



2026 Part D Product Offerings

2026 Plan Year

Aug. 2025

United
Healthcare

2026 Part D Standalone Plan offerings



AARP Medicare Rx Saver

- Available in all regions
- Full deductible (\$615)
- Basic formulary
- Broad pharmacy network



AARP Medicare Rx Preferred

- Available in all regions*
- \$130 deductible Tiers 3-5 Preferred formulary
- Broad pharmacy network
- \$0 Tier 1 & Tier 2 home delivery



2026 Part D Offerings

	AARP Medicare Rx Saver from UHC (PDP)	AARP Medicare Rx Preferred from UHC (PDP)^
Highlight	For auto-assigned members and enrollees who do not need a robust formulary	\$0 Tier 1 & Tier 2 through Optum Home Delivery Pharmacy
Monthly Premium <i>(member-weighted)</i>	\$53.58	\$124.82
Regions	34	39
Network	Broad	Broad
Formulary	Saver	Preferred
Deductible	\$615 Tiers 1-5	\$130 Tiers 3-5
Tier 1 / T2 Pref Retail (30 day)	\$2 / \$6-8	\$5 / \$10
Tier 1 / T2 Pref Mail (90 day)	\$6 / \$18-24	\$0/ \$0

Other important details:

- Inflation Reduction Act (IRA) requirements remain in 2026 with:
 - \$0 Cost-Share for Vaccines*
 - \$35 Maximum Cost-Share for covered Insulins**
 - \$0 out of pocket costs for Medicare covered medications in the catastrophic phase
- Per Arkansas state law, Optum Home Delivery Pharmacy may not be available starting January 1, 2026. Members can use other mail order pharmacies at a standard mail order rate.

2026 Part D – Rx Benefits

		AARP Medicare Rx Saver from UHC			AARP Medicare Rx Preferred from UHC*		
Plan Type		Actuarial Equivalent			Enhanced Alternative		
Membership June 2025		518K			2M		
Bonus Drug list		No			Yes		
Regions		34			39		
Network		Broad			Broad		
Formulary		Saver			Preferred		
2026 Avg Monthly Premium (member-weighted)		\$53.58			\$124.82		
Stage 1 Deductible	All pharmacies	\$615 Tiers 1-5			\$130 Tiers 3-5		
Stage 2 Initial Coverage	Preferred vs. Standard Pharmacy Cost-Shares	'2025 Preferred Retail	2026 Preferred Retail	2026 Standard Retail	'2025 Preferred Retail	2026 Preferred Retail	2026 Standard Retail
		Saver			Pref.		
	Cost-shares for 30-day Retail Supply**	Tier 1	\$2	\$2	\$8	\$5	\$13
		Tier 2	\$6-8	\$6-8	\$9-10	\$10	\$18
		Tier 3	16-18%	16-19%	16-19%	\$47	15-18%
		Tier 4	36-45%	32-43%	35-46%	40%	33-45%
		Tier 5	25%	25%	25%	33%	31%
	Preferred vs. Standard Mail Cost-Shares	'2025 Preferred Mail	2026 Preferred Mail	2026 Standard Mail	'2025 Preferred Mail	2026 Preferred Mail	2026 Standard Mail
		Saver			Pref.		
	Cost-shares for 90-day supply	Tier 1	\$6	\$6	\$24	\$0	\$39
		Tier 2	\$18-24	\$18-24	\$27-30	\$0	\$54
		Tier 3	16-18%	16-19%	16-19%	\$126	15-18%
		Tier 4***	36-45%	32-43%	35-46%	40%	33-45%
		Tier 5***	25%	25%	25%	33%	31%
Stage 3 Catastrophic Coverage	Catastrophic phase entered when \$2,100 out-of-pocket cost met	\$0 for Medicare covered Part D medications					

*U.S. Territories leverage Defined Standard benefits.

**Long Term Care copay amounts are the same as Standard Copays for a 30-day Retail supply but have 31 days supply instead of 30 day

***In 2026 Tiers 4 & 5 are limited to 30-day supplies

Reminder: Leverage the MAPS tool to see all RX benefits (for PDP and MAPD) later this summer. Need access? Click [here](#).

2026 LIS Copays

Low-Income Cost-Sharing Parameters for 2026				
Drug Stage	Drug Category	LIS1	LIS2	LIS3
Deductible	All	\$0.00	\$0.00	\$0.00
Initial Coverage	Generic	\$5.10	\$1.60	\$0.00
	Brand	\$12.65	\$4.90	\$0.00
Catastrophic Coverage	Generic	\$0.00	\$0.00	\$0.00
	Brand	\$0.00	\$0.00	\$0.00





