



Annual Notice of Changes 2023

AARP® Medicare Advantage Headwaters (PPO)



Toll-free 1-844-867-3487, TTY 711

24 hours a day, 7 days a week



myAARPMedicare.com

Do we have the right address for you?

If not, please let us know so we can keep you informed about your plan.

AARP® | Medicare Advantage
from  **UnitedHealthcare®**

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Find updates to your plan for next year

This notice provides information about updates to your plan, but it doesn't include all of the details. Throughout this notice you will be directed to **myAARPMedicare.com** to review the details online. All of the below documents will be available online by **October 15, 2022.**

Provider Directory

Review the 2023 Provider Directory online to make sure your providers (primary care provider, specialists, hospitals, etc.) will be in the network next year.

Pharmacy Directory

Review the 2023 Pharmacy Directory online to see which pharmacies are in our network next year.

Drug List (Formulary)

You can look up which drugs will be covered by your plan next year and review any new restrictions on our website.

Evidence of Coverage (EOC)

Review your 2023 EOC for details about plan costs and benefits. The EOC is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. It also has information about the quality program, how medical coverage decisions are made and your Rights and Responsibilities as a member.

Would you rather get paper copies?

If you want a paper copy of what is listed above, please contact our Customer Service at 1-844-867-3487 (TTY users should call 711). Hours are 24 hours a day, 7 days a week.

Reduce the clutter and get plan documents faster.

Visit **myAARPMedicare.com** to sign up for paperless delivery.

AARP® Medicare Advantage Headwaters (PPO) offered by UnitedHealthcare

Annual Notice of Changes for 2023



You are currently enrolled as a member of AARP® Medicare Advantage Headwaters (PPO).

Next year, there will be changes to the plan's costs and benefits. Please see page 7 for a Summary of Important Costs, including Premium. This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the Evidence of Coverage, which is located on our website at **AARPMedicarePlans.com**. You may also call Customer Service to ask us to mail you an Evidence of Coverage.

You have from October 15 until December 7 to make changes to your Medicare coverage for next year.

What to do now

1. Ask: Which changes apply to you

- ☐ Check the changes to our benefits and costs to see if they affect you.
 - ☐ Review the changes to Medical care costs (doctor, hospital).
 - ☐ Review the changes to our drug coverage, including authorization requirements and costs.
 - ☐ Think about how much you will spend on premiums, deductibles, and cost sharing.
- ☐ Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.
- ☐ Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- ☐ Think about your overall health care costs.
- ☐ Think about whether you are happy with our plan.

2. Compare: Learn about other plan choices

- ☐ Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your Medicare & You 2023 handbook.
- ☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. Choose: Decide whether you want to change your plan

- ☐ If you don't join another plan by December 7, 2022, you will be enrolled in AARP® Medicare Advantage Headwaters (PPO).
- ☐ To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with AARP® Medicare Advantage Headwaters (PPO).
- ☐ If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- ☐ 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 letters in other languages, braille, large print, audio. You can also ask for an interpreter. Please contact our Customer Service number at 1-844-867-3487 for additional information (TTY users should call 711). Hours are 24 hours a day, 7 days a week.
- ☐ UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunice con nosotros. Por ejemplo, cartas en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-844-867-3487, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 24 horas del día, los 7 días de la semana.
- ☐ **Coverage under this plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About AARP® Medicare Advantage Headwaters (PPO)

- ☐ Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. 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. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll. AARP encourages you to consider your needs when selecting products and does not make specific product or pharmacy recommendations for individuals.

- When this document says "we," "us," or "our," it means UnitedHealthcare Insurance Company or one of its affiliates. When it says "plan" or "our plan," it means AARP® Medicare Advantage Headwaters (PPO).

Summary of important costs for 2023.....		7
Section 1	Changes to Benefits and Costs for Next Year.....	10
	Section 1.1— Changes to the Monthly Premium.....	10
	Section 1.2— Changes to Your Maximum Out-of-Pocket Amounts.....	10
	Section 1.3— Changes to the Provider and Pharmacy Networks.....	11
	Section 1.4— Changes to Benefits and Costs for Medical Services.....	11
	Section 1.5— Changes to Part D Prescription Drug Coverage.....	22
Section 2	Deciding Which Plan to Choose.....	25
	Section 2.1— If You Want to Stay in AARP® Medicare Advantage Headwaters (PPO)	25
	Section 2.2— If You Want to Change Plans.....	26
Section 3	Deadline for Changing Plans.....	26
Section 4	Programs That Offer Free Counseling about Medicare.....	27
Section 5	Programs That Help Pay for Prescription Drugs.....	27
Section 6	Questions?.....	28
	Section 6.1— Getting Help from AARP® Medicare Advantage Headwaters (PPO)...	28
	Section 6.2— Getting Help from Medicare.....	28

