

January 1, 2026
Summary of Benefits - Advantage Plan

Plan Costs	In-network and out-of-network
Annual medical deductible	No deductible
Annual medical out-of-pocket maximum(the most you pay in a plan year for covered medical care)	You pay nothing for Medicare-covered services from any provider

Medical benefits

Medical benefits covered by the plan and Original Medicare

For plan details go to: retiree.uhc.com/SchoolCare or call 1-866-207-2262

	In-network and out-of-network
Doctor's office visit	
Primary care provider (PCP)	\$0 copay
Specialist	\$0 copay
Virtual visits	\$0 copay
Preventive services Medicare-covered	\$0 copay
Inpatient hospital care	\$0 copay per stay
Skilled nursing facility (SNF)	\$0 copay per day: days 1-20 \$0 copay per additional day up to 100 days
Outpatient surgery	\$0 copay
Outpatient rehabilitation PT, OT, ST	\$0 copay
Outpatient mental health	
Group therapy	\$0 copay
Individual therapy	\$0 copay
Virtual visits	\$0 copay
Diagnostic radiology services such as MRIs, CT scans	\$0 copay
Lab services	\$0 copay
Outpatient X-rays	\$0 copay
Therapeutic radiology services such as radiation treatment for cancer	\$0 copay
Ambulance	\$0 copay
Emergency care	\$0 copay (worldwide)
Urgently needed services	\$0 copay (worldwide)

Additional benefits and programs not covered by Original Medicare

	In-network and out-of-network
Routine physical	\$0 copay; 1 per plan year*
Foot care - routine	\$0 copay, 6 visits per plan year*
UnitedHealthcare Healthy at Home	\$0 copay for 28 meals, 12 rides, and 6 hours of in-home personal care up to 30 days following all inpatient and SNF discharges. Referral required.
Hearing - routine exam	\$0 copay, 1 exam per plan year*
Hearing aids UnitedHealthcare Hearing	Plan pays a \$500 allowance for hearing aids (combined for both ears) every 3 years. Hearing aids purchased outside of UnitedHealthcare Hearing's nationwide network are not covered.
Vision - routine eye exam	\$0 copay, 1 exam every 12 months*
Vision - routine eyewear	Plan pays \$100 for eyeglasses every 12 months. Or, \$100 for contact lenses instead of eyeglasses every 12 months.*
Fitness program Renew Active® by UnitedHealthcare	\$0 copay for a standard gym membership at participating locations, plus online classes and social activities.
Telephonic nurse services	Receive access to nurse consultations and additional clinical resources at no additional cost.

*Benefits are combined in and out-of-network

Prescription drugs

	Your cost	
Initial coverage stage	Network pharmacy (31-day retail supply)	Mail service pharmacy (90-day supply)
Tier 1: Preferred Generic	\$10 copay	\$15 copay
Tier 2: Preferred Brand	\$30 copay	\$45 copay
Tier 3: Non-preferred Drug	\$40 copay	\$60 copay
Tier 4: Specialty Tier	12% coinsurance	12% coinsurance
Coverage gap stage	The Coverage Gap, or “donut hole”, has been eliminated and your out-of-pocket limit (the amount you and others on your behalf pay) is \$2,100. That means you're more protected from high drug costs in 2026.	
Catastrophic coverage stage	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. If your plan includes additional prescription drug coverage, you will continue to pay the cost-sharing amounts from the Initial Coverage stage for those drugs. Please see your Additional Drug Coverage list for more information	

Your plan sponsor offers additional prescription drug coverage. Please see your Additional Drug Coverage list for more information. Retiree plan prospects must meet the eligibility requirements to enroll for group coverage. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change each plan year. The Drug List (Formulary), pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

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