



There's so much more

Plan on great coverage and exciting extras through your UnitedHealthcare® health plan options:

- UnitedHealthcare® Medicare Advantage (PPO) Prescription Drug Plan (MAPD)
- UnitedHealthcare® Senior Supplement Plan with UnitedHealthcare® Medicare Rx

CT Teacher's Retirement Board (TRB)

October 2023



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WELCOME CT TRB Retirees

Thank you for joining us for today's meeting

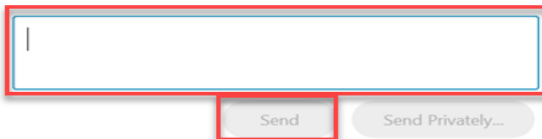
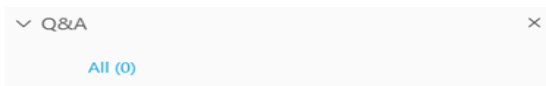
Today we will be providing an Open Enrollment Session on the 2024 UnitedHealthcare benefit and programs available to CT TRB retirees. Just a little housekeeping before we get started. **During this presentation you will be on *listen only mode*.**

If you have any **questions** during the presentation, **please type them into the Q&A box** located on the bottom right-hand corner of your screen. At the end of our presentation, we will have time to go through your questions that have been submitted in the Q&A box.

To submit a question, click on the arrow “ > ” to expand the Q&A box.



Simply enter your question and click send





Important Information

Attendees will be muted for the duration of the Webinar

Questions will be available at the end of the presentation using the Q&A box

Questions entered into the Q&A box will be repeated and answered for all to hear

Attendees will only be able to see questions they type into the Q&A box. All other attendee questions will be viewable by the host to protect privacy

You will only see your name and the host name on the screen

We will gather the frequently asked questions from each of the meetings and post them on within the Resource section of the website retiree.uhc.com/TRB

A copy of this presentation is also be posted within the Resource section



2024 Monthly Rates



Plan benefits, programs and features



How to Enroll, Change Plans or Opt Out



What to Expect





2024 Monthly Rates

2024 Monthly Rates for Members

Please note: The Income-Related Monthly Adjustment Amount (IRMAA)* charges for Part B and Part D are separate from TRB premiums

	UnitedHealthcare® Group Medicare Advantage (PPO) plan with prescription Drug Coverage	UnitedHealthcare® Senior Supplement® plan & UnitedHealthcare® Medicare Rx Plan
Medical/Prescription Drug – includes vision and hearing	\$36	\$278
CIGNA Dental	\$54	\$54
TOTAL	\$90	\$332
Annualized Cost	\$1080	\$3,984
Cost Difference between Base and Sr. Supp Plan		\$2,904

*IRMAA is an amount Social Security determines you may need to pay in addition to your monthly plan premium if your modified adjusted gross income on your IRS tax return from two years ago is above a certain limit. This extra amount is paid directly to Social Security, not to your plan. Social Security will contact you if you have to pay IRMAA.





Plan benefits, programs and features

What are the differences between the two plans?

- The *UnitedHealthcare Group Medicare Advantage (PPO) plan with Prescription Drug coverage* provides all the benefits of Original Medicare (Parts A & B) and includes Prescription Drug Coverage (Part D). It also includes additional benefits and features that are not covered by Original Medicare. This plan is not a supplement plan and does not pay secondary to Medicare.
 - One ID card for both Medical and Prescription Drug
 - Put your Red, White, and Blue Medicare card in a safe place
- The *UnitedHealthcare Senior Supplement plan* is a medical insurance plan that helps pay for some or all the costs Original Medicare (Parts A & B) does not cover. Medicare is the primary payer and will pay their Medicare-Approved amount. The UnitedHealthcare Senior Supplement plan will pay most or all the remaining costs. The *UnitedHealthcare MedicareRx prescription drug plan* helps cover some of your prescription drug costs. This plan is also known as a Medicare Part D plan.
 - Two separate ID cards
 - Continue using your Red, White, and Blue Medicare card

