

# There's so much more

Plan on great coverage and exciting extras with your UnitedHealthcare® Group Medicare Advantage (PPO) plan

**OKHEEI** 





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#### **Original Medicare basics**



#### Plan benefits, programs and features



#### What to expect next



#### How to enroll





# Original Medicare basics

# When are you eligible for Medicare?



OR



AND



You're 65 years old

You qualify on the basis of disability or other special situation

You're a U.S. citizen or a legal resident who has lived in the United States for at least 5 consecutive years

If you (or your spouse) have contributed payroll taxes to Medicare throughout your working life, you are eligible for Medicare when you reach age 65 — regardless of your income or health status



# **Understanding your Medicare choices**

# Step 1

Enroll in Original Medicare

#### Original Medicare

Offered by the federal government



#### Part A

Helps pay for hospital stays and inpatient care



#### Part B

Helps pay for doctor visits and outpatient care

After you enroll in Original Medicare (Parts A and B), you may choose to enroll in additional Medicare coverage



# Step 2

#### Decide if you need more coverage

Option 2: Add a Medicare Advantage (Part C) plan

#### **Medicare Advantage plan**

Offered by private companies



#### Part C

Combines Part A (hospital insurance) and Part B (medical insurance) in 1 plan



#### Part D

Usually includes prescription drug coverage



Provides additional benefits, services and programs not provided by Original Medicare





# Plan benefits, programs and features

## **Medicare Advantage Plan highlights**



# All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



# All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests



# Part D/prescription drug coverage

Included in <this/your> Medicare Advantage plan]



# Additional benefits, programs and features

Bundled with <this/your> plan

Medicare Advantage (Part C) plans are provided through private insurers like UnitedHealthcare



# Plan highlights



Prescription drug coverage



All the benefits of Medicare Parts A and B as well as additional benefits built into the plan



No referral needed to see a specialist

# Coverage for visiting doctors, clinics and hospitals

You may see a doctor outside the network for the same cost share as network providers as long as they participate in the Medicare Program and accept the plan.



# Visit any doctor, specialist or hospital that accepts Medicare

Even though you are not required to see a network doctor, your doctor may already be part of our network.

To find out, search our online Provider Directory at **retiree.uhc.com** or call UnitedHealthcare Customer Service at **1-877-714-0178**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Friday.

If your doctor is in-network, they must accept this plan if you are an existing patient. If your doctor is out-of-network, they may choose not to treat you unless it is an emergency.



## Your monthly and annual costs

There are two Medicare Advantage plans offered by OKHEEI, a High and Low plan. Both plans have:

**\$0** 

**Annual deductible** 

**\$0** 

Annual out-of-pocket maximum\*

<sup>\*</sup> Limitations, exclusions and/or network restrictions may apply. Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.



### Plan benefits

Benefit coverage	Low MAPD Plan In-Network/Out-of-Network	High MAPD Plan In-Network/Out-of-Network
Primary care provider (PCP) office visit	\$0 copay	\$0 copay
Specialist office visit	\$0 copay	\$0 copay
Urgent care	\$0 copay	\$0 copay
Emergency room	\$0 copay	\$0 copay
Inpatient hospitalization	\$0 copay per admission	\$0 copay per admission
Outpatient surgery	\$0 copay	\$0 copay
Medical virtual visits*	\$0 copay	\$0 copay

<sup>\*</sup> Not all network providers offer virtual care. Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies.



### **Preventive services**

Benefit coverage	Low MAPD Plan In-Network/Out-of-Network	High MAPD Plan In-Network/Out-of-Network
Annual Physical	\$0 copay	\$0 copay
Annual Wellness Visit	\$0 copay	\$0 copay
Immunizations	\$0 copay	\$0 copay
Breast cancer screenings	\$0 copay	\$0 copay
Colon cancer screenings	\$0 copay	\$0 copay



### **Additional benefits**

Benefit coverage	Low MAPD Plan In-Network/Out-of-Network	High MAPD Plan In-Network/Out-of-Network
Medicare-covered podiatry	\$0 copay	\$0 copay
Medicare-covered chiropractic care	\$0 copay	\$0 copay
Medicare-covered vision services	\$0 copay	\$0 copay
Medicare-covered hearing services	\$0 copay	\$0 copay
Medicare-covered dental care	\$0 copay	\$0 copay



# Diabetes testing and monitoring supplies

When you use one of the approved meters and corresponding strips, your cost-share for diabetes testing and monitoring supplies is a \$0 copay.

