APWU HEALTH PLAN
TOGETHER. BETTER HEALTH.

2022 Benefit Plan

Medicare Advantage Plan



Presented by

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UnitedHealthcare®

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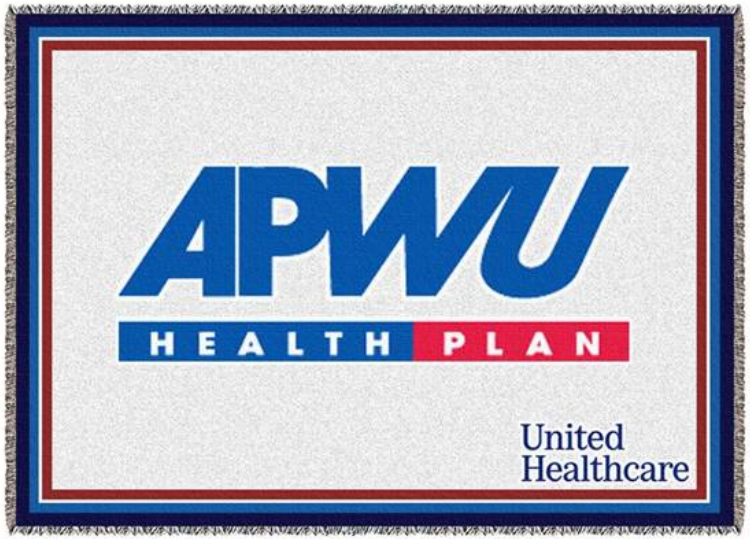
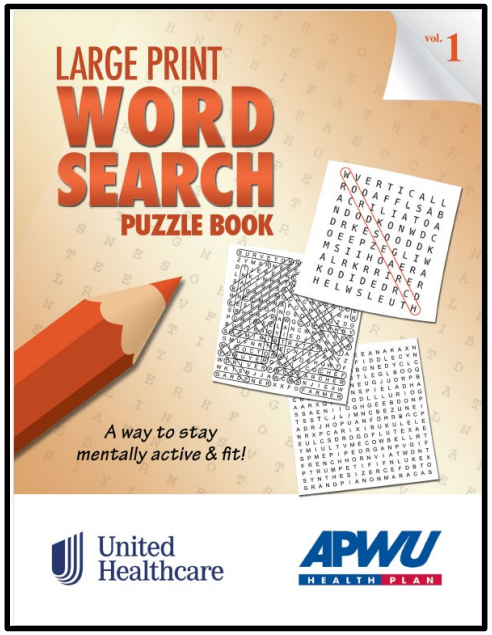
Welcome

- APWU Health Plans and UnitedHealthcare
- UnitedHealthcare Value Story
- Medicare Basics and Eligibility
- Plan Benefits, Programs and Features
- How to Enroll & What to Expect Next

Open Season Kit Contents

- APWU Health Plan Blanket
- Wellness Program Flyers
- Enrollment Flyer
- Crossword Puzzle Book
- Contact Information Business Card





Medicare Advantage Plan

The Medicare Advantage Plan was designed specifically for FEHB retirees.

It was designed to complement the High Option that will provide retirees with beneficial services as they make the most from their retirement years.

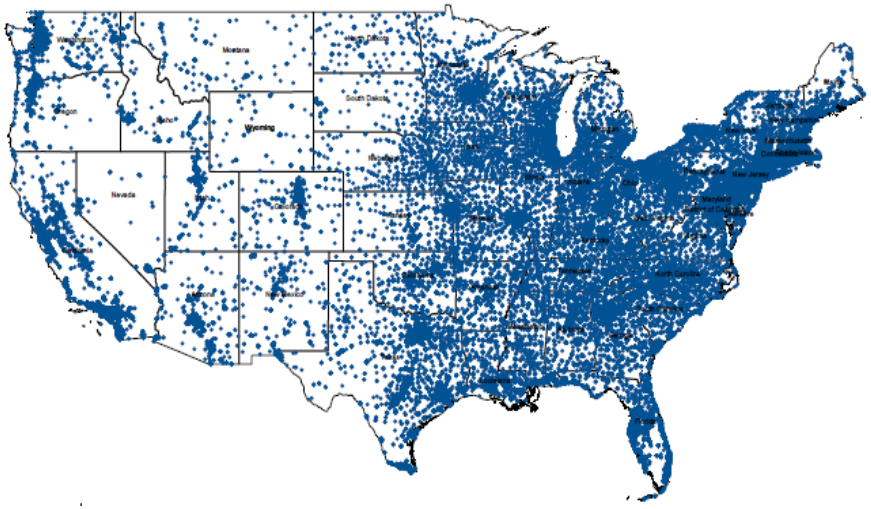
To be eligible, retirees must:

