



# Summary of Benefits 2024

## UnitedHealthcare® Group Medicare Advantage (PPO)

Group Name (Plan Sponsor): Teachers' Retirement System of the State of Kentucky

H2001-817-000

Look inside to learn about the plan and the health services it covers.  
Call Customer Service or go online for more information about the plan.



Toll-free **1-844-518-5877**, TTY **711**

8 a.m.-8 p.m. local time, Monday-Friday



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

**United  
Healthcare®**  
Group Medicare Advantage



# Summary of Benefits

**January 1, 2024 - December 31, 2024**

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 call Customer Service if you want a copy of the EOC or need help. When you enroll in the plan, you will get more information on how to view your plan details online.

## UnitedHealthcare® Group Medicare Advantage (PPO)

Medical premium, deductible and limits	
	In-network and out-of-network
<b>Monthly plan premium</b>	Contact your group plan sponsor 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 \$150 each plan year. (See Additional Information About UnitedHealthcare Group Medicare Advantage (PPO) for more information on your plan year deductible)
<b>Maximum out-of-pocket amount</b>	<p>Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$1,200 for this plan year.</p> <p>(The amounts you pay for deductibles, copays and coinsurance for covered services count toward this combined maximum in-network and out-of-network out-of-pocket limit. Expenses for non-emergency care while in a foreign country do not apply toward this limit.)</p> <p>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.</p> <p>Please note that you will still need to pay your monthly premiums, if applicable.</p>

Medical benefits		
	In-network and out-of-network	
<b>Inpatient hospital care<sup>1</sup></b>		\$200 copay per stay
		Our plan covers an unlimited number of days for an inpatient hospital stay.
<b>Outpatient hospital<sup>1</sup></b>	Ambulatory surgical center (ASC)	4% coinsurance
Cost sharing for additional plan covered services will apply.	Outpatient surgery	4% coinsurance
	Outpatient hospital services, including observation	4% coinsurance
	<b>Doctor visits</b>	
	Primary care provider	4% coinsurance
	Virtual doctor visits	\$0 copay
	Specialists <sup>1</sup>	4% coinsurance
<b>Preventive services</b>	Routine physical	\$0 copay; 1 per plan year
	Medicare-covered	\$0 copay
	<ul style="list-style-type: none"> <li>□ Abdominal aortic aneurysm screening</li> <li>□ Alcohol misuse counseling</li> <li>□ Annual wellness visit</li> <li>□ Bone mass measurement</li> <li>□ Breast cancer screening (mammogram)</li> <li>□ Cardiovascular disease (behavioral therapy)</li> <li>□ Cardiovascular screening</li> <li>□ Cervical and vaginal cancer screening</li> <li>□ Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)</li> </ul>	<ul style="list-style-type: none"> <li>□ Depression screening</li> <li>□ Diabetes screenings and monitoring</li> <li>□ Diabetes – Self-Management training</li> <li>□ Dialysis training</li> <li>□ Glaucoma screening</li> <li>□ Hepatitis C screening</li> <li>□ HIV screening</li> <li>□ Kidney disease education</li> <li>□ Lung cancer with low dose computed tomography (LDCT) screening</li> <li>□ Medical nutrition therapy services</li> </ul>

## Medical benefits

### In-network and out-of-network

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>□ Medicare Diabetes Prevention Program (MDPP)</li> <li>□ Obesity screenings and counseling</li> <li>□ Prostate cancer screenings (PSA)</li> <li>□ Sexually transmitted infections screenings and counseling</li> <li>□ Tobacco use cessation counseling (counseling for</li> </ul> | <ul style="list-style-type: none"> <li>people with no sign of tobacco-related disease)</li> <li>□ Vaccines, including those for the flu, Hepatitis B, pneumonia, or COVID-19</li> <li>□ “Welcome to Medicare” preventive visit (one-time)</li> </ul> |
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Any additional preventive services approved by Medicare during the contract year will be covered.

This plan covers preventive care screenings and annual physical exams at 100%.

### Emergency care

\$120 copay (worldwide)

If you are admitted to the hospital within 24 hours, you pay the inpatient hospital copay instead of the emergency care copay. See the “Inpatient Hospital Care” section of this booklet for other costs. Your benefit includes Non-emergency world-wide care for 20% coinsurance up to a maximum benefit of \$5,000 per year. Non-emergency world-wide care does not apply to your out-of-pocket maximum. A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

### Urgently needed services

\$25 copay (worldwide)

If you are admitted to the hospital within 24 hours, you pay the inpatient hospital copay instead of the urgently needed services copay. See the “Inpatient Hospital Care” section of this booklet for other costs.

