



# Summary of Benefits 2025

## **UnitedHealthcare Group Medicare Advantage HMO offered by the ASRS**

Group Name (Plan Sponsor): THE ARIZONA STATE RETIREMENT SYSTEM HMO

Group Number: 900009

H0609-808-000

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



**[retiree.uhc.com/asrs](https://retiree.uhc.com/asrs)**



**Toll-free 1-844-876-6161, TTY 711**

8 a.m.-8 p.m. local time, Monday-Friday

**United  
Healthcare®**  
Group Medicare Advantage

# Summary of Benefits


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

This is a summary of what we cover and what you pay. Review the Evidence of Coverage (EOC) for a complete list of covered services, limitations and exclusions. You can see it online at [retiree.uhc.com/asrs](http://retiree.uhc.com/asrs) or you can call Customer Service for help. When you enroll in the plan, you will get more information on how to view your plan details online.

## UnitedHealthcare Group Medicare Advantage HMO offered by the ASRS

Medical premium, deductible and limits		
		In-network
<b>Monthly plan premium</b>		Contact your group plan benefit administrator to determine your actual premium amount, if applicable.
<b>Annual medical deductible</b>		\$300 per plan year for in-network services.
<b>Maximum out-of-pocket amount</b> (does not include prescription drugs)		\$4,250 annually for Medicare-covered services.  If you reach the limit on out-of-pocket costs, you keep getting covered for hospital and medical services and we will pay the full cost for the rest of the plan year.  Please note that you will still need to pay your monthly premiums, if applicable, and cost-sharing for your Part D prescription drugs.
Medical benefits		
		In-network
<b>Inpatient hospital care<sup>1</sup></b>		\$200 copay per stay  Our plan covers an unlimited number of days for an inpatient hospital stay.
<b>Outpatient hospital<sup>1</sup></b>	Ambulatory surgical center (ASC)	\$200 copay
Cost sharing for additional plan	Outpatient surgery	\$200 copay

## Medical benefits

		In-network
covered services will apply.	Outpatient hospital services, including observation	\$200 copay
 <b>Doctor visits</b>	Primary care provider (PCP)	\$15 copay
	Virtual visit	\$0 copay
	Specialist <sup>1</sup>	\$50 copay
<b>Preventive services</b>	Routine physical	\$0 copay; 1 per plan year
	Medicare-covered	\$0 copay
	<ul style="list-style-type: none"> <li><input type="checkbox"/> Abdominal aortic aneurysm screening</li> <li><input type="checkbox"/> Alcohol misuse counseling</li> <li><input type="checkbox"/> Annual wellness visit</li> <li><input type="checkbox"/> Bone mass measurement</li> <li><input type="checkbox"/> Breast cancer screening (mammogram)</li> <li><input type="checkbox"/> Cardiovascular disease (behavioral therapy)</li> <li><input type="checkbox"/> Cardiovascular screening</li> <li><input type="checkbox"/> Cervical and vaginal cancer screening</li> <li><input type="checkbox"/> Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)</li> <li><input type="checkbox"/> Depression screening</li> <li><input type="checkbox"/> Diabetes screenings and monitoring</li> <li><input type="checkbox"/> Diabetes – Self-Management training</li> <li><input type="checkbox"/> Dialysis training</li> <li><input type="checkbox"/> Glaucoma screening</li> <li><input type="checkbox"/> Hepatitis C screening</li> <li><input type="checkbox"/> HIV screening</li> <li><input type="checkbox"/> Kidney disease education</li> <li><input type="checkbox"/> Lung cancer with low dose computed tomography (LDCT) screening</li> <li><input type="checkbox"/> Medical nutrition therapy services</li> <li><input type="checkbox"/> Medicare Diabetes Prevention Program (MDPP)</li> <li><input type="checkbox"/> Obesity screenings and counseling</li> <li><input type="checkbox"/> Prostate cancer screenings (PSA)</li> <li><input type="checkbox"/> Sexually transmitted infections screenings and counseling</li> <li><input type="checkbox"/> Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</li> <li><input type="checkbox"/> Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19</li> <li><input type="checkbox"/> “Welcome to Medicare” preventive visit (one-time)</li> </ul>	

## Medical benefits

### In-network

Any additional preventive services approved by Medicare during the contract year will be covered.

This plan covers preventive care screenings and annual physical exams at 100%.

#### Emergency care

\$150 copay (worldwide)

If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the emergency care copay. See the “Inpatient Hospital Care” section of this booklet for other costs.

#### Urgently needed services

\$75 copay (worldwide)

If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the urgently needed services copay. See the “Inpatient Hospital Care” section of this booklet for other costs.