Summary of important costs for 2023

The table below compares the 2022 costs and 2023 costs for AARP® Medicare Advantage Headwaters (PPO) in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
Monthly Plan Premium* *Your premium may be higher than this amount. (See Section 1.1 for details.)	\$0	\$0
Maximum out-of-pocket amounts This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	From network providers: \$5,900 From in-network and out-of-network providers combined: \$7,900	From network providers: \$5,400 From in-network and out-of-network providers combined: \$7,900
Doctor office visits	Primary care visits: You pay a \$0 copayment per visit from a Tier 1 provider (in-network). You pay a \$15 copayment per visit from a Tier 2 provider (in-network). You pay a \$15 copayment per visit (out-of-network). Specialist visits: You pay a \$40 copayment per visit from a Tier 1 provider (in-network). You pay a \$50 copayment per visit from a Tier 2 provider (in-network). You pay a \$50 copayment per visit (out-of-network).	Primary care visits: You pay a \$0 copayment per visit (in-network). You pay a \$0 copayment per visit (out-of-network). Specialist visits: You pay a \$40 copayment per visit (in-network). You pay a \$40 copayment per visit (out-of-network).



Questions? Call Customer Service at **1-844-867-3487**, TTY **711**, 24 hours a day, 7 days a week

Cost	2022 (this year)	2023 (next year)
Inpatient hospital stays	<p>You pay a \$350 copayment each day for days 1 to 5 from a Tier 1 provider (in-network). \$0 copayment for additional Medicare-covered days (in-network).</p> <p>You pay a \$400 copayment each day for days 1 to 5 from a Tier 2 provider (in-network). \$0 copayment for additional Medicare-covered days (in-network).</p> <p>You pay a \$400 copayment each day for days 1 to 5 (out-of-network). \$0 copayment for additional Medicare covered days (out-of-network).</p>	<p>You pay a \$295 copayment each day for days 1 to 5 (in-network). \$0 copayment for additional Medicare covered days (in-network).</p> <p>You pay a \$345 copayment each day for days 1 to 5 (out-of-network). \$0 copayment for additional Medicare covered days (out-of-network).</p>
Part D prescription drug coverage (See Section 1.5 for details.) To find out which drugs are Select Insulin Drugs, review the most recent Drug List we provided electronically. You can identify Select Insulins by the acronym ISSP in the list of covered drugs (Formulary). If you have questions about the Drug List, you can also call Customer Service.	<p>Deductible: \$0 Tier 1 and Tier 2</p> <p>\$395 Tier 3, Tier 4 and Tier 5</p> <p>Copays/Coinsurance for a one-month (30-day) supply during the Initial Coverage Stage:</p>	<p>Deductible: Because we have no deductible, this payment stage does not apply to you.</p> <p>Copays/Coinsurance for a one-month (30-day) supply during the Initial Coverage Stage:</p>



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Cost	2022 (this year)	2023 (next year)
	<input type="checkbox"/> Drug Tier 1: Standard retail cost-sharing (in-network) \$0 copayment	<input type="checkbox"/> Drug Tier 1: Standard retail cost-sharing (in-network) \$0 copayment
	<input type="checkbox"/> Drug Tier 2: Standard retail cost-sharing (in-network) \$12 copayment	<input type="checkbox"/> Drug Tier 2: Standard retail cost-sharing (in-network) \$12 copayment
	<input type="checkbox"/> Drug Tier 3: Standard retail cost-sharing (in-network) \$47 copayment	<input type="checkbox"/> Drug Tier 3: Standard retail cost-sharing (in-network) \$47 copayment
	<input type="checkbox"/> Select Insulin Drugs ¹ : Standard retail cost-sharing (in-network) \$35 copayment	<input type="checkbox"/> Select Insulin Drugs ¹ : Standard retail cost-sharing (in-network) \$35 copayment
	<input type="checkbox"/> Drug Tier 4: Standard retail cost-sharing (in-network) \$100 copayment	<input type="checkbox"/> Drug Tier 4: Standard retail cost-sharing (in-network) \$100 copayment
	<input type="checkbox"/> Drug Tier 5: Standard retail cost-sharing (in-network) 26% of the total cost	<input type="checkbox"/> Drug Tier 5: Standard retail cost-sharing (in-network) 33% of the total cost

¹ For 2023, this plan participates in the Part D Senior Savings Model which offers lower, stable, and predictable out of pocket costs for select insulin through the different Part D benefit coverage stages. You will pay a maximum of \$35 for each 1-month supply of Part D select insulin drug through all coverage stages.



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Section 1 Changes to Benefits and Costs for Next Year

Section 1.1 Changes to the Monthly Premium

Cost	2022 (this year)	2023 (next year)
Monthly Premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0
Platinum Dental Rider	Available.	<u>Not</u> Available.

- ☐ Your monthly plan premium will be more if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- ☐ If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.

