



Public Employee Benefits Cooperative (PEBC)

Post-65 Medicare-eligible beneficiaries

2024 UnitedHealthcare® Group Medicare Advantage Plans



Original Medicare Basics



Plan Benefits, Programs and Features



What to Expect Next



Questions & Answers



Original Medicare Basics

When are you eligible for Medicare?



**You're 65
years old**

OR



**You qualify due to
disability or other
special situation**

AND



**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

Provided by the federal government



Part A

Helps pay for hospital stays and inpatient care



Part B

Helps pay for doctor visits and outpatient care



Your Medicare Advantage plan

Step 2

PEBC's Medicare-eligible retirees/dependents have the option to enroll in a Medicare Advantage (Part C) plans through UnitedHealthcare.

PEBC offers two Medicare Advantage (Part C) options:

1. UnitedHealthcare Group Medicare Advantage National (PPO)
2. UnitedHealthcare Group Medicare Advantage (HMO)

PEBC's Medicare Advantage plans include:



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



Prescription drug coverage

- No prescription drug deductible
- No donut hole



Additional benefits, programs and features

Includes several other benefits bundled with your plan





Plan Highlights and Benefits

UnitedHealthcare Group Medicare Advantage National (PPO)

UnitedHealthcare Group Medicare Advantage (HMO)



UnitedHealthcare Group Medicare Advantage (PPO) UnitedHealthcare Group Medicare Advantage (HMO) Plan Highlights



Coverage for visiting doctors, clinics and hospitals



Prescription drug coverage



Routine vision and hearing coverage



Includes additional benefits and services not covered by original Medicare



A single ID card for your medical and prescription drug benefits

These are **Group Plans** exclusive to retirees of Dallas County and their eligible dependents





UnitedHealthcare Group Medicare Advantage (PPO) Plan Overview



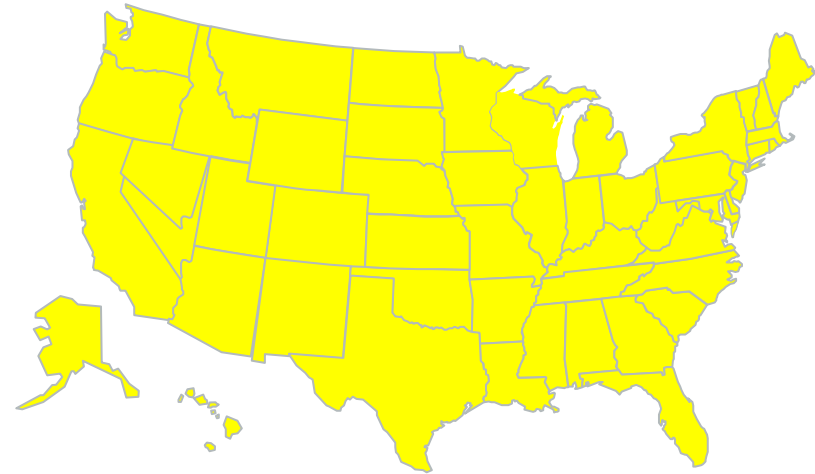
A national plan covering you **anywhere** in the U.S., D.C. and 5 U.S. territories



Visit doctors, specialists and hospitals **in or out of our network for the same cost share** as long as they agree to see you and accept Medicare⁶



No referral needed to see a specialist





UnitedHealthcare Group Medicare Advantage (HMO) Plan Overview



Available to eligible members who live in the 2024 HMO plan service area in Texas:

Angelina, Atascosa, Aransas, Bandera, Bee, Bexar, Collin, Comal, Cooke, Dallas, Denton, Ellis, Erath, Fannin, Grayson, Gregg, Guadalupe, Henderson, Hood, Houston, Hunt, Jim Wells, Johnson, Kaufman, Kendall, Kerr, Kleberg, Medina, Nacogdoches, Navarro, Nueces, Panola, Parker, Polk, Rockwall, Rusk, San Augustine, San Jacinto, San Patricio, Shelby, Smith, Tarrant, Trinity, Tyler, Van Zandt, Victoria, Walker, Wilson and Wise



