

2019 INSURANCE PLAN GUIDE

What you need to know about your plan.

UnitedHealthcare[®] Senior Supplement[®] Plan

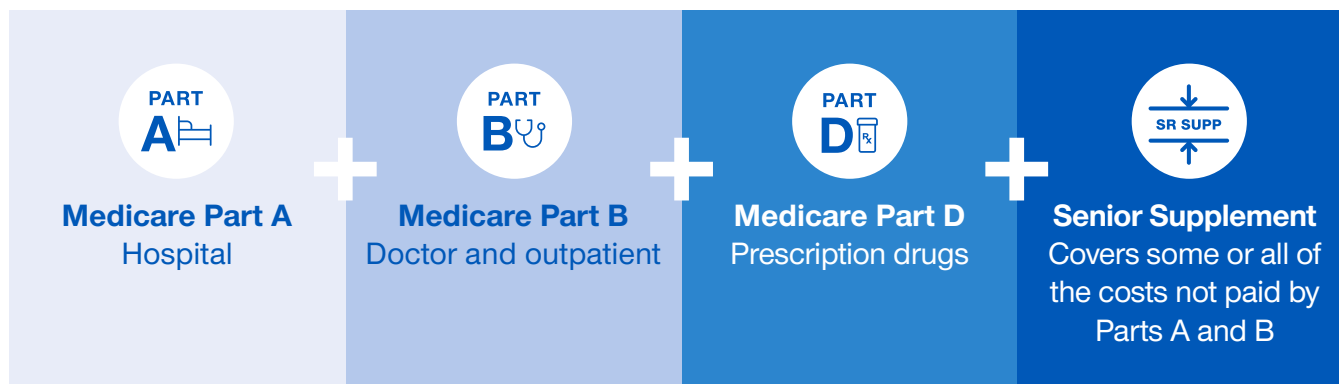


Plan Details

UnitedHealthcare® Senior Supplement®

Let's start with a quick look at how your plan works. Medicare only covers about 80% of your expenses. Senior Supplement plans are medical insurance plans that help you pay for some or all of the costs Medicare Parts A and B don't cover — like copays and deductibles. Plus, your plan includes programs that go beyond Original Medicare Part A and Part B.

There are multiple coverage options



Make sure you know what parts of Medicare you have



You must be entitled to Medicare Part A and enrolled in Medicare Part B to enroll in this plan.

- If you're not sure if you are enrolled in Medicare Part B, check with your local Social Security office. To find an office where you live, visit www.ssa.gov/locator or call **1-800-722-1213**, TTY **1-800-325-0778**, between 7 a.m. – 7 p.m. local time, Monday – Friday.
- You must continue paying your Medicare Part B premium to keep your coverage under this group-sponsored plan. If you stop paying your Medicare Part B premium, you will be disenrolled from this plan.

Senior Supplement plan basics

Choosing UnitedHealthcare® means you're working with a national health care leader. We'll help you get the care you need and we'll be with you every step of the way. We can also help you with the following:



Stay within your budget

This Senior Supplement plan helps limit your out-of-pocket expenses by covering many costs that Original Medicare Parts A and B don't cover.



Visit the doctors you want

You have the freedom to choose any doctor, specialist or hospital anywhere in the country that accepts Medicare.



Additional support and programs

You get additional health and wellness programs — for no additional cost.



Don't worry about paperwork

With this plan, you have virtually no claim forms to file.

Be covered by a trusted leader

As one of the largest providers of Medicare coverage,¹ we work hard every day to maintain the trust that millions of Medicare-eligible adults have placed in us.



¹2018 Internal Company Data

UnitedHealthcare® MedicareRxSM for Groups (PDP) plan

Prescription Drug coverage


In addition to our medical coverage, your employer group or plan sponsor has selected the UnitedHealthcare® MedicareRxSM for Groups (PDP) plan for your Medicare Part D Prescription Drug coverage. You can find more information about the plan in the UnitedHealthcare® MedicareRxSM for Groups (PDP) book included in this packet.

Getting your prescription filled is easy

UnitedHealthcare has over 68,000 national, regional, local chains and independent neighborhood pharmacies in our network.

Get a 3-month¹ supply at retail pharmacies

If you prefer the convenience of mail order, you could save time and money by receiving your maintenance medications through OptumRx® Home Delivery. You'll get automatic refill reminders and access to licensed pharmacists if you have a question. In addition to OptumRx® home delivery, most retail pharmacies offer 3-month supplies for some prescription drugs.

Check your UnitedHealthcare pharmacy directory to see if a retail pharmacy offers 3-month supplies, noted with a  symbol. An online pharmacy directory is available at www.UHCRetiree.com. To request a printed directory, call Customer Service toll-free at **1-800-698-0822**, TTY **711**, 8 a.m. – 8 p.m. local time, 7 days a week.