Section 1.2 Changes to Your Maximum Out-of-Pocket Amounts

Medicare requires all health plans to limit how much you pay “out-of-pocket” for the year. These limits are called the “maximum out-of-pocket amounts.” Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2022 (this year)	2023 (next plan year)
In-network Maximum out-of-pocket amount Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$5,900 Once you have paid \$5,900 out-of-pocket for covered Part A and Part B services from network providers, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.	\$5,400 Once you have paid \$5,400 out-of-pocket for covered Part A and Part B services from network providers, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.

Cost	2022 (this year)	2023 (next plan year)
Combined maximum out-of-pocket amount Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$7,900 Once you have paid \$7,900 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from in-network or out-of-network providers for the rest of the calendar year.	\$7,900 Once you have paid \$7,900 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from in-network or out-of-network providers for the rest of the calendar year.

Section 1.3 Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at myAARPMedicare.com. You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a directory.

There are changes to our network of providers for next year. **Please review the 2023 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2023 Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Customer Service so we may assist.

Section 1.4 Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2022 (this year)	2023 (next year)
Acupuncture for chronic low back pain (Medicare-covered)	<p>You pay a \$0 copayment for Tier 1 providers or a \$15 copayment for Tier 2 providers for services provided by a primary care physician (in-network).</p> <p>You pay a \$40 copayment for Tier 1 providers or a \$50 copayment for Tier 2 providers for services provided by a specialist (in-network).</p> <p>Your plan's network providers who provide these services are grouped into different tiers. These benefits and services can be identified with separate cost-shares based on the provider's "Tier". See Chapter 4 of the Evidence of Coverage for details.</p>	<p>You pay a \$0 copayment for services provided by a primary care physician (in-network).</p> <p>You pay a \$40 copayment for services provided by a specialist (in-network).</p> <p>See Chapter 4 of the Evidence of Coverage for details.</p>
Acupuncture for chronic low back pain (Medicare-covered)	<p>You pay a \$15 copayment for services provided by a primary care physician (out-of-network).</p> <p>You pay a \$50 copayment for services provided by a specialist (out-of-network).</p> <p>See Chapter 4 of the Evidence of Coverage for details.</p>	<p>You pay a \$0 copayment for services provided by a primary care physician (out-of-network).</p> <p>You pay a \$40 copayment for services provided by a specialist (out-of-network).</p> <p>See Chapter 4 of the Evidence of Coverage for details.</p>

Cost	2022 (this year)	2023 (next year)
Routine Acupuncture Services	<p>You pay a \$10 copayment for 12 acupuncture visits. (in-network)</p> <p>You pay a \$50 copayment for 12 acupuncture visits. (out-of-network)</p> <p>Benefit is combined in and out-of-network.</p>	<p>You pay a \$10 copayment for 12 acupuncture visits. (in-network)</p> <p>You pay a \$40 copayment for 12 acupuncture visits. (out-of-network)</p> <p>Benefit is combined in and out-of-network.</p>
Additional Routine Foot Care	<p>You pay a \$50 copayment for 6 visits. (in-network)</p> <p>You pay a \$50 copayment for 6 visits. (out-of-network)</p> <p>Visits are combined in and out-of-network.</p>	<p>You pay a \$40 copayment for 6 visits. (in-network)</p> <p>You pay a \$40 copayment for 6 visits. (out-of-network)</p> <p>Visits are combined in and out-of-network.</p>
Ambulance Services	<p>You pay a \$260 copayment for each one-way Medicare-covered ground trip.</p> <p>You pay a \$260 copayment for each one-way Medicare-covered air trip.</p>	<p>You pay a \$250 copayment for each one-way Medicare-covered ground trip.</p> <p>You pay a \$250 copayment for each one-way Medicare-covered air trip.</p>
Chiropractic Services	<p>You pay a \$50 copayment (out-of-network).</p>	<p>You pay a \$40 copayment (out-of-network).</p>

Cost	2022 (this year)	2023 (next year)
Routine Chiropractic Services	<p>You pay a \$10 copayment for 12 chiropractic visits. (in-network)</p> <p>You pay a \$50 copayment for 12 chiropractic visits. (out-of-network)</p> <p>Benefit is combined in and out-of-network.</p>	<p>You pay a \$10 copayment for 12 chiropractic visits. (in-network)</p> <p>You pay a \$40 copayment for 12 chiropractic visits. (out-of-network)</p> <p>Benefit is combined in and out-of-network.</p>
Dental Services Comprehensive and Preventive Dental	<p>You pay a \$0 copayment for covered preventive and diagnostic services.</p> <p>You pay a \$0 copayment for covered comprehensive dental services.</p> <p>You are covered for up to \$500 per year. Benefit is combined in and out-of-network.</p>	<p>You pay a \$0 copayment for covered preventive and diagnostic services.</p> <p>You pay a \$0 copayment for covered comprehensive dental services.</p> <p>You are covered for up to \$1,000 per year. Benefit is combined in and out-of-network.</p> <p>You may receive dental services from an out-of-network dentist. If an out-of-network dentist charges more than your plan pays, you may be billed for the difference, even for services listed as \$0 copayment.</p> <p>The list of services covered by your plan has expanded. See your Evidence of Coverage for more information.</p>