Choose doctors and hospitals from an **approved network**



Referrals **are required** to see a specialist





Your annual costs

Medicare Advantage (PPO)

Annual deductible

\$0

Annual out-of-pocket maximum⁷

\$0

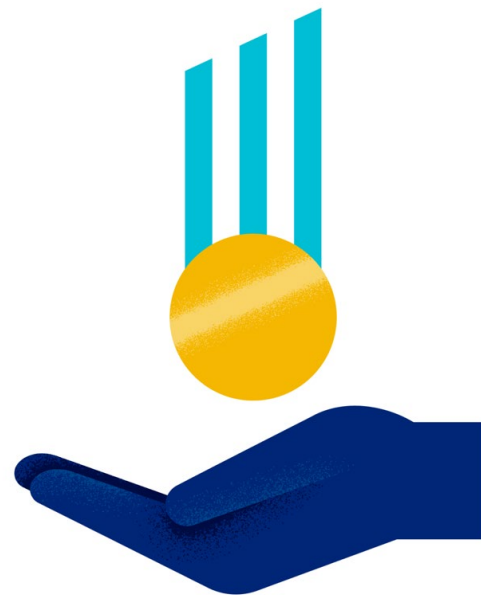
Medicare Advantage (HMO)

Annual deductible








\$0

Annual out-of-pocket maximum⁷

\$6,700








Common plan benefits

Benefit coverage	PPO (In-network & Out-of-network)	HMO (In-network only)
 Primary care provider office visit	\$0 copay	\$20 copay
 Specialist office visit	\$0 copay	\$40 copay
 Medical virtual visits	\$0 copay	\$0 copay
 Urgent care	\$0 copay (worldwide)	\$20 copay (worldwide)
 Emergency room	\$0 copay (worldwide)	\$50 copay (worldwide); waived if admitted to the hospital within 24 hours
 Inpatient hospitalization	\$0 copay	\$250 per admit
 Outpatient services	\$0 copay	\$125 copay







Medicare-covered benefits

Benefit coverage	PPO (In-network & Out-of-network)	HMO (In-network only)
 Medicare-covered podiatry	\$0 copay	\$40 copay
 Medicare-covered chiropractic care	\$0 copay	50 % coinsurance
 Medicare-covered vision services	\$0 copay	\$40 copay
 Medicare-covered hearing services	\$0 copay	\$40 copay
 Medicare-covered dental care	\$0 copay	\$40 copay





Additional Benefits not covered by Medicare

Benefit coverage	PPO (In-network & Out-of-network)	HMO (In-network only)
 Routine podiatry	\$0 copay; 6 visits per plan year	Not covered
 Routine Vision exam	\$0 copay; 1 exam every 12 months	\$40 copay; 1 exam every 12 months
 Routine hearing exam	\$0 copay; 1 exam every 12 months	\$0 copay, 1 exam every 12 months
 Routine hearing aids	\$500 allowance every 3 years through UnitedHealthcare Hearing	\$500 allowance every 3 years through UnitedHealthcare Hearing





UnitedHealthcare Group Medicare Advantage (PPO)

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
- ✓ There is no Donut Hole, meaning you have Full Coverage in the Medicare Part D Coverage Gap



Part D prescription drug benefits

4-tier plan

Tier	Prescription drug type	Medicare Advantage PPO		Medicare Advantage HMO	
		Retail 30-day supply	Preferred Mail Order 90-day supply	Retail 30-day supply	Preferred Mail Order 90-day supply
1	Preferred Generic All covered generic drugs	\$10 copay	\$20 copay	\$10 copay	\$20 copay
2	Preferred Brand Many common brand-name drugs, called preferred brands	\$20 copay	\$40 copay	\$20 copay	\$40 copay
3	Non-preferred Drug Non-preferred brand-name drugs, including Part D-eligible compound medications	\$35 copay	\$70 copay	\$40 copay	\$80 copay
4	Specialty Tier Unique and/or very-high-cost brand-name drugs	\$35 copay	\$70 copay	\$40 copay	\$80 copay





Programs and Features

UnitedHealthcare Group Medicare Advantage National (PPO)

UnitedHealthcare Group Medicare Advantage (HMO)

Programs and Features – voluntary, no cost



UnitedHealthcare® HouseCalls – With UnitedHealthcare® HouseCalls, you get a yearly in-home visit from one of our health care practitioners at no extra cost. A HouseCalls visit is designed to support, but not take the place of your regular doctor's care.



