



# Public Employee Benefits Cooperative (PEBC) 2022 UnitedHealthcare® Group Medicare Advantage Plans

## Medicare-eligible beneficiaries of PEBC



# Welcome

## **1** Original Medicare Basics

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## **2** Plan Benefits, Programs and Features

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## **3** What to Expect Next

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## **4** Questions and Answers





# Original Medicare Basics



# When are you eligible for Medicare?



You're 65 years old, or you're under 65 and qualify based on 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

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

## Step 1: Enroll in Original Medicare

### Original Medicare

Provided by the federal government



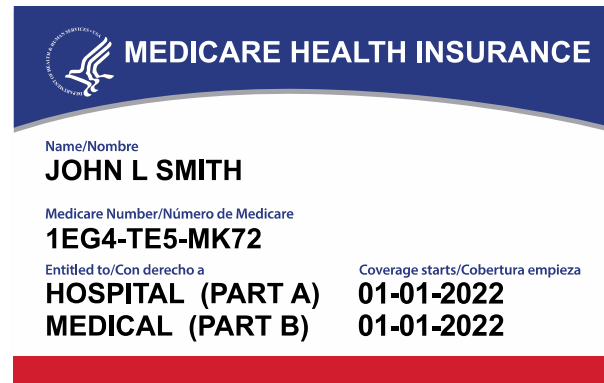
#### Part A

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



### Prescription drug coverage

- Included in many Medicare Advantage plans



### All the benefits of Part B

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



### Additional benefits, programs and features

- May be bundled with the plan





# Plan Benefits

**Group Medicare Advantage (National PPO)**

**Group Medicare Advantage (HMO)**



# **Your plan overview – National PPO and HMO**

- Coverage for visiting doctors, clinics and hospitals
- Prescription drug coverage
- Vision, hearing and chiropractic coverage
- Hearing aid allowances





# Your plan overview - HMO

- Available to eligible members **who live in the HMO plan service area**. The HMO service areas in Texas for 2022 include the following counties:  
Angelina, Atascosa, Bandera, Bee, Bexar, Collin, Comal, Cooke, Dallas, Denton, Ellis, 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 doctor may already be part of our network. To find out, search our online Provider Directory at **[www.UHCRetiree.com](http://www.UHCRetiree.com)** or call UnitedHealthcare® Customer Service.



# Your plan overview - National PPO

- Available to eligible members who reside in the **50 United States, District of Columbia and United States Territories**
- This plan lets you visit doctors, specialists and hospitals in or out of our network for the same cost share as long as the provider participates in Medicare and accepts the plan
- No referral needed to see a specialist
- Podiatry and post-discharge transportation and meal delivery benefits





# UnitedHealthcare® Group Medicare Advantage Plans

Benefit	Medicare Advantage PPO In- and Out-of-network	Medicare Advantage HMO In-network Only
Annual deductible	\$0	\$0
Annual out-of-pocket maximum	\$0	\$6,700





# UnitedHealthcare® Group Medicare Advantage Plans

Medical Benefit	Medicare Advantage PPO In- and Out-of-network	Medicare Advantage HMO In-network Only
Primary Care Provider (PCP) office visit	\$0	\$20
Specialist office visit	\$0	\$40
Virtual/Telemedicine visit	\$0	\$0
Urgent care (worldwide coverage)	\$0	\$20
Emergency room (worldwide coverage)	\$0	\$50
Inpatient hospitalization	\$0	\$250
Outpatient surgery	\$0	\$125





# UnitedHealthcare® Group Medicare Advantage Plans

## Preventive services

Medical Benefit	Medicare Advantage PPO In- and Out-of-network	Medicare Advantage HMO In-network Only
Annual physical	\$0	\$0
Annual wellness visit	\$0	\$0
Immunizations	\$0	\$0
Breast cancer screenings	\$0	\$0
Colon cancer screenings	\$0	\$0





# UnitedHealthcare® Group Medicare Advantage Plans

## Medicare-covered services

Medical Benefit	Medicare Advantage PPO In- and Out-of-network	Medicare Advantage HMO In-network Only
Medicare-covered podiatry	\$0	\$40
Medicare-covered chiropractic care	\$0	50% coinsurance
Medicare-covered vision services	\$0	\$40
Medicare-covered hearing services	\$0	\$40