- Be retired
- Be enrolled in Medicare A and B
- Be enrolled in the High Option - Enrollment Codes: 471, 472, 473
- Remain enrolled in the High Option
- Retirees will retain their FEHB plan status when they enroll in this enhanced level of benefits
- Retirees who enroll in the Medicare Advantage Plan will also be eligible to receive a $50 Medicare Part B premium credit each month

UnitedHealthcare is here for retirees

UnitedHealthcare® Group Medicare Advantage PPO Plan	
• National Service Area – Including U.S. territories	• All willing Medicare Providers
• Non-differential PPO – same benefits in and out-of-network	• No need to obtain a referral

Value to Retirees
• Broad Provider Access
• One ID card
• Benefits travel with them across the U.S.
• Easier to understand



Helping retirees make the most of their plan

- Dedicated Group Retiree Call Center
- Fully-integrated medical and pharmacy benefits
- Dedicated Group Medicare Advantage Service Model
  - Single national network platform
  - Single nationwide plan design for all retirees
  - Single claims and administrative platform



Original Medicare Basics



When are retirees eligible for Medicare?

- You're 65 years old, or you're under 65 and 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 retirees (or their spouse) have contributed payroll taxes to Medicare throughout their working life, retirees are eligible for Medicare when retirees reach age 65 — regardless of their income or health status.

Understanding Your Medicare Choices

- **Choose which option is best for you**

Combine Original Medicare with the APWU High Option Plan

Remain in the APWU Health Plan High Option



Medicare will be billed as primary



APWU High Option Health Plan will be billed as secondary



Prescription Drug coverage will continue to be provided under the APWU High Option Health Plan

or

Choose a Medicare Advantage Plan:

Select the APWU Health Plan Medicare Advantage Plan and retain FEHB benefits



Combines both Medicare Part A and B into a single plan with a single ID card



Includes prescription drug coverage



Provides senior focused benefits, services, and programs



Receive $50 Medicare Part B subsidy each

Plan Benefits, Programs and Features

APWU Health Plan

Medicare Advantage Prescription Drug (MAPD) PPO



Plan Overview

- The Medicare Advantage Plan is an enhanced level of benefits offered to participants of the APWU High Option *(Plan codes 471, 472, or 473).*
- This Plan will replace Original Medicare and the High Option Health Plan and includes all benefits in a single plan *(hospital, doctors office visits, screenings and labs, and prescription drug coverage).*
- Retirees should not cancel or suspend their APWU High Option. They must be actively enrolled and remain enrolled in the UnitedHealthcare® Group Medicare Advantage PPO Plan.
- If they are not currently in the APWU Health Plan High Option Plan, they can enroll during Open Season by calling OPM at 1-888-767-6738.
- If retirees suspend or cancel their APWU High Option Plan, their Medicare Advantage PPO Plan will also be canceled.
- Enrollment into this Plan provides a $50 Medicare Part B monthly credit.

Medicare Advantage PPO Plan

	Retirees Pay
Annual Deductible	$ 0
Annual Out-of-Pocket Maximum	$ 0

Retirees will continue to pay their APWU Health Plan premium, however, the UnitedHealthcare® Group Medicare Advantage Plan has no out-of-pocket costs for ALL covered medical services.

Retirees will receive a $50 Medicare Part B premium subsidy each month.