Renew by UnitedHealthcare – Our member-only Health & Wellness Experience, includes: inspiring lifestyle tips, coloring pages, recipe library, streaming music, interactive quizzes and tools, learning courses, health news, articles and videos, health topic library, and rewards.



Renew Active – A free gym membership at a fitness center you select from our large national network, including many premium gyms. Thousands of on-demand workout videos and live streaming fitness classes. An online brain health program with exclusive content for Renew Active members through AARP® Staying Sharp®.



UnitedHealthcare Healthy at Home – You are eligible for the following benefits up to 30 days following all inpatient and skilled nursing facility discharges: 28 home delivered meals, 12 one-way rides to appointments and pharmacy and 6 hours of in-home personal care.



UnitedHealthcare Hearing – You can get virtual care with hearing aids delivered directly to your door or in-person care at any of our 7,000 hearing providers nationwide. Choose from over 2,000 hearing aid models and styles from the industry's top brands at up to 50 to 80% off standard industry prices.





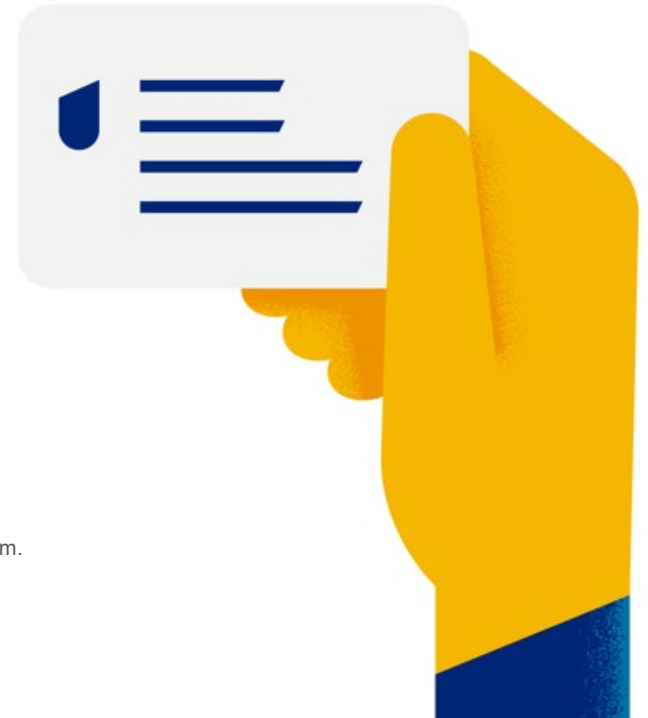
What to Expect Next



How to use your new UnitedHealthcare member ID card

Around mid-December 2023, you and any Medicare-eligible dependent covered by the plan will each be receiving a UnitedHealthcare Quick Start Guide and member ID card, which is your confirmation of enrollment.*

- ✓ Beginning January 1, 2024, simply use your UnitedHealthcare member ID card each time you go to the doctor or hospital, visit your dentist or get a prescription filled at the pharmacy
- ✓ The back of your member ID card lists important phone numbers you may need throughout the year
- ✓ Store this card in a safe place
- ✓ Don't discard your red, white and blue Medicare card



*Retirees in the same household may receive these on different days, which is a normal part of the mail stream.



