



It's time to take advantage.

See what your Group Medicare Advantage plan includes.

United
Healthcare®



Welcome to the UnitedHealthcare[®] Group Medicare Advantage plan.

We're excited that your plan sponsor has selected UnitedHealthcare to offer your retiree health plan. We know you may be new to Medicare Advantage and there is a lot of information to learn. So, we're here to help answer your questions and make the transition a little easier.



We're here to help.

Call Customer Service toll-free at the number on the back of your member ID card, or visit www.UHCRetiree.com.

Let's get started.

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You're in good hands.

One of the benefits of being a UnitedHealthcare member is having resources that may make it easier to get the health care you need, when you need it. Our size, strength and experience also mean that we'll always be here for you.



We put you first.

It all comes down to you and your health needs because we believe that you deserve personal attention and service. From our dedicated Customer Service Advocates to programs that support your health — it's all about you.

Your Medicare Advantage plan.

This plan has been designed especially for you as a retiree of your plan sponsor and shouldn't be confused with other Medicare Advantage plans.

One plan

"Medicare Advantage" or Medicare Part C plans have all the benefits of:



Medicare Part A
(hospital coverage)



Medicare Part B
(doctor and outpatient care)



Plus extra programs that go beyond Original Medicare
(Medicare Parts A and B)

One card

Previously you may have carried different ID cards — your Medicare and health insurance cards. Well, not anymore.



Now you need just 1 card for all your medical covered services.

Always use your new UnitedHealthcare member ID card at the doctor so claims get processed correctly and without delay.

How your plan works

This plan may work differently than some other health insurance plans you have had. For instance:

- 1 Show your card.**
You only need to show your UnitedHealthcare member ID card at the doctor, clinic or hospital.
- 2 Pay any costs.**
If your plan has a copay or cost share, you pay it according to your plan benefits. Your doctor, clinic or hospital will bill UnitedHealthcare for the rest of the cost.

Your care begins with your provider.

If you have an HMO plan, you will need to choose a primary care provider (PCP) from our local network. Your PCP may already be in our network. If you have a PPO plan, you have the flexibility to see any doctor or health care provider that accepts the plan and has not opted out of Medicare.

With your UnitedHealthcare® Group Medicare Advantage plan, you're connected to programs, resources, tools and people that can help you live a healthier life.

Seeing a network doctor

There is value in choosing a network doctor beyond having your benefits covered. UnitedHealthcare works closely with its network of doctors to help provide them support. Network doctors have a contract with UnitedHealthcare so you don't have to explain your benefits to them.



Show your member ID card.



Pay any copay or cost share.



Looking for a new doctor?

Call us and we'd be happy to help you find one. We can even help you schedule your first appointment.

Call Customer Service toll-free at the number on the back of your member ID card.

www.UHCRetiree.com

We're here to help you live healthier.

The plan gives you access to many programs and services, at no additional cost to you.



Preventive care

Get screenings and tests to protect your health. Covered preventive care includes UnitedHealthcare® HouseCalls and annual physical and wellness visits.



UnitedHealthcare® HouseCalls

Get a yearly in-home visit with one of our knowledgeable health care practitioners who will:

- Review your history and medications, perform screenings and identify health risks
- Discuss your health concerns and questions
- Send a summary of your visit to you and your primary care provider

A HouseCalls visit is designed to support, but not take the place of your doctor's care. HouseCalls may not be available in all areas.



Renew by UnitedHealthcare¹

Renew is our unique member-only Health & Wellness Experience that includes access to learning courses, health news, articles, recipes, videos and more.



NurseLine²

Receive access to nurse consultations and clinical resources at no additional cost.



Virtual Doctor and Behavioral Health Visits

With Virtual Doctor Visits, you can ask questions, get a diagnosis, or even get medication prescribed and have it sent to your pharmacy. Virtual Behavioral Health Visits may be best for initial evaluation, medication management, addiction, depression, stress or anxiety.



UnitedHealthcare Hearing

Get a hearing exam and access to brand-name and private-labeled hearing aids from any of our 5,500 UnitedHealthcare Hearing providers nationwide.³



Chronic condition care

UnitedHealthcare offers special programs to help members who are living with a chronic disease, like diabetes or heart disease. You get personal attention and your doctors get up-to-date information to help them make decisions.



Other benefits

Other benefits may be included in your plan. Refer to your Evidence of Coverage (EOC) for more information.



Expect great things.

We have many ways for you to learn about the plan so you can feel confident about your new health care coverage.



Call Center
Customer Service Advocates can help answer questions.



Website
Plan information is available online.



Pre-Enrollment Information

Details about the plan benefits and extras.



Enrollment

Your plan sponsor sends UnitedHealthcare your enrollment for processing.



Member Materials

You will receive your new member ID card and Quick Start Guide.



Your plan is effective.

Go ahead, take advantage.



Call Customer Service toll-free at the number on the back of your member ID card.



www.UHCRetiree.com

For more details, please review your Evidence of Coverage (EOC). Your Quick Start Guide, which you will receive once you are enrolled, will include instructions on how to access your EOC.

¹ Renew by UnitedHealthcare is not available in all plans.

² The NurseLine service 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 doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

³ Please refer to your Summary of Benefits for details on your benefit coverage.

Plans are 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.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year/based on Medicare requirements.

The provider network may change at any time. You will receive notice when necessary.

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.

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