



# 2022 Benefit Plans

City of Savannah

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## **Agenda**

Welcome to UnitedHealthcare

Plan Benefits, Programs and Features

3 What to Expect Next

How to Enroll



## 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 by UnitedHealthcare®, 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.\*

<sup>\*</sup>Renew by UnitedHealthcare is not available in all plans. Resources may vary.



## UnitedHealthcare is here for you (continued)

### Helping you make the most of your plan

#### Medicare Advantage's largest provider network

UnitedHealthcare has Medicare Advantage's largest provider network now with more 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.

<sup>\*\*</sup>Based on May 2021 CMS & NAIC enrollment data.



<sup>\*</sup>Netw ork size varies by plan and by market. Based on UnitedHealthcare's national provider netw ork report, May 2021.



# Plan Benefits, Programs and Features

City of Savannah UnitedHealthcare® Group Medicare Advantage Plans

## Your plan overview

- Coverage for visiting doctors, clinics and hospitals
- Prescription drug coverage
- Podiatry, vision, dental, hearing and chiropractic coverage
- No referral needed to see a specialist
- 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 UHCRetiree.com or call UnitedHealthcare Customer Service at 844-481-8833, TTY 711, 8 a.m.-8 p.m., Monday - Friday





	In-Network	Out-of-Network
Monthly Plan Premium	\$105	5.78
Annual deductible	\$250	\$500
Annual out-of-pocket maximum	\$2000	\$10,000



Benefit Coverage	In-Network Copay	Out-of-Network Copay/Coinsurance
Primary care provider (PCP) office visit	\$20	30%
Specialist office visit	\$35	30%
Urgent care	\$0	\$0
Emergency room	\$0	\$0
Inpatient hospitalization	\$0	30%
Outpatient surgery	\$0	30%
Virtual Office Visits	\$20	\$20



#### **Preventive services**

Benefit Coverage	In-Network Copay	Out-of-Network Copay/Coinsurance
Annual physical	\$0	30%
Annual wellness visit	\$0	30%
Immunizations	\$0	\$0
Breast cancer screenings	\$0	30%
Colon cancer screenings	\$0	30%



Benefit Coverage	In-Network Copay	Out-of-Network Copay/Coinsurance
Medicare-covered Podiatry	\$35	\$35
Medicare-covered Chiropractic Care	\$20	\$20
Medicare-covered Vision Services	\$35	\$35
Medicare-covered Hearing Services	\$35	\$35
Medicare-covered Dental Care	\$35	\$35



	Cost Share
Monthly Plan Premium	\$174.29
Annual deductible	\$500
Annual out-of-pocket maximum	\$2000



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Medicare-covered Hearing Services	\$35	\$35
Medicare-covered Dental Care	\$35	\$35





## 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 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

Check your plan's drug list online at **UHCRetiree.com** or call Customer Service **844-481-8833**, TTY **711** to see if your prescription drugs are covered



# Drug Payment Stages Full coverage in the gap and catastrophic stages

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



## Your Part D (prescription drug) Benefits

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
Tier 1	Preferred Generic  • Most generic drugs	\$10	\$20
Tier 2	Preferred Brand  Many common brand-name drugs, called preferred brands, and some higher-cost generic drugs	\$35	\$70
Tier 3	<ul> <li>Non-preferred Drug</li> <li>Non-preferred generic and non-preferred brand-name drugs.</li> <li>In addition, Part D-eligible compound medications are covered in Tier 3.</li> </ul>	\$70	\$140
Tier 4	<ul><li>Specialty Tier</li><li>Unique and/or very-high-cost brand-name and generic drugs</li></ul>	\$300 Limited to a 30-day supply	\$300 Limited to a 30-day supply

Note: 90-day Retail supply is available for the same copays as Mail Order





## 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.





## **Home Delivery Pharmacy**<sup>1</sup>

### After you've chosen OptumRx and your order has been placed:

Your order enters the OptumRx fulfillment system

- A pharmacist reviews your information for drug interactions, allergies and dosage
- For your safety, another pharmacist reviews your medication for accuracy after it is dispensed
- OptumRx seals your medication in a tamper-evident package

OptumRx mails your medication to you and notifies you when it has been shipped



## 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 anytime during the calendar year no matter when you had your last visit the previous year.



<sup>\*</sup>A copay or coinsurance may apply if you receive services that are not part of the annual physical/wellness visit.



## **Vaccines**

### Why are vaccines important?

- Vaccines work with your body's natural defenses to protect against infection and help reduce the risk of disease
- They do this by imitating an infection without causing the disease and getting your immune system to respond the same way it would to a real infection. This prepares your body to recognize and fight the disease in the future.
- Check with your doctor to see if the vaccines listed on the next slide are right for you



## **Vaccines**

## Common vaccines covered under Medicare Part B

- Influenza (flu)
- Pneumococcal
- Hepatitis B for individuals at medium or high risk for hepatitis

## Common vaccines covered under Medicare Part D

- Shingles
- Tetanus, diphtheria, pertussis (Tdap)
- Hepatitis A
- Hepatitis B for individuals at low risk for hepatitis

## Use your Medicare Red, White & Blue ID card when getting the following vaccine

• COVID-19\*

#### Did you know?

- It is important to get a new flu shot every year because flu viruses are constantly changing\*\*
- Shingrix vaccine is more than 90% effective at preventing shingles and long-term nerve pain<sup>^</sup>

<sup>&#</sup>x27;Centers for Disease Control and Prevention, 2020.