Please note: for both plans you must continue to pay your Medicare Part B premium



Medical Plan Design Comparison

Medical Plan Design	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Group Senior Supplement Plan
AMOUNTS ARE WHAT YOU PAY		
Network Services	All Medicare Participating providers	All Medicare Participating providers
Medicare Part A		
Inpatient Hospital	\$200 copay/admission	\$250 copay
Skilled Nursing Facility	\$0 copay for days 1-100; You pay all costs after 100 days	\$0 copay for days 1-20; \$250 copay for days 21-100; you pay all costs after 100 days; requires 3-day minimum hospital stay
Medicare Part B		
Annual Deductible	\$0	Medicare Part B Deductible
Annual Out-of-Pocket Maximum	\$2,000: excludes non-Medicare covered services	\$2,000 plus the Part B deductible excludes non-Medicare covered services



Medical Plan Design Comparison

Medical Plan Design	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Group Senior Supplement Plan
AMOUNTS ARE WHAT YOU PAY		
Ambulance Services	\$100 copay	\$100 copay after deductible
Emergency Care Worldwide Coverage	\$100 copay Covered	\$100 copay after deductible \$250 deductible then 20% (1 st 6 mos)
Urgently Needed Care	\$10 copay	\$10 copay after deductible
Medicare Covered Continuous Glucose Monitors (CGMs) *	\$0 copay	100% after deductible

Please note: CGMs can be obtained from several UnitedHealthcare preferred vendors such as Byram, Edgepark or Advanced Diabetes Supply. Please contact UnitedHealthcare for an option that meets your needs.



Medical Plan Design Comparison

Medical Plan Design	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Group Senior Supplement Plan
AMOUNTS ARE WHAT YOU PAY		
Routine Vision Services (1 exam every 12 months) Eyewear or contact lenses (every 24 months)	\$10 copay \$240 allowance	\$0 copay \$240 allowance
Routine Hearing Services (1 exam every 12 months) Routine Hearing Aids	\$0 copay \$1,500 max benefit every 36 months	\$0 copay \$5,000 max benefit every 24 months
Routine Podiatry	\$10 copay up to 6 visits per year	Not covered
Gradient Compression Stockings (includes custom-built stockings) up to 6 stockings per year	\$10 copay	Not covered
Shoe insert orthotics - unlimited	\$10 copay	Not covered
Wigs after chemotherapy – 1 wig per year	Not Covered	\$0 copay



Preventive services

Benefit Plan Design	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Group Senior Supplement Plan
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

A copay or coinsurance may apply if you receive services that are not part of the annual physical/wellness visit



2024 Prescription Drug Plan

Copay structure

You pay a \$200 deductible. Once the deductible is met, you'll pay a coinsurance of:

5% for Generic or,

20% for Preferred Brand or,

30% for Non-Preferred Brand or

30% for Specialty

Until you reach the \$3,500 Maximum Out-of-Pocket (MOOP) per calendar year



Prescription Drug Coverage – Preferred Brand Diabetic Insulin Savings for 2024

Preferred Diabetic	Deductible	Cost Share/Copay
31 Day Supply	\$0	\$25 Copay
90 Day Supply	\$0	\$50 Copay

Humalog, Humulin, Insulin Lispro, Lantus, Levemir, Lyumjev, Toujeo and Tresiba

Prescription Drug Coverage- Non-Preferred Diabetic Insulin for 2024

Preferred Diabetic	Deductible	Cost Share/Copay
31 Day Supply	\$0	\$35 Copay
32 -60 Day Supply	\$0	\$70 Copay
61-90 Day Supply	\$0	\$105 Copay





Senior Supplement Plan :

No preferred brands required. Diabetes testing and monitoring supplies will be covered at a \$0 copay.

Diabetes testing and monitoring supplies – Medicare Advantage Plan only

When you use one of the preferred 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*

*Other suppliers/vendors/providers are available in our network.