Cost	2022 (this year)	2023 (next year)
Hearing Services Routine Hearing Exam	<p>You pay a \$0 copayment for 1 exam every year. (in-network)</p> <p>You pay a \$50 copayment for 1 exam every year. (out-of-network)</p> <p>Benefit is combined in and out-of-network.</p>	<p>You pay a \$0 copayment for 1 exam every year. (in-network)</p> <p>You pay a \$40 copayment for 1 exam every year. (out-of-network).</p> <p>Benefit is combined in and out-of-network.</p>
Hearing Services Medicare-Covered Hearing and Balance Exams	<p>You pay a \$50 copayment (out-of-network).</p>	<p>You pay a \$40 copayment (out-of-network).</p>
Inpatient Hospital Care	<p>You pay a \$350 copayment each day for days 1 to 5 from a Tier 1 provider (in-network). \$0 copayment for additional Medicare-covered days (in-network).</p> <p>You pay a \$400 copayment each day for days 1 to 5 from a Tier 2 provider (in-network). \$0 copayment for additional Medicare-covered days (in-network).</p> <p>Tier 1 providers include: Fairview Health Services.</p>	<p>You pay a \$295 copayment each day for days 1 to 5 (in-network).</p> <p>\$0 copayment for additional Medicare-covered days (in-network).</p>

Cost	2022 (this year)	2023 (next year)
Inpatient Hospital Care	<p>You pay a \$400 copayment each day for days 1 to 5 (out-of-network).</p> <p>\$0 copayment for additional Medicare covered days (out-of-network).</p>	<p>You pay a \$345 copayment each day for days 1 to 5 (out-of-network).</p> <p>\$0 copayment for additional Medicare covered days (out-of-network).</p>
Inpatient Mental Health Care	<p>You pay a \$350 copayment each day for days 1 to 4 from a Tier 1 provider (in-network). \$0 copayment each day for days 5 to 90 (in-network).</p> <p>You pay a \$400 copayment each day for days 1 to 4 from a Tier 2 provider (in-network). \$0 copayment each day for days 5 to 90 (in-network).</p> <p>Tier 1 providers include: Fairview Health Services.</p>	<p>You pay a \$295 copayment each day for days 1 to 5 (in-network).</p> <p>\$0 copayment each day for days 6 to 90 (in-network).</p>
Inpatient Mental Health Care	<p>You pay a \$400 copayment each day for days 1 to 4 (out-of-network).</p> <p>\$0 copayment each day for days 5 to 90 (out-of-network).</p>	<p>You pay a \$345 copayment each day for days 1 to 5 (out-of-network).</p> <p>\$0 copayment each day for days 6 to 90 (out-of-network).</p>

Cost	2022 (this year)	2023 (next year)
Meal Benefit	<p>You pay a \$0 copayment for up to 14 meals for 7 days, 1 time a year after a hospital stay.</p> <p>Benefit is combined in and out-of-network.</p>	<p>You pay a \$0 copayment for up to 28 meals for 14 days, unlimited times a year after a hospital stay.</p> <p>Benefit is combined in and out-of-network.</p>
Out-of-Network Cost Sharing	<p>In some cases, out-of-network providers can balance bill you for covered services. If you obtain covered services from an out-of-network provider who does not accept Medicare assignment, you will be responsible for the plan cost sharing, plus any difference between the amount we pay the provider and the Medicare limiting charge.</p>	<p>When you see out-of-network providers, you will only be responsible for your out-of-network cost share.</p>
Outpatient Diagnostic Tests and Therapeutic Services and Supplies - Other Diagnostic tests - Radiological Diagnostic Service, not Including X-rays	<p>You pay a \$0 copayment for each diagnostic mammogram.</p> <p>You pay a \$145 copayment otherwise (in-network).</p>	<p>You pay a \$0 copayment for each diagnostic mammogram.</p> <p>You pay a \$140 copayment otherwise (in-network).</p>
Outpatient Diagnostic Tests and Therapeutic Services and Supplies - Other Diagnostic tests - Radiological Diagnostic Service, not Including X-rays	<p>You pay a \$0 copayment for each diagnostic mammogram.</p> <p>You pay a \$145 copayment otherwise (out-of-network).</p>	<p>You pay a \$0 copayment for each diagnostic mammogram.</p> <p>You pay a \$140 copayment otherwise (out-of-network).</p>
Outpatient Rehabilitation Services - Occupational Therapy	<p>You pay a \$40 copayment (in-network).</p>	<p>You pay a \$25 copayment (in-network).</p>

