



2023 Medicare Advantage PPO Plan

University of Southern Indiana





Plan Benefits, Programs and Features



What to Expect Next



Question and Answers

UnitedHealthcare is helping you do more with your Group Medicare Advantage plan



Fill your prescriptions

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.



Easily find care

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.



Keep your mind and body fit

Renew by UnitedHealthcare® helps 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.*



Get 1-on-1 support

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. And it's helping you get the most out of your plan, so you can be at your best health.

Renew by UnitedHealthcare is not available in all plans. Resources may vary.



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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
- **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 retiree.uhc.com
- **Please review the full text of the Statement of Understanding** in your 2023 enrollment plan guide





Medicare Advantage PPO Premium Plan

Plan Benefits, Programs and Features

Visit any doctor, specialist or hospital that accepts Medicare



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 retiree.uhc.com or call UnitedHealthcare Customer Service.

If your doctor is in-network, they must accept this plan if you are an existing patient. If your doctor is out-of-network, they may choose not to treat you unless it is an emergency.



Medicare Advantage PPO Plan

Plan Benefits

	Core Plan You Pay	Buy Up Plan You Pay
Annual Deductible	\$500	\$250
Annual out-of-pocket maximum	\$2,250	\$1,500








Medicare Advantage PPO Plan

Plan benefits

	Core Plan - 15605		Buy Up Plan - 15606	
Benefit coverage	In-network	Out-of-network	In-network	Out-of-network
 Primary care provider (PCP) office visit	\$30 copay	\$30 copay	\$20 copay	\$20 copay
 Specialist office visit	\$30 copay	\$30 copay	\$20 copay	\$20 copay
 Urgent care	\$65 copay	\$65 copay	\$50 copay	\$50 copay
 Emergency room	\$120 copay	\$120 copay	\$120 copay	\$120 copay
 Inpatient hospitalization	20% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance
 Outpatient surgery	20% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance
 Medical virtual visits	\$15 copay	\$15 copay	\$15 copay	\$15 copay



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

Get care virtually anywhere

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 night⁵

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 may be best for:

- ✓ Initial evaluation
- ✓ Behavioral health 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



Mental and Behavioral Health

Nothing is more important than your health, which includes your mental health.

You have access to many resources to help improve your emotional and mental health, including:

- ✓ Personalized virtual therapy programs with AbleTo
- ✓ Ongoing mental health support with Optum® Behavioral Health
- ✓ Health and Wellness Resources with Renew by UnitedHealthcare



UnitedHealthcare Hearing

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.

- ✓ Choose from 2,000+ hearing aid models and styles from the industry's top brands, featuring advanced technology for superior sound quality, including Bluetooth® streaming, recharging capabilities, hands-free calls with tap control and more
- ✓ Get virtual care with hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers* nationwide—both with support every step of the way
- ✓ Receive a complimentary hearing aid accessory with the purchase of a pair of hearing aids in the Premium technology level.**
- ✓ Enjoy a hassle-free experience with no claims or reimbursement forms



To get started and save up to 50%–80% off standard industry prices[^], go online or call UnitedHealthcare Hearing.

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

**Availability subject to change and may be discontinued at any time.

[^]Based on suggested manufacturer pricing.



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Hearing Aid Allowance
- \$500 every 3 years



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 accuracy of your meter)
- 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.

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



Part D

Prescription drug coverage

- ✓ 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 retiree.uhc.com or call Customer Service at **877-714-0178**, TTY **711** to see if your prescription drugs are covered



Part D (prescription drug) plan

4-tier plan – CORE PLAN

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
1	Preferred Generic All covered generic drugs	\$10 copay	\$20 copay
2	Preferred Brand Many common brand-name drugs, called preferred brands	\$40 copay	\$80 copay
3	Non-preferred Drug Non-preferred brand-name drugs. In addition, Part D-eligible compound medications are covered in Tier 3.	\$60 copay	\$120 copay
4	Specialty Tier Unique and/or very-high-cost brand-name drugs	\$100 copay	\$100 copay (limited to 30-day supply)

