



2021 Medicare Advantage Plan

University of Arkansas

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United
Healthcare®

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UnitedHealthcare is here for you

Helping you make the most of your plan

Get the care you need when — and where — you need it.

Whether it's an appointment with a doctor online, a call with a nurse at 3 a.m. or taking care of a wellness visit from the comfort of your home, we make it easier to connect you with care so you can stay on top of your health — when, where and how you need it.

One-on-one help using your Medicare plan.

At UnitedHealthcare[®], it's not just customer service. It's 1-on-1 support to help answer your questions and take the extra steps to understand your needs. It's helping navigate your care during a health event. And it's helping you get the most out of your plan, so you can be at your best health.

Renew, our health and wellness experience.

Renew helps inspire you to take charge of your health and wellness every day by providing a wide variety of useful resources and activities, including brain games, healthy recipes, fitness activities, learning courses, and more. All at no additional cost.*

*Benefits and features vary by plan. Limitations and exclusions apply.



UnitedHealthcare is here for you (continued)

Helping you make the most of your plan

Medicare's largest provider network.

The freedom of nationwide access to care at in-network costs using the UnitedHealthcare® Medicare National Network including top doctors and specialists. **

Comprehensive drug coverage.

When it comes to your prescription drug needs it's good to know that you'll have one of the most comprehensive drug coverage programs available. And, you can have your prescriptions delivered straight to your door — it's like having a drugstore at your fingertips.

America's #1 Medicare plan provider

More people turn to UnitedHealthcare® than any other company# when it's time to choose their Medicare coverage. UnitedHealthcare is proud to have been serving the health care needs of people just like you for more than 40 years — and you can count on us to be here when you need us.

**Based on July 2018 CMS and Internal Company Enrollment Data.

#Network size varies by market and exclusions may apply. Based on August 2019 Company Member Perception Report, UHC Market Research





Original Medicare Basics

When are you eligible for Medicare?



You're 65 years old, or you're under 65 and qualify on the basis of 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

Please note:

While you may be eligible to join Medicare when you turn 65, as outlined above, the UnitedHealthcare Medicare Advantage plan offered through the University of Arkansas is not available to current employees. The UnitedHealthcare Medicare Advantage Plan is offered to retirees from the University of Arkansas.




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




Step 2: Decide if you need additional coverage. There are two ways to get it.

OPTION 1 _____ or _____ **OPTION 2**


Add one or both of the following to Original Medicare:

Choose a Medicare Advantage plan:

Medicare Supplement Plan
Offered by private companies

 Helps pay some or all of the out-of-pocket costs that come with Original Medicare

Medicare Part D Plan
Offered by private companies

 Helps pay for prescription drugs

Medicare Advantage Plan or Part C Plan
Offered by private companies

 **Part C:**
Combines Part A (hospital insurance) and Part B (medical insurance) in one plan

 **Part D:**
Usually includes prescription drug coverage

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



Option 2:

Medicare Part C (Medicare Advantage Plan)

Medicare Advantage Plan

Offered by private companies



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



Usually includes prescription drug coverage



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





Plan Benefits, Programs and Features

UnitedHealthcare Group Medicare Advantage Plan

Your Medicare Advantage plan

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



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

- Included in many Medicare Advantage plans



Additional benefits, programs and features

- May be bundled with the plan



**The advantages
of a single plan**

Your plan overview National PPO

- Coverage for visiting doctors, clinics and hospitals
- Prescription drug coverage
- No referral needed to see a specialist
- You can see a doctor outside the network for the same cost share as in-network providers as long as the provider participates in Medicare and accepts the plan



Your doctors National PPO

- 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.
- 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 www.UHCRetiree.com or call UnitedHealthcare® Customer Service at 1-800-533-2743, TTY 711 8 a.m. – 8 p.m. local time, 7 days a week.
- If your doctor is in the network, he or she must accept this plan if you are a current patient. If your doctor is not in our network, he or she may choose not to treat you unless it is an emergency.