Medical benefits		
		In-network and out-of-network
<b>Diagnostic tests, lab and radiology services, and X-rays (Cost for services may be different if received in an outpatient surgery setting)</b>	Diagnostic radiology services (e.g. MRI, CT scan) <sup>1</sup>	4% coinsurance
	Lab services <sup>1</sup>	\$0 copay
	Diagnostic tests and procedures <sup>1</sup>	4% coinsurance
	Therapeutic radiology <sup>1</sup>	4% coinsurance
	Outpatient X-rays <sup>1</sup>	4% coinsurance
<b>Hearing services</b>	Exam to diagnose and treat hearing and balance issues <sup>1</sup>	4% coinsurance
	Routine hearing exam	\$0 copay, 1 exam per plan year
	Hearing Aids	The plan pays up to a \$500 allowance for hearing aids (combined for both ears) every 3 years.
<b>Vision services</b>	Exam to diagnose and treat diseases and conditions of the eye <sup>1</sup>	4% coinsurance
	Eyewear after cataract surgery	\$0 copay
	Yearly glaucoma screening	\$0 copay
	Routine eye exam	\$0 copay, 1 exam every plan year
<b>Mental Health</b>	Inpatient visit <sup>1</sup>	\$200 copay per stay  Our plan covers an unlimited number of days for an inpatient hospital stay.
	Outpatient group therapy visit <sup>1</sup>	4% coinsurance

Medical benefits		
		In-network and out-of-network
	Outpatient individual therapy visit <sup>1</sup>	4% coinsurance
	Virtual behavioral visits	4% coinsurance
	<b>Skilled nursing facility (SNF)<sup>1</sup></b>	\$0 copay per day: days 1-20 \$80 copay per day: days 21-100
		Our plan covers up to 100 days in a SNF per benefit period (see the Evidence of Coverage for details on benefit periods).
	<b>Outpatient Rehabilitation (physical, occupational, or speech/language therapy)<sup>1</sup></b>	4% coinsurance
	<b>Ambulance<sup>2</sup></b>	4% coinsurance
	<b>Medicare Part B Drugs</b>	Chemotherapy drugs <sup>1</sup> 4% coinsurance
	Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	Other Part B drugs <sup>1</sup> 4% coinsurance
		We cover Part B drugs including chemotherapy and some drugs administered by your provider. However, this plan does not cover Part D prescription drugs.

Additional benefits		
		In-network and out-of-network
<b>Acupuncture services</b>	Medicare-covered acupuncture (for chronic low back pain)	4% coinsurance
<b>Cardiac rehabilitation</b>		4% coinsurance
<b>Chiropractic services</b>	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) <sup>1</sup>	4% coinsurance
<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>
	Medicare covered Continuous Glucose Monitors (CGMs) and supplies <sup>1</sup>	\$0 copay
	Diabetes self-management training	\$0 copay
	Therapeutic shoes or inserts <sup>1</sup>	4% coinsurance
<b>Durable Medical Equipment (DME) and Related Supplies</b>	Durable Medical Equipment (e.g., wheelchairs, oxygen) <sup>1</sup>	4% coinsurance

Additional benefits		
	In-network and out-of-network	
	Prosthetics (e.g., braces, artificial limbs) <sup>1</sup>	4% coinsurance
<b>Fitness program</b> Renew Active® by UnitedHealthcare	<p>\$0 copay for Renew Active® by UnitedHealthcare, the gold standard in Medicare fitness programs for body and mind. It includes a free gym membership at a fitness location you select from our nationwide network, online classes, content about brain health 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>	4% coinsurance
	Routine foot care	\$0 copay, 6 visits per plan year



Additional benefits	
	In-network and out-of-network
<b>UnitedHealthcare</b> Healthy at Home	<p>\$0 copay for the following benefits for up to 30 days after each inpatient and SNF discharge:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> 28 home-delivered meals*</li> <li><input type="checkbox"/> 12 one-way trips to medically related appointments and the pharmacy*</li> <li><input type="checkbox"/> 6 hours of non-medical personal care services - a professional caregiver can help with preparing meals, companionship, medication reminders, and more. No referral required.</li> </ul> <p>Call the customer service number on your UnitedHealthcare member ID card for more information and to use your benefits.</p> <p>*Call Customer Service to request a referral for each discharge.</p> <p>Some restrictions and limitations may apply.</p>
<b>Diabetes support program premium</b> Formerly known as Healthy at home plus	<p>\$0 copay for the following services if you qualify for the diabetes support program and complete the required health care activities:</p> <p>A choice of 1 of the following:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> 1-time pest control service treatment</li> <li><input type="checkbox"/> 12 hours of non-medical personal care</li> <li><input type="checkbox"/> 1 housekeeping service</li> </ul> <p>*Coverage is offered through a special supplemental benefit. Not all members will qualify. (see the Evidence of Coverage for eligibility details).</p>
<b>Home health care<sup>1</sup></b>	\$0 copay