One plan at a time

You may be enrolled in only one Medicare Part D prescription drug plan at a time. The plan you enroll in last is the plan that Centers for Medicare & Medicaid Services (CMS) considers to be your final decision. If you enroll in another plan with prescription drug coverage after your enrollment in this group-sponsored plan, you will be disenrolled from this UnitedHealthcare Group Medicare Part D prescription drug plan. Any family members will also be disenrolled from their group-sponsored coverage and your family may not have drug coverage through your plan sponsor or employer group.



**OVER 68,000
PHARMACIES²**



Remember: If you drop or are disenrolled from your group-sponsored retiree health coverage, you may not be able to re-enroll. Limitations and restrictions vary by employer group or plan sponsor.

¹Your employer group or plan sponsor may provide coverage beyond 3-months. Please refer to the Benefit Highlights or Summary of Benefits for more information.

²2018 Internal Report Data

Additional support and programs



Annual Wellness Visit and preventive services at \$0 copay¹

An Annual Wellness Visit with your doctor is one of the best ways to stay on top of your health. Together, you can identify the preventive screenings you may need, review your medications and talk about any health concerns.



You are never alone with NurseLine

Health questions can come up anytime. NurseLine provides you 24/7 access to a registered nurse who can help you with sudden health concerns as well as:

- Questions about a medication
- Finding a doctor or specialist
- Understanding an ongoing health condition or new diagnosis



Get active and have fun with a gym membership

Designed for all fitness levels and abilities, SilverSneakers® includes:

- Access to exercise equipment
- Group classes and more at 14,000+ fitness locations
- Signature classes led by certified instructors trained specifically in adult fitness

Classes, equipment, facilities and services may vary by location.



Make caring for a loved one easier

At no additional cost, Solutions for Caregivers supports you, your family and those you care for by providing information, education, resources and care planning.

- Get helpful advice, and assistance finding services and programs from a professional care manager
- Have a registered nurse perform an in-person assessment of your situation
- Receive a personalized care plan with recommendations and resources

You will also have access to our Caregiver Partners website to explore our library of articles and caregiver-related products and services.

¹If additional tests are required, there may be a copay or coinsurance.



Virtual Visits

Virtual Doctor Visits

See a doctor using your computer, tablet or smartphone. With Virtual Doctor Visits, you're able to live video chat with a doctor from your computer, tablet or smartphone — any time, day or night. You can ask questions, get a diagnosis, or even get medication prescribed¹ and have it sent to your pharmacy. All you need is a strong internet connection.

Virtual Doctor Visits are good for minor health concerns like:

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

Virtual Behavioral Health Visits

Talk to a behavioral health specialist anytime using live video chat using your computer, tablet or smartphone any time, day or night.

Virtual Behavioral Health Visits may be best for:

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

Tools and resources to put you in control



Valuable information is just a few clicks away

As a UnitedHealthcare member, you will have access to a safe, secure and personalized website where you'll be able to:




- Look up your latest claim information
- Review benefit information and plan materials
- Review your personal health record
- Print a temporary member ID card and request a new one
- Search for network doctors
- Search for drugs and how much they cost under your plan
- Learn more about health and wellness topics and sign up for healthy challenges based on your interests and goals
- Sign up to get your Explanation of Benefits online

¹Doctors can't prescribe medications in all states.

Here's what you can expect next

UnitedHealthcare® will process your enrollment





This chart shows you what we'll be sending and how we'll be contacting you in the coming months.

Material Name	Description	Delivery Method
Member ID Cards	Watch for your UnitedHealthcare Member ID cards in the mail. Your cards will arrive separately in the mail.	
Welcome Packet	Once you're enrolled in the plan, you will get a Welcome Packet to review.	
Website Access	After you receive your Member ID card, you can register online at the website listed below to get access to all your plan information.	

Start using your plan on your effective date. Remember to use your member ID cards.

We're here for you

When you call, be sure to let the Customer Service Advocate know that you are calling about a group-sponsored plan. In addition, it will be helpful to have:

-  **Medicare number and Medicare effective date — you can find this on your red, white and blue Medicare card**
-  **Names and addresses for doctors, hospitals, specialists and pharmacy**
-  **List of current prescription drugs and dosages**
-  **List of current health conditions and treatments**

Visit us online anytime

Learn more at
www.UHCRetiree.com

Toll-free **1-800-698-0822**, TTY **711**,
8 a.m. – 8 p.m. local time, 7 days a week

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.

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

The Formulary and pharmacy network may change at any time. You will receive notice when necessary.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply.

Premium and/or copayments/coinsurance may change each plan/benefit year.

Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2018. All rights reserved.

Solutions for Caregivers assists in coordinating community and in-home resources. The final decision about your care arrangements must be made by you. In addition, the quality of a particular provider must be solely determined and monitored by you. Information provided to you about a particular provider does not imply and is in no way an endorsement of that particular provider by Solutions for Caregivers. The information on and the selection of a particular provider has been supplied by the provider and is subject to change without written consent of Solutions for Caregivers.

OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 3-month supply of your maintenance medication.

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.