Sign up for your secure personal online account

retiree.uhc.com

Follow these easy steps to sign up for your secure and personal online account:

- 1** Visit the website and click on the **Sign In/Register** button and then click **Register Now**
- 2** Enter your information (first and last name, date of birth, ZIP code, UnitedHealthcare member ID number) and click **Continue**
- 3** Create your username and password, enter your email address, and click **Create my ID**
- 4** 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



Visit the Virtual Education Center to explore and learn more

- ✓ Learn more about the custom programs offered to PEBC plan members
- ✓ Watch videos from UnitedHealthcare Medicare Advantage plan members
- ✓ Print additional plan program information
- ✓ Access via any tablet, computer or smartphone



uhcvirtualretiree.com/PEBC





Questions & Answers

Contacts and Customer Service

Contact..	To..	How..
Dallas County	<ul style="list-style-type: none"> • Ask about eligibility, premium rates • Request enrollment forms 	PH: 214-653-6579 or 214-653-7605 benefits.benefits@dallascounty.org
PEBC	<ul style="list-style-type: none"> • Review resources online: Retiree Guide, presentations, plan materials 	www.pebcinfo.com
UnitedHealthcare Customer Service	<ul style="list-style-type: none"> • Learn about plan benefits • Find a provider • Look up prescription drugs 	<p>Medicare Advantage <u>PPO</u>: 1-866-519-3813, TTY 711 8:00 a.m. – 8:00 p.m. local time Monday - Friday Retiree.UHC.com UHCVirtualretiree.com/PEBC</p> <p>Medicare Advantage <u>HMO</u>: 1-866-519-3813, TTY 711 8:00 a.m. – 8:00 p.m. local time Monday - Friday Retiree.UHC.com</p>





Pre 65 Open Enrollment Meeting

Public Employee Benefit Cooperative (PEBC):

Dallas County 730292

United
Healthcare



Agenda



Updates



Medical



Wellness



UHC Tools



2024 Changes



- **High Deductible Health Plan**

- Deductible for network services is increasing to \$1,600 for individuals and \$3,200 for families.

- **One Pass Select**

- A subscription-based fitness and well-being program that supports a healthier lifestyle. Employees can have access to thousands of gyms and online classes, with:
 - No long-term contracts or annual gym registration fees
 - Flexible fitness options and the ability to use locations nationwide (not limited to 1 gym, or 1 city)
 - The ability to add up to 4 family members (ages 18+) at a 10% monthly discount
 - The option to change tiers monthly
 - A grocery delivery subscription



Medical Plan Basics



Preventive care



Preventive care is covered 100 percent in our network.

This includes:

- Immunizations
- Age-appropriate preventive exams and health screenings

For more information, check your plan documents.
For a list of preventive care guidelines, visit uhc.com/preventivecare

24/7 Virtual Visits

•Virtual visits allows members of all ages* to connect with a provider through live, interactive audio-video when they need immediate care.



•Quickly connect with a provider for your immediate non-emergent care needs 24/7/365, in all 50 states and D.C.



•Broad range of conditions that can be treated from medical to behavioral



•Member cost share could range from \$0 to \$49 a visit based on benefit plan design



•Personalized care with prescriptions, labs and in-person care (as needed)

Current provider partners**

Optum

Teladoc
HEALTH

dr. on demand

 **amwell**

Walmart  Health
Virtual Care

* Conditions vary by age for treatment.





Medical Plan Options



Plan Options



PPO plan quick-reference guide

Refer to plan documents for limitations and additional information.

Feature	PPO — medical plan Your Network Cost	PPO — medical plan Your Out-of-Network Cost PLUS You Pay Charges Exceeding Plan Payment
Annual Deductible	\$500 individual/\$1,000 family	\$1,000 each person
Coinsurance (After the annual deductible is met)	20% after deductible	40% after deductible
Annual Coinsurance Maximum	\$2,500 individual/\$5,000 family	No limit
Annual Out-of-Pocket Maximum Limit (OOP)	\$3,000 individual/\$6,000 family Plan pays 100% after annual OOP	No limit
Physician Services		
Office Visits	\$25 PCP/\$25 Premium Care Specialist \$35 non-Premium Care Specialist	40% after deductible
Virtual Visits	\$0 copay	40% after deductible
Hospital Visits	20% after deductible	40% after deductible
Urgent Care Visit	\$35 copay	40% after deductible



Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits. Do not distribute or reproduce without express permission of UnitedHealth Group.



Plan Options

HDP quick-reference guide

Refer to plan documents for limitations and additional information.

