



2023 It's Your Choice (IYC) Medicare Advantage

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United
Healthcare





Original Medicare Basics



Plan Benefits, Programs and Features



What to Expect Next



Questions and Answers



America's largest Medicare Advantage plan provider

More people turn to UnitedHealthcare than any other company* when it's time to choose their Medicare Advantage coverage.

UnitedHealthcare is proud to have been serving the health care needs of people just like you for more than 40 years — and you can count on us to be here when you need us.

Medicare Advantage's largest national provider network

UnitedHealthcare has Medicare Advantage's largest national provider network, now with more doctors and specialists.**



*Based on CMS Enrollment Data as of June 2022..

**Provider network may vary in local market..





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.



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.
- **When you are a member,** you are encouraged to read the plan's Evidence of Coverage (EOC)
- **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





Plan Benefits, Programs and Features



It's Your Choice (IYC) Medicare Advantage

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



Additional benefits, programs and features

Bundled with this/your plan

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



Plan highlights



Benefit, and vision, hearing and chiropractic coverage



Prescription drug coverage – Your Part D prescription drug benefits are covered by Navitus Health Solutions



No referral needed to see a specialist




This is NOT a Medicare Advantage HMO

Coverage for visiting doctors, clinics and hospitals

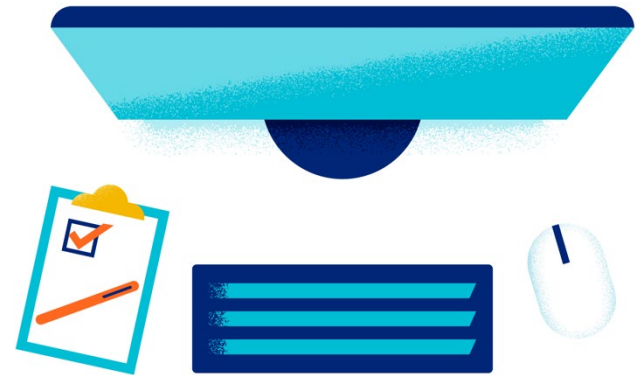
You may see a doctor outside the network for the same cost share as network providers as long as they agree to treat you and have not opted out of or been excluded or precluded from the Medicare Program .



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 or call UnitedHealthcare Customer Service at 1-844-876-6175, TTY 711, 7 a.m. - 6 p.m., Monday thru Friday 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.



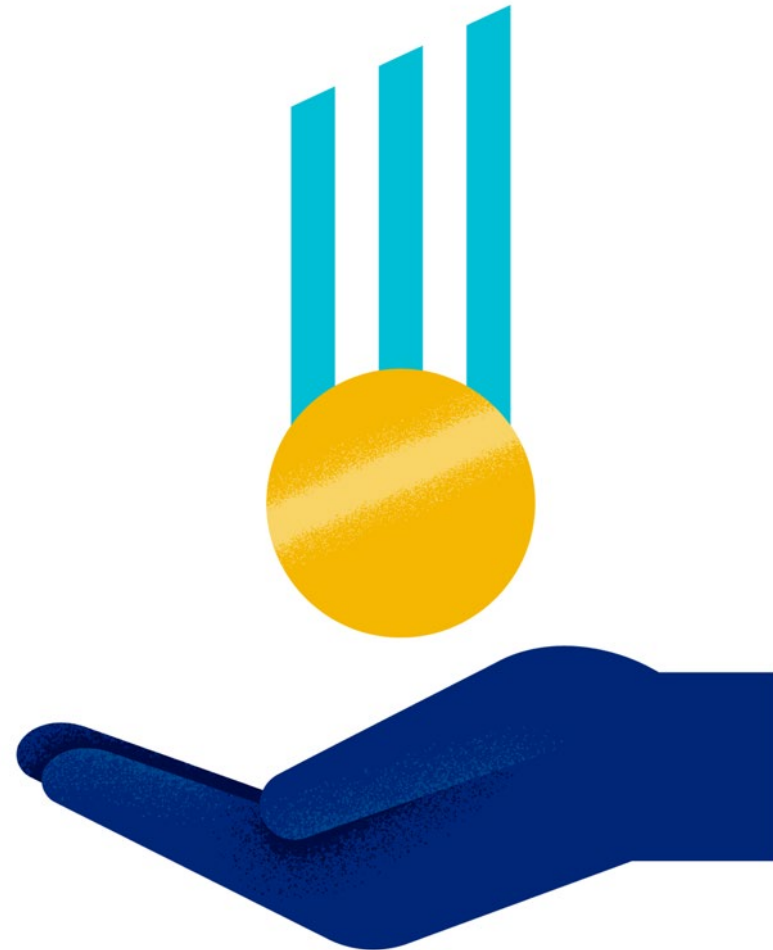
Your monthly and annual costs

Annual deductible for most members is plan deductible \$0

Annual individual deductible for Local Deductible Plan members
plan deductible \$500.00