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



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



Routine Hearing Exam and Hearing Aids included for all retirees

- UnitedHealthcare Hearing Network provides a wide selection of brand name and private labeled custom programmed hearing aids, including digital hearing aids, at significant savings.
- Either plan will provide you with a wide selection of hearing aids within the hearing aid allowance.
- Get virtual care with hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers nationwide, both with full support every step of the way
- \$0 copay for routine hearing exam every 12 months
- \$1,500 hearing aid allowance every 3 years – *Medicare Advantage Plan*
- \$5,000 hearing aid allowance every 2 years – *Senior Supplement Plan*
- **Hearing aids purchased outside of UnitedHealthcare Hearing's national network are NOT covered**



Hear the moments that matter most

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

**Select products and providers.

^Based on suggested manufacturer pricing.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Provider network size may vary by local market.



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

Health articles and videos



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



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Renew Active^{®<3>} by UnitedHealthcare

Renew Active is the gold standard in Medicare fitness programs for the body and mind — and is available with your UnitedHealthcare[®] Group Medicare Advantage plan, at no additional cost.



Stay active with a free gym membership at a location you select from the largest national network of gyms and fitness locations. If you prefer to exercise at home, you can access thousands of on-demand workout videos and streaming fitness classes.



Stay active socially with local health and wellness classes, clubs and events. Also, connect socially by joining the online Fitbit[®] Community for Renew Active. No Fitbit device is needed.



Stay focused with an online program offering content about brain health with exclusive content for Renew Active members.



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 night.⁴ 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 may be 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

Depression

Behavioral health medication management

Trauma and loss

Stress or anxiety]

Addiction

You can find a list of participating Virtual Visit providers by logging in to your member website

*The device you use must be webcam-enabled. Data rates may apply.
This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.
Providers cannot prescribe medications in all states.



24/7 Nurse Support^{<5>}

24/7 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



Medicare Advantage Features

✓ Healthy at Home

- 28 home-delivered meals
- 12 one-way rides to medically related appointments and to the pharmacy
- 6 hours of in-home personal care

✓ Personal Emergency Response System (PERS)

- Monitoring device that provides fast and simple access to help 24 hours per day, 365 days per year with a simple push of a button

✓ Rally Coach programs

- 3 unique programs that provide on-line and telephonic coaching support to help maintain your health and wellness goals

✓ HouseCalls

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

✓ Let's Move by UnitedHealthcare

- At no additional cost to you, Let's Move by UnitedHealthcare is here to help keep your mind, body and social life active. With simple resources, tools, fun events and personalized support, we'll help you explore ways to eat well, get fit, beat the blues and stay connected





How to Enroll, Change Plans or Opt Out

Enrolling and Changing Plans

Enrolling and Changing Plans

- If you are already enrolled in the UnitedHealthcare® Group Medicare Advantage (PPO) plan with prescription Drug Coverage or UnitedHealthcare® Senior Supplement® plan with UnitedHealthcare® Medicare Rx, and you do not wish to make a change **no action is required**. You will be automatically re-enrolled in the same benefit plan effective **January 1, 2024**
- If you would like to choose a different plan option, please call UnitedHealthcare® toll-free at **1866-794-3033**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Friday, 8 a.m.–8 p.m. local time. You may elect a plan change October 9 through November 17, 2023.