#### These supplies also include any brand of:

- Lancets
- Lancing device
- Glucose control solution (to test the accuracy of your meter)
- Replacement batteries for your meter

To switch to one of the preferred brands, you may be required to get a new prescription from your doctor. A temporary supply of your current brand can be requested.



Plus, your plan provides coverage for many of the OneTouch and ACCU-CHEK blood glucose testing strips and meters\*



<sup>\*</sup>Other suppliers/vendors/providers are available in our network.



#### Senior Supplement®

# Plan highlights



Covers many costs Original Medicare doesn't cover



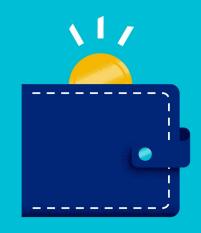
Almost no claim forms to file



No networks — visit any doctors, specialists and hospitals who participate in Medicare and accept the plan



No referrals or prior authorization needed for covered services



#### Senior Supplement®

### Plan benefits

Covered services	Medicare pays	Plan pays	You pay
Medicare Part A and B deductible	\$0	100%	\$0
Remainder of Medicare-approved amounts	Generally, 80%	100%	\$0
Medicare Part B excess charges (above Medicare-approved amounts)	\$0	100%	\$0
Preventive care	100%	Balance (if applicable)	\$0



Includes covered services such as doctors' office visits, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, and diagnostic tests

Amounts listed reflect <2023> information.

<sup>\*</sup>Once <\$XXX> of Medicare-approved amounts for covered services have been paid, the Medicare Part B deductible will have been met for the calendar year.



#### Senior Supplement®

## Plan benefits

Covered services	Medicare pays	Plan pays	You pay
First 60 days of hospitalization	80% after Part A Deductible	100%	\$0
Days 61–90 of hospitalization	80%	100%	\$0
Days 91–150 of hospitalization	80%	100%	\$0
First 3 pints of blood	\$0	100%	\$0
Additional amounts of blood under Medicare Part A	100%	\$0	\$0
Days 1–20 in skilled nursing facility	All approved amounts	\$0	\$0
Days 21–100 in skilled nursing facility	80%	100%	\$0

Amounts listed reflect <2023> information.



## Part D prescription drug coverage



UnitedHealthcare has thousands of national, regional, local chain and independent neighborhood pharmacies in our network



Thousands of covered brand-name and generic prescription drugs



Bonus drug coverage in addition to Medicare Part D drug coverage

Check your plan's drug list at **retiree.uhc.com** or call Customer Service at 1-877-714-0178, TTY 711, 8 a.m. - 8 p.m. local time, Monday – Friday to see if your prescription drugs are covered





#### **Drug payment stages**

# **Differences in the Coverage Gap**

#### Initial coverage

In this drug payment stage, you pay a copay or coinsurance (percentage of a drug's total cost) and the plan pays the rest.



You stay in this stage until your total drug costs reach \$5,030.

#### Coverage gap

Your plan provides additional coverage through the gap, and you continue to pay the same copay or coinsurance as you did in the initial coverage stage.

#### Low MAPD & Low PDP

You pay 25% of the cost of brand name drugs and 25% of the cost of generic drugs

#### **High MAPD & High PDP**

You continue to pay the same copay as you did in the initial coverage stage

You stay in this stage until your out-of-pocket costs reach \$8,000.

#### **Catastrophic coverage**

After your out-of-pocket costs reach \$8,000, you pay \$0 for the remainder of the year.



You stay in this stage for the rest of the plan year.



# Part D (prescription drug) benefits for a 30-day supply

Tier	Prescription drug type	Your costs	
		Low MAPD & Low PDP Retail (30 day supply)	High MAPD & High PDP Retail (30 day supply)
1	Preferred Generic All covered generic drugs	25% coinsurance	\$10 copay
2	Preferred Brand Many common brand-name drugs, called preferred brands	25% coinsurance	25% coinsurance up to a maximum of \$45
3	Non-preferred Drug  Non-preferred brand-name drugs. In addition, Part  D-eligible compound medications are covered in Tier 3.	25% coinsurance	50% coinsurance up to a maximum of \$95
4	Specialty Tier Unique and/or very-high-cost brand-name drugs	25% coinsurance	50% coinsurance up to a maximum of \$95

The Low Medicare Advantage Plan and Low Prescription Drug Plan have an annual deductible of \$545 which you will have to pay before the plan begins to pay towards prescription drugs.