Appendix

2026 PDP Formulary Changes

Drug Category	Formulary Removal	Up-tier	Add New Coverage	Down-tier	Estimated** Member Impact PDP
Allergy	x				5.5k
Asthma			x		0.2K
Autoimmune	x		x		1.5K
Blood Disorders	x		x	x	4.3K
Cardiology	x	x	x		1.6K
Dermatology	x		x		0.8K
Diabetes	x		x	x	82k
Gastrointestinal	x			x	2.8k
Gout	x				2.9k
Immunological Agents	x				0.2k
IVIG Products	x				1.5k
Movement Disorder			x		0.3k
Multiple Sclerosis	x		x		0.05k
Ophthalmology	x				5.4k
Oral Contraceptives				x	1.4k
Osteoporosis	x				0.3k
Pain Management	x				0.4k
Psychiatry	x				0.2k
Respiratory	x		x		1.3k
Poly-ACH/COB STARs*	x	x			209k
Women’s Health	x				2.4k



*Includes prior Authorization updates

**Estimated member impact based on current 2025 UHC M&R membership and their 2024 pharmacy claims.

Defined Standard Plans

Defined Standard Plan (Preferred Plans in U.S. Territories) have the following benefit structure:

AARP Medicare Rx Preferred – U.S. Territories		
Stage 1 Deductible	2026 Deductible Amount Tiers 1 – 5	\$615
Stage 2 Initial Coverage	Cost-shares for 30-day Retail Supply Tiers 1 – 5	25% Coinsurance
Stage 3 Catastrophic Coverage	Catastrophic phase entered when \$2,100 out-of-pocket cost met	\$0 for Part D covered medications

AARP Medicare Rx Preferred – U.S Territories Contract PBPs

- S5820-034
- S5820-035
- S5820-036
- S5820-037
- S5820-038



AARP Medicare Rx Saver – Contract by Region and YoY Changes

Region / State	2026 Contract PBP	2025 Plan Premium	2026 Plan Premium	Plan Name
2-CT/MA/RI/VT	S5921-348	\$69.50	\$38.70	AARP Medicare Rx Saver from UHC
4-NJ	S5921-349	\$93.10	\$77.40	AARP Medicare Rx Saver from UHC
5-DE/MD/DC	S5921-350	\$60.50	\$37.80	AARP Medicare Rx Saver from UHC
6-PA/WV	S5921-351	\$64.00	\$43.50	AARP Medicare Rx Saver from UHC
7-VA	S5921-352	\$59.50	\$39.60	AARP Medicare Rx Saver from UHC
8-NC	S5921-353	\$76.60	\$56.90	AARP Medicare Rx Saver from UHC
9-SC	S5921-354	\$113.80	\$122.10	AARP Medicare Rx Saver from UHC
10-GA	S5921-355	\$82.00	\$98.00	AARP Medicare Rx Saver from UHC
11-FL	S5921-356	\$112.60	\$98.70	AARP Medicare Rx Saver from UHC
12-AL/TN	S5921-357	\$54.60	\$63.20	AARP Medicare Rx Saver from UHC
13-MI	S5921-358	\$32.80	\$14.10	AARP Medicare Rx Saver from UHC
14-OH	S5921-359	\$74.70	\$73.70	AARP Medicare Rx Saver from UHC
15-IN/KY	S5921-360	\$75.00	\$90.30	AARP Medicare Rx Saver from UHC
16-WI	S5921-361	\$5.00	\$0.00	AARP Medicare Rx Saver from UHC
17-IL	S5921-362	\$42.20	\$40.20	AARP Medicare Rx Saver from UHC
18-MO	S5921-363	\$54.80	\$71.90	AARP Medicare Rx Saver from UHC
19-AR	S5921-364	\$26.20	\$65.10	AARP Medicare Rx Saver from UHC
20-MS	S5921-365	\$78.30	\$84.70	AARP Medicare Rx Saver from UHC
21-LA	S5921-366	\$71.40	\$37.00	AARP Medicare Rx Saver from UHC
22-TX	S5921-367	\$76.30	\$89.20	AARP Medicare Rx Saver from UHC
23-OK	S5921-368	\$57.60	\$82.40	AARP Medicare Rx Saver from UHC
24-KS	S5921-369	\$96.90	\$105.40	AARP Medicare Rx Saver from UHC
25-IA/MN/MT/NE/ND/SD/WY	S5921-370	\$36.20	\$5.30	AARP Medicare Rx Saver from UHC
26-NM	S5921-371	\$0	\$0.00	AARP Medicare Rx Saver from UHC
27-CO	S5921-372	\$96.30	\$125.00	AARP Medicare Rx Saver from UHC
29-NV	S5921-373	\$111.60	\$76.70	AARP Medicare Rx Saver from UHC
30-OR/WA	S5921-374	\$37.40	\$38.40	AARP Medicare Rx Saver from UHC
31-ID/UT	S5921-375	\$71.90	\$56.50	AARP Medicare Rx Saver from UHC
32-CA	S5921-376	\$124.80	\$109.40	AARP Medicare Rx Saver from UHC
34-AK	S5921-377	\$81.80	\$53.20	AARP Medicare Rx Saver from UHC
1-ME/NH	S5921-378	\$111.00	\$82.40	AARP Medicare Rx Saver from UHC
3-NY	S5921-379	\$128.10	\$105.80	AARP Medicare Rx Saver from UHC
28-AZ	S5921-380	\$47.90	\$38.70	AARP Medicare Rx Saver from UHC
33-HI	S5921-381	\$0	\$0.00	AARP Medicare Rx Saver from UHC