Annual family deductible for Local Deductible Plan members
plan family deductible \$1,000.00

Annual DME out-of-pocket DME
OOPL max \$500








It's Your Choice (IYC) Medicare Advantage Plan

Plan benefits

Benefit coverage	In-network plan	Out-of-network plan
 Primary care provider (PCP) office visit	\$0 copay	\$0 copay
 Specialist office visit	\$0 copay	\$0 copay
 Urgent care	\$0 copay	\$0 copay
 Emergency room	\$60 copay	\$60 copay
 Inpatient hospitalization	\$0 copay	\$0 copay
 Outpatient surgery	\$0 copay	\$0 copay
 Durable Medical Equipment	20% coinsurance up to \$500 OOPM	20% coinsurance up to \$500 OOPM



Preventive services

Benefit coverage	In-network plan	Out-of-network 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



It's Your Choice (IYC) Medicare Advantage Plan

Additional benefits

Benefit coverage	In-network plan	Out-of-network plan
 Routine Vision Exam	\$0 copay, 1 exam every 12 months	\$0 copay, 1 exam every 12 months
 Routine Hearing Exam	\$0 copay, 1 exam every 12 months	\$0 copay, 1 exam every 12 months
 Hearing Aid	20% coinsurance up to \$1,000 allowance for one hearing aid per ear every 3 years	No coverage



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. Network size varies by market.

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

[^]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.





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*

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



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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®*

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, a Medicare fitness program 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[®] Community. No Fitbit device is needed.
- ✓ An online brain health program with exclusive content for Renew Active members through AARP[®] Staying Sharp[®]



Rally Coach™ programs

These virtual coaching programs can help you start living a healthier and happier life. They are available to you at no additional cost and include the following:

- ✓ **Real Appeal®***, an online weight-loss program proven to help you achieve lifelong results, one step at a time (includes a diabetes prevention program for those who qualify)
- ✓ **Rally Wellness Coaching**, which helps you get healthy your way by providing 24/7 access to digital health and wellness courses as well as personalized coaching support via online chat or phone calls
- ✓ The **Quit For Life®** Tobacco Cessation Program, which gives you the support you need to quit all types of tobacco use



*Real Appeal is available at no additional cost to members with a body mass index (BMI) of 19 or higher. If you are pregnant, please speak with your primary care physician before joining the program.



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.




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. ⁵

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.

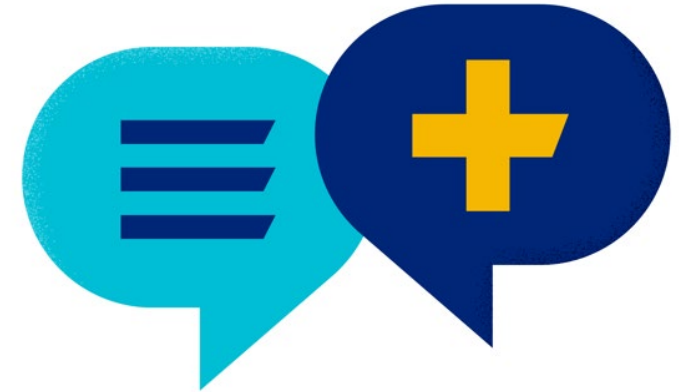


24/7 Nurse Support⁶

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





How to Enroll



Important Rate Information

If you are a **State of Wisconsin retiree**, note that the **Medicare Family All** rates printed in your **Decision Guide on page 16** are in **error**.

They are **too high**. The **Medicare Family All** rate should read as **\$430.32 with dental** and **\$368.00 without dental**.

The most up-to-date information and corrected rates appear at **etf.wi.gov**.



How to Enroll

If you decide to enroll in the IYC Medicare Advantage plan with UnitedHealthcare:

- If you want to newly enroll in IYC Medicare Advantage plan, submit a health insurance application (ETF-2331) to ETF during open enrollment between September 26 and October 21.
- ETF will send UnitedHealthcare your enrollment for processing.
- If you are currently enrolled in IYC Medicare Advantage plan and would like to remain in the plan for 2022, you do not need to take any action.