### Common vaccines covered under:



#### Part B

- Influenza (flu)
- Pneumococcal
- Hepatitis B for those at medium or high risk
- COVID-19\*



#### Part D

- Shingles
- Tetanus, diphtheria, pertussis (Tdap)
- Hepatitis A
- Hepatitis B for those at low risk



<sup>\*</sup>You will have \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers.



# Schedule a \$0 Annual Wellness Visit and physical\*



Save time by combining your wellness visit and physical into a single office visit



Schedule your appointment early in the year to get any other preventive care you may need



Make sure you follow through with your provider's recommendations for screenings, exams and other care

You do not have to wait 12 months. Schedule your Annual Wellness Visit anytime during the calendar year.



<sup>\*</sup>A copay or coinsurance may apply if you receive services that are not part of the Annual Wellness Visit and physical.



# Renew Active®<3> by UnitedHealthcare

Renew Active is the gold standard in Medicare fitness programs for the body and mind — and is available with your <UnitedHealthcare® Group Medicare Advantage plan>, at no additional cost.



Stay active with a free gym membership at a location you select from the largest national network of gyms and fitness locations. If you prefer to exercise at home, you can access thousands of on-demand workout videos and streaming fitness classes.



Stay active socially with local health and wellness classes, clubs and events. Also, connect socially by joining the online Fitbit® Community for Renew Active. No Fitbit device is needed.



Stay focused with an online program offering content about brain health with exclusive content for Renew Active members.





# Additional Benefits Included in the Medicare Advantage Plans

# **UnitedHealthcare® HouseCalls\***

Have a yearly in-home check-up to help stay on top of your health between regular doctors' visits.

- No extra costs
- A licensed health care practitioner will perform a head-to-toe exam, health screenings, review your health history and current medications, help identify health risks and provide health education
- The visit lasts up to an hour. You can talk about health concerns and ask questions that you haven't had time to ask before.
- You'll get a personalized checklist of topics to discuss at your next doctor's visit
- HouseCalls will send a summary of your visit to you and your regular doctor



# Prefer a video visit instead?

HouseCalls offers a video visit using a computer, tablet or smartphone to connect plan members with a health care practitioner. They will review your health history and current medications, discuss important health screenings, identify health risks and provide health education.

<sup>\*</sup>HouseCalls may not be available in all areas.



# Take an active role in your health with Renew by UnitedHealthcare®\*

Explore our health and wellness experience that helps empower you to take charge of your well-being every day.

It provides a wide variety of useful resources and activities, including brain games, healthy recipes, learning courses, fitness activities and more. Renew can help you take a more active role in your health and wellness through:

Renew Active® Workout videos

Brain games Learning courses

Recipe library Health articles and videos



<sup>\*</sup>Renew by UnitedHealthcare is not available in all plans. Resources my vary.



# Let's Move by UnitedHealthcare®

# Join the healthy, happy movement

At no additional cost to you, Let's Move by UnitedHealthcare is here to help keep your mind, body and social life active. With simple resources, tools, fun events and personalized support, we'll help you explore ways to eat well, get fit, beat the blues and stay connected.



#### Let's eat well

Treat yourself to tasty recipes, fun cooking events and support.



#### Let's get fit

Get free access to at-home workouts, participating gyms and local fitness events through your fitness benefit.



#### Let's beat the blues

Take time to care for your mental health with support services and online tools and resources.



#### Let's make friends

Find ways to connect through local and online events, classes, volunteering and more.



## Get care virtually anywhere

With Virtual Visits, you're able to live video chat\* with a doctor or behavioral health specialist from your computer, tablet or smartphone anytime, day or night. 4> You can ask questions, get a diagnosis or even get medication prescribed and have it sent to your pharmacy. All you need is a strong internet connection.



# Virtual Doctor Visits may be good for minor health concerns including:



# Virtual Behavioral Health Visits may be best for:

Allergies, bronchitis, cold/cough

Fever, seasonal flu, sore throat

Migraines/headaches, sinus problems, stomachaches

Initial evaluation

Depression

Behavioral health

Trauma and loss

medication management

Stress or anxiety

Addiction

You can find a list of participating Virtual Visit providers by logging in to your member website

This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. Providers cannot prescribe medications in all states.