UnitedHealthcare Group PPO Plan

	You Pay
Monthly plan premium	\$175.70
Annual deductible	\$500
Annual out-of-pocket maximum	\$1,000



UnitedHealthcare Group PPO Plan

Benefit Coverage	In-Network	Out-of-Network
Primary Care Provider (PCP) office visit	\$25 copay	\$25 copay
Specialist office visit	\$40 copay	\$40 copay
Urgent care	\$50 copay	\$50 copay
Emergency room	\$65 copay	\$65 copay
Inpatient hospitalization	\$450 copay per admission	\$450 copay per admission
Outpatient surgery	\$200 copay	\$200 copay



UnitedHealthcare Group PPO Plan

Preventive Services

Benefit Coverage	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



UnitedHealthcare Group PPO Plan

Benefit Coverage	In-Network	Out-of-Network
Medicare-covered podiatry	\$40 copay	\$40 copay
Medicare-covered chiropractic care	\$20 copay	\$20 copay
Medicare-covered vision services	\$40 copay	\$40 copay
Medicare-covered hearing services	\$40 copay	\$40 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), and 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.



Your plan provides coverage for many of the OneTouch® and ACCU-CHEK® blood glucose testing strips and meters



Your Part D prescription drug plan

- 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



Call Customer Service at 1-800-533-2743, TTY 711, 8 a.m. – 8 p.m. local time, 7 days a week to see if your prescription drugs are covered.



Drug payment stages — full coverage in the gap

Initial Coverage	Coverage Gap	Catastrophic Coverage
<p>In this drug payment stage:</p> <p>You pay a copay and the plan pays the rest</p> <p>You stay in this stage until your total drug costs reach \$4,130</p>	<p>Your plan provides additional coverage through the gap</p> <p>You continue to pay the same copay as you did in the initial coverage stage</p> <p>You stay in this stage until your out-of-pocket costs reach \$6,550</p>	<p>After your out-of-pocket costs reach \$6,550.</p> <p>You may pay a small copay or coinsurance.</p> <p>You stay in this stage for the rest of the plan year</p>



Your Part D prescription drug plan benefits

Tier	Prescription Drug Type	Your Costs	
		Retail (30 day supply)	Preferred Mail Order (90 day supply)
Tier 1	Preferred Generic — All covered generic drugs.	\$15 copay	\$30 copay
Tier 2	Preferred Brand — Many common brand name drugs, called preferred brands.	\$45 copay	\$90 copay
Tier 3	Non-preferred Drug — Non-preferred brand name drugs. In addition, Part D eligible compound medications are covered in Tier 3.	\$80 copay	\$160 copay
Tier 4	Specialty Tier — Unique and/or very high-cost brand drugs.	\$80 copay	\$160 copay



More ways you can save



Review your medications

Discuss all your prescription drugs with your doctor at least once a year



Use your UnitedHealthcare® member ID card

Show your member ID card at the pharmacy to get the plan's discounted rates



Use participating network pharmacies

You may save on the medication you take regularly



Consider using OptumRx® Home Delivery Pharmacy

You could save time and trips to the pharmacy



UnitedHealthcare[®] HouseCalls

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

What to expect from a HouseCalls visit:

- A knowledgeable 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
- 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



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

Renew by UnitedHealthcare® is a 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™



Streaming music



Health topic library



Renew Rewards



Learning courses



Photo gallery



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.



Annual physical and wellness visit

Schedule your annual physical and wellness visit — both are covered by your health plan for a \$0 copay.*+

- 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 can get your annual wellness visit any time during the calendar year no matter when you had your last visit the previous year.



Take charge
of your health

*A copay or coinsurance may apply if you receive additional services that are not part of the annual physical.

+Covered at a \$0 copay when you see a network doctor (if your plan has a network).



Renew Active

by  UnitedHealthcare®

Introducing Renew Active™. The gold standard in Medicare programs for body and mind.

- Stay active with a free gym membership
- Access to our extensive, nationwide network of gyms and fitness locations. It's one of the largest of all Medicare fitness programs.*
- Personalized fitness plan to help you get started
- Online brain health program from AARP® Staying Sharp, including exclusive content for Renew Active members.
- Connect with other health-minded members at local health and wellness events, and through the Fitbit® Community for Renew Active members. No Fitbit device is needed.
- If you prefer to work out from home, you can access Fitbit Premium™ with thousands of workout videos.

*Based on gym and fitness location network size.



To learn more, sign into your plan website, go to Health & Wellness and look for Renew Active

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 like:

- 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 into your member website.