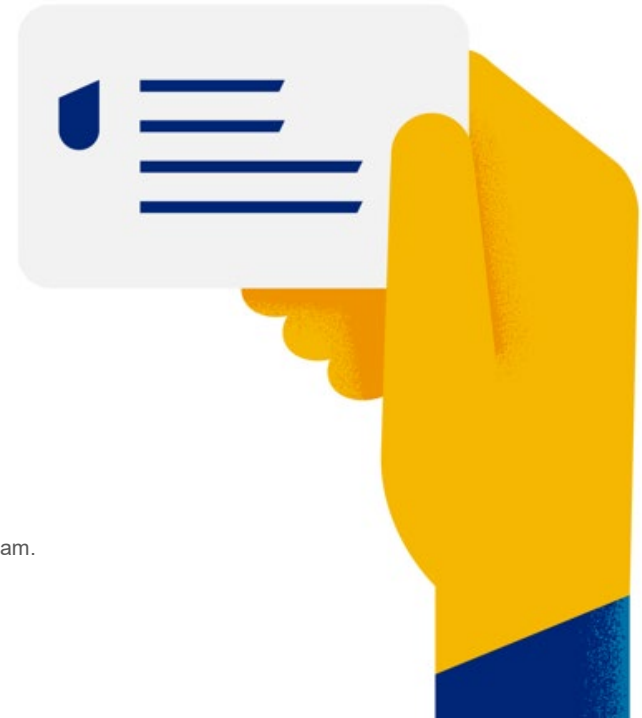
What to Expect Next



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 on January 1, 2023, simply use your UnitedHealthcare member ID card each time you go to the doctor or hospital.
- ✓ 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.



What to expect next

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/etf

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.





2023 Medicare Plus Plan

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Plan Benefits and Features



How to Enroll



Questions and Answers





Plan Benefits and Features



Medicare Plus Plan Highlights

The Medicare Plus plan will pay for the out-of-pocket costs that come with Original Medicare



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



Additional benefits not covered by Medicare

- Medically Necessary Chiropractic Care
- Free Gym Membership
- Immunizations
- Foreign Travel



Plan highlights



The UnitedHealthcare Medicare Plus plan will offer the same benefits as your current plan



The Medicare Plus plan will pay your Part A and B deductibles and coinsurance



Plan highlights, cont.



Traveling outside of the United States

The Medicare Plus plan will provide coverage for services received when you're outside of the United States that would typically be covered by Medicare



You may continue to see any doctor anywhere in the 50 United States, DC and the U.S. territories



The Medicare Plus plan will also provide protection against billed charges that exceed the Medicare approved amount



Summary of Benefits

Covered Services	Medicare Pays	Medicare Plus Pays
Hospital Semiprivate room and board and miscellaneous HOSPITAL services and supplies	First 60 Days , all but \$1556 61 st to 90 th Day , all but \$389 a Day 91 st to 150 th Day , all but \$778 a Day (Lifetime Reserve) If Lifetime Reserve Days are exhausted, \$0	Initial \$1556 deductible \$389 a Day \$778 100% from the 91 st to the 120 th Day of Confinement
Licensed Skilled Nursing Facility Requires a 3- Day period of Hospital Stay	First 20 Days , 100% 21 st – 100 th Days , all but \$194.50 a Day Beyond 100 Days , \$0	Not Applicable \$194.50 a Day All covered services up to a maximum of 120 Days per Benefit Period
Home Health Care	100% of Charges for visits considered Medically Necessary by Medicare	Up to 365 visits per year



Summary of Benefits

Covered Services	Medicare Pays	Medicare Plus Pays
Miscellaneous Services: Physical, speech and occupational therapy; ambulance; prosthetic devices; Durable Medical Equipment	After annual \$233 Medicare Deductible , 80% of allowable Charges	Initial \$233 Deductible and 20% of Medicare approved expenses
Physician's Services: Includes medical care, surgery, home and office calls, dental surgeons, anesthesiologists, etc.	After annual \$233 Medicare Deductible , 80% of allowable Charges	Initial \$233 Deductible and 20% of Medicare approved expenses
Telemedicine, telehealth, e-visits services	Not covered	100% of costs for allowable Providers
Virtual Visits (AmWell, Doctor on Demand, or Teladoc)	Not covered	100% of costs
Drugs and Biologicals (non-hospitalization) Immunosuppressive drugs during the first year following a covered transplant Self-administered drugs prescribed by a physician	After annual \$233 Medicare Deductible , 80% of allowable Charges Not covered	Initial \$233 Deductible and 20% of Medicare approved expenses Refer to Pharmacy Benefit Manager portion of booklet for pharmacy Benefits