Additional benefits		
		In-network and out-of-network
<b>Hospice</b>		<p>If you are entitled to Medicare Part A, 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.</p> <p>If you are not entitled to Medicare Part A, all care related to the terminal illness must be provided by a Medicare-certified hospice, which is billed directly to the plan. Please refer to the Evidence of Coverage.</p>
<b>Personal emergency response system (PERS) Lifeline</b>		<p>\$0 copay for a personal emergency response system.</p> <p>Help is only a button press away. A PERS wearable device can quickly connect you to the help you need, 24 hours a day in any situation. Call or go online to order your device. 1-855-595-8485, TTY 711 or <a href="http://lifeline.com/uhcgroup">lifeline.com/uhcgroup</a></p>
<b>24/7 Nurse Support</b>		Speak with a registered nurse (RN) 24 hours a day, 7 days a week.
<b>Opioid treatment program services<sup>1</sup></b>		\$0 copay
<b>Outpatient substance abuse</b>	Outpatient group therapy visit <sup>1</sup>	4% coinsurance
	Outpatient individual therapy visit <sup>1</sup>	4% coinsurance
<b>Rally Coach™ Programs</b>		<p>\$0 copay for Rally Coach™ programs: Real Appeal® Weight Management, Real Appeal Diabetes Prevention, Wellness Coaching and a tobacco cessation program.</p> <p>Call or go online to get started today.  <a href="http://rallyhealth.com/retiree">rallyhealth.com/retiree</a></p> <ul style="list-style-type: none"> <li>• Real Appeal 1-844-924-7325, TTY 711</li> <li>• Rally Wellness Coaching 1-800-478-1057, TTY 711</li> <li>• Tobacco Cessation 1-866-784-8454, TTY 711</li> </ul> <p>* Refer to your Evidence of Coverage for eligibility requirements</p>

Additional benefits	
	In-network and out-of-network
<b>Renal Dialysis<sup>1</sup></b>	4% coinsurance
<b>Steady Together</b>	<p>\$0 copay for the following services if you qualify for the Steady Together program and enroll in the fall prevention exercise program:</p> <ul style="list-style-type: none"> <li>• 8 hours per month of in-home personal care for 6 months following program enrollment</li> <li>• Access to an advanced care planning tool up to 12 months following program enrollment</li> </ul> <p>*Coverage is offered through a special supplemental benefit. Not all members will qualify.</p>

<sup>1</sup> These services require in-network providers to submit an authorization. This is not a referral and you will not be negatively impacted or prevented from receiving services if your provider fails to meet this requirement.

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

## Additional Information About UnitedHealthcare Group Medicare Advantage (PPO)

### Your Plan Year Deductible

**Your combined in-network and out-of-network deductible is \$150.** This is the amount you have to pay out-of-pocket before we will pay our share for your covered medical services.

Until you have paid the deductible amount, you must pay the full cost for most of your covered services. Once you have paid your deductible, we will begin to pay our share of the costs for covered medical services and you will pay your share (your copayment or coinsurance amount) for the rest of the plan year.

#### The deductible applies to the following services:

- Ambulance Services
- Cardiac Rehabilitation Services
- Diagnostic Procedure/Test
- Diagnostic Radiology Services
- Durable Medical Equipment
- Eye Exam (Medicare-covered)
- Hearing Exam (Medicare-covered)
- Kidney Dialysis
- Medical Supplies
- Occupational Therapy
- Orthotics and Prosthetics
- Outpatient Hospital Services
- Outpatient Mental Health/Substance Abuse
- Outpatient Surgery
- Outpatient X-ray Services
- Part B Drugs
- Physical Therapy and Speech/Language Therapy
- Podiatry Visit (Medicare-covered)
- Primary Care Physician Office Visit
- Specialist Office Visit
- Therapeutic Radiology Service
- Virtual Behavioral Visits

**The deductible does not apply to the following services:**

- Acupuncture for Chronic Low Back Pain
- All Medicare Preventive Services
- Chiropractic Services (Medicare-covered)
- Clinical Lab Services
- Diabetes Monitoring Supplies
- Diabetes Self-Management Training
- Emergency Care
- Home Health Care
- Hospice Services
- Inpatient Hospital Care
- Inpatient Mental Health Care
- Medicare-covered eye wear after cataract surgery
- Medicare covered Continuous Glucose Monitors (CGMs) and Supplies
- Medicare diabetes prevention program
- Non-emergency worldwide coverage
- Opioid Treatment Services
- Routine Eye Exam
- Routine Foot Care
- Routine Hearing Exam
- Skilled Nursing Facility
- Urgently Needed Services
- Virtual Doctor Visits

## 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, union group or trust administrator (plan sponsor). If you are not entitled to Medicare Part A, please refer to your plan sponsor's enrollment materials, or contact your plan sponsor directly to determine if you are eligible to enroll in our plan. TRS has made arrangements with us to offer a Medicare Advantage plan even though you aren't entitled to Part A based on former employment. If now, or in the future, you become eligible for Medicare Part A free due to employment and paying Social Security/Medicare Taxes or through a spouse, please contact Social Security to enroll in Medicare Part A.

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 (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/trs](https://retiree.uhc.com/trs) to search for a network provider using the online directory.

## Required Information

UnitedHealthcare® Group Medicare Advantage (PPO) is 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.

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 documents in other languages, Braille, large print, audio, or you can ask for an interpreter. For more information, please call Customer Service at the number on your member ID card or the front of your plan booklet.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, documentos en otros idiomas, braille, en letra grande o en audio. O bien, usted puede pedir un intérprete. Para obtener más información, llame a Servicio al Cliente al número que se encuentra en su tarjeta de ID de miembro o en la portada de la guía de su plan.

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.

24/7 Nurse Support should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your 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.