



# Plan Guide 2023

**Take advantage of all your  
Medicare Advantage plan has to  
offer**

**Bank of America  
IMS #H000259428**

UnitedHealthcare® Group Medicare Advantage (PPO)

**Group Number:** 12322, 12323, 12324, 12325

**Effective:** January 1, 2023 through December 31, 2023



**United  
Healthcare**

**BANK OF AMERICA** 

# Table of Contents

Introduction ..... 3

## Plan Information

Benefit Highlights ..... 6  
Plan Details ..... 9  
Summary of Benefits..... 16

## What's Next

Here's What You Can Expect Next ..... 32  
Statements of Understanding ..... 33

# Introducing the Plan

## UnitedHealthcare® Group Medicare Advantage (PPO) plan

The UnitedHealthcare Medicare Advantage plan offers health care coverage for all retirees, long-term disabled individuals and their eligible dependents who are Medicare-eligible. Plan options include the Medicare Advantage Core Plan and Medicare Advantage Comprehensive Plan. Under both plans, you have coverage for hospital and medical services as well as access to additional programs and services not offered under traditional Medicare.

### Let us help you:

- Get tools and resources to help you be more in control of your health
- Find ways to save money on health care so you can focus more on what matters to you
- Get access to care when you need it

### In this book you will find:

- A description of this plan and how it works
- Information on benefits, programs and services
- What you can expect after your enrollment

The term “retiree” is used throughout these materials to include retirees and individuals covered under the bank’s long-term disability plan who are Medicare eligible. The term also includes eligible dependents of retirees and individuals on long-term disability, who are Medicare-eligible.

### Take advantage of healthy extras

To learn about the additional programs available under these plans, go to the Plan Details section in this guide.

## Take advantage of healthy extras with UnitedHealthcare



HouseCalls



Fitness Program



Health & Wellness Experience

### Questions? We’re here to help.

 [retiree.uhc.com/healthplans](https://retiree.uhc.com/healthplans)



Call toll-free **1-866-460-8856**, TTY **711**  
8 a.m.-8 p.m. local time, 7 days a week

## **Important notes about enrolling in one of the Medicare Advantage plans**

All Bank of America retirees, individuals on long-term disability and their family members who are eligible for Medicare can participate in the Medicare Advantage plans.

Please see the enclosed Enrollment Worksheet from Bank of America to see what your specific options and costs will be for 2023 – and whether you will be automatically enrolled in the Medicare Advantage plans or whether you will be required to take certain enrollment action. Also enclosed is an enrollment guide from Bank of America that explains other benefits that may be available to you.

You have the option not to enroll in either the Medicare Advantage Core Plan or Medicare Advantage Comprehensive Plan. However, opting out could cause you to incur higher Medicare Part D premiums at a future date, known as the late enrollment penalty. In addition, for some retirees, opting out of coverage now may mean that you cannot re-enroll in Bank of America retiree medical coverage in the future. To receive more information about what could happen if you decline this coverage, call the Bank of America Global HR Service Center at **1-800-556-6044**.

**Please note:** If you have questions about the Medicare Advantage Core Plan or the Medicare Advantage Comprehensive Plan and the benefits and services included in these plans, call UnitedHealthcare at **1-866-460-8856** (TTY: **711**). Representatives are available from 8 a.m.–8 p.m. local time, 7 days a week.

# **Plan Information**

# Benefit Highlights

## Bank of America 12322, 12323, 12324, 12325

Effective January 1, 2023 to December 31, 2023

This is a short summary of your plan benefits and costs. See your Summary of Benefits for more information. Or review the Evidence of Coverage for a complete description of benefits, limitations, exclusions and restrictions. Benefit limits and restrictions are combined in- and out-of-network.

### Plan costs

	<b>Medicare Advantage Core</b> In-network and out-of-network <sup>†</sup>	<b>Medicare Advantage Comprehensive</b> In-network and out-of-network <sup>†</sup>
<b>Annual medical deductible</b>	Your plan has an annual combined in-network and out-of-network medical deductible of \$300 each plan year.	No deductible
<b>Annual medical out-of-pocket maximum (the most you pay in a plan year for covered medical care)</b>	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$3,000 for this plan year.	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$600 for this plan year.

### Medical benefits

Medical benefits covered by the plan and Original Medicare

	<b>Medicare Advantage Core</b> In-network and out-of-network <sup>†</sup>	<b>Medicare Advantage Comprehensive</b> In-network and out-of-network <sup>†</sup>
<b>Doctor's office visit</b>		
Primary care provider (PCP)	\$20 copay	\$5 copay
Specialist	\$30 copay	\$10 copay
Virtual visits	\$0 copay	\$0 copay
<b>Preventive services</b> Medicare-covered	\$0 copay	\$0 copay
<b>Inpatient hospital care</b>	\$100 copay per day: days 1–9 \$0 copay per day after that	\$100 copay per stay
<b>Skilled nursing facility (SNF)</b>	\$0 copay per day: days 1–20 \$100 copay per day: days 21–55 \$0 copay per additional day up to 100 days	\$0 copay per day: days 1–20 \$50 copay per additional day up to 100 days
<b>Outpatient surgery</b>	\$20 copay	\$20 copay