Opting Out

- You will have the opportunity to opt-out of this plan if you don't want to be enrolled
- If you do not wish to be enrolled in this plan, call TRB at **1-800-504-1102** or go online to www.ct.gov/trb and complete the *Health Insurance Cancellation form* by **November 17, 2023**
- You must submit your cancellation form 30 days before the month you want coverage to be cancelled.
- **If you opt out, you cannot re-enroll for two years without a qualifying event.**





What to expect next

For EXISTING UnitedHealthcare members

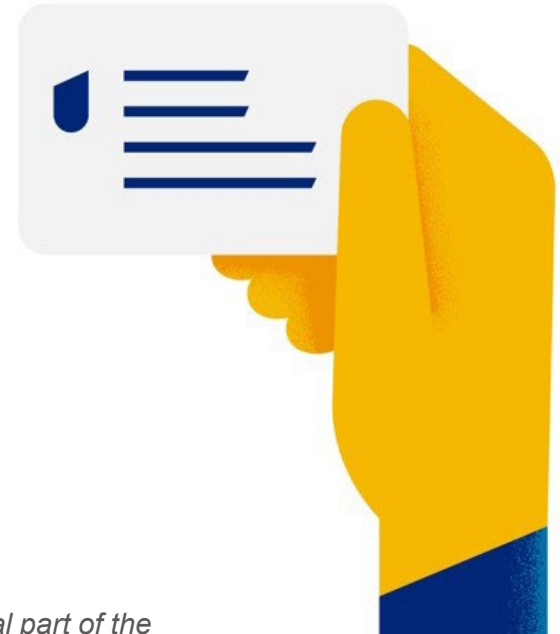
- ✓ If you are already enrolled in the UnitedHealthcare® Group Medicare Advantage (PPO) and you do not wish to Opt Out, no action is required. You will be automatically re-enrolled in the same benefit plan effective January 1, 2024.

For NEW UnitedHealthcare members

In the month of December 2023, you and any Medicare-eligible dependent who enrolled into the plan will each be receiving *:

- ✓ **Medicare Advantage plan with Prescription Drug coverage:** a UnitedHealthcare Quick Start Guide with your member ID card affixed to the front of the guide
- ✓ **Senior Supplement plan with Prescription Drug coverage:** a UnitedHealthcare Quick Start Guide for both your Senior Supplement and Prescription Drug coverage. Your prescription drug member ID card will be affixed to the front of the Quick Start Guide and a separate confirmation letter will include your Senior Supplement member ID card.
- ✓ Beginning **January 1, 2024**, 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.*



We're here to help

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



1-866-794-3033, TTY 711,
8 a.m.–8 p.m. local time, Monday–Friday



Learn more online: **retiree.uhc.com/TRB**





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, exclusions and/or network restrictions may apply.

[[Formularies and/or provider/pharmacy networks]

[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. [AARP MedicareComplete and AARP MedicareRx Plans carry the AARP name, and UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. You do not need to be an AARP member to enroll. AARP and its affiliates are not insurers. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.]

[[UnitedHealthcare® Senior Supplement Plans] 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.]

<1>**[[Preferred Retail Pharmacy Network]** Member may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Pharmacies in the Preferred Retail Pharmacy Network may not be available in all areas. [Copays apply after deductible.]]

<2>Optum Home Delivery is a service of Optum Rx pharmacy. Optum Rx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery for a [<90- or 100-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 Optum Rx 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. [Copays apply after deductible.]]

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

[<3>The Renew Active® Program varies by plan/area and may not be available on all plans. 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. 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. Gym network may vary in local market and plan. Gym network size is based on comparison of competitor's website data as of May 2023.]

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

[<5>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.]

[<6>ModivCare may subcontract to other vendors or individuals. Subcontracting is at the discretion of ModivCare. ModivCare does not guarantee urgent requests will be met when scheduled less than 2 days in advance for standard services. ModivCare supports any language the member requires, through a third-party translator service.]

[<7>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.]

[<8>Real Appeal® Weight Loss is available to those with a BMI of 19 and higher. Real Appeal Diabetes Prevention is available to you if you have a BMI ≥ 25 (BMI ≥ 23 for Asian Americans), have Prediabetes, and no previous diagnosis of Type 1 or Type 2 Diabetes. If you are pregnant, please speak with your primary care provider before joining the program. Real Appeal is offered at no additional cost to you as part of your UnitedHealthcare Medicare Advantage plan coverage, subject to eligibility requirements.]

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