<sup>\*</sup>You will have a \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers because of the CDC COVID-19 Vaccination Program Provider Agreement currently running through Dec. 31, 2021. Once the program is complete the COVID-19 vaccine will be covered through your Part B vaccine benefit.

<sup>\*\*</sup>Centers for Disease Control and Prevention, 2019.



## 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®\*

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®	Workout videos	Health topic library
Renew Rewards	Learning courses	
Brain games	Interactive quizzes and tools	

<sup>\*\*</sup>Rew ard offerings will vary by member and Renew Rew ards is not available in all plans with Renew by UnitedHealthcare.



<sup>\*</sup>Renew by UnitedHealthcare is not available in all plans. Resources my vary.

## Renew Active<sup>2</sup>



# 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.
- Facilities near 31401: Fitness On Broughton, Pure Barre, West Broad Street YMCA, Orangetheory Fitness, Candler Wellness Center, Planet Fitness, Cycle Bar, Habersham YMCA

\*Based on gym and fitness location netw ork size.



### **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<sup>3</sup>

#### **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.





## **Telephonic Nurse Support**<sup>4</sup>

#### You are never alone with Telephonic Nurse Support

Telephonic Nurse Support was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, 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 7,000 hearing providers\*
- Choose latest technology hearing aids from major manufacturers, including Phonak, Starkey<sup>®</sup>, Oticon, Signia, ReSound, Widex<sup>®</sup> and Unitron<sup>™</sup>
- Receive hearing aids in person or delivered directly to your doorstep with virtual follow-up care through Right2You, available only through UnitedHealthcare Hearing\*\*
- Save thousands of dollars, up to 50%–80% off standard industry prices, with exclusive pricing^

<sup>^</sup>Based on suggested manufacturer pricing.



<sup>\*</sup>Please refer to your Summary of Benefits for details on your benefit coverage.

<sup>\*\*</sup>Select products only.



## **UnitedHealthcare Healthy at Home**

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.





## Personal Emergency Response System (PERS)

# With the Personal Emergency Response System, provided by Philips Lifeline, help is a button push away

- Quick access to help in any situation whether an emergency or just need a helping hand
- Helps give you confidence and independence





## Rally® Coach programs

# You have access to 3 unique programs that provide online and telephonic coaching support designed to support your health and wellness goals

- **Real Appeal**® is a simple, step-by-step online program that helps make losing weight fun. The program offers tools that may help you lose weight, reduce your risk of developing serious health conditions, gain energy and achieve your long-term health goals, at no additional cost.\*
  - When you enroll in Real Appeal, you receive:
    - A Transformation Coach who leads weekly online group sessions
    - Online tools to help you track your food, activity and weight-loss progress
    - A Success Kit with food and weight scales, recipes, workout DVDs and more shipped directly to your door
- Rally Wellness Coaching provides personal coaching, online learning and support for a
  variety of topics that promote whole-person health. Wellness Coaching offers a comprehensive
  solution to address your physical, mental, social and emotional needs. Wellness Coaching
  includes the option to select a program topic of interest, work with a coach, set an action plan
  and engage with online learning modules and digital tools at your own pace.
- With the Quit For Life® Tobacco Cessation Program, you will have 24/7 access to tools and resources to help you quit all types of tobacco use

<sup>\*</sup>Real Appeal is available at no additional cost to members with a body mass index (BMI) of 19 or higher.



## **Understanding Original Medicare's rules**

- You must be entitled to Medicare Part A and/or 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 any other Medicare Advantage or prescription drug 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
- Medicare allows you to have different plans for medical (Medicare Advantage) and prescription drug coverage (Part D), but they both must be group-sponsored retiree health coverage. If you are enrolled in a group Medicare Advantage plan without prescription drug coverage and need Part D coverage, you cannot enroll in an individual Part D plan. You must enroll in a groupsponsored Part D prescription drug plan.
- When you are a member, you are encouraged to read the plan's Evidence of Coverage (EOC), including appeals and grievance rights, which can be found at www.uhcretiree.com
- 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 2022 enrollment kit





# 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 new plan after January 1st John L SMITH

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HOSP(FAIC (PART B) 01-01-2021 MEDICAL (PART B) 01-01-2021

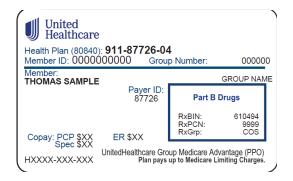
you go to the doctor, hospital or get a prescription filled at the pharmacy

- 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 <a href="UHCRetiree.com">UHCRetiree.com</a>

#### 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:

- 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"
- 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**

## **Enrolling for City of Savannah retirees**

- As you approach 65 you will receive a letter from HPI with information on what you can expect and how to apply for the UnitedHealthcare Group Medicare Advantage Plan. Subsequently, you will receive a packet from UnitedHealthcare to explain the plans.
- You may also join the monthly webinars which are held every 2nd Wednesday of the month starting at 10:00 AM. During this meeting, UnitedHealthcare will discuss how the plans work and how to enroll.
- If you choose not to enroll in the City of Savannah's sponsored UnitedHealthcare Group Medicare Advantage Plan, your medical coverage with the City of Savannah will stop.
- If you have any questions, you may call United Health customer service at 1(844) 481-8833 or 1(877) 714-0178





# **Questions and Answers**



# 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.

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.

<sup>1</sup>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.



## 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>2</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.

<sup>3</sup>Benefits and availability may vary by plan and location.

<sup>4</sup>The Telephonic Nurse Support 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 provider's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

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.

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