



# 2023 Benefit Plan

University of Arkansas





## Original Medicare Basics

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## Plan Benefits, Programs and Features

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## What to Expect Next

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## How to Enroll



# Original Medicare Basics

# When are you eligible for Medicare?



**You're 65  
years old**

**OR**



**You 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**



# Understanding your Medicare choices

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

After you enroll in Original Medicare (Parts A and B), you may choose to enroll in additional Medicare coverage.



# Option 2

## Step 2

### Add a Medicare Advantage (Part C) plan

#### Medicare Advantage plan

Offered by private companies



#### Part C

Combines Part A (hospital insurance) and Part B (medical insurance) in 1 plan



#### Part D

Usually includes prescription drug coverage



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





UnitedHealthcare® Group Medicare Advantage National PPO Plan

# Plan Benefits, Programs and Features

# Plan highlights



## 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 your Medicare Advantage plan



## Additional benefits, programs and features

Bundled with your plan

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





# Plan highlights



**Prescription drug coverage**



**Vision, hearing and chiropractic coverage**



**No referral needed to see a specialist**

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## **Coverage for visiting doctors, clinics and hospitals**

You may see a doctor outside the network for the same cost share as network providers as long as they agree to treat you and have not opted out of or been excluded or precluded from the Medicare Program.

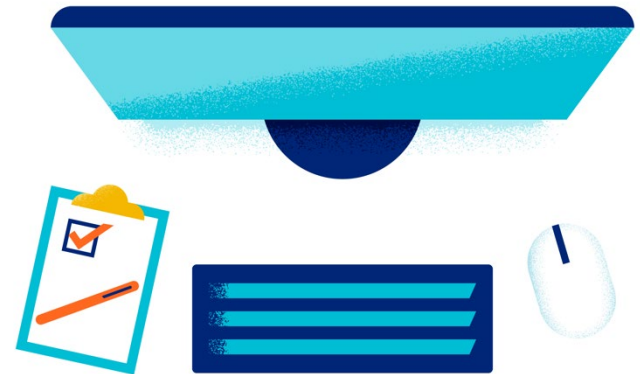


# Visit any doctor, specialist or hospital that accepts Medicare



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](https://retiree.uhc.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-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.**