Benefits at a Glance

Benefit Coverage	In-Network	Out-of-Network
Primary Care Provider (PCP) or Specialist office visit	$ 0	$ 0
Urgent care/Emergency Room	$ 0	$ 0
Inpatient hospitalization/Outpatient Surgery	$ 0	$ 0
Annual Physical/Wellness Visit	$ 0	$ 0
Immunizations	$ 0	$ 0
Breast/Colon Cancer Screenings	$ 0	$ 0
Hearing Aid Allowance	$1,500 every 36 months when using UnitedHealthcare Hearing Program	
Dental	• Preventative and Diagnostic $0 copay, covered at 100% • Minor (i.e. fillings) retiree pays 20% coinsurance and $50 deductible • Major (i.e. crowns, inlays, bridges) 50% coinsurance and $50 deductible • $1,000 annual maximum for Minor and Major services	

Prescription Benefits

Tier	Prescription Drug Type	Member Cost	
		Retail (30-day supply)	Preferred Mail Order (90-day supply)
Tier 1	**Preferred Generic** – All covered generic drugs.	$ 10	$ 20
Tier 2	**Preferred Brand** – Many common brand name drugs, called preferred brands.	$ 30	$ 60
Tier 3	**Non-preferred Drug** – Non-preferred brand name drugs. In addition, Part D eligible compound medications are covered in Tier 3.	$ 45	$ 90
Tier 4	**Specialty Tier** – Unique and/or very high-cost brand drugs.	$ 60	$ 120

Members have full coverage in the gap/"donut hole" and continue to pay the same co-pay throughout the year regardless of their prescription costs

Members who prefer to fill prescriptions via mail order, must transfer their prescriptions to Optum Rx

Dental Benefits



With UnitedHealthcare® Dental, you'll have access to a large nationwide network with a combined 358,000 providers and locations.

- 100% coverage for exams, X-rays, cleanings and periodontal maintenance
- 80% coverage for minor services (i.e. fillings)
- 50% coverage for major services (i.e. crowns, root canals)
- $50 annual deductible and $1000 annual maximum for minor and major services
- Freedom to see out-of-network providers - you may pay more when going out-of-network

FirstLine Essentials



Over-the-counter care at no cost to retirees

FirstLine Essentials is an over-the-counter benefit that gives retirees credits to spend on over-the-counter care. Shop toothpaste, pain relief, vitamins, cough drops and more. It's all included with their health plan.

$40 is added to their account every 3 months. Retirees can use it on everyday health and wellness products. These credits will expire quarterly. Retirees can choose how to shop for products — through the catalog or online:

- **Catalog:** They'll receive a catalog in the mail 4 to 6 weeks after enrollment. Simply fill out an order form and mail it in.
- **Online:** Use their digital account on the FirstLine Essentials website or on the FirstLine Benefits app.

Gym and Fitness Membership



SilverSneakers®[3] is a fitness benefit that includes:

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

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

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

UnitedHealthcare Health at Home



With 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 Advocate*
- 12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Advocate*
- 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.

UnitedHealthcare® HouseCalls



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

What to expect from a HouseCalls visit:

- A knowledgeable health care practitioner will perform a head-to-toe exam, health screenings, review their health history and current medications, help identify health risks and provide health education
- Retirees can talk about health concerns and ask questions that retirees haven’t had a chance to discuss with their primary care doctor
- They’ll get a personalized checklist of topics to discuss at their next doctor's visit
- HouseCalls will send a summary of their visit to the retiree and their primary care provider

Additional Benefits



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].



Nurse Support was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, anywhere - 24 hours a day, 7 days a week - at no additional cost.



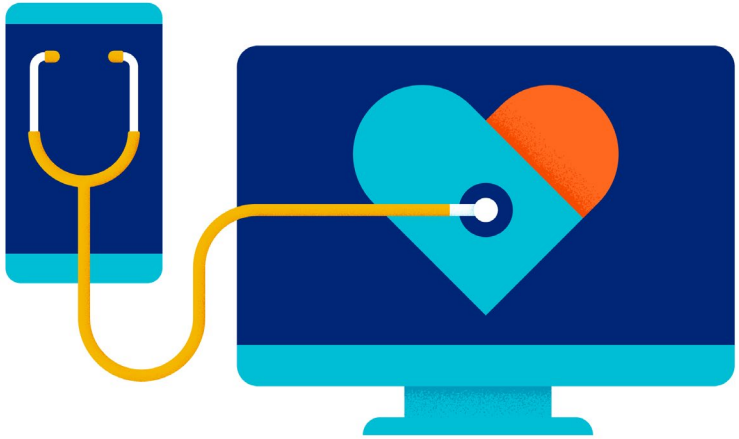
Renew by UnitedHealthcare is our health and wellness experience that helps empower you to take charge of your well-being every day. It provides a wide variety of useful resources and activities, including brain games, healthy recipes, learning courses, fitness activities and more.