<sup>\*</sup>The device you use must be webcam-enabled. Data rates may apply.

### Mental and behavioral health

Nothing is more important than your health, which includes your mental health. You have access to many resources to help improve your emotional and mental health, including:

- ✓ Ongoing mental health support with Optum<sup>®</sup> Behavioral Health
- ✓ Health and wellness resources with Renew by UnitedHealthcare



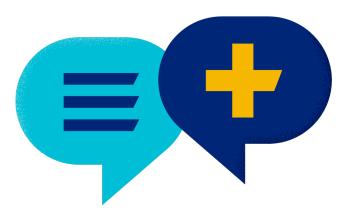


# 24/7 Nurse Support State Support State Support State Support State State

24/7 Nurse Support was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, anywhere at no additional cost.

#### When you call, a registered nurse can help you:

- Choose where to go for care whether that's self-care, a doctor visit or urgent care
- Find a doctor or hospital that meets your needs and preferences
- ✓ Understand your diagnosis and explore treatment options





# **UnitedHealthcare Hearing**

With UnitedHealthcare Hearing, you can receive a hearing exam and access to one of the widest selections of prescription and non-prescription hearing aids at significant savings. Plus, you'll receive personalized care and follow-up support from experienced hearing providers, helping you to hear better and live life to the fullest.

- Receive friendly, expert advice through our national network of 7,000+ hearing providers\* or try virtual appointments\*\*
- Get personalized support to help you adjust to your new hearing aids
- Choose from the latest technology from popular brands, including Phonak, Starkey<sup>®</sup>, Oticon, Signia, ReSound, Widex<sup>®</sup> and Unitron™
- Your plan includes a \$500 allowance every 3 years towards the purchase of a hearing aid through UnitedHealthcare Hearing



To get started and save up to 50% off standard industry prices^ with exclusive pricing, go online or call UnitedHealthcare Hearing.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Provider network size may vary by local market.



<sup>\*</sup>Please refer to your Summary of Benefits for details on your benefit coverage.

<sup>\*\*</sup>Select products and providers.

<sup>^</sup>Based on suggested manufacturer pricing.

### **Understanding Original Medicare's rules**

You must be entitled to Medicare Part A and/or enrolled in Medicare Part B and continue to pay your Medicare Part B premium.

You can only be in one Medicare Advantage plan at a time. Enrolling in another plan will automatically disenroll you from any other Medicare Advantage or prescription drug plan.

If you do not enroll in a Medicare Part D prescription drug plan or a Medicare Advantage plan that includes prescription drug coverage, or you do not have other creditable prescription drug coverage, you may have to pay Medicare's Late Enrollment Penalty.

You are encouraged to read the plan's Evidence of Coverage (EOC) or Certificate of Coverage (COC), including appeals and grievance rights, which can be found by logging in at retiree.uhc.com.

The EOC and COC also covers specific plan benefits, copays, exclusions, limitations and other terms.

Please review the full text of the Statement of Understanding in your 2024 enrollment plan guide.





# What to expect next

### What to expect next

1

Get your UnitedHealthcare member ID card and read your Quick Start Guide

The Quick Start Guide gives you more information on how your benefits work and how to get the most out of your plan. Your member ID card will be attached to the front cover of your guide.

2

#### Register online to access your plan information

After you receive your member ID card, you can register online at retiree.uhc.com

3

#### Start using your card

You can start using your member ID card as soon as your plan is effective

4

#### Help us understand your unique health needs

Soon after your effective date, we will contact you to complete a short health survey. Throughout the year, we'll also provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.



# Visit the Virtual Education Center to explore and learn more

- ✓ Learn more about the custom programs offered to <plan members>
- ✓ Watch videos about the plan benefits
- ✓ Print additional plan program information
- Access via any tablet, computer or smartphone









# Register for your secure personal online account at retiree.uhc.com/

# Follow these easy steps to register for your secure and personal online account:

- Visit the website and click on the Sign In or register button and then click Register Now
- Enter your information (first and last name, date of birth, ZIP code, UnitedHealthcare member ID number) and click Continue
- Create your username and password, enter your email address, and click Create my ID
- For security purposes, you will need to verify your account by email, call or text



# After you sign up, you can:

- Look up your latest claim information
- Review benefit information and plan materials
- Print a temporary member ID card and request a new one
- Look up drugs and how much they cost under your plan]
- Search for network doctors]
- Sign up to get your Explanation of Benefits online