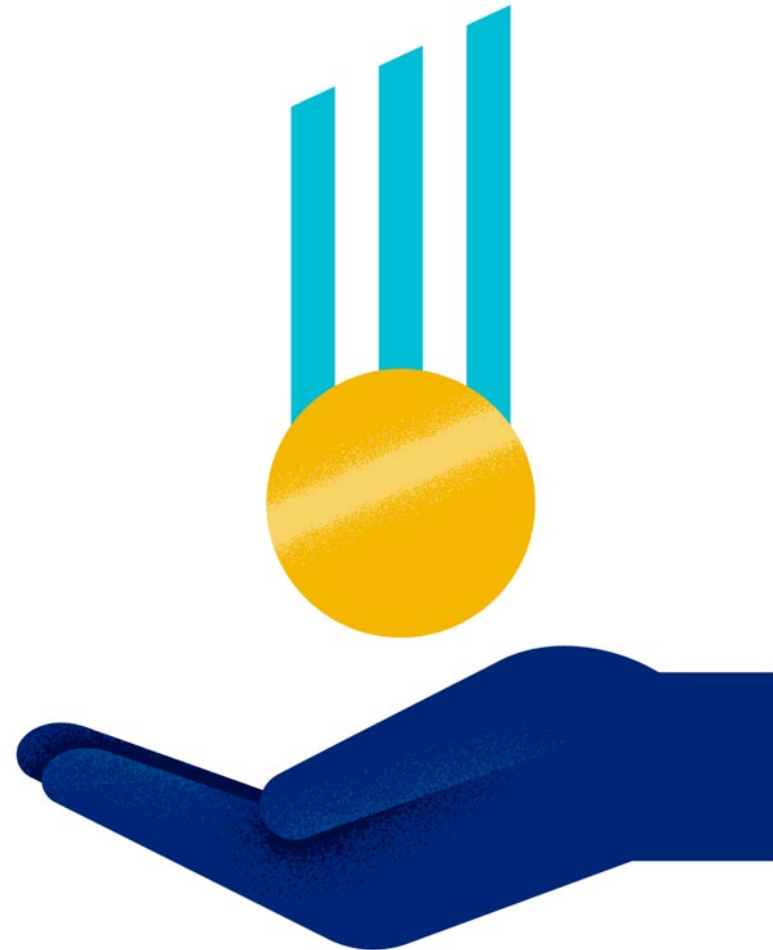


# Your monthly and annual costs




**Monthly plan premium \$165.16**

**Annual deductible \$500**

**Annual out-of-pocket maximum \$1,000**  
(includes the \$500 deductible, copays and coinsurances you pay for medical services)








# Plan benefits – There are no benefit changes for 2023

Benefit coverage	In-network	Out-of-network
 <b>Primary care provider (PCP) office visit</b>	\$25 copay	\$25 copay
 <b>Specialist office visit</b>	\$40 copay	\$40 copay
 <b>Urgent care</b>	\$50 copay	\$50 copay
 <b>Emergency room</b>	\$65 copay	\$65 copay
 <b>Inpatient hospitalization</b>	\$450 copay per admission	\$450 copay per admission
 <b>Outpatient surgery</b>	\$200 copay	\$200 copay
 <b>Medical virtual visits</b>	\$0 copay	\$0 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



# Additional benefits

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

**Your Part D Prescription Drug Benefits are reviewed on slides 15-17**





# 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<sup>®</sup> and ACCU-CHEK<sup>®</sup> blood glucose testing strips and meters\***

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



## 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
-  **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**





# Full coverage in the gap

## Initial coverage

In this drug payment stage, you pay a copay or coinsurance (percentage of a drug's total cost) and the plan pays the rest.



**You stay in this stage until your total drug costs reach \$4,660.**

## Coverage gap

Your plan provides additional coverage through the gap, and you continue to pay the same copay or coinsurance as you did in the initial coverage stage.



**You stay in this stage until your out-of-pocket costs reach \$7,400.**

## Catastrophic coverage

After your out-of-pocket costs reach \$7,400, you pay a small copay or coinsurance amount.

Generics \$4.35 copay

Brand name medications \$10.35 copay



**You stay in this stage for the rest of the plan year.**

# Part D (prescription drug)

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



# More ways to save



# 1

## Review your medications

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

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# 2

## Use your UnitedHealthcare member ID card

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

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# 3

## Use participating network pharmacies

You may save on the medication you take regularly.

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# 4

## Consider using Optum<sup>®</sup> Home Delivery through OptumRx pharmacy

You could save time and trips to the pharmacy.

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# 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.\*\*

The 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.



# Schedule a \$0 annual physical and wellness visit\*

- ✓ 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 do not have to wait 12 months. Schedule your Annual Wellness Visit anytime during the calendar year.**



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



# 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



## **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.

\*HouseCalls may not be available in all areas.



# Take an active role in your health with Renew by UnitedHealthcare<sup>®\*</sup>

**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<sup>®</sup>
- 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<sup>®<4></sup> 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 national 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<sup>®</sup> Community. No Fitbit device is needed.
- ✓ An online brain health program with exclusive content for Renew Active members through AARP<sup>®</sup> Staying Sharp<sup>®</sup>






# 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.<sup>5</sup>**

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

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

## **Virtual Behavioral Health Visits may be best for:**

- ✓ Initial evaluation
- ✓ Behavioral health medication management
- ✓ Addiction
- ✓ Depression
- ✓ Trauma and loss
- ✓ Stress or anxiety



\*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.

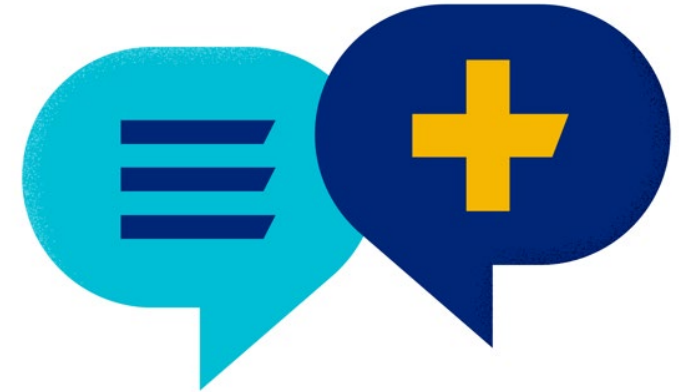


# 24/7 Nurse Support<sup><6></sup>

**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



# 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<sup>^</sup>, go online or call UnitedHealthcare Hearing.

\*Please refer to your Summary of Benefits for details on your benefit coverage. Network size varies by market.