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.**

Visit the Virtual Education Center to explore and learn more

- Learn more about the programs offered
- Watch videos from UnitedHealthcare Medicare Advantage Plan members
- Print additional plan program information
- Access via any tablet, computer or smartphone



www.uhcvirtualretiree.com/apwuhp

How to Enroll



How to Enroll



Step 1: Enroll in the APWU High Option Health Plan (Enrollment Codes: 471, 472, 473)

To do so call the Office of Personnel Management (OPM) at **1-888-767-6738** TTY: 711 Monday thru Friday, 7:40 a.m. to 5:00 p.m. ET or log onto www.opm.gov to make your selection online.

And



Step 2: Enroll in the UnitedHealthcare® Group Medicare Advantage Plan

To do so call UnitedHealthcare at **1-855-383-8793** TTY **711,** 8 a.m. – 8 p.m. local time, 7 days a week.

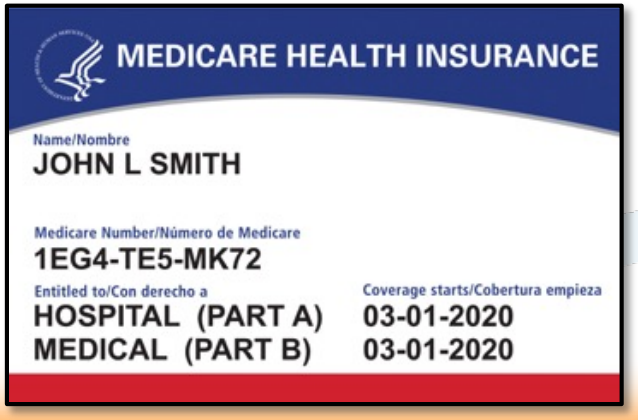
Retirees can also visit us online for general information at

www.uhcvirtualretiree.com/apwuhp

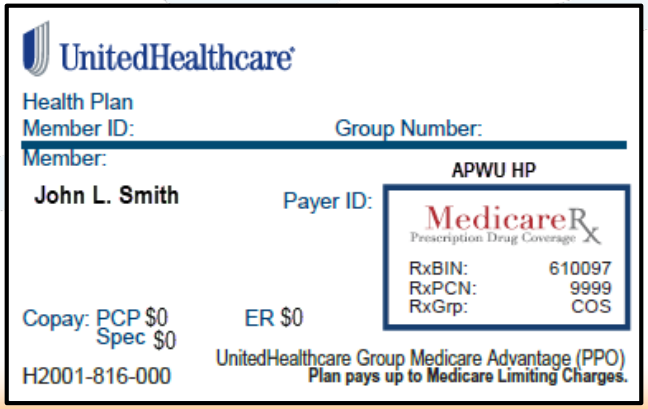
What to expect after enrollment

- Retirees will receive their new UnitedHealthcare® Medicare Advantage member ID card and retirees can start using it as soon as their plan is effective.
- Retirees will receive a Quick Start Guide that gives retirees more information on how their benefits work and how to get the most out of their plan.
- Soon after their effective date, we will contact them to complete a short health survey so we can understand their unique health needs.
- When receiving medical service or obtaining prescriptions, please ensure retirees are utilizing their UnitedHealthcare® Medicare Advantage member ID card. If they have an APWU High Option Member ID card, they will no longer need to show it when obtaining services.