#### Diagnostic tests, lab and radiology services, and X-rays

Diagnostic radiology services (e.g. MRI, CT scan)<sup>1</sup>

\$50 copay

Lab services<sup>1</sup>

\$0 copay

Diagnostic tests and procedures<sup>1</sup>

\$0 copay

Therapeutic radiology<sup>1</sup>

\$0 copay

Outpatient X-rays<sup>1</sup>

\$0 copay

#### Hearing services

Exam to diagnose and treat hearing and balance issues<sup>1</sup>

\$50 copay


Routine hearing exam

\$0 copay, 1 exam per plan year


Hearing Aids UnitedHealthcare Hearing

Through UnitedHealthcare Hearing, the plan pays a \$500 allowance for hearing aids (combined for both ears) every 3 years.

## Medical benefits

		In-network
 <b>Vision services</b>	Exam to diagnose and treat diseases and conditions of the eye <sup>1</sup>	\$50 copay
	Eyewear after cataract surgery	\$0 copay
	Routine eye exam	\$20 copay, 1 exam every 12 months
	Routine eyewear	Plan pays up to \$130 for 1 frame with standard lenses covered in full, or up to \$105 for contact lenses instead of eyeglasses, every 12 months.
<b>Mental health</b>	Inpatient visit <sup>1</sup>	\$200 copay per stay, up to 190 days  Our plan covers 190 days for an inpatient hospital stay.
	Outpatient group therapy visit <sup>1</sup>	\$15 copay
	Outpatient individual therapy visit <sup>1</sup>	\$50 copay
	Outpatient therapy or office visit with a psychiatrist <sup>1</sup>	\$50 copay
	Virtual behavioral visits	\$50 copay
<b>Skilled nursing facility (SNF)<sup>1</sup></b>		\$0 copay per day: days 1-100  Our plan covers up to 100 days in a SNF per benefit period.
<b>Outpatient Rehabilitation (physical, occupational, or speech/language therapy)<sup>1</sup></b>		\$15 copay
<b>Ambulance<sup>2</sup></b>		\$25 copay

## Medical benefits

		In-network
	<b>Routine transportation</b>	\$0 copay for 24 one-way trips to and from medically related appointments and the pharmacy, up to 50 miles per trip. Restrictions apply.
<b>Medicare Part B Drugs</b>	Chemotherapy drugs <sup>1</sup>	\$0 copay
Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	Other Part B drugs <sup>1</sup>	\$0 copay

## Good news for 2025

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 \$2,000. That means you're more protected from high drug costs in 2025.

## Prescription drugs

<b>Deductible</b>	\$300 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.

Prescription drugs		
Tier drug coverage (After you pay your deductible, if applicable)	Retail Cost-Sharing	Mail Order Cost-Sharing
	30-day supply	90-day supply
<b>Tier 1:</b> Preferred Generic	\$10 copay	\$20 copay
<b>Tier 2:</b> Preferred Brand ~	\$40 copay	\$80 copay
<b>Tier 3:</b> Non-preferred Drug ~	\$80 copay	\$160 copay
<b>Tier 4:</b> Specialty Tier ~	\$80 copay	\$160 copay
<b>Catastrophic coverage</b>	<p>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.</p> <p>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.</p>	

~ You will pay a maximum of \$35 for a 1-month supply of each Part D insulin product covered by our plan even if you haven't paid your Part D deductible. Most adult Part D vaccines are covered at no cost to you.

If the actual cost for a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

Your plan sponsor offers drug coverage in addition to your Part D prescription drug benefit. The drug copays in this section are for drugs that are covered by both your Part D benefit and your additional drug coverage. For more information, see your Additional Drug Coverage list. You can also call Customer Service to have a hard copy of the Certificate of Coverage sent to you.

If you reside in a long-term care facility, you will pay the same for a 31-day supply as a 30-day supply at a retail pharmacy.

### **\$0 You may qualify for Extra Help from Medicare**

Extra Help is a program for people with limited incomes who need help paying Part D premiums, deductibles and copays. There's no penalty for applying, and you can re-apply every year. To see if you qualify for Extra Help, call:


- The Social Security Administration at 1-800-772-1213, TTY 1-800-325-0778
- Your state Medicaid office



## The UnitedHealthcare Savings Promise




UnitedHealthcare is committed to keeping your prescription drug costs down. As a UnitedHealthcare member, you have our Savings Promise that you'll get the lowest price available. That low price may be your plan copay, the pharmacy's retail price or our contracted price with the pharmacy.

### Additional benefits

		In-network
<b>Acupuncture services</b>	Medicare-covered acupuncture (for chronic low back pain)	\$15 copay
<b>Chiropractic services</b>	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) <sup>1</sup>	\$15 copay
 <b>Diabetes management</b>	Diabetes monitoring supplies <sup>1</sup>	\$0 copay
	Medicare covered Continuous Glucose Monitors (CGMs) and supplies <sup>1</sup>	\$0 copay
	Diabetes self-management training	\$0 copay
	Therapeutic shoes or inserts <sup>1</sup>	\$0 copay
<b>Durable medical equipment (DME) and related supplies</b>	Durable Medical Equipment (e.g., wheelchairs, oxygen) <sup>1</sup>	\$0 copay
	Prosthetics (e.g., braces, artificial limbs) <sup>1</sup>	\$0 copay