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

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

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

Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.



# 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<sup><7></sup>
- ✓ 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.<sup><8></sup>



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



# FirstLine™ Essentials

This is a benefit that gives you credits to spend on over-the-counter products. Shop for toothpaste, pain relief, vitamins, cough drops and more. It's all included with your health plan.

\$40 in credits are added to your account every 3 months. Use them to buy everyday health and wellness products. **These credits will expire quarterly.**

## Choose how to shop for products:



**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 website or on the FirstLine Benefits app.



**Call** 1-844-368-8741, TTY 711 to place your order by phone. 8:00 a.m. – 8:00 p.m. local time, 7 days a week.



# 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
- **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](http://retiree.uhc.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 2023 enrollment plan guide





# What to Expect Next

# What to expect after enrollment

## Current members

If you are currently enrolled, you do not need to re-enroll for your coverage to continue into 2023

1

### Get your UnitedHealthcare member ID card

You will receive your new 2023 UnitedHealthcare member ID card as well as the Annual Notice of Change (ANOC) before the beginning 2023

If you opted to receive your Annual Notice of Change electronically, you will receive an email when the ANOC is available on your member website, [retiree.uhc.com](https://retiree.uhc.com)

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2

### Register online to access your plan information

After you receive your member ID card, you can register online at [retiree.uhc.com](https://retiree.uhc.com) if you have not already

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3

### Start using your card

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





# What to expect after enrollment

## New members

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.

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2

### **Register online to access your plan information**

After you receive your member ID card, you can register online at [retiree.uhc.com](https://retiree.uhc.com)

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3

### **Start using your card**

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

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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 plan members
- ✓ Watch videos from UnitedHealthcare Medicare Advantage plan members
- ✓ Print additional plan program information
- ✓ Access via any tablet, computer or smartphone

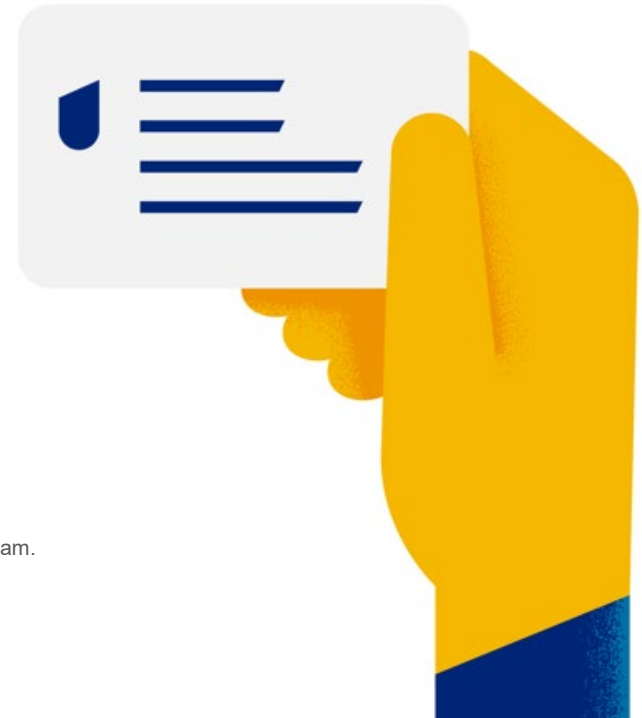
 [uhcvirtualretiree.com/ra](https://uhcvirtualretiree.com/ra)



# 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
- ✓





# How to Enroll

# How 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 by completing a paper application

Call UnitedHealthcare at **1-800-533-2743**, TTY **711** to request an application.





# 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 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.

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.

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.

<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.

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.