AARP Medicare Rx Preferred – Contract by Region and YoY Changes

Region / State	2026 Contract PBP	2025 Plan Premium	2026 Plan Premium	2026 Plan Name
35-AS	S5820-034	\$4.90	\$0.00	AARP Medicare Rx Preferred from UHC
36-GU	S5820-035	\$0.80	\$0.00	AARP Medicare Rx Preferred from UHC
37-NMI	S5820-036	\$6.80	\$32.10	AARP Medicare Rx Preferred from UHC
38-PR	S5820-037	\$109.50	\$145.10	AARP Medicare Rx Preferred from UHC
39-VI	S5820-038	\$94.00	\$114.80	AARP Medicare Rx Preferred from UHC
3-NY	S5921-382	\$113.70	\$163.70	AARP Medicare Rx Preferred from UHC
11-FL	S5921-383	\$92.20	\$119.10	AARP Medicare Rx Preferred from UHC
1-ME/NH	S5921-384	\$105.30	\$104.30	AARP Medicare Rx Preferred from UHC
2-CT/MA/RI/VT	S5921-385	\$107.50	\$155.10	AARP Medicare Rx Preferred from UHC
4-NJ	S5921-386	\$89.20	\$118.90	AARP Medicare Rx Preferred from UHC
5-DE/MD/DC	S5921-387	\$89.20	\$94.50	AARP Medicare Rx Preferred from UHC
6-PA/WV	S5921-388	\$103.50	\$121.90	AARP Medicare Rx Preferred from UHC
7-VA	S5921-389	\$84.30	\$100.80	AARP Medicare Rx Preferred from UHC
8-NC	S5921-390	\$93.20	\$119.80	AARP Medicare Rx Preferred from UHC
9-SC	S5921-391	\$89.20	\$139.20	AARP Medicare Rx Preferred from UHC
10-GA	S5921-392	\$100.00	\$139.80	AARP Medicare Rx Preferred from UHC
12-AL/TN	S5921-393	\$94.60	\$119.30	AARP Medicare Rx Preferred from UHC
13-MI	S5921-394	\$86.40	\$78.30	AARP Medicare Rx Preferred from UHC
14-OH	S5921-395	\$89.20	\$123.40	AARP Medicare Rx Preferred from UHC
15-IN/KY	S5921-396	\$89.20	\$127.10	AARP Medicare Rx Preferred from UHC
16-WI	S5921-397	\$89.20	\$113.90	AARP Medicare Rx Preferred from UHC
17-IL	S5921-398	\$81.10	\$103.90	AARP Medicare Rx Preferred from UHC
18-MO	S5921-399	\$91.20	\$125.40	AARP Medicare Rx Preferred from UHC
19-AR	S5921-400	\$80.90	\$114.90	AARP Medicare Rx Preferred from UHC
20-MS	S5921-401	\$98.10	\$140.60	AARP Medicare Rx Preferred from UHC
21-LA	S5921-402	\$90.20	\$139.50	AARP Medicare Rx Preferred from UHC
22-TX	S5921-403	\$89.20	\$114.80	AARP Medicare Rx Preferred from UHC
23-OK	S5921-404	\$71.00	\$121.00	AARP Medicare Rx Preferred from UHC
24-KS	S5921-405	\$97.00	\$147.00	AARP Medicare Rx Preferred from UHC
25-IA/MN/MT/NE/ND/SD/WY	S5921-406	\$97.00	\$140.20	AARP Medicare Rx Preferred from UHC
26-NM	S5921-407	\$85.10	\$82.30	AARP Medicare Rx Preferred from UHC
27-CO	S5921-408	\$104.70	\$151.90	AARP Medicare Rx Preferred from UHC
28-AZ	S5921-409	\$82.10	\$97.50	AARP Medicare Rx Preferred from UHC
29-NV	S5921-410	\$89.10	\$139.10	AARP Medicare Rx Preferred from UHC
30-OR/WA	S5921-411	\$83.80	\$110.00	AARP Medicare Rx Preferred from UHC
31-ID/UT	S5921-412	\$86.80	\$132.60	AARP Medicare Rx Preferred from UHC
32-CA	S5921-413	\$115.40	\$165.40	AARP Medicare Rx Preferred from UHC
33-HI	S5921-414	\$89.20	\$139.20	AARP Medicare Rx Preferred from UHC
34-AK	S5921-415	\$84.90	\$100.20	AARP Medicare Rx Preferred from UHC