Cost	2022 (this year)	2023 (next year)
Outpatient Rehabilitation Services - Occupational Therapy	You pay a \$40 copayment (out-of-network).	You pay a \$25 copayment (out-of-network).
Outpatient Rehabilitation Services - Physical Therapy and Speech Therapy	You pay a \$40 copayment (in-network).	You pay a \$25 copayment (in-network).
Outpatient Rehabilitation Services - Physical Therapy and Speech Therapy	You pay a \$40 copayment (out-of-network).	You pay a \$25 copayment (out-of-network).
Outpatient Surgery - Ambulatory Surgical Center	<p>You pay a \$0 copayment for a diagnostic colonoscopy.</p> <p>You pay a \$300 copayment otherwise from a Tier 1 provider (in-network).</p> <p>You pay a \$400 copayment otherwise from a Tier 2 provider (in-network).</p> <p>Tier 1 providers include: Fairview Health Services.</p>	<p>You pay a \$0 copayment for a diagnostic colonoscopy.</p> <p>You pay a \$250 copayment otherwise (in-network).</p>
Outpatient Surgery - Ambulatory Surgical Center	<p>You pay a \$0 copayment for a diagnostic colonoscopy.</p> <p>You pay a \$400 copayment otherwise (out-of-network).</p>	<p>You pay a \$0 copayment for a diagnostic colonoscopy.</p> <p>You pay a \$325 copayment otherwise (out-of-network).</p>

Cost	2022 (this year)	2023 (next year)
Outpatient Surgery - Hospital Outpatient Facilities	<p>You pay a \$0 copayment for a diagnostic colonoscopy.</p> <p>You pay a \$300 copayment otherwise from a Tier 1 provider (in-network).</p> <p>You pay a \$400 copayment otherwise from a Tier 2 provider (in-network).</p> <p>Tier 1 providers include: Fairview Health Services.</p>	<p>You pay a \$0 copayment for a diagnostic colonoscopy.</p> <p>You pay a \$275 copayment otherwise (in-network).</p>
Outpatient Surgery - Hospital Outpatient Facilities	<p>You pay a \$0 copayment for a diagnostic colonoscopy.</p> <p>You pay a \$400 copayment otherwise (out-of-network).</p>	<p>You pay a \$0 copayment for a diagnostic colonoscopy.</p> <p>You pay a \$325 copayment otherwise (out-of-network).</p>
Outpatient Surgery - Hospital Outpatient Observation Services	<p>You pay a \$300 copayment from a Tier 1 provider (in-network).</p> <p>You pay a \$400 copayment from a Tier 2 provider (in-network).</p> <p>Tier 1 providers include: Fairview Health Services.</p>	<p>You pay a \$275 copayment (in-network).</p>
Outpatient Surgery- Hospital Outpatient Observation Services	<p>You pay a \$400 copayment (out-of-network).</p>	<p>You pay a \$325 copayment (out-of-network).</p>
Passport	Covered.	<p>Not Covered.</p> <p>Your plan now includes the UnitedHealthcare®</p>

Cost	2022 (this year)	2023 (next year)
		Medicare National Network. Whether you're at home or traveling, you'll continue having access to your in-network benefits when you see any doctor in this network (exclusions may apply). With the UnitedHealthcare Medicare National Network, there is no need to call Customer Service or fill out paperwork before seeing participating doctors.
Physician/Practitioner Services, Including Doctor's Office Visits - Medicare-Covered Hearing and Balance Exams	You pay a \$50 copayment (out-of-network).	You pay a \$40 copayment (out-of-network).
Physician/Practitioner Services, Including Doctor's Office Visits - Primary Care Provider	You pay a \$0 copayment from a Tier 1 provider. You pay a \$15 copayment from a Tier 2 provider.	You pay a \$0 copayment (in-network).
Physician/Practitioner Services, Including Doctor's Office Visits - Primary Care Provider	You pay a \$15 copayment (out-of-network).	You pay a \$0 copayment (out-of-network).
Physician/Practitioner Services, Including Doctor's Office Visits - Specialists	You pay a \$40 copayment from a Tier 1 provider. You pay a \$50 copayment from a Tier 2 provider.	You pay a \$40 copayment (in-network).

Cost	2022 (this year)	2023 (next year)
Physician/Practitioner Services, Including Doctor's Office Visits - Specialists	You pay a \$50 copayment (out-of-network).	You pay a \$40 copayment (out-of-network).
Podiatry Services	You pay a \$50 copayment (in-network).	You pay a \$40 copayment (in-network).
Podiatry Services	You pay a \$50 copayment (out-of-network).	You pay a \$40 copayment (out-of-network).
In-Home Support Services - Help with Certain Chronic Conditions	Covered.	Not Covered.
Skilled Nursing Facility (SNF) Care	<p>You pay a \$0 copayment each day for days 1 to 20 (in-network).</p> <p>You pay a \$188 copayment each day for days 21 to 52 (in-network).</p> <p>You pay a \$0 copayment each day for days 53 to 100 (in-network).</p>	<p>You pay a \$0 copayment each day for days 1 to 20 (in-network).</p> <p>You pay a \$196 copayment each day for days 21 to 48 (in-network).</p> <p>You pay a \$0 copayment each day for days 49 to 100 (in-network).</p>
Skilled Nursing Facility (SNF) Care	<p>You pay a \$150 copayment each day for days 1 to 16 (out-of-network).</p> <p>You pay a \$250 copayment each day for days 17 to 30 (out-of-network).</p> <p>You pay a \$0 copayment each day for days 31 to 100 (out-of-network).</p>	<p>You pay a \$150 copayment each day for days 1 to 16 (out-of-network).</p> <p>You pay a \$250 copayment each day for days 17 to 28 (out-of-network).</p> <p>You pay a \$0 copayment each day for days 29 to 100 (out-of-network).</p>