HDP – medical plan

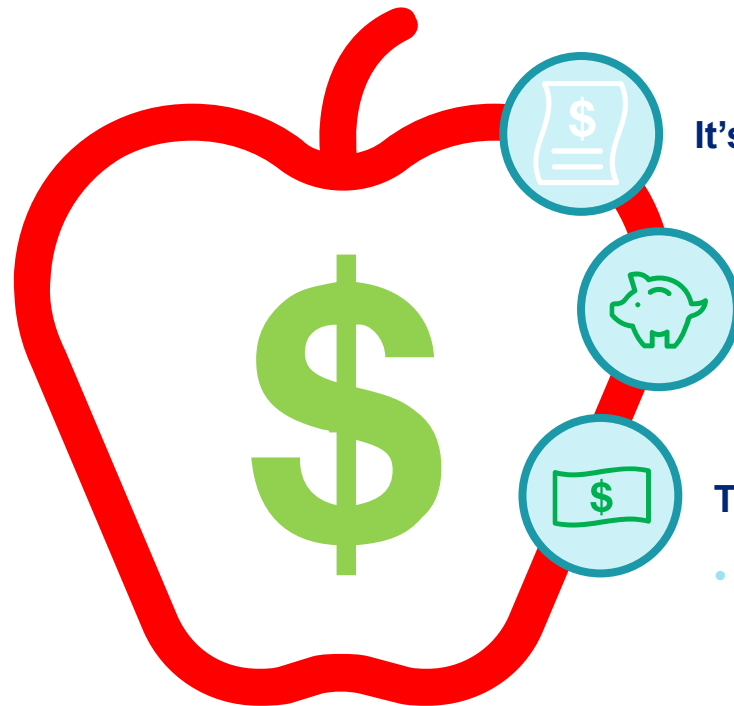
Feature	Your network cost	Your out-of-network cost PLUS you pay charges exceeding plan payment
Annual deductible*	\$1,600 individual/\$3,200 family	\$3,000 individual/\$6,000 family
Coinsurance (after the annual deductible is met)	20% after deductible	40% after deductible
Annual coinsurance maximum	\$1,400 individual/\$2,800 family	No limit
Annual out-of-pocket maximum (OOP)	\$3,000 individual/\$6,000 family Plan pays 100% after annual OOP	No limit
Physician services		
Office visits	20% after deductible	40% after deductible
24/7 Virtual Visits	20% after deductible	40% after deductible
Telehealth	20% after deductible	40% after deductible
Hospital visits	20% after deductible	40% after deductible
Urgent care visits	20% after deductible	40% after deductible

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Medical
Health Savings Account (HSA)

Health Savings Account (HSA)



It's a bank account with tax advantages

You can build savings for retirement





The money is there when you need it:

- Use your Optum Bank debit Mastercard® to pay at the pharmacy, doctor's office or at locations that accept Mastercard®
- Or save it. Your HSA is yours, so it stays with you if you change health plans, employers or retire.

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits. The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

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HSA eligibility

-  You must be enrolled in a qualifying high-deductible health plan (HDHP)
-  You cannot be covered by any other health coverage
-  You cannot be enrolled in Medicare, TRICARE or TRICARE for Life
-  You cannot be claimed as a dependent on someone else's tax return

Other restrictions apply. Please consult a tax, benefits or financial advisor.

2024 Contribution Limits.

The IRS limits how much you can put into your HSA each year. The 2024 limits are:

\$4,150 for individual coverage
\$8,300 for family coverage

Are you age 55 or older?

You can put in an extra \$1,000 this year.

Your contributions and the company contribution cannot exceed the IRS limits.

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits. The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

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Wellness
Behavioral Health
Benefit

Behavioral Health

Say hello to Self Care from AbleTo

On-demand access to self-help for stress and emotional well-being

Get access to self-care techniques, coping tools, meditations and more—anytime, anywhere. With Self Care, you'll get personalized content that's designed to help you boost your mood and shift your perspectives. Tap into tools created by clinicians that are suggested for you based on your responses to a short, optional assessment. Self Care is here to help you feel better—and it's available at no additional cost to you.