# UnitedHealthcare® Group Medicare Advantage Plans

## Additional Benefits not covered by Medicare

Medical Benefit	Medicare Advantage PPO In- and Out-of-network	Medicare Advantage HMO In-network Only
Routine Podiatry	\$0, 6 visits per year	N/A
Routine Vision Exam	\$0	\$40
Routine Hearing Exam	\$0	\$0
Hearing Aid Allowance (UnitedHealthcare Hearing)	\$500, every 36 months	\$500, every 36 months
Post-Discharge Routine Transportation	Included	Included
Post-Discharge Meal Delivery	Included	Included
Post-discharge In-home Personal Care	Included	Included

\*Please refer to your Summary of Benefits for details on your benefit coverage



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# Your Part D (prescription drug) – National PPO and HMO

- UnitedHealthcare® has over 67,000 national, regional, local chains 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 online at **[www.UHCRetiree.com](http://www.UHCRetiree.com)**  
or call Customer Service to see if your prescription drugs are covered.





# Your Prescription Drug Coverage (Part D)

## National PPO and HMO

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
<b>Tier 1</b>	<b>Preferred Generic</b> — Most generic drugs.	\$10	\$20	\$10	\$20
<b>Tier 2</b>	<b>Preferred Brand</b> — Many common brand name drugs, called preferred brands and some higher-cost generic drugs.	\$20	\$40	\$20	\$40
<b>Tier 3</b>	<b>Non-preferred Drug</b> — Non-preferred generic and non-preferred brand name drugs. In addition, Part D eligible compound medications are covered in Tier 3.	\$35	\$70	\$40	\$80
<b>Tier 4</b>	<b>Specialty Tier</b> — Unique and/or very high-cost brand and generic drugs.	\$35	\$70	\$40	\$80





# Drug payment stages — full coverage in the gap (National PPO and HMO)

Initial coverage	Coverage gap	Catastrophic coverage
<p>In this drug payment stage:</p> <p>You pay a copay or coinsurance (percentage of a drug's total cost), and the plan pays the rest</p> <p>You stay in this stage until your <b>total drug costs</b> reach \$4,430</p>	<p>Your plan provides additional coverage through the gap</p> <p>You continue to pay the same copay or coinsurance as you did in the initial coverage stage</p> <p>You stay in this stage until your <b>out-of-pocket costs</b> reach \$7,050</p>	<p>After your <b>out-of-pocket costs</b> reach \$7,050:</p> <p>You pay a small copay or coinsurance amount</p> <p>You stay in this stage for the rest of the plan year</p>

**Total drug costs:** The amount you pay (copays) and the plan pays for prescription drugs starting January 2022. This does not include plan premiums.

**Out-of-Pocket costs:** The **amount you pay (copays)** for prescription drugs starting January 2022 plus the value of the **Medicare Coverage Gap Discount Program**. This does not include premiums, or the amount the group health plan, former employer, or plan sponsor pays for prescription drugs.





# Programs and Features

Group Medicare Advantage (National PPO)

Group Medicare Advantage (HMO)



# UnitedHealthcare® HouseCalls

Yearly check-ups at home to help stay up to date on your health between regular doctors' visits at no extra cost.

## What to expect from a HouseCalls visit:

- A member of our licensed medical staff will perform a head-to-toe exam, health screenings, review your health history and current medications, help identify health risks and provide health education
- 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 primary care provider

Video visits from UnitedHealthcare HouseCalls – A HouseCalls video visit uses technology to connect plan members with a health care practitioner for up to a full hour to review your health history and current medications, discuss important health screenings, identify health risks and provide health education.



Enjoy a preventive care visit in the privacy of your own home\*

\*HouseCalls may not be available in all areas.





# Take an active role in your health with Renew by UnitedHealthcare<sup>®\*</sup>

Renew by UnitedHealthcare is 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. Plus, you may be eligible to earn rewards by completing certain health care activities such as your annual physical or wellness visit.\*\*

**Renew can help you take a more active role in your health and wellness through:**



Renew magazine



Recipe library



Health news, articles  
and videos



Renew Active<sup>®\*</sup>



Workout videos



Health topic library



Renew Rewards



Learning courses



Brain games



Interactive quizzes  
and tools

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

\*\*Reward offerings will vary by member and Renew Rewards is not available in all plans with Renew by UnitedHealthcare.



