

2018 INSURANCE PLAN GUIDE

What you need to know about your plan.

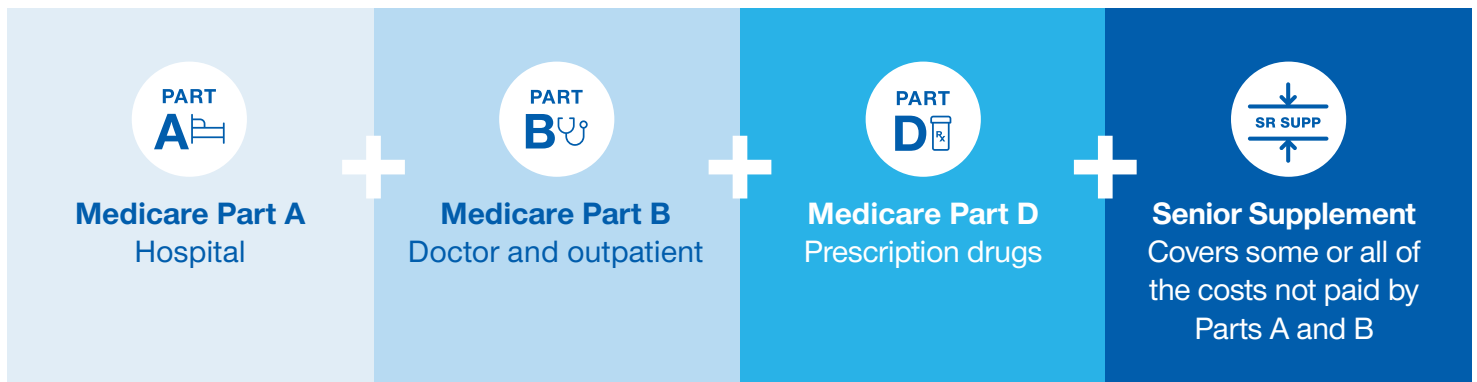
UnitedHealthcare[®] Senior Supplement[®] Plan





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.



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.



¹2017 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.

OptumRx[®], Our Home Delivery Pharmacy.

You may save money when you use OptumRx Home Delivery, our preferred mail service pharmacy. OptumRx can send up to 90-day supplies¹ of the maintenance medication(s) you take regularly to your mailbox with no cost for standard shipping.² In addition to OptumRx[®] home delivery, most retail pharmacies offer 90-day supplies for some prescription drugs.

Check your UnitedHealthcare pharmacy directory to see if a retail pharmacy offers 90-day supplies, noted with a  symbol. An online pharmacy directory is available at www.UHCRetiree.com. Call Customer Service toll-free at **1-800-698-0822**, TTY **711**, 8 a.m. – 8 p.m. local time, 7 days a week, to request a printed directory.

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 hospital/medical or drug coverage through your plan sponsor or employer group.



**OVER 68,000
PHARMACIES³**



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 90 days. Please refer to the Benefit Highlights or Summary of Benefits for more information.

²Maintenance medications are typically those drugs you take on a regular basis for a chronic or long-term condition.

³2017 Internal Report Data



ADDITIONAL SUPPORT AND PROGRAMS



Annual Wellness Visit and preventive services at \$0 copay.¹

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.

Whether it's a question about a medication or a health concern in the middle of the night, with NurseLine, registered nurses answer your call 24 hours a day.



Get active and have fun with SilverSneakers® Fitness.

Designed for all fitness levels and abilities, SilverSneakers includes access to exercise equipment, classes and more at 13,000+ fitness locations.* SilverSneakers signature classes, offered at select locations, are led by certified instructors trained specifically in adult fitness and include a range of options from using light hand weights to more intense circuit training.



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. Also included is an on-site evaluation by a Registered Nurse and a personal plan of care developed by a Geriatric Case Manager. You will also have access to our Caregiver Partners website so you can explore our library of articles, buy caregiver related products and services, and share information among family members to help improve communication and decision-making.



See a doctor using your computer, tablet or mobile phone.

UnitedHealthcare's Virtual Doctor Visits lets you choose to see and speak to specific doctors using your computer or a mobile device, like a tablet or smart phone. During a virtual doctor visit, you can ask questions, get a diagnosis and the doctor can even prescribe medication² that, if appropriate, can be sent to your pharmacy.

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

²Doctors can't prescribe medications in all states.

*At-home kits are offered for members who want to start working out at home or for those who can't get to a fitness location due to injury, illness or being homebound.



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. 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 your effective date, 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 claim 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

You can reach 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

NurseLine 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 year.

Consult a health care professional before beginning any exercise program. Availability of the SilverSneakers program varies by plan/market. 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. © 2017 Tivity Health, Inc. 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 90-day 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.