## Medical benefits

Medical benefits covered by the plan and Original Medicare

	Medicare Advantage Core In-network and out-of-network†	Medicare Advantage Comprehensive In-network and out-of-network†
<b>Outpatient rehabilitation</b> Physical, occupational, or speech/language therapy	\$20 copay	\$20 copay
<b>Outpatient mental health</b> Group therapy	\$20 copay	\$20 copay
Individual therapy	\$30 copay	\$25 copay
Virtual visits	\$30 copay	\$25 copay
<b>Diagnostic radiology services</b> such as MRIs, CT scans	\$20 copay	\$20 copay
<b>Lab services</b>	\$20 copay	\$0 copay
<b>Outpatient X-rays</b>	\$20 copay	\$0 copay
<b>Therapeutic radiology services</b> such as radiation treatment for cancer	\$20 copay	\$20 copay
<b>Ambulance</b>	\$100 copay	\$50 copay
<b>Emergency care</b>	\$75 copay (worldwide)	\$65 copay (worldwide)
<b>Urgently needed services</b>	\$65 copay (worldwide)	\$35 copay (worldwide)

## Additional benefits and programs not covered by Original Medicare

	Medicare Advantage Core In-network and out-of-network†	Medicare Advantage Comprehensive In-network and out-of-network†
<b>Routine physical</b>	\$0 copay, 1 per plan year*	\$0 copay, 1 per plan year*
<b>Acupuncture – routine</b>	\$30 copay for each visit*	\$25 copay for each visit*
<b>Chiropractic – routine</b>	\$30 copay, 20 visits per plan year*	\$20 copay, 20 visits per plan year*
<b>Foot care – routine</b>	\$30 copay, 6 visits per plan year*	\$25 copay, 6 visits per plan year*
<b>Hearing – routine exam</b>	\$0 copay, 1 exam per plan year*	\$0 copay, 1 exam per plan year*
<b>Hearing aids</b> UnitedHealthcare Hearing	Plan pays a \$1,000 allowance (combined for both ears) for hearing aids every 3 years. Hearing aids ordered through providers other than UnitedHealthcare Hearing are not covered.	Plan pays a \$1,000 allowance (combined for both ears) for hearing aids every 3 years. Hearing aids ordered through providers other than UnitedHealthcare Hearing are not covered.

## Additional benefits and programs not covered by Original Medicare

	<b>Medicare Advantage Core</b> In-network and out-of-network <sup>†</sup>	<b>Medicare Advantage Comprehensive</b> In-network and out-of-network <sup>†</sup>
<b>Vision – routine eye exam</b>	\$0 copay, 1 exam every 12 months*	\$0 copay, 1 exam every 12 months*
<b>Fitness program</b> Renew Active® by UnitedHealthcare	\$0 copay for a standard gym membership at participating locations	\$0 copay for a standard gym membership at participating locations
<b>Telephonic nurse services</b>	Receive access to nurse consultations and additional clinical resources at no additional cost.	Receive access to nurse consultations and additional clinical resources at no additional cost.

<sup>†</sup>As a member of our plan, you can choose to receive care from out-of-network providers. However, please note providers that do not contract with us are under no obligation to treat you, except in emergency situations. Our plan will cover services from either in-network or out-of-network providers, as long as the services are covered benefits and are medically necessary. Because you are a member of the UnitedHealthcare® Group Medicare Advantage (PPO) plan, you can see any provider (in-network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out or been excluded or precluded from the Medicare Program.

\*Benefits are combined in-network and out-of-network.

Retiree plan prospects must meet the eligibility requirements to enroll for group coverage. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change each plan year.

The provider network may change at any time. You will receive notice when necessary.



# Plan Details

## UnitedHealthcare® Group Medicare Advantage (PPO)

Bank of America is working with UnitedHealthcare Group Medicare Advantage plans, which are Preferred Provider Organization (PPO) plans. Only retirees, individuals covered under the Bank of America's long-term disability plan and dependents who are eligible for Medicare can enroll in these plans.

"Medicare Advantage" is also known as Medicare Part C. The UnitedHealthcare Group Medicare Advantage plans provide all the benefits of Medicare Part A (hospital coverage) and Medicare Part B (doctor and outpatient care) plus extra programs, like Renew Active® and HouseCalls, that go beyond traditional Medicare (Medicare Parts A and B).



### Make sure you know what parts of Medicare you have

You must be entitled to Medicare Part A and enrolled in Medicare Part B to enroll in this plan.

- If you're not sure if you are enrolled in Medicare Part B, check with Social Security.
- Visit [www.ssa.gov/locator](http://www.ssa.gov/locator) or call **1-800-772-1213**, TTY **1-800-325-0778**, between 8 a.m.–7 p.m. local time, Monday–Friday or call your local office.
- You must continue paying your Medicare Part B premium to be eligible for coverage under this group-sponsored plan.
- If you stop paying your Medicare Part B premium, you may be disenrolled from this plan.