# How to enroll

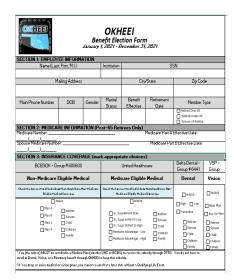
#### How to enroll

# To complete enrollment for the 2024 plan year, simply chose the appropriate option below:

- No changes, no action necessary if you do not wish to make any changes, you will be automatically enrolled in the same plans for the 2024 plan year.
- Complete and return the 2024 Enrollment Form enclosed
- in the open enrollment packet from Flexible Benefit Administrators, Inc.
- Using the registration code and instructions on the Flexible Benefit Administrators, Inc. open enrollment packet cover letter, log on to the Flexible Benefit Administrators, Inc. portal and complete your enrollment online.

Below is your unique registration identification number needed to become an authorized user of our Retiree Member Portal. Please visit https://COBRApoint.benaissance.com and click on the "New user registration" link and follow the registration process as described. Please note you will be asked to supply a second piece of identification which will be your social security number (SSN). In order to expedite the registration process, please make sure you have this information with you before beginning the new user registration process.

Registration Code: SAMPLE







# **Questions and answers**



# Thank you

We look forward to welcoming you to our Medicare family

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

#### Formularies and/or provider/pharmacy networks

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

You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party.

Out-of-network/non-contracted providers are under no obligation to treat Plan 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.

This document is available in alternative formats.

If you receive full or partial subsidy for your premium from a plan sponsor (former employer, union group or trust), the amount you owe may be different than what is listed in this document. For information about the actual premium you will pay, please contact your plan sponsor's benefit administrator directly.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract [and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

UnitedHealthcare® Senior Supplement Plans UnitedHealthcare Senior Supplement group retiree plans are underwritten by UnitedHealthcare Insurance Company, a private insurance company not connected with or endorsed by the U.S. Government or the federal Medicare program. UnitedHealthcare is part of the UnitedHealth Group family of companies. UnitedHealthcare Senior Supplement plans are not Medicare Supplement plans. They are employer group retiree plans and may provide coverage that is different from a Medicare Supplement plan. In New York, the plans are called UnitedHealthcare Retiree Benefit Plans and are underwritten by UnitedHealthcare Insurance Company of New York. Senior Supplement plans may not be available in all states.

<2>Optum Home Delivery is a service of Optum Rx pharmacy. Optum Rx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery for a 90- day supply of your maintenance medication. If you have not used Optum Home Delivery, 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. Contact Optum Rx anytime at 1-888-279-1828, TTY 711.



Other pharmacies are available in our network.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing.

Renew by UnitedHealthcare is not available in all plans. Resources may vary.

<3>The Renew Active® Program varies by plan/area and may not be available on all plans. Participation in the Renew Active program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership and other offerings.
Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, discounts, classes, 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 are 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. Gym network size is based on comparison of competitor's website data as of May 2023.

<5>24/7 Nurse Support should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your provider's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

<6>ModivCare may subcontract to other vendors or individuals. Subcontracting is at the discretion of ModivCare. ModivCare does not guarantee urgent requests will be met when scheduled less than 2 days in advance for standard services. ModivCare supports any language the member requires, through a third-party translator service.

<sup><7></sup>The CareLinx services are made available to you from a third party through your UnitedHealthcare® Group Medicare Advantage insurance plan. CareLinx is not a UnitedHealthcare company. UnitedHealthcare and your Plan are not responsible for any services you receive from this third party. This is not an insurance program and may be discontinued at any time. Benefits and features may vary by plan/area. Limitations and exclusions apply. UnitedHealthcare does not make any representations regarding the content or accuracy of the materials on such sites. CareLinx will share only non-identifiable, aggregate information with UnitedHealthcare that is collected through the use of the CareLinx platform. This information may be used by UnitedHealthcare to potentially help develop future programs and services for its insured members. CareLinx is the network administrator of this in-home care service offer. CareLinx does not employ or recommend any care provider or individual seeking services nor is it responsible for the conduct of any care provider or care seeker. The CareLinx website is a venue that provides tools to help care seekers and care providers connect online. Each individual is solely responsible for selecting a care provider or care seeker for themselves or their families and for complying with all laws in connection with any employment relationship they establish. All decisions about medications and care are between you and your health care provider.

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