



# Summary of Benefits 2025

**AARP® Medicare Rx Saver from UHC (PDP)**  
S5921-349-000

Look inside to learn more about the plan and the drug services it covers.  
Contact us for more information about the plan.

 **AARPMedicarePlans.com**

 **Toll-free 1-888-867-5564, TTY 711**  
8 a.m.-8 p.m. local time, 7 days a week

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

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# Summary of Benefits

**January 1, 2025 - December 31, 2025**

This is a summary of what we cover and what you pay. For a complete list of covered services, limitations and exclusions, review the Evidence of Coverage (EOC) at [myAARPMedicare.com](https://myAARPMedicare.com) or call Customer Service for help. After you enroll in the plan, you will get more information on how to view your plan details online.

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

Premium, deductible and limits	
Monthly plan premium	\$93.10
Annual Prescription Drug Deductible	\$590 per year for Part D prescription drugs.

### 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.

Prescription drug payment stages						
<b>Deductible</b>	Your plan has a \$590 prescription drug deductible. You pay the full cost for your drugs until you reach the deductible amount. Then you move to the Initial Coverage stage.					
<b>Initial Coverage</b>	In this stage, you'll pay your plan copays or coinsurance. The plan pays the rest. Once you, and others on your behalf, have paid a combined total of \$2,000, which includes the amount you paid towards your deductible, you move to the Catastrophic Coverage stage.					
Tier drug coverage	Retail		Mail Order			
	Preferred		Standard		Preferred	Standard
	30-day supply^	90-day supply	30-day supply^	90-day supply	90-day supply	90-day supply
<b>Tier 1:</b> Preferred Generic	\$2 copay	\$6 copay	\$8 copay	\$24 copay	\$6 copay	\$24 copay
<b>Tier 2:</b> Generic	\$8 copay	\$24 copay	\$10 copay	\$30 copay	\$24 copay	\$30 copay
<b>Tier 3:</b> Preferred Brand	16% coinsurance	16% coinsurance	16% coinsurance	16% coinsurance	16% coinsurance	16% coinsurance

## Prescription drug payment stages

Tier drug coverage	Retail		Mail Order			
	Preferred		Standard		Preferred	Standard
	30-day supply <sup>^</sup>	90-day supply	30-day supply <sup>^</sup>	90-day supply	90-day supply	90-day supply
<b>Tier 3:</b> Covered Insulin Drugs <sup>1</sup>	\$35 copay	\$105 copay	\$35 copay	\$105 copay	\$105 copay	\$105 copay
<b>Tier 4:</b> Non-Preferred Drug <sup>2</sup>	44% coinsurance	N/A	47% coinsurance	N/A	N/A	N/A
<b>Tier 5:</b> Specialty Tier <sup>2</sup>	25% coinsurance	N/A	25% coinsurance	N/A	N/A	N/A
<b>Catastrophic Coverage</b>	Once you're in this stage, you won't pay anything for your Medicare-covered Part D drugs for the rest of the plan year.					

<sup>^</sup>Members living in long-term care facilities pay the same for a 31-day supply as a 30-day supply at a Standard retail pharmacy.

<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

## About this plan

AARP® Medicare Rx Saver from UHC (PDP) is a Medicare Prescription Drug Plan with a Medicare contract.

To join AARP® Medicare Rx Saver from UHC (PDP), you must be entitled to Medicare Part A, and/or be enrolled in Medicare Part B, live in our service area as listed below and be a United States citizen or lawfully present in the United States.

Our service area includes **New Jersey**.

## Use network pharmacies

AARP® Medicare Rx Saver from UHC (PDP) has a network of pharmacies. If you use out-of-network pharmacies, the plan may not pay for those drugs or you may pay more than you pay at a network pharmacy.

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

## Required Information

AARP® Medicare Rx Saver from UHC (PDP) is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. You do not need to be an AARP member to enroll in a Medicare Advantage or Prescription Drug Plan. AARP and its affiliates are not insurers. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact our Customer Service number at 1-866-460-8854 for additional information (TTY users should call 711). Hours are 8 a.m.-8 p.m.: 7 Days Oct-Mar; M-F Apr-Sept.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, documentos en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-866-460-8854, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 8 a.m. a 8 p.m.: los 7 días de la semana, de octubre a marzo; de lunes a viernes, de abril a septiembre.

Benefits and features vary by plan. Limitations and exclusions may apply.

The Formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

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.

Optum® Home Delivery Pharmacy and Optum Rx are affiliates of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy for medications you take regularly. If you have not used Optum Home Delivery Pharmacy, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. There may be other pharmacies in our network.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Pharmacies in the Preferred Retail Pharmacy Network may not be available in all areas. Copays apply after deductible.

# Helpful resources

## You may qualify for Extra Help from Medicare

Extra Help is a program for people with limited incomes and resources who need help paying Part D premiums, deductibles and copays. To see if you qualify for Extra Help, call:

- The Social Security Administration at **1-800-772-1213**, TTY **1-800-325-0778** or visit **ssa.gov**
- Your state Medicaid office or visit **medicaid.gov**

## Resources for Caregivers

UnitedHealthcare offers resources and support for our members and the people who care for them. Ask about our caregiving resources the next time you call or visit **uhc.com/caregiving**.

## Do you need additional coverage?

Original Medicare (Parts A and B) doesn't cover all of your costs. You can get more complete coverage by enrolling in an AARP Medicare Part D plan and a Medicare Supplement plan. Medicare supplement insurance plans help pay for some of the out-of-pocket costs not paid by Original Medicare. Or, you can enroll in a Medicare Advantage plan that combines your medical and prescription drug coverage all in one plan. Most Medicare Advantage plans include extra benefits not covered by Original Medicare.

Speak with your agent, visit **AARPMedicarePlans.com** or call **1-888-867-5564** for information about other Medicare plans.

### Medicare Made Clear®

Medicare Made Clear is an educational program from UnitedHealthcare designed to help you learn all you need to know about Medicare so you can make informed decisions about your health and Medicare coverage.



**MedicareMadeClear.com**

# Before you enroll

Make sure this plan is the right one for you. It's important that you understand how the plan works and what prescription drugs are covered before you enroll in this plan. You can find plan documents at [AARPMedicarePlans.com](https://www.aarpmedicareplans.com).



## Did you check the online Drug List (Formulary) to make sure your prescription drugs are covered?

And what drug tier they are in. Generally, the lower the drug tier, the less you'll pay. Drugs not covered by the plan may have alternative drugs that can be used instead.



**You can also use our online Drug Cost Estimator tool** to find covered drugs, view your estimated drug costs and see if there's a generic version available that may save you money. Go to [estimateDrugCostsAARP.com](https://www.estimateDrugCostsAARP.com) or scan the code below.



## Did you review the online Pharmacy Directory to make sure the pharmacy you use is in the network?

If your pharmacy is not in the network, you will need to select a new network pharmacy.



## Did you look through the Summary of Benefits in this booklet to see how much you'll pay for your prescription drugs?

You can find a complete list of coverage, costs, benefits and plan rules in the Evidence of Coverage online.



## You're eligible to enroll in this Medicare Part D plan if you:



Are enrolled in Original Medicare Parts A and/or B



Continue to pay your Part B premium



Live in the plan's service area

Scan this code to access the drug cost estimator tool