## Medicare Advantage Coverage:



**Medicare Part A**  
Hospital

+



**Medicare Part B**  
Doctor and Outpatient

+



**Extra Programs**  
Beyond Original Medicare

# How your Group Medicare Advantage plan works

Medicare has rules about what types of coverage you can add or combine with a group-sponsored Medicare Advantage plan.

## ✓ One plan at a time

- You may be enrolled in only one Medicare Advantage plan at a time.
- The plan you enroll in last is the plan that Centers for Medicare & Medicaid Services (CMS) considers to be your final decision.
- If you enroll in another Medicare Advantage plan after your enrollment in this group-sponsored plan, you will be disenrolled from the UnitedHealthcare Group Medicare Advantage (PPO) plan.
- Any eligible family members may also be disenrolled from this group-sponsored plan. This means that you and your family may not have hospital/medical coverage through your plan sponsor or former employer.

## ✓ You must have employer group-sponsored coverage

These UnitedHealthcare Group Medicare Advantage (PPO) plans only provide medical coverage. It does not include prescription drug coverage. Prescription drug coverage is available through SilverScript®, a CVS Health company. Refer to those plan materials for more details.

- If you want Medicare Part D coverage, it must also come through a group-sponsored plan.
- Your Medicare Part D coverage cannot be an individual prescription drug plan.
- If you enroll in an individual Part D prescription drug plan, you will be disenrolled from your UnitedHealthcare Group Medicare Advantage (PPO) plan.



**Remember:** If you drop or are disenrolled from your group-sponsored retiree health coverage, you may not be able to re-enroll. Your Medicare-eligible dependents must also be enrolled in the same UnitedHealthcare Group Medicare Advantage (PPO) plan. Limitations and restrictions vary by former employer or plan sponsor.

## Questions? We're here to help.



[retiree.uhc.com/healthplans](https://retiree.uhc.com/healthplans)



Call toll-free **1-866-460-8856**, TTY **711**,  
8 a.m.–8 p.m. local time, 7 days a week

## How your medical coverage works

### Your plan is a Preferred Provider Organization (PPO) plan

You have access to our nationwide coverage. You can see any provider (in-network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out of or been excluded or precluded from the Medicare Program.

	In-network	Out-of-network
<b>Can I continue to see my doctor/specialist?</b>	Yes	Yes, as long as they participate in Medicare and accept the plan <sup>1</sup>
<b>What is my copay or coinsurance?</b>	Copays and coinsurance vary by service <sup>2</sup>	Copays and coinsurance vary by service <sup>2</sup>
<b>Do I need to choose a primary care provider (PCP)?</b>	No, but recommended	No, but recommended
<b>Do I need a referral to see a specialist?</b>	No	No
<b>Can I go to any hospital?</b>	Yes	Yes, as long as they participate in Medicare and accept the plan <sup>1</sup>
<b>Are emergency and urgently needed services covered?</b>	Yes	Yes
<b>Do I have to pay the full cost for all doctor or hospital services?</b>	You will pay your standard copay or coinsurance for the services you get <sup>2</sup>	You will pay your standard copay or coinsurance for the services you get <sup>2</sup>
<b>Is there a limit on how much I spend on medical services each year?</b>	Yes <sup>2</sup>	Yes <sup>2</sup>
<b>Are there any situations when a doctor will balance bill me?</b>	Under this plan, you are not responsible for any balance billing when seeing health care providers who have not opted out or been excluded or precluded from the Medicare Program	

### View Your Plan Information Online

Once you receive your UnitedHealthcare member ID card, you can create your secure online account at: [retiree.uhc.com/healthplans](https://retiree.uhc.com/healthplans)

You'll be able to view plan documents, find a provider and access lifestyle and learning articles, recipes, educational videos and more.

<sup>1</sup>This means that the provider or hospital agrees to treat you and be paid according to UnitedHealthcare's payment schedule. With this plan, we pay the same as Medicare and follow Medicare's rules. Emergencies would be covered even if out-of-network.

<sup>2</sup>Refer to the Summary of Benefits or Benefit Highlights in this guide for more information.

# Getting the health care coverage you may need

## Your care begins with your doctor

- With this plan, you have the flexibility to see doctors inside or outside the UnitedHealthcare network.
- Even though it's not required it's important to have a primary care provider.
- Unlike most PPO plans, with this plan, you pay the same share of cost in and out-of-network as long as they participate in Medicare and have not been excluded or precluded from the Medicare Program.
- With your UnitedHealthcare Group Medicare Advantage plan, you're connected to programs, resources, tools and people that can help you live a healthier life.

## Finding a doctor is easy

If you need help finding a doctor or a specialist, just give us a call. We can even help schedule that first appointment. When you call your doctor, tell them you have a Medicare Advantage PPO plan.

### Why use a UnitedHealthcare network doctor?

**A network doctor or health care provider** is one who contracts with us to provide services to our members. We work closely with our network of doctors to give them access to resources and tools that can help them work with you to make better health care decisions. You pay your copay or coinsurance according to your plan benefits. Your provider will bill us for the rest.

