



2021 Virtual Open Enrollment

Connecticut State Retiree Health Plan

UnitedHealthcare® Group Medicare Advantage PPO

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United
Healthcare

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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, 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.*

*Benefits and features vary by plan. Limitations and exclusions apply.





Original Medicare Basics

When are you eligible for Medicare?



Medicare-eligible members and Medicare-eligible dependents must be entitled to Medicare Part A (if applicable) and enrolled in Medicare Part B to be covered under the UnitedHealthcare[®] Group Medicare Advantage (PPO) plan

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 are not eligible for both Part A (if applicable) and Part B, you will NOT be enrolled in the UnitedHealthcare[®] Group Medicare Advantage plan and you may continue on the current medical plan made available to non-Medicare eligible retirees.



Your Medicare Advantage plan

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



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 the UnitedHealthcare® Group Medicare Advantage (PPO) plan for State of Connecticut



Additional benefits, programs and features

- SilverSneakers®
- NurseLine
- Virtual Visits



**The advantages
of a single plan**



How to Enroll

Enrolling into the Medicare Advantage Plan

You will be automatically enrolled

- Connecticut State Retiree Health Plan retirees, spouses and their dependents will be automatically enrolled in the plan.
- **IMPORTANT:** In order to be enrolled in this plan, you must provide your Medicare Beneficiary Identifier (MBI) number found on your Medicare card to the Office of the State Comptroller
 - If you do not provide your MBI to the State of Connecticut, you will not be able to be enrolled in this plan and may experience a gap in health coverage.

You can opt-out

- You will have the opportunity to opt-out of this plan if you don't want to be enrolled
- You can opt-out by contacting the State of Connecticut at **1-860-702-3533**, TTY **711**, 8:00 a.m. – 4:30 p.m ET Monday – Friday or mail the Opt-Out form to 165 Capitol Ave, Hartford CT 06106 no later than October 31, 2020.
 - However, doing so will interrupt your retiree health benefit coverage for at least a year and will terminate your Medicare Part B reimbursement.



Enrollment Rules

You can only be enrolled in one Medicare Advantage / Medicare Advantage with Prescription Drug Plan or Prescription Drug Plan.

- If you enroll in another MA/MAPD or Part D plan you will automatically be disenrolled from the Connecticut State Retiree Health Plan through UnitedHealthcare®.
- You will receive a letter from UnitedHealthcare that you have been disenrolled from the Connecticut State Retiree Health Plan.
- If this occurs, the member must call the other health plan and cancel enrollment before it becomes effective.
- UnitedHealthcare and the State work with you to reinstate your coverage in the Connecticut State Retiree Health Plan.
- Any Medicare Supplement plan should be terminated when you enroll into a Medicare Advantage plan.





Plan Benefits, Programs and Features

Your plan overview

- This is NOT an Individual Medicare Advantage Plan
- This is a custom Medicare Advantage with Prescription Drug plan designed at the direction of the Health Care Cost Containment Committee exclusively for the State of CT retirees and eligible dependents.
- Coverage in and out of network
- Do not have to select a Primary Care Physician. No referrals needed.
- Emergency and Urgent Care covered out of the country
- Retirees can access care from any provider that has not opted out of Medicare and accepts the plan.



2021 Medicare Benefit

Benefit Coverage	Retired Prior to July 1999	Retired July 1, 1999-May 2009 or 2009 RIP	Retired June 2009-October 1, 2011	Retired after October 1, 2011-October 1, 2017	Retired on or after October 2, 2017
Out of Pocket	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Primary Care Provider (PCP) office visit	\$5	\$15	\$15	\$15	\$15
Specialist office visit	\$5	\$15	\$15	\$15	\$15
Urgent care	\$5	\$15	\$15	\$15	\$15
Emergency room	\$0	\$0	\$0	\$35	\$100
Inpatient hospitalization	\$0	\$0	\$0	\$0	\$0
Outpatient surgery	\$0	\$0	\$0	\$0	\$0