Cost	2022 (this year)	2023 (next year)
Virtual Medical Visits	<p>You pay a \$0 copayment (in-network).</p> <p>Not covered out-of-network.</p>	<p>You pay a \$0 copayment (in-network).</p> <p>Certain virtual medical visits are covered out-of-network. You pay \$0 copayment for these services. Please see Chapter 4 of your Evidence of Coverage for details.</p>
Vision Care Additional Routine Eyewear	<p>You pay a \$0 copayment for standard lenses and receive up to \$100 toward your purchase of frames or contact lenses through a UnitedHealthcare Vision provider each year.</p> <p>Home-delivered eyewear is available nationwide through UnitedHealthcare Vision network providers (select products only). You are responsible for all costs for eyewear not purchased from a UnitedHealthcare Vision network provider.</p>	<p>You pay a \$0 copayment for standard lenses and receive up to \$150 toward your purchase of frames or contact lenses through a UnitedHealthcare Vision provider each year.</p> <p>Home-delivered eyewear is available nationwide through UnitedHealthcare Vision network providers (select products only). You are responsible for all costs for eyewear not purchased from a UnitedHealthcare Vision network provider.</p>

Section 1.5 Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” **You can get the complete Drug List** by calling Customer Service (see the back cover) or visiting our website (**[myAARPMedicare.com](https://www.aarpmedicare.com)**).

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Customer Service for more information.

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” you will receive a “LIS Rider.” If you don’t receive it, please call Customer Service and ask for the “LIS Rider” to be sent to you.

There are four “drug payment stages.”

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

Important Message About What You Pay for Insulin - You won’t pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it’s on.

Getting Help from Medicare - If you chose this plan because you were looking for insulin coverage at \$35 a month or less, it is important to know that you may have other options available to you for 2023 at even lower costs because of changes to the Medicare Part D program. Contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week for help comparing your options. TTY users should call 1-877-486-2048.

Additional Resources to Help – Please contact our Customer Service number at 1-844-867-3487 for additional information. (TTY users should call 711.) Hours are 24 hours a day, 7 days a week.

Changes to the Deductible Stage

Stage	2022 (this year)	2023 (next year)
Stage 1: Yearly (Part D) Deductible Stage	The deductible is \$395.	Because we have no deductible, this payment stage does not apply to

Stage	2022 (this year)	2023 (next year)
	<p>During this stage, you pay \$0 for drugs on Tier 1 (In-Network Standard Retail 30-Day Supply), \$12 for drugs on Tier 2 (In-Network Standard Retail 30-Day Supply), and the full cost of drugs on Tier 3, Tier 4 and Tier 5 until you have reached the yearly deductible.</p> <p>There is no deductible for AARP® Medicare Advantage Headwaters (PPO) for Select Insulin Drugs. You pay \$35 for a one-month retail supply for Select Insulin Drugs.</p>	<p>you.</p> <p>There is no deductible for AARP® Medicare Advantage Headwaters (PPO) for Select Insulin Drugs. You pay \$35 for a one-month retail supply for Select Insulin Drugs.</p>

Changes to Your Cost-sharing in the Initial Coverage Stage

Stage	2022 (this year)	2023 (next year)
<p>Stage 2: Initial Coverage Stage During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost-sharing.</p> <p>For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your Evidence of Coverage.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1 – Preferred Generic: You pay \$0 per prescription.</p> <p>Tier 2 - Generic: You pay \$12 per prescription.</p> <p>Tier 3 - Preferred Brand:</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1 – Preferred Generic: You pay \$0 per prescription.</p> <p>Tier 2 - Generic: You pay \$12 per prescription.</p> <p>Tier 3 - Preferred Brand:</p>

Stage	2022 (this year)	2023 (next year)
We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	<p>You pay \$47 per prescription.</p> <p>Select Insulin Drugs¹:</p> <p>You pay \$35 for Select Insulins.</p> <p>Tier 4 - Non-Preferred Drug:</p> <p>You pay \$100 per prescription.</p> <p>Tier 5 - Specialty Tier:</p> <p>You pay 26% of the total cost.</p> <hr/> <p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>	<p>You pay \$47 per prescription.</p> <p>Select Insulin Drugs¹:</p> <p>You pay \$35 for Select Insulins.</p> <p>Tier 4 - Non-Preferred Drug:</p> <p>You pay \$100 per prescription.</p> <p>Tier 5 - Specialty Tier:</p> <p>You pay 33% of the total cost.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>

¹ For 2023, this plan participates in the Part D Senior Savings Model which offers lower, stable, and predictable out of pocket costs for select insulin through the different Part D benefit coverage stages. You will pay a maximum of \$35 for each 1-month supply of Part D select insulin drug through all coverage stages.