**An out-of-network provider** does not have a contract with us. With the UnitedHealthcare Group Medicare Advantage (PPO) plan, you can see any out-of-network provider as long as they accept the plan and have not opted out of or been excluded or precluded from the Medicare Program. You pay your copay or coinsurance according to your plan benefits. We will pay for the rest of the cost of your covered service(s), including any charges up to the limit set by Medicare. If your provider won't accept the plan, we will contact them on your behalf.

**If a provider refuses to directly bill us**, they may ask that you pay the full allowable amount upfront. In that case, you can pay the doctor and then submit a claim to us. You'll be reimbursed for the cost of the claim minus your cost share.

## Take advantage of UnitedHealthcare's additional support and programs



### Annual Physical and Wellness Visit<sup>1</sup>

An Annual Wellness Visit with your doctor and many preventive services at \$0 copay are some of the best ways to stay on top of your health. Take control by scheduling your annual physical and wellness visit early in the year to give you the most time to take action. You and your doctor can work as a team to create a preventive care plan, review medications and talk about any health concerns.



### In-Home Preventive Care Visit from UnitedHealthcare® HouseCalls

With UnitedHealthcare® HouseCalls<sup>2</sup>, you get a yearly in-home visit from one of our health care practitioners at no extra cost to you. A HouseCalls visit is designed to support, but not take the place of your regular doctor's care.

**The visit takes up to an hour and is tailored to your needs. It includes health screenings and a chance to:**

- Review current medications
- Receive health education, prevention tips, care and resource assistance, if needed
- Get advice and ask questions on how to manage health conditions
- Receive referrals to other health services and more

At the end of the visit, our health care practitioner will leave a personalized checklist and send a summary to your regular doctor.



### 24/7 Nurse Support

Speak to a registered nurse 24/7 about your medical concerns at no additional cost to you.



### Chronic Conditions Programs

UnitedHealthcare offers special programs to help members who are living with a chronic disease like diabetes or heart disease or complex health needs. You get personal attention and your doctors get up-to-date information to help them make decisions.



## Virtual Visits

See a doctor or a behavioral health specialist using your computer, tablet or smartphone. With Virtual Visits, you're able to live video chat—anytime, day or night. You will first need to register and then schedule an appointment. On your tablet or smartphone, you can download the Amwell®, Doctor On Demand™ and Teladoc® (medical visits only) apps.

### 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, stomachache
- Bladder/urinary tract infections, rashes

### Virtual Behavioral Health Visits

Virtual Behavioral Health Visits may be best for:

- Initial evaluation
- Medication management
- Addiction
- Depression
- Trauma and loss
- Stress or anxiety

### Mental and Behavioral Health

Nothing is more important than your health, which includes your mental health. You have access to many resources that may help improve your emotional and mental health, including:

- Personalized virtual therapy programs with AbleTo
- Ongoing mental health support with Optum® Behavioral Health
- Health and wellness resources with Renew by UnitedHealthcare



## UnitedHealthcare Fitness Program

Renew Active® is the gold standard in Medicare fitness programs for body and mind, available at no additional cost. You'll receive a free gym membership with access to our nationwide network of gyms and fitness locations. This includes access to many premium gyms, on-demand digital workout videos and live streaming fitness classes, social activities, an online Fitbit® Community for Renew Active (no Fitbit device is needed) and an online brain health program from AARP® Staying Sharp®.



## And so much more to help you live a healthier life

After you become a member, we will connect you to many programs and tools that may help you on your wellness journey. You will get information soon after your coverage becomes effective.

## Tools and resources to put you in control



### Go online for valuable plan information

As a UnitedHealthcare member, you will have access to a safe, secure website where you'll be able to:

- Look up your latest claim information
- Review benefit information and plan materials
- Print a temporary ID card and request a new one
- Search for network doctors
- Learn more about health and wellness topics and explore all Renew has to offer based on your interests and goals
- Sign up to get your Explanation of Benefits online

<sup>1</sup>A copay or coinsurance may apply if you receive services that are not part of the Annual Physical/Wellness Visit.

<sup>2</sup>HouseCalls may not be available in all areas.



# Summary of Benefits 2023

## UnitedHealthcare® Group Medicare Advantage (PPO)

Group Name (Plan Sponsor): Bank of America

Group Numbers: 12322, 12323, 12324, 12325

H2001-817-000

Look inside to take advantage of the health services the plan provides.  
Call Customer Service or go online for more information about the plan.



Toll-free **1-866-460-8856**, TTY **711**

8 a.m.–8 p.m. local time, 7 days a week



[retiree.uhc.com/healthplans](https://retiree.uhc.com/healthplans)

United  
Healthcare

BANK OF AMERICA 

Y0066\_SB\_H2001\_817\_000\_2023\_M



## Summary of Benefits

### January 1, 2023–December 31, 2023

This is a summary of what we cover and what you pay. Review the Evidence of Coverage (EOC) for a complete list of covered services, limitations and exclusions. You can see it online at [retiree.uhc.com/healthplans](https://retiree.uhc.com/healthplans) or you can call Customer Service for help. When you enroll in the plan, you will get more information on how to view your plan details online.