Rx Out-of-pocket Maximum - \$2,250



Part D (prescription drug) plan

4-tier plan BUY-UP PLAN

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
1	Preferred Generic All covered generic drugs	\$10 copay	\$20 copay
2	Preferred Brand Many common brand-name drugs, called preferred brands	\$24 copay	\$48 copay
3	Non-preferred Drug Non-preferred brand-name drugs. In addition, Part D-eligible compound medications are covered in Tier 3.	\$40 copay	\$80 copay
4	Specialty Tier Unique and/or very-high-cost brand-name drugs	\$100 copay	\$100 copay (limited to 30-day supply)

Rx Out-of-pocket Maximum - \$1,500



Common vaccines covered under:



Part B

- ✓ Influenza (flu)
- ✓ Pneumococcal
- ✓ Hepatitis B for those at medium or high risk
- ✓ COVID-19*



Part D

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

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^

*You will have \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers during the national public health emergency period.

**Centers for Disease Control and Prevention, 2019.

^Centers for Disease Control and Prevention, 2020.



24/7 Nurse Support⁶

Nurse Support was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, anywhere 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® HouseCalls*

Have a yearly check-up at home to help stay on top of your health between regular doctors' visits

- ✓ No extra costs
- ✓ A licensed 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
- ✓ The visit lasts up to an hour. 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 regular doctor



*HouseCalls may not be available in all areas.

UnitedHealthcare® HouseCalls Video Visit

Prefer a video visit instead? HouseCalls offers a video visit using a computer, tablet or smartphone to connect plan members with a health care practitioner. They will review your health history and current medications, discuss important health screenings, identify health risks and provide health education.



Take an active role in your health with Renew by UnitedHealthcare®*

Explore 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.

Renew can help you take a more active role in your health and wellness through:

- Renew Active®
- Brain games
- Recipe library
- Workout videos
- Learning courses
- Interactive quizzes and tools
- Health news, articles and videos
- Health topic library



*Renew by UnitedHealthcare is not available in all plans. Resources may vary.



Renew Active^{®4} by UnitedHealthcare

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 gym membership at a fitness center you select from our large nationwide network, including many premium gyms
- ✓ Thousands of on-demand workout videos and live streaming fitness classes
- ✓ Social activities at local health and wellness classes and events. An online Fitbit[®] Community.
- ✓ No Fitbit device is needed.
- ✓ An online brain health program with exclusive content for Renew Active members through AARP[®] Staying Sharp[®]



Discount program

As a UnitedHealthcare member you have access to discounts on a variety of products and services. This may include discounts on theme park tickets, travel, vitamins, fitness gear, chiropractic, acupuncture, vision services and more*. These discounts are available at no cost to you. Learn more by visiting uhcretreediscounts.lifemart.com.



The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the UnitedHealthcare grievance process.

*Acupuncture, chiropractic, natural healing, and physical & occupational therapy discounts are currently not available in California.



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 Engagement Specialist
- ✓ 12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Engagement Specialist^{<7>}
- ✓ 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.^{<8>}



*A new referral is required after every discharge to access your meal and transportation benefit.





New benefits for 2023

Vision exam

With the vision benefit, you'll have access to a nationwide network of providers with the freedom to see any participating vision provider. You will have access to an annual routine eye exam through a vision provider.

- ✓ A routine eye exam once every 12 months with a \$0 copay* on both plans
- ✓ The network is UnitedHealthcare Medical Network with information on your UnitedHealthcare member ID card

*New copay for 2023



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



Personal Emergency Response System (PERS)

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



In-home medical alert monitoring system



Quick access to help in any situation, whether an emergency or you just need a helping hand



Helps give you confidence and independence





What to Expect Next

What to expect after enrollment

1

Get your UnitedHealthcare member ID card and read your Quick Start Guide

The Quick Start Guide gives you more information on how your benefits work and how to get the most out of your plan. Your member ID card will be attached to the front cover of your guide.

2

Register online to access your plan information

After you receive your member ID card, you can register online at retiree.uhc.com

3

Start using your card

You can start using your member ID card as soon as your plan is effective

4

Help us understand your unique health needs

Soon after your effective date, we will contact you to complete a short health survey. Throughout the year, we'll also provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.