Daily mood tracking

Answer daily questions to record your current mood, identify patterns and self-assess your progress.



Meditation tools

Explore classic methods of relaxation—like deep breathing and positive visualization—in the moment when you need them.



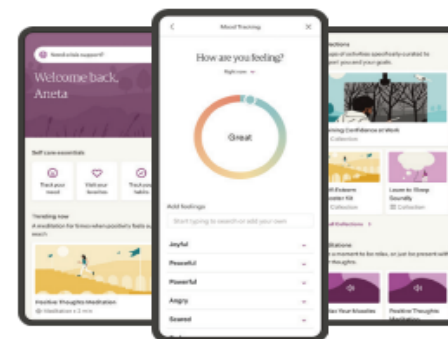
Collections

Build life skills with curated content, tools and resources for the stuff that matters most to you—from work life balance to sleep, and much more.



Personalized roadmap

Track your progress, set goals and make strides through weekly check-ins—Self Care helps you create a roadmap to support your self-guided journey to better mental health.



Ready to get started?

- Visit ableto.com/begin
> Have your health plan ID handy
- Follow the steps to sign up
- Begin your self-care program





See a provider anywhere, anytime

Behavioral Health Virtual Visits

- Connect with a provider from your mobile device, tablet or computer from the comfort of home. Sign in to liveandworkwell.com. Select “Find a Resource> virtual visits” and choose “Get Started”.
- Use a behavioral health virtual visit for needs such as:
 - Depression
 - Anxiety
 - ADD/ADHD
 - Addiction
 - Mental Health Disorders and Counseling



NOTE: There is a cost for this service.



*Data rates may apply.

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UHC Wellness Programs

Lose Weight. Feel Great.

Real Appeal® is an online weight loss program proven to help you achieve real, lasting results — and live a healthier, happier life.



\$0 Out of Pocket

Sign up for Real Appeal at no additional cost as part of your benefits.



Online Coaching

Stay on track and reach your goals with online group classes led by a coach.



Success Kit

Get scales, recipes, fitness equipment, and more — delivered to your door.

Get started by enrolling at enroll.realappeal.com.

*Real Appeal is offered at no additional cost to members as part of their medical plan benefits, subject to eligibility requirements.

**Real
Appeal®**



UHC Tools



Help is just a call away



Health questions? We've got answers.

Connect with our dedicated customer care team by phone or online:

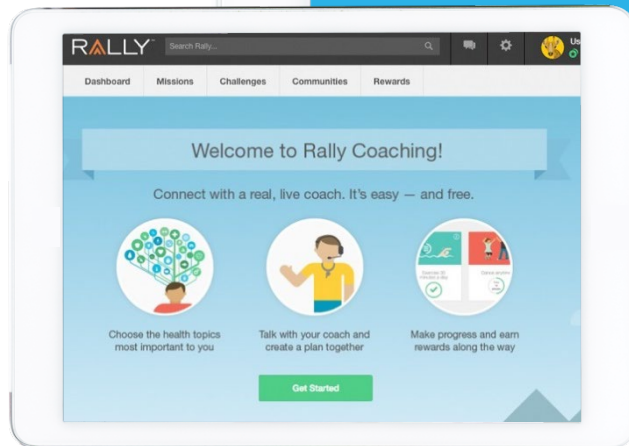
- Advocates can help you find information and resources.
- Registered nurses are available 24/7.
- Call the toll-free number on the back of your ID card.

Manage your plan and health online (and on the go)

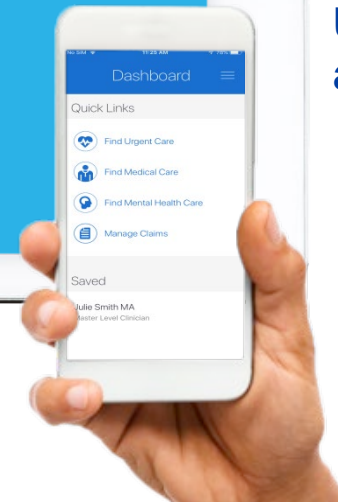
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Rally®



UnitedHealthcare®
app





Questions ?



Thank You