### About this plan

UnitedHealthcare® Group Medicare Advantage (PPO) is a Medicare Advantage PPO plan with a Medicare contract.

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live in our service area as listed below, be a United States citizen or lawfully present in the United States, and meet the eligibility requirements of your former employer (plan sponsor).

Our service area includes the 50 United States, the District of Columbia and all US territories.

### About providers

UnitedHealthcare® Group Medicare Advantage (PPO) has a network of doctors, hospitals, and other providers. You can see any provider (in-network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out of or been excluded or precluded from the Medicare Program.

You can go to [retiree.uhc.com/healthplans](https://retiree.uhc.com/healthplans) to search for a network provider using the online directory.

# UnitedHealthcare Group Medicare Advantage (PPO)

## Premiums and benefits

	<b>Medicare Advantage Core</b> In-network and out-of-network†	<b>Medicare Advantage Comprehensive</b> In-network and out-of-network†
<b>Monthly plan premium</b>	Contact the Bank of America Global HR Service Center at 1-800-556-6044 to determine your actual premium amount, if applicable.	
<b>Annual medical deductible</b>	Your plan has an annual combined in-network and out-of-network medical deductible of \$300 each plan year.	This plan does not have a deductible.
<b>Maximum out-of-pocket amount</b>	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$3,000 each plan year.	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$600 each plan year.
	If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the plan year.  Please note that you will still need to pay your monthly premiums, if applicable.	If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the plan year.  Please note that you will still need to pay your monthly premiums, if applicable.

# UnitedHealthcare Group Medicare Advantage (PPO)

## Benefits

		Medicare Advantage Core In-network and out-of-network†	Medicare Advantage Comprehensive In-network and out-of-network†
<b>Inpatient hospital care<sup>1</sup></b>		\$100 copay per day: for days 1–9 \$0 copay per day: for days 10 and beyond	\$100 copay per stay
		Our plan covers an unlimited number of days for an inpatient hospital stay.	Our plan covers an unlimited number of days for an inpatient hospital stay.
<b>Outpatient hospital<sup>1</sup></b> Cost sharing for additional plan covered services will apply.	Ambulatory surgical center (ASC)	\$20 copay	\$20 copay
	Outpatient surgery	\$20 copay	\$20 copay
	Outpatient hospital services, including observation	\$20 copay	\$20 copay
<b>Doctor visits</b>	Primary care provider	\$20 copay	\$5 copay
	Virtual doctor visits	\$0 copay	\$0 copay
	Specialists <sup>1</sup>	\$30 copay	\$10 copay

## Benefits

		Medicare Advantage Core	Medicare Advantage Comprehensive
		In-network and out-of-network†	In-network and out-of-network†
<b>Preventive services</b>	Medicare-covered	\$0 copay	\$0 copay
		<p>Abdominal aortic aneurysm screening</p> <p>Alcohol misuse counseling</p> <p>Annual wellness visit</p> <p>Bone mass measurement</p> <p>Breast cancer screening (mammogram)</p> <p>Cardiovascular disease (behavioral therapy)</p> <p>Cardiovascular screening</p> <p>Cervical and vaginal cancer screening</p> <p>Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)</p> <p>Depression screening</p> <p>Diabetes screenings and monitoring</p> <p>Diabetes — Self-management training</p> <p>Dialysis training</p> <p>Glaucoma screening</p> <p>Hepatitis C screening</p> <p>HIV screening</p> <p>Kidney disease education</p> <p>Lung cancer with low dose computed tomography (LDCT) screening</p> <p>Medical nutrition therapy services</p> <p>Medicare Diabetes Prevention Program (MDPP)</p> <p>Obesity screenings and counseling</p> <p>Prostate cancer screenings (PSA)</p> <p>Sexually transmitted infections screenings and counseling</p> <p>Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</p> <p>Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19</p> <p>“Welcome to Medicare” preventive visit (one-time)</p> <hr/> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p> <p>This plan covers preventive care screenings and annual physical exams at 100%.</p>	
	Routine physical	\$0 copay, 1 per plan year*	\$0 copay, 1 per plan year*

## Benefits

		<b>Medicare Advantage Core</b> In-network and out-of-network <sup>†</sup>	<b>Medicare Advantage Comprehensive</b> In-network and out-of-network <sup>†</sup>
<b>Emergency care</b>		\$75 copay (worldwide) If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the Emergency Care copay. See the “Inpatient Hospital Care” section of this booklet for other costs.	\$65 copay (worldwide) If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the Emergency Care copay. See the “Inpatient Hospital Care” section of this booklet for other costs.
<b>Urgently needed services</b>		\$65 copay (worldwide) If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the Urgently Needed Services copay. See the “Inpatient Hospital” section of this booklet for other costs.	\$35 copay (worldwide) If you are admitted to the hospital within 24 hours, you pay the inpatient hospital cost sharing instead of the Urgently Needed Services copay. See the “Inpatient Hospital” section of this booklet for other costs.
<b>Diagnostic tests, lab and radiology services, and X-rays</b>	Diagnostic radiology services (e.g. MRI, CT scan) <sup>1</sup>	\$20 copay	\$20 copay
	Lab services <sup>1</sup>	\$20 copay	\$0 copay
	Diagnostic tests and procedures <sup>1</sup>	\$20 copay	\$20 copay
	Therapeutic radiology <sup>1</sup>	\$20 copay	\$20 copay
	Outpatient X-rays <sup>1</sup>	\$20 copay	\$0 copay