## Additional benefits

		In-network
	<b>Fitness program</b> Renew Active® by UnitedHealthcare	<p>\$0 copay for Renew Active® by UnitedHealthcare®, the gold standard in Medicare fitness programs. It includes a free gym membership at a fitness location you select from a large nationwide network, plus online classes and fun social activities.</p> <p>Call or go online to learn more and to get your confirmation code. Sign in to your member site, look for My Coverage and select Access gym code or call the number on your UnitedHealthcare member ID card to obtain your code.</p>
<b>Foot care (podiatry services)</b>	Foot exams and treatment <sup>1</sup>	\$50 copay
	<b>UnitedHealthcare Healthy at Home</b> Post-discharge program	<p>\$0 copay for the following benefits for up to 30 days following each inpatient hospital and SNF stay:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> 28 home-delivered meals, referral required</li> <li><input type="checkbox"/> 12 one-way trips to medically related appointments and the pharmacy, up to 50 miles per trip, referral required</li> <li><input type="checkbox"/> 6 hours of non-medical personal care services like companionship, meal prep, medication reminders and more with a professional caregiver, no referral required</li> </ul> <p>Services must be provided by approved vendors. Call Customer Service for more information, to request a referral after each discharge and to use your benefits.</p>
	<b>Home health care<sup>1</sup></b>	\$0 copay
<b>Hospice</b>		You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.
<b>Opioid treatment program services<sup>1</sup></b>		\$0 copay

## Additional benefits

	In-network	
<b>Outpatient substance use disorder services</b>	Outpatient group therapy visit <sup>1</sup>	\$15 copay
	Outpatient individual therapy visit <sup>1</sup>	\$50 copay
<b>UnitedHealth Passport®</b>	Allows you to access all the benefits you enjoy at home while you travel within the covered service area for up to nine consecutive months. You pay your in-network copay or co-insurance when you visit a participating provider for non-emergency care, including preventive care, specialist care and hospitalizations.	
<b>Diabetes Prevention and Weight Management Program</b>	\$0 copay for Real Appeal®, an online weight management and healthy lifestyle program proven to help you achieve lifelong results.  Call or go online to get started today. 1-844-924-7325, TTY 711 or <a href="http://uhc.realappeal.com">uhc.realappeal.com</a>  * Real Appeal is available at no additional cost to members with a BMI of 19 and higher. If you are pregnant, please speak with your primary care provider (PCP) before joining the program.	
<b>Renal dialysis<sup>1</sup></b>	\$0 copay	

<sup>1</sup> Some of the network benefits listed may require your provider to obtain prior authorization. You never need approval in advance for plan covered services from out-of-network providers. Please refer to the Evidence of Coverage for a complete list of services that may require prior authorization.

<sup>2</sup> Authorization is required for non-emergency Medicare-covered ambulance air transportation. Authorization is not required for non-emergency Medicare-covered ambulance ground transportation. Emergency ambulance (ground or air) does not require authorization.

## About this plan

UnitedHealthcare Group Medicare Advantage HMO offered by the ASRS is a Medicare Advantage HMO plan with a Medicare contract.

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live in our service area as listed below, be a United States citizen or lawfully present in the United States, and meet the eligibility requirements of your former employer, union group or trust administrator (plan sponsor).

Our service area includes these counties in:

**Arizona:** Apache, Cochise, Coconino, Gila, Graham, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Pinal, Santa Cruz, Yavapai, Yuma.

## Use network providers and pharmacies

UnitedHealthcare Group Medicare Advantage HMO offered by the ASRS has a network of doctors, hospitals, pharmacies and other providers. Each covered individual must choose a primary care physician (PCP) from the HMO's network of providers. Members now have open access benefits on the UnitedHealthcare Group Medicare Advantage HMO Plan. Members may self-refer to any network specialist and receive services at any network hospital in the statewide HMO network. Some services will still require Prior Authorization. If you use providers or pharmacies that are not in your network, the plan may not pay for those services or drugs, or you may pay more than you pay at a network pharmacy.

You can go to [retiree.uhc.com/asrs](https://retiree.uhc.com/asrs) 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.

## Required Information

UnitedHealthcare Group Medicare Advantage HMO offered by the ASRS is 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.

Plans may offer supplemental benefits in addition to Part C and Part D benefits.

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. For more information, please call Customer Service at the number on your member ID card or the front of your plan booklet.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunice con nosotros. Por ejemplo, documentos en otros idiomas, braille, en letra grande o en audio. O bien, usted puede pedir un intérprete. Para obtener más información, llame a Servicio al Cliente al número que se encuentra en su tarjeta de ID de miembro o en la portada de la guía de su plan.

This information is available for free in other languages. Please call our Customer Service number located on the first page of this book.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions may apply.

Optum<sup>®</sup> 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.

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

You must continue to pay your Medicare Part B premium.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Participation in the fitness program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The fitness program includes standard fitness membership and other offerings. Fitness membership equipment, classes, activities and events may vary by location. Certain services, discounts, classes, activities, events and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services is subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. Gym network may vary in local market and plan.