Store this card in a safe place



Use this after their effective date



UHCRetiree.com/apwuhp

After retirees get their UnitedHealthcare® member ID card, they can sign up for their secure online personal account at www.UHCRetiree.com/apwuhp

After retirees sign up, they can:

- Look up their latest claim information
- Review benefit information and plan materials
- Print a temporary UnitedHealthcare® member ID card and request a new one
- Look up drugs and how much they cost under their plan
- Search for network doctors
- Explore Renew by UnitedHealthcare, our member-only Health & Wellness experience
- Get their Explanation of Benefits online

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

1. Visit the website and click on the “New user? Register Now” button and then click “Register Now”.
2. Enter their information (first and last name, date of birth, ZIP code, UnitedHealthcare member ID number) and click "Continue".
3. Create their username and password, enter their email address, and click “Create my ID".
4. For security purposes, retirees will need to verify their account by email, call or text.

Questions and Answers



Thank you to all retirees. We look forward to welcoming retirees to our Medicare family.



Terms and Definitions

Annual Deductible – Your plan does not include an annual deductible. Your coverage begins in the initial coverage stage.

Coinsurance – Your share of the costs of a covered health care service. It's usually a percentage of total cost. Your plan pays the rest.

Copay – A fixed amount you pay for a covered service, usually when you get the service. For example, you might pay $10 or $20 for a doctor's visit or prescription drug. How much you pay depends on the type of service.

Out-of-pocket costs – The amount you pay (or others pay on your behalf), including the deductible, for prescription drugs starting January 2022. This does not include premiums, or the amount the group health plan, former employer or plan sponsor pays for prescription drugs.

Premium – The amount that must be paid for your health insurance or plan. You usually pay it monthly.

Total drug costs – The amount you pay (or others pay on your behalf) and the plan pays for prescription drugs starting January 2022. This does not include premiums.



You can find more terms online at **justplainclear.com**

Understanding Original Medicare's Rules

- You must be entitled to Medicare Part A and/or enrolled in Medicare Part B and continue to pay your Medicare Part B premium.
- You can only be in one Medicare Advantage Plan at a time. Enrolling in another plan will automatically disenroll you from any other Medicare Advantage or prescription drug plan.
- If you do not enroll in a Medicare Part D prescription drug plan or a Medicare Advantage Plan that includes prescription drug coverage, or you do not have other creditable prescription drug coverage, you may have to pay Medicare's Late Enrollment Penalty.
- You must inform us of any current prescription drug coverage or future enrollment that includes prescription drug coverage.
- If you are enrolled in a group Medicare Advantage Plan without prescription drug coverage and need Part D coverage, you cannot enroll in an individual Part D plan. You must enroll in a group- sponsored Part D prescription drug plan.
- When you are a member, you are encouraged to read the plan's Evidence of Coverage (EOC), including appeals and grievance rights, which can be found at www.uhcretiree.com/apwuhp
- 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 2022 enrollment kit.

Additional Information

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

Formularies and/or provider/pharmacy networks disclaimer The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party.

Out-of-network/non-contracted providers are under no obligation to treat APWU Medicare Advantage Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information.

This document is available in alternative formats. If you receive full or partial subsidy for your premium from a plan sponsor (former employer, union group or trust), the amount you owe may be different than what is listed in this document. For information about the actual premium you will pay, please contact your plan sponsor's benefit administrator directly.

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

OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90-day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. Prescriptions from OptumRx should arrive within 5 business days after we receive the complete order. Contact OptumRx anytime at 1-888-279-1828, TTY 711.

Other pharmacies are available in our network.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing.

Additional Information

Renew by UnitedHealthcare is not available in all plans. Resources may vary. Reward offerings will vary by member and Renew Rewards is not available in all plans with Renew by UnitedHealthcare.

[3]Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers GO and SilverSneakers On-Demand are trademarks of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved.

[5]Benefits and availability may vary by plan and location.

[6]The Telephonic Nurse Support should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your provider's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities. We provide free services to help you communicate with us such as letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact Customer Service at 1-855-383-8793, TTY: 711, 8 a.m.–8 p.m. local time, 7 days a week, for additional information.

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Questions for Closing Session

Email any questions to:
closingsessionquestions@apwuhp.com

You will receive an email following our Seminar with a link to fill out your class evaluations online.

THANK YOU!

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