## Benefits

		<b>Medicare Advantage Core</b> In-network and out-of-network <sup>†</sup>	<b>Medicare Advantage Comprehensive</b> In-network and out-of-network <sup>†</sup>
<b>Hearing services</b>	Exam to diagnose and treat hearing and balance issues <sup>1</sup>	\$30 copay	\$25 copay
	Routine hearing exam	\$0 copay, 1 exam per plan year*	\$0 copay, 1 exam per plan year*
	Hearing aids UnitedHealthcare Hearing	Through UnitedHealthcare Hearing, the plan pays a \$1,000 allowance for hearing aids (combined for both ears) every 3 years. Hearing aid coverage under this plan is only available through UnitedHealthcare Hearing.	Through UnitedHealthcare Hearing, the plan pays a \$1,000 allowance for hearing aids (combined for both ears) every 3 years. Hearing aid coverage under this plan is only available through UnitedHealthcare Hearing.
<b>Vision services</b>	Exam to diagnose and treat diseases and conditions of the eye <sup>1</sup>	\$30 copay	\$25 copay
	Eyewear after cataract surgery	\$0 copay	\$0 copay
	Routine eye exam	\$0 copay, 1 exam every 12 months*	\$0 copay, 1 exam every 12 months*
<b>Mental health</b>	Inpatient visit <sup>1</sup>	\$100 copay per day: days 1–8 \$0 copay per day: days 9–190	\$100 copay per stay, up to 190 days
		Our plan covers 190 days for an inpatient hospital stay.	Our plan covers 190 days for an inpatient hospital stay.
	Outpatient group therapy visit <sup>1</sup>	\$20 copay	\$20 copay
	Outpatient individual therapy visit <sup>1</sup>	\$30 copay	\$25 copay
	Virtual behavioral visits	\$30 copay	\$25 copay

## Benefits

		Medicare Advantage Core In-network and out-of-network <sup>†</sup>	Medicare Advantage Comprehensive In-network and out-of-network <sup>†</sup>
<b>Skilled nursing facility (SNF)<sup>1</sup></b>		\$0 copay per day: days 1–20 \$100 copay per day: days 21–55 \$0 copay per day: days 56–100 Our plan covers up to 100 days in a SNF per benefit period.	\$0 copay per day: days 1–20 \$50 copay per day: days 21–100 Our plan covers up to 100 days in a SNF per benefit period.
<b>Outpatient rehabilitation (physical, occupational, or speech/language therapy)<sup>1</sup></b>		\$20 copay	\$20 copay
<b>Ambulance<sup>2</sup></b>		\$100 copay	\$50 copay
<b>Routine transportation</b>		Not covered	Not covered
<b>Medicare Part B drugs</b>  Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	Chemotherapy drugs <sup>1</sup>	\$20 copay	\$20 copay
	Other Part B drugs <sup>1</sup>	\$20 copay	\$20 copay

## Additional benefits

		<b>Medicare Advantage Core</b> In-network and out-of-network <sup>†</sup>	<b>Medicare Advantage Comprehensive</b> In-network and out-of-network <sup>†</sup>
<b>Acupuncture services</b>	Medicare-covered acupuncture (for chronic low back pain)	\$30 copay	\$25 copay
	Routine acupuncture services	\$30 copay, unlimited visits per plan year*	\$25 copay, unlimited visits per plan year*
<b>Chiropractic services</b>	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) <sup>1</sup>	\$20 copay	\$20 copay
	Routine chiropractic services	\$30 copay, up to 20 visits per plan year*	\$20 copay, up to 20 visits per plan year*



## Additional benefits

		<b>Medicare Advantage Core</b>	<b>Medicare Advantage Comprehensive</b>
		In-network and out-of-network <sup>†</sup>	In-network and out-of-network <sup>†</sup>
<b>Diabetes management</b>	Diabetes monitoring supplies <sup>1</sup>	<p>\$0 copay</p> <p>We only cover Accu-Chek® and OneTouch® brands.</p> <p>Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Verio, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide.</p> <p>Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView.</p> <p>Other brands are not covered by your plan.</p>	<p>\$0 copay</p> <p>We only cover Accu-Chek® and OneTouch® brands.</p> <p>Covered glucose monitors include: OneTouch Verio Flex®, OneTouch Verio Reflect®, OneTouch® Verio, OneTouch® Ultra 2, Accu-Chek® Guide Me, and Accu-Chek® Guide.</p> <p>Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView.</p> <p>Other brands are not covered by your plan.</p>
	Medicare-covered continuous glucose monitors (CGMs) and supplies <sup>1</sup>	\$0 copay	\$0 copay
	Diabetes self-management training	\$0 copay	\$0 copay
	Therapeutic shoes or inserts <sup>1</sup>	\$0 copay	\$0 copay
<b>Durable medical equipment (DME) and related supplies</b>	Durable medical equipment (e.g., wheelchairs, oxygen) <sup>1</sup>	\$20 copay	\$20 copay
	Prosthetics (e.g., braces, artificial limbs) <sup>1</sup>	\$20 copay	\$20 copay

