.

Scan this code to view the drug list



# Benefit Highlights

## AARP® Medicare Rx Saver from UHC (PDP)

This is a short description of your 2025 plan benefits. For complete information, please refer to your Summary of Benefits or Evidence of Coverage. Limitations, exclusions, and restrictions may apply.

### Good news for 2025

The Coverage Gap, or "donut hole", has been eliminated and your out-of-pocket maximum cost is lower than ever. That means you're more protected from high drug costs in 2025.

Plan costs		
<b>Monthly premium</b>	\$93.10	
<b>Deductible</b>	\$590 for Part D prescription drugs	
<b>Initial Coverage</b>	<b>Preferred Retail (30-day supply)</b>	<b>Standard Retail (30-day supply)</b>
<b>Tier 1: Preferred Generic</b>	\$2 copay	\$8 copay
<b>Tier 2: Generic</b>	\$8 copay	\$10 copay
<b>Tier 3: Preferred Brand</b>	16% coinsurance	16% coinsurance
<b>Tier 3: Covered Insulin Drugs <sup>1</sup></b>	\$35 copay	\$35 copay
<b>Tier 4: Non-Preferred Drug <sup>2</sup></b>	44% coinsurance	47% coinsurance
<b>Tier 5: Specialty Tier <sup>2</sup></b>	25% coinsurance	25% coinsurance
<b>Catastrophic Coverage</b>	After you, and others on your behalf, have paid a combined total of \$2,000, you won't pay anything for your Medicare-covered Part D drugs for the rest of the plan year.	

<sup>1</sup> You will pay a maximum of \$35 for each 1-month supply of Part D covered insulin drugs through all drug payment stages, except the Catastrophic drug payment stage, where you pay \$0.

<sup>2</sup> Limited to a 30-day supply

This information is not a complete description of benefits. Contact the plan for more information. AARP® Medicare Rx Saver from UHC (PDP)'s pharmacy network includes limited lower-cost pharmacies in rural AK, MT, NE, ND, SD and WY. There are an extremely limited number of preferred cost share pharmacies in suburban MT. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call us or consult the online pharmacy directory using the contact information that appears on the booklet cover.



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