Section 2 Deciding Which Plan to Choose

Section 2.1 If You Want to Stay in AARP® Medicare Advantage Headwaters (PPO)

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our AARP® Medicare Advantage Headwaters (PPO).

Section 2.2 If You Want to Change Plans

We hope to keep you as a member next year but if you want to change plans for 2023 follow these steps:

Step 1: Learn about and compare your choices

- ☐ You can join a different Medicare health plan,
- ☐ – **OR**– You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the **Medicare & You 2023 handbook**, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

As a **reminder**, UnitedHealthcare Insurance Company or one of its affiliates offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- ☐ To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from AARP® Medicare Advantage Headwaters (PPO).
- ☐ To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from AARP® Medicare Advantage Headwaters (PPO).
- ☐ To **change to Original Medicare without a prescription drug plan**, you must either:
 - ☐ Send us a written request to disenroll or visit our website to disenroll online. Contact Customer Service if you need more information on how to do so.
 - ☐ – **or** – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

Section 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 to December 7**. The change will take effect on January 1, 2023.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2023, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug

coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2023.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Section 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Minnesota, the SHIP is called Minnesota State Health Insurance Assistance Program/Senior LinkAge Line.

It is a state program that gets money from the federal government to give **free** local health insurance counseling to people with Medicare. Minnesota State Health Insurance Assistance Program/Senior LinkAge Line counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Minnesota State Health Insurance Assistance Program/Senior LinkAge Line at 1-800-333-2433.

Section 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- ☐ **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:
 - ☐ 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - ☐ The Social Security Office at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call 1-800-325-0778; or
 - ☐ Your State Medicaid Office (applications).
- ☐ **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the ADAP in your state. For information on eligibility criteria, covered drugs, or how to enroll in the program, please contact the ADAP in

your state. You can find your state's ADAP contact information in Chapter 2 of the **Evidence of Coverage**.

Section 6 Questions?

Section 6.1 Getting Help from AARP® Medicare Advantage Headwaters (PPO)

Questions? We're here to help. Please call Customer Service at 1-844-867-3487. (TTY only, call 711.) We are available for phone calls 24 hours a day, 7 days a week. Calls to these numbers are free.

Read your 2023 Evidence of Coverage (it has details about next year's benefits and costs)

This **Annual Notice of Changes** gives you a summary of changes in your benefits and costs for 2023. For details, look in the 2023 **Evidence of Coverage** for AARP® Medicare Advantage Headwaters (PPO). The **Evidence of Coverage** is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the Evidence of Coverage is located on our website at **myAARPMedicare.com**. You may also call Customer Service to ask us to mail you an Evidence of Coverage.

Visit our Website

You can also visit our website at **myAARPMedicare.com**. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary).

Section 6.2 Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read Medicare & You 2023

Read the **Medicare & You 2023** handbook. Every fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or 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.

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, please call us using the toll-free number on your member identification card. Someone who speaks your language can help you. This is a free service.

Spanish: Contamos con servicios gratuitos de intérprete para responder cualquier pregunta que pudiera tener sobre nuestro plan de salud o de medicamentos. Para obtener los servicios de un intérprete, llámenos al número de teléfono gratuito que figura en su tarjeta de identificación de miembro. Una persona que habla su idioma podrá ayudarle. Es un servicio gratuito.

Chinese Mandarin: 我们提供免费口译服务，解答您对我们的健康或药物计划的任何疑问。如需寻找一名口译员，请使用您的会员身份证上的免费电话号码联系我们。一名与您讲相同语言的人可以为您提供帮助。这是一项免费服务。

Chinese Cantonese: 我們提供免費的口譯服務，可回答您可能對我們的健康或藥物計劃的任何問題。如需口譯員，請撥打您的會員識別卡上的免付費電話號碼聯絡我們。會說您的語言的人可協助您。這是免費服務。

Tagalog: Mayroon kaming libreng serbisyo ng interpreter para sagutin anumang tanong na maaaring mayroon ka tungkol sa kalusugan o plano ng gamot. Para makakuha ng interpreter, pakitawagan kami gamit ang libreng numero sa iyong kard ng pagkakakilanlan ng kasapi. Sinumang nagsasalita ng wika mo ay puwedeng makatulong sa iyo. Ang serbisyong ito ay libre.