Visit the Virtual Education Center to explore and learn more

- ✓ Learn more about the custom programs offered to University of Southern Indiana plan
- ✓ Watch videos from UnitedHealthcare Medicare Advantage plan members
- ✓ Print additional plan program information
- ✓ Access via any tablet, computer or smartphone



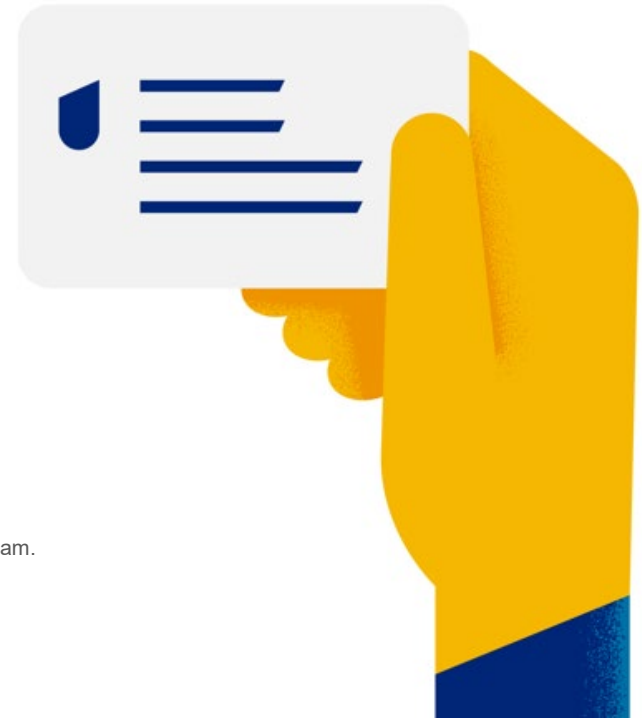
uhcvirtualretiree.com/ra



How to use your new UnitedHealthcare member ID card

Sometime in the month of December 2022, you and any Medicare-eligible dependent covered by the plan will each be receiving a UnitedHealthcare Quick Start Guide and member ID card, which is your confirmation of enrollment.*

- ✓ Beginning January 1, 2023, 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
- ✓ Store this card in a safe place
- ✓ Don't discard your red, white and blue Medicare card



*Retirees in the same household may receive these on different days, which is a normal part of the mail stream.



Sign up for your secure personal online account

retiree.uhc.com

Follow these easy steps to sign up for your secure and personal online account:

- 1 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**
- 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

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
- ✓ Sign up to get your Explanation of Benefits online



We're here to help

If you have questions, give us a call toll-free:

1-877-714-0178

TTY 711

8:00 am - 8:00 pm local time

Learn more online at:

Retiree.uhc.com





Questions and Answers



Thank You

We look forward to welcoming you to our Medicare family

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

Formularies and/or provider/pharmacy networks disclaimer 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 Medicare Advantage PPO 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.

<2>Optum Home Delivery is a service of OptumRx pharmacy. OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery for a 90-day supply of your maintenance medication. If you have not used Optum Home Delivery, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy 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.

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.

<4>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. 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.



<5>Benefits and availability may vary by plan and location.

<6>24/7 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.

<8>The CareLinx services are made available to you from a third party through your UnitedHealthcare® Group Medicare Advantage insurance plan. CareLinx is not a UnitedHealthcare company. UnitedHealthcare and your Plan are not responsible for any services you receive from this third party. This is not an insurance program and may be discontinued at any time. Benefits and features may vary by plan/area. Limitations and exclusions apply. UnitedHealthcare does not make any representations regarding the content or accuracy of the materials on such sites. CareLinx will share only non-identifiable, aggregate information with UnitedHealthcare that is collected through the use of the CareLinx platform. This information may be used by UnitedHealthcare to potentially help develop future programs and services for its insured members. CareLinx is the network administrator of this in-home care service offer. CareLinx does not employ or recommend any care provider or individual seeking services nor is it responsible for the conduct of any care provider or care seeker. The CareLinx website is a venue that provides tools to help care seekers and care providers connect online. Each individual is solely responsible for selecting a care provider or care seeker for themselves or their families and for complying with all laws in connection with any employment relationship they establish. All decisions about medications and care are between you and your health care provider.]

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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