2021 Non-Medicare Covered Benefit

Benefit Coverage	Retired Prior to July 1999	Retired July 1, 1999-May 2009 or 2009 RIP	Retired June 2009-October 1, 2011	Retired after October 1, 2011-October 1, 2017	Retired on or after October 2, 2017
Naturopathic Care (Unlimited Visits)	\$5	\$15	\$15	\$15	\$15
Routine Eye Exam/ Refraction (1 exam every 12 months)	\$15	\$15	\$15	\$15	\$15
Routine Hearing Services (1 exam every 12 months)	\$15	\$15	\$15	\$15	\$15
Hearing Aids (1 set within a 36 month period) Covered via UHC Hearing in-network only	\$0	\$0	\$0	\$0	\$0
Acupuncture (20 visits per year)	\$15	\$15	\$15	\$15	\$15



Common Preventive Services

Benefit Coverage	Copayment	How Often Covered
Annual physical/Annual Wellness visit	\$0	One Per Calendar Year
Breast cancer screenings	\$0	Annually
Immunizations	\$0	Flu- Once per Flu Season Shingles - Two Round, Once per Lifetime
Prostate screenings	\$0	Annually
Colon cancer screenings	\$0	Once Every 12 months for fecal occult blood test Once Every 48 Months for flexible sigmoidoscopy Once Every 120 months for screening colonoscopy



2021 Prescription Drug Benefits

Tier	Prescription Drug Type	Your Costs		
		Retired Prior to July 1999 †	Retired July 1, 1999-May 2009 or 2009 RIP †	Retired June 2009-October 1, 2011 † ≠
	Retail and Mail Order (up to a 90-day supply) of maintenance or non-maintenance drugs at Pharmacy			
Tier 1	Preferred Generic	\$3	\$3	\$5
Tier 2	Generic	\$3	\$3	\$5
Tier 3	Preferred Drug	\$6	\$6	\$10
Tier 4	Non-preferred Drug	\$6	\$6	\$25
Tier 5	Specialty Tier	\$6	\$6	\$25
	Maintenance Medication (84-90 day supply) at Preferred Retail or Mail Service Pharmacy	\$0	\$0	\$0

†Please see the Additional Drug Coverage for a list of the plan's maintenance drugs.

≠ You can find a list of Preferred Retail Pharmacies on our website.



2021 Prescription Drug Benefits

Tier	Prescription Drug Type	Your Costs		
		Network Retail and Mail Service Pharmacy (up to a 90-day supply) †	Preferred Retail and Mail Service Pharmacy (up to a 90-day supply of maintenance drugs) † ‡	Preferred Retail and Mail Service Pharmacy (up to a 90-day supply of lower cost drugs to treat certain conditions) ≠ ‡
		Retired after October 1, 2011-October 1, 2017		
Tier 1	Preferred Generic	\$5	\$5	\$0
Tier 2	Generic	\$5	\$5	\$0
Tier 3	Preferred Drug	\$20	\$10	\$5
Tier 4	Non-preferred Drug	\$35	\$25	\$12.50
Tier 5	Specialty Tier	\$35	\$25	\$12.50

†Please see the Additional Drug Coverage for a list of the plan's maintenance drugs.

‡Reduced copay only available at Preferred Retail and Mail Service Pharmacy.

≠Please see the Additional Drug Coverage for a list of lower cost drugs to treat asthma or COPD, heart disease/heart failure, hypertension and cholesterol.



2021 Prescription Drug Benefits

Tier	Prescription Drug Type	Your Costs	
		Retired on or after October 2, 2017	
		Network Retail and Mail Service Pharmacy (up to a 90-day supply)	Preferred Retail and Mail Service Pharmacy (up to a 90-day supply of lower cost drugs to treat certain conditions) † ‡
Tier 1	Preferred	\$5	\$0
Tier 2	Preferred Brand	\$25	\$5
Tier 3	Non-Preferred Drug	\$40	\$12.50
Tier 4	Specialty	\$40	\$12.50

† Please see the Additional Drug Coverage for a list of lower cost drugs to treat these conditions: asthma or COPD, heart disease/heart failure, hypertension and cholesterol.