Summary of Benefits

Covered Services	Medicare Pays	Medicare Plus Pays
<p>Outpatient Hospital Services In an emergency room or outpatient clinic, diagnostic lab and x-rays; medical supplies such as casts, splints, and drugs which cannot be self-administered</p>	After the annual \$233 Medicare Deductible , 80% of allowable Charges	Initial \$233 Deductible and 20% of Medicare approved expenses
<p>Emergency Room</p>	After the annual \$233 Medicare Deductible , 80% of allowable Charges	Initial \$233 Deductible and 20% of Medicare approved expenses
<p>Durable Medical Equipment (you are not required under this plan to pay 20% up to a \$500 out of pocket maximum)</p>	After the annual \$233 Medicare Deductible , 80% of allowable Charges	Initial \$233 Deductible and 20% of Medicare approved expenses
<p>Psychiatric Treatment Other than Hospital Inpatient</p>	After the annual \$233 Medicare Deductible , 80% of the allowable Charges	Initial \$233 Deductible and the amount, which combined with the Medicare Benefit , equals 20% of the Reasonable Charges
<p>Blood</p>	After annual \$233 Medicare Deductible , 80% of costs except non-replacement fees blood Deductible 1 st 3 pints in each Benefit Period	Initial \$233 Deductible and 20% of Medicare approved expenses

Renew Active[®] by UnitedHealthcare

Renew Active, a Medicare fitness program 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
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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. Download the AmWell, Doctor on Demand, or Teledoc

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:

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- ✓ Fever, seasonal flu, sore throat
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- ✓ Addiction
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- ✓ Trauma and loss
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*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.





How to Enroll



Important Rate Information

If you are a **State of Wisconsin retiree**, note that the **Medicare Family All** rates printed in your **Decision Guide on page 16** are in **error**.

They are **too high**. The **Medicare Family All** rate should read as **\$771.00 with dental** and **\$708.68 without dental**.

The most up-to-date information and corrected rates appear at **etf.wi.gov**.



How to Enroll

If you decide to enroll in the UnitedHealthcare Medicare Plus plan with UnitedHealthcare:

- You must submit a health insurance application (ETF-2331) to ETF during open enrollment between September 26 and October 21.
- ETF will send UnitedHealthcare your enrollment for processing.
- If you are currently enrolled in the **WEA Trust Medicare Plus** plan and you **do not select a plan** for 2023, **you will not have coverage** as of January 1, 2023.

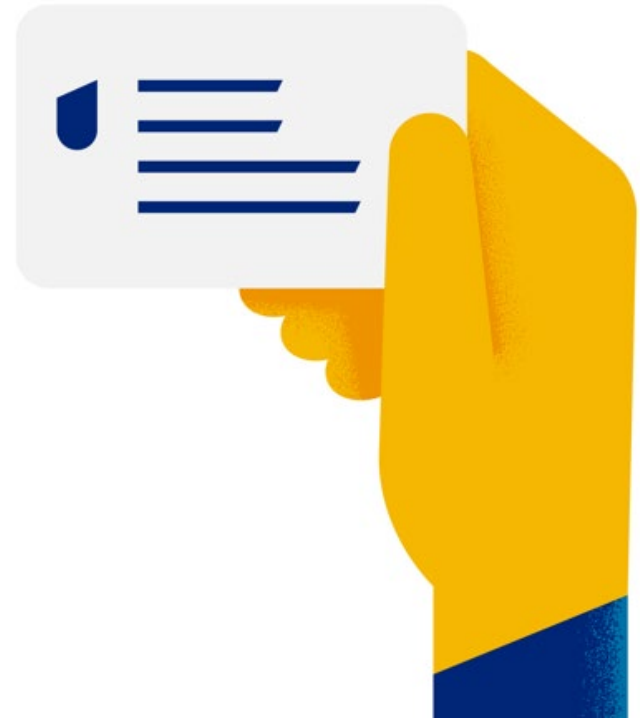


How to use your new UnitedHealthcare Medicare Plus member ID card

Sometime in the month of **December 2022**, you and any Medicare-eligible dependents covered by the plan will each be receiving a **UnitedHealthcare Quick Start Guide** and a separate confirmation letter that will include your **Medicare Plus member ID card**

- ✓ Beginning **January 1, 2023**, simply use your **UnitedHealthcare Medicare Plus member ID card** along with your red, white and blue Medicare card each time you go to the doctor or hospital.
- ✓ Continuing using your current **WEA Trust Medicare Plus card** through the end of this year.

If you are **currently enrolled** in the **WEA Trust Medicare Plus** plan **you must enroll** in a new plan during open enrollment





Questions and Answers





Thank You

We look forward to welcoming you to our Medicare family

