



We have important news about your medical and prescription drug coverage

The Connecticut Teachers' Retirement Board (TRB) is pleased to introduce the **UnitedHealthcare® Group Medicare Advantage (PPO) plan** for your medical and prescription drug coverage, which will be offered to Medicare-eligible retirees effective January 1, 2022

Introducing the UnitedHealthcare® Group Medicare Advantage (PPO) plan

The **UnitedHealthcare Group Medicare Advantage (PPO) plan** is a Medicare Advantage plan that delivers all the benefits of Original Medicare (Parts A and B), includes prescription drug coverage (Part D), and offers additional benefits and features. This plan is not a supplement plan and does not pay secondary to Medicare.

You will automatically be enrolled into the new plan, which expands programs and services

The **UnitedHealthcare Group Medicare Advantage (PPO) plan** is a custom plan designed exclusively for TRB retirees. You have access to nationwide coverage and can see doctors and other health care providers at the same cost share as long as they participate in Medicare and accept the plan. This is a unique plan for TRB retirees and should not be confused with individual UnitedHealthcare Medicare Advantage plans that might be available in your area.

You must be entitled to Medicare Part A and enrolled in Medicare Part B. You must continue paying your Medicare Part B premium to be eligible for coverage under the UnitedHealthcare Group Medicare Advantage (PPO) plan.

Similar to your current plan, in addition to the costs you pay for Medicare Part B, you'll pay a monthly premium for your TRB coverage. This is the total amount shown at the bottom of this chart, based on the medical plan you are being automatically enrolled in.

	UnitedHealthcare® Group Medicare Advantage (PPO) plan	UnitedHealthcare® Group Senior Supplement plan
Medical and prescription drug	\$30.00	\$269.00
Dental	\$50.00	\$50.00
Total	\$80.00	\$319.00

As a UnitedHealthcare Group Medicare Advantage plan member, your plan offers benefits and services beyond what you will find with Original Medicare (Parts A and B