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# 2022 Renew Rewards

## General Reward (January 1 - September 30, 2022)

All members will be eligible to receive reward credits or completing the following health care activities:

- ☐ **Annual Wellness or Physical Visit**
- ☐ **HouseCall Visit**

*Earning reward credits is easy!*



Members can place an order for a reloadable reward card or save credits for a future order



Newly earned credits are automatically loaded to a member's reloadable card within 24 hours

### Visa® reloadable reward card



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\*\*Reward offerings will vary by member and Renew Rewards is not available in all plans with Renew by UnitedHealthcare.



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**New For 2022 - Renew Active replaces SilverSneakers effective 1/1/2022**

**Introducing Renew Active® — the gold standard in Medicare fitness programs for the body and mind, at no additional cost to you**

Renew Active includes:

- A free membership at a gym near you
- Access to our nationwide network of gyms and fitness locations, including many premium gyms — it is the largest of all Medicare fitness programs\*
- An annual personalized fitness plan
- Access to thousands of on-demand workout videos and live-streaming fitness classes
- Social activities at local health and wellness classes and events
- An online brain health program from AARP® Staying Sharp®, including a brain health assessment and exclusive content for Renew Active members
- Access to the online Fitbit® Community for Renew Active. This allows participation in fun, friendly step challenges with other health-minded members. Joining the community also provides access to Fitbit Premium™. To access Fitbit Premium, members must first join the online Fitbit Community for Renew Active. No Fitbit device is needed.

\*Based on gym and fitness location network size.



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## How do members use Renew Active®?



### Get confirmation code online

The member gets their **confirmation code online** via the health & wellness section of their UnitedHealthcare member website



### Or by phone

**Call the Customer Service number** on the back of their health plan member ID card



### Take to the gym

Take confirmation code to access **participating gym, fitness location, or classes**



### Visit online

Or register for the cognitive feature **AARP® Staying Sharp®**



### Community

Or join the **Fitbit® Community for Renew Active** and access to **Premium content**



### Local events

Or take confirmation code to a **local class in your community**

### Upcoming communications regarding Renew Active:

- **Transition Letter** – November 2021
- **Welcome Letter** – Mid-January 2022
- **Visit online at:** <https://uhcrenewactive.com/>







# Virtual Visits



**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.**

## Virtual Doctor Visits

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 are good for minor health concerns including:

- Allergies, bronchitis, cold/cough
- Fever, seasonal flu, sore throat
- Migraines/headaches, sinus problems, stomachaches

## Virtual Behavioral Health Visits

Virtual Behavioral Health Visits may be best for:

- Initial evaluation
- Medication management
- Addiction
- Depression
- Trauma and loss
- Stress or anxiety

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





# UnitedHealthcare Hearing



## Hear the moments that matter most

With UnitedHealthcare Hearing, you can receive a hearing exam and have access to a wide selection of name-brand and private-labeled custom-programmed 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.

- One of the largest nationwide networks of hearing professionals, with more than 7,000 locations\*
- Choose latest technology hearing aids from major manufacturers, including Phonak, Starkey®, Oticon, Signia, ReSound, Widex® and Unitron™
- Receive hearing aids in person or delivered directly to your doorstep with virtual follow-up care through Right2You, available only through UnitedHealthcare Hearing\*\*
- 50%–80% off standard industry prices when purchasing hearing aids through UnitedHealthcare Hearing^

\*Network size varies by market.

\*\*Select products only.

^Based on suggested manufacturer pricing.





# UnitedHealthcare Healthy at Home

**New For 2022**



**With 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 through Mom's Meals® when referred by a UnitedHealthcare Advocate\*
- 12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Advocate\*
- 6 hours of in-home personal care provided through a CareLinx® professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more. A referral is not required.

\*A new referral is required after every discharge to access your meal and transportation benefit.





# What to Expect Next



# What to expect after enrollment

- ✓ You will receive your new UnitedHealthcare member ID card along with a Quick Start Guide that gives you more information on how your benefits work and how to get the most out of your plan.
- ✓ After you receive your member ID card, you can register online at **UHCRetiree.com** to get access to your plan information. You can start using your member ID card as soon as your plan is effective.
- ✓ Soon after your effective date, we will contact you to complete a short health survey so we can understand your unique health needs.