## Additional benefits

		<b>Medicare Advantage Core</b>	<b>Medicare Advantage Comprehensive</b>
		In-network and out-of-network <sup>†</sup>	In-network and out-of-network <sup>†</sup>
<b>Fitness program</b> Renew Active <sup>®</sup> by UnitedHealthcare		<p>\$0 copay for Renew Active<sup>®</sup> by UnitedHealthcare, the gold standard in Medicare fitness programs for body and mind. It includes a free gym membership at a fitness center you select from our nationwide network, online classes, brain games and fun social activities. Visit <a href="http://UHCRenewActive.com">UHCRenewActive.com</a> to learn more today.</p> <p>Once you become a member you will need a confirmation code. Log in to your plan website, go to Health &amp; Wellness and select Renew Active or call the number on your UnitedHealthcare member ID card to obtain your code.</p>	<p>\$0 copay for Renew Active<sup>®</sup> by UnitedHealthcare, the gold standard in Medicare fitness programs for body and mind. It includes a free gym membership at a fitness center you select from our nationwide network, online classes, brain games and fun social activities. Visit <a href="http://UHCRenewActive.com">UHCRenewActive.com</a> to learn more today.</p> <p>Once you become a member you will need a confirmation code. Log in to your plan website, go to Health &amp; Wellness and select Renew Active or call the number on your UnitedHealthcare member ID card to obtain your code.</p>
<b>Foot care (podiatry services)</b>	Foot exams and treatment <sup>1</sup>	\$30 copay	\$25 copay
	Routine foot care	\$30 copay, 6 visits per plan year*	\$25 copay, 6 visits per plan year*
<b>Home health care<sup>1</sup></b>		\$0 copay	\$0 copay
<b>Hospice</b>		You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.	You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.

## Additional benefits

		<b>Medicare Advantage Core</b> In-network and out-of-network <sup>†</sup>	<b>Medicare Advantage Comprehensive</b> In-network and out-of-network <sup>†</sup>
<b>Telephonic nurse services</b>		Receive access to nurse consultations and additional clinical resources at no additional cost.	Receive access to nurse consultations and additional clinical resources at no additional cost.
<b>Opioid treatment program services<sup>1</sup></b>		\$0 copay	\$0 copay
<b>Outpatient substance abuse</b>	Outpatient group therapy visit <sup>1</sup>	\$20 copay	\$20 copay
	Outpatient individual therapy visit <sup>1</sup>	\$30 copay	\$25 copay
<b>Renal dialysis<sup>1</sup></b>		\$20 copay	\$20 copay

<sup>1</sup>Some of the network benefits listed may require your provider to obtain prior authorization. You never need approval in advance for plan covered services from out-of-network providers. Please refer to the Evidence of Coverage for a complete list of services that may require prior authorization.

<sup>2</sup>Authorization is required for non-emergency Medicare-covered ambulance ground and air transportation. Emergency ambulance does not require authorization.

<sup>†</sup>As a member of plan you can see any provider (in-network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out of or been excluded or precluded from the Medicare Program.

\*Benefits are combined in-network and out-of-network

## Required Information

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Plans may offer supplemental benefits in addition to Part C benefits.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides 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 our Customer Service number at 1-866-460-8856 for additional information (TTY users should call 711). Hours are 8 a.m.–8 p.m. local time, Monday–Friday.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, cartas en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-866-460-8856, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 8 a.m. a 8 p.m., hora local, de lunes a viernes.

This information is available for free in other languages. Please call our Customer Service number located on the first page of this book.

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

The provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare 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.

The telephonic nurse services 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.

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, 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.

The company does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

**Online:** [UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

**Mail:** Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the member toll-free phone number listed in the front of this booklet.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

**Online:** <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free 1-800-368-1019, 800-537-7697 (TDD)

**Mail:** U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed in the front of this booklet.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en la portada de esta guía.

請注意：如果您說**中文 (Chinese)**，我們免費為您提供語言協助服務。請撥打本手冊封面所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Xin vui lòng gọi số điện thoại miễn phí dành cho hội viên trên trang bìa của tập sách này.

알림: **한국어(Korean)**를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 이 책자 앞 페이지에 기재된 무료 회원 전화번호로 문의하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nakalista sa harapan ng booklet na ito.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русским (Russian)**. Позвоните по бесплатному номеру телефона, указанному на лицевой стороне данной брошюры.