French: Nous disposons de services d'interprétation gratuits pour répondre à toutes les questions que vous pourriez vous poser sur notre régime d'assurance maladie ou d'assurance-médicaments. Pour recevoir l'aide d'un interprète, veuillez nous appeler en composant le numéro gratuit figurant sur votre carte d'identification de membre. Quelqu'un parlant votre langue peut vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch viên miễn phí để trả lời các câu hỏi mà bạn có về chương trình sức khỏe hay thuốc của chúng tôi. Để gặp thông dịch viên, vui lòng gọi cho chúng tôi theo số điện thoại miễn phí trên thẻ nhận dạng thành viên của bạn. Người nói cùng ngôn ngữ với bạn có thể giúp bạn. Đây là dịch vụ miễn phí.

German: Wir verfügen über kostenlose Dolmetscherdienste, um alle Fragen zu beantworten, die Sie über unseren Gesundheits- oder Medikamentenplan haben mögen. Um einen Dolmetscher zu erhalten, rufen Sie uns bitte unter der kostenfreien Nummer auf Ihrem Mitgliedsausweis an. Jemand, der Ihre Sprache spricht, kann Ihnen helfen. Dies ist eine kostenlose Dienstleistung.

Korean: 건강 또는 의약품 플랜에 관한 질문에 답변해드리기 위해 무료 통역 서비스를 제공합니다. 통역 서비스를 이용하려면, 가입자 ID 카드에 있는 수신자 부담 전화번호로 전화해 주십시오. 한국어를 사용하는 통역사가 도움을 드릴 수 있습니다. 이 서비스는 무료입니다.

Russian: Если у Вас возникнут какие-либо вопросы о нашем плане медицинского страхования или плане по приобретению препаратов, мы предоставим Вам бесплатные услуги устного перевода. Для того чтобы воспользоваться услугами устного перевода, пожалуйста, свяжитесь с нами по бесплатному номеру телефона, указанному на Вашей идентификационной карте участника плана. Сотрудник, который говорит на Вашем языке, сможет Вам помочь. Данная услуга предоставляется бесплатно.

Arabic: لدينا خدمات ترجمة فورية للرد على أي أسئلة قد تكون لديك حول الخطة الصحية أو خطة الأدوية الخاصة بنا. للحصول على مترجم، اتصل بنا باستخدام رقم الهاتف المجاني على بطاقة تعريف عضويتك. سيساعدك شخص ما يتحدث لغتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा प्लान के बारे में आपके किसी भी प्रश्न का उत्तर देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएं मौजूद हैं। दुभाषिया पाने के लिए, कृपया अपने सदस्य पहचान पत्र पर टोल-फ्री नंबर का उपयोग करके हमें कॉल करें। आपकी भाषा बोलने वाला कोई व्यक्ति आपकी मदद कर सकता है। यह एक निःशुल्क सेवा है।

Italian: Mettiamo a disposizione un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario o farmaceutico. Per avvalersi di un interprete, si prega di chiamare il numero verde riportato sulla tessera identificativa. Una persona che parla italiano potrà fornire l'assistenza richiesta. Il servizio è gratuito.

Portuguese: Dispomos de serviços de intérprete gratuitos para esclarecer quaisquer dúvidas que tenha sobre o nosso plano de saúde ou medicação. Para obter um intérprete, contacte-nos através do número gratuito no seu cartão de identificação de membro. Alguém que fala a sua língua pode ajudá-lo(a). Este é um serviço gratuito.

French Creole: Nou gen sèvis entèprèt gratis pou reponn tout kesyon ou gendwa genyen konsènan plan sante ouwa medikaman nou an. Pou jwenn yon entèprèt, tanpri rele nou apati nimewo apèl gratis ki sou kat idantifikasyon kòm manm ou an. Yon moun ki pale lang ou ka ede ou. Sa se yon sèvis gratis.

Polish: Oferujemy bezpłatne usługi tłumaczeniowe, aby odpowiedzieć na wszelkie pytania dotyczące naszego planu ubezpieczenia zdrowotnego lub planu refundacji leków. Aby skorzystać z pomocy tłumacza, proszę zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej członka planu. Osoba posługująca się Pana/Pani językiem Panu/Pani pomoże. Usługa ta jest bezpłatna.

Japanese: 当社の医療または処方薬プランに関する質問にお答えするために、無料の通訳サービスをご利用いただけます。通訳が必要な場合には、会員IDカードに記載されているフリーダイヤル番号を使用して、当社までお問い合わせください。お客様の言語を話す通訳者がお手伝いいたします。これは無料のサービスです。

For more information, please call customer service at:

AARP® Medicare Advantage Headwaters (PPO) Customer Service:



Call **1-844-867-3487**

Calls to this number are free. 24 hours a day, 7 days a week. Customer Service also has free language interpreter services available for non-English speakers.

TTY 711

Calls to this number are free.
24 hours a day, 7 days a week.



Write: **P.O. Box 30770**
Salt Lake City, UT 84130-0770



myAARPMedicare.com