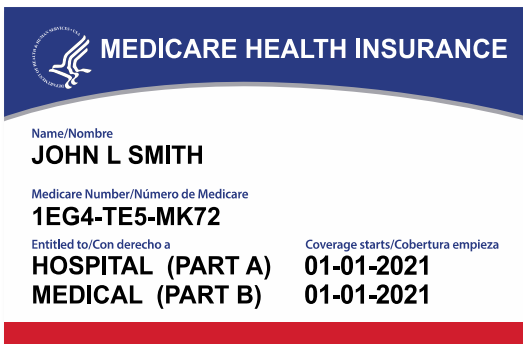


# How to use your plan

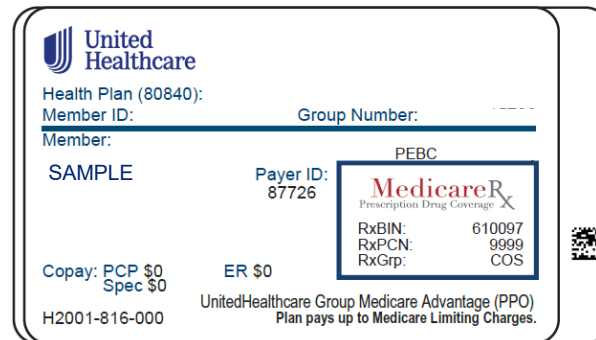
## It's easy!

- Simply use your UnitedHealthcare member ID card each time you go to the doctor or hospital 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
- Don't discard your red, white and blue Medicare card

## Store this card in a safe place



## Use this beginning January 1, 2022





# UHCRetiree.com

**After you get your UnitedHealthcare member ID card, sign up for your secure personal online account at [UHCRetiree.com](https://UHCRetiree.com)**

**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
- Explore Renew by UnitedHealthcare, our member-only Health & Wellness experience
- Sign up to get your Explanation of Benefits online

**Follow these easy steps to sign up for your 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



# Visit the Virtual Education Center<sup>®</sup> to explore and learn more!

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



[www.uhcvirtualretiree.com/PEBC](http://www.uhcvirtualretiree.com/PEBC)







# Questions and Answers



# Contacts and Customer Service

Contact...	To...	How...
PEBC	<ul style="list-style-type: none"><li>Review resources online: Retiree Guide, presentations, plan materials</li></ul>	<a href="http://www.pebcinfo.com">www.pebcinfo.com</a>
UnitedHealthcare Customer Service	<ul style="list-style-type: none"><li>Learn about plan benefits</li><li>Find a provider</li><li>Look up prescription drugs</li></ul>	<p><b>Medicare Advantage <u>PPO</u>:</b> 1-866-519-3813, TTY 711</p> <p><b>Medicare Advantage <u>HMO</u>:</b> 1-877-714-0178, TTY 711 8:00 a.m. – 8:00 p.m. local time 7 days a week</p> <p><a href="http://www.UHCRetiree.com">www.UHCRetiree.com</a> <a href="http://www.uhcvirtualretiree.com/PEBC">www.uhcvirtualretiree.com/PEBC</a></p>





# Thank You

We look forward to welcoming you to our Medicare family

# Additional information

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

**Formularies and/or provider/pharmacy networks disclaimer.** 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, 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.

OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90-day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. Prescriptions from OptumRx should arrive within 5 business days after we receive the complete order. Contact OptumRx 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. Copays apply after deductible.



# Additional information

Renew by UnitedHealthcare is not available in all plans. Resources may vary. Reward offerings will vary by member and Renew Rewards is not available in all plans with Renew by UnitedHealthcare.

<sup>1</sup>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. AARP Staying Sharp is the registered trademark of AARP. The largest gym network of all Medicare fitness programs is based upon comparison of competitors' website data as of March, 2021. 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. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan. Renew Active premium gym and fitness location network only available with certain plans.

Benefits and availability may vary by plan and location.

The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities. We provide free services to help you communicate with us such as letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact Customer Service at 1-844-808-4553, TTY: 711, 8 a.m.–8 p.m. local time, 7 days a week, for additional information.