تنبيه: إذا كنت تتحدث **العربية (Arabic)**، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يرجى الاتصال على رقم الهاتف المجاني للعضو الموجود في مقدمة هذا الكتيب.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo telefòn gratis pou manm yo ki sou kouvèti ti liv sa a.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone sans frais pour les affiliés figurant au début de ce guide.

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny członkowski numer telefonu podany na okładce tej broszury.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número do membro encontrado na frente deste folheto.

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Si prega di chiamare il numero verde per i membri indicato all'inizio di questo libretto.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer für Mitglieder auf der Vorderseite dieser Broschüre an.

注意事項：日本語 (**Japanese**) を話される場合、無料の言語支援サービスをご利用いただけます。本冊子の表紙に記載されているメンバー用フリーダイヤルにお電話ください。

توجه: اگر زبان شما **فارسی (Farsi)** است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان اعضا که بر روی جلد این کتابچه قید شده تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते हैं, आपको भाषा सहायता सेवाएं, निःशुल्क उपलब्ध हैं। कृपया इस पुस्तिका के सामने के पृष्ठ पर सूचीबद्ध सदस्य टोल-फ्री फ़ोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu tus tswv cuab xov tooj hu dawb teev nyob ntawm sab xub ntiag ntawm phau ntawv no.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (**Khmer**) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខសមាជិកឥតចេញថ្លៃ បានកត់នៅខាងមុខនៃកូនសៀវភៅនេះ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyanam. Pakitawagan iti miyembro toll-free nga number nga nakasurat iti sango ti libro.

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shqódí díí naaltsoos bidáahgi t'áá jiik'eh naaltsoos báha'dít'éhígíí béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka xubinta ee telefonka bilaashka ah ee ku qoran xagga hore ee buugyaraha.

# What's Next

# Here's What You Can Expect Next

## UnitedHealthcare will process your enrollment

### Quick Start Guide and UnitedHealthcare member ID card

We will mail you a Quick Start Guide and a UnitedHealthcare member ID card 7–10 days after your enrollment is approved. **Please note, your member ID card will be attached to the front cover of your guide.** You will receive a separate member ID card and welcome packet from SilverScript® for your prescription drug coverage. If you are covering a spouse or partner, he or she will receive his or her own ID cards and welcome packet.

### Website access

After you receive your member ID card, you can register online at the website listed below to get access to plan information.

### Health assessment

In the first 90 days after your plan's effective date, we'll give you a call. Medicare requires us to call and ask you to complete a short health survey. You can also go to the website below and take the survey online.

**Start using your plan on your effective date.** Remember to use your UnitedHealthcare Group Medicare Advantage member ID card when you visit your health care providers.

## We're here for you

When you call, be sure to let the Customer Service Advocate know that you're calling about a group-sponsored plan. In addition, it will be helpful to have:

- ✓ **Your group number found on the front of this book**
- ✓ **Medicare number and Medicare effective date — you can find this information on your red, white and blue Medicare card**
- ✓ **Names and addresses for your doctors and clinics**

## Questions? We're here to help.



[retiree.uhc.com/healthplans](https://retiree.uhc.com/healthplans)



Call toll-free **1-866-460-8856**, TTY **711**,  
8 a.m.–8 p.m. local time, 7 days a week



# Statements of Understanding

By enrolling in this plan, I agree to the following:

✓ **This is a Medicare Advantage plan contracted with the federal government. This is not a Medicare Supplement plan.**

I need to keep my Medicare Part A and Part B, and continue to pay my Medicare Part B and, if applicable, Part A premiums, if they are not paid for by Medicaid or a third party. To be eligible for this plan, I must live in the plan's service area and be a United States citizen or be lawfully present in the U.S.

✓ **The service area includes the 50 United States, the District of Columbia and all U.S. territories.**

I may not be covered while out of the country, except for limited coverage near the U.S. border. However, under this plan, when I am outside of the U.S. I am covered for emergency or urgently needed care.

✓ **I can only have one Medicare Advantage plan at a time.**

- Enrolling in this plan will automatically disenroll me from any other Medicare health plan.
- If I enroll in a different Medicare Advantage plan, I will be automatically disenrolled from this plan.
- If I disenroll from this plan, I will be automatically transferred to Original Medicare.
- Enrollment in this plan is for the entire plan year. I may leave this plan only at certain times of the year or under special conditions.

✓ **My information will be released to Medicare and other plans, only as necessary, for treatment, payment and health care operations.**

Medicare may also release my information for research and other purposes that follow all applicable Federal statutes and regulations.

✓ **For members of the Group Medicare Advantage plan.**

I understand that when my coverage begins, I must get all of my medical benefits from the plan. Benefits and services provided by the plan and contained in the Evidence of Coverage (EOC) document will be covered. Neither Medicare nor the plan will pay for benefits or services that are not covered.

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Call toll-free **1-866-460-8856**, TTY **711**  
8 a.m.-8 p.m. local time, 7 days a week



[retiree.uhc.com/healthplans](https://retiree.uhc.com/healthplans)

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