‡ Reduced copay only available at Preferred Retail Pharmacy and 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 Pharmacy¹

You could save time and trips to the pharmacy



UnitedHealthcare[®] HouseCalls

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

What to expect from a HouseCalls visit:

- A knowledgeable 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
- 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



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

Renew by UnitedHealthcare® is a 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



Streaming music



Health news, articles and videos



Renew Rewards



Learning courses



Health topic library



Brain games



Interactive quizzes and tools



Photo gallery



Recipe library

*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.



Gym and fitness membership



SilverSneakers®¹ is a fitness benefit that includes:

- Memberships to thousands of locations* nationwide
- Group exercise classes** designed for all abilities
- Always-available fitness classes through SilverSneakers On-Demand™
- SilverSneakers Live virtual classes and workshops throughout the week
- SilverSneakers GO™ mobile app with adjustable workout plans and more
- Fun activities held outside the gym**
- Group activities and classes offered outside the traditional gym setting
- Events including shared meals, holiday celebrations and class socials

*Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

**Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer Members additional classes. Classes vary by location.



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.²

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 like:

- 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 into your member website.



NurseLine



You are never alone with NurseLine³

NurseLine was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions any time, 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 5,500 hearing providers*
- Choose latest technology hearing aids from major manufacturers, including Phonak, Starkey[®], Oticon, Signia, ReSound, Widex[®] and Unitron[™]
- Order hearing aids in-person or through home delivery
- Receive exclusive pricing, helping you save thousands of dollars

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





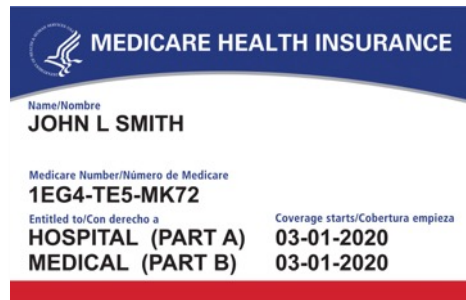
What to Expect Next

How to use your new plan

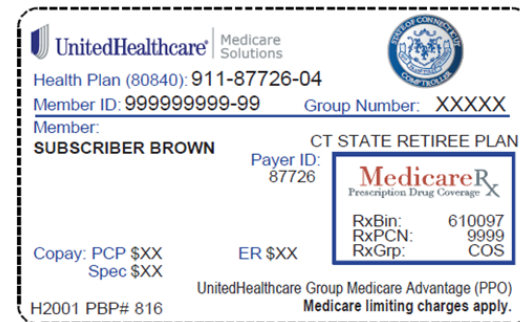
It's easy!

- 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
- Don't discard your red, white and blue Medicare card

Store this card in a safe place



Use this starting on your effective date.



Explore your plan benefits virtually



The **Virtual Education Center**, a new online resource, was created because it's not always possible to share information face-to-face. We've brought all our resources together in one place, wherever and whenever you need it.

You can learn about the benefits, programs and services available to you as part of the UnitedHealthcare Medicare Advantage Plan. View flyers, brochures, videos and more at www.uhcvirtualretiree.com/ct.



UHCRetiree.com/CT

After you get your UnitedHealthcare® member ID card, sign up for your secure online personal account at UHCRetiree.com/ct.

After you sign up, you can:

- Look up your latest claim information
- Review benefit information and plan materials
- Print a temporary UnitedHealthcare® 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
- Get your Explanation of Benefits online

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

1. Visit the website and click on the “New user? Register Now” 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.





Questions and Answers



Thank You

We look forward to welcoming
you to our Medicare family.

Additional Information

This information is not a complete description of benefits. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.

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.

Renew by UnitedHealthcare is not available in all plans.

¹Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers GO and SilverSneakers On-Demand are trademarks of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved.

²Benefits and availability may vary by plan and location.

³The NurseLine service 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.

This information is available for free in other languages. Please call our customer service number located on the back of your member ID card.