NurseLine



You are never alone with NurseLine

NurseLine was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions any time, anywhere — 24 hours a day, 7 days a week — 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



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.

- Get access to the largest nationwide accredited network of more than 5,500 hearing providers*
- Choose latest technology hearing aids from major manufacturers, including Phonak, Starkey[®], Oticon, Signia, ReSound, Widex[®] and Unitron[™]
- Order hearing aids in-person or through home delivery
- Receive exclusive pricing, helping you save thousands of dollars

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



FirstLine Essentials



Over-the-counter care at no cost to you

FirstLine Essentials is an over-the-counter benefit that gives you dollars to spend on over-the-counter care. Shop toothpaste, pain relief, vitamins, cough drops and more. It's all included with your health plan.

\$40 is added to your account every 3 months. You can use it on everyday health and wellness products. These dollars will expire quarterly. You can choose how to shop for products — through the catalog or online:

Catalog: You'll receive a catalog in the mail 4 to 6 weeks after enrollment. Simply fill out an order form and mail it in.

Online: Use your digital account on the FirstLine Essentials website or on the FirstLine Benefits app.



Post-Discharge Meal Delivery Benefit



Our post-discharge meal delivery program provides freshly-made meals to your home after you have been discharged from the hospital or skilled nursing facility, at no additional cost.

The program provides up to 84 meals immediately following an inpatient hospital discharge or skilled nursing facility stay when referred by a UnitedHealthcare Clinical Advocate.



Understanding Original Medicare's rules

- You must be entitled to Medicare Part A and 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 this 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 must inform us of any current prescription drug coverage or future enrollment that includes prescription drug coverage.
- You are encouraged to read the plan's Evidence of Coverage (EOC), including appeals and grievance rights.
- The EOC also covers specific plan benefits, copays, exclusions, limitations and other terms.
- Please review the full text of the Statement of Understanding in your 2021 enrollment kit.





What to Expect Next

What to expect after enrollment



You will receive your new UnitedHealthcare® member ID card along with the Quick Start Guide that gives you more information on how your benefits work and how to get the most out of your plan. You can start using your member ID card as soon as your plan is effective.



After you receive your member ID card, you can register online at www.UHCRetiree.com to get access to your plan information.



Soon after your effective date, we will contact you to complete a short health survey so we can understand your unique health needs.



Explore your plan benefits virtually



The **Virtual Education Center**, a new online resource, was created because it's not always possible to share information face-to-face. We've brought all our resources together in one place, wherever and whenever you need it.

You can learn about the benefits, programs and services available to you as part of the UnitedHealthcare Group Medicare Advantage PPO Plan. View flyers, brochures, videos and more at www.uhcvirtualretiree.com/ra.



How to use your new 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



UHCRetiree.com

After you get your UnitedHealthcare[®] member ID card, sign up for your secure online personal account at www.UHCRetiree.com.

After you sign up, you can:

- Look up your latest claim information
- Review benefit information and plan materials
- Print a temporary UnitedHealthcare[®] 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
- 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 “New user? Register Now” 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.





How to Enroll

How to enroll

To enroll

- Enroll telephonically by calling UnitedHealthcare at 1-800-533-2743, TTY 711
- Licensed agents are available 8 a.m. – 8 p.m. local time, 7 days a week

OR

- Enroll via submitting a paper application.
- Call UnitedHealthcare at 1-800-533-2743, TTY 711 to request the application.





Questions and Answers



Thank You

We look forward to welcoming
you to our Medicare family.

Additional information

This information is not a complete description of benefits. Call [insert customer service phone number/TTY] for more information. [Limitations, copayments, and restrictions may apply.] [Benefits, premiums and/or copayments/co-insurance] may change on January 1 of each year.]

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/Part D Sponsor> 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.

¹OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a [<90- or 100-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.]

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Additional information

Renew by UnitedHealthcare is not available in all plans.

[<2>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. SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers GO and SilverSneakers On-Demand are trademarks of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved.]

[<3>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. Equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in AARP® Staying Sharp and the Fitbit® Community for Renew Active is subject to your acceptance of their respective terms and policies. AARP® Staying Sharp is the registered trademark of AARP®. 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.]

[<4>Benefits and availability may vary by plan and location.]

[<5>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.]

This information is available for free in other languages. Please call our customer service number located on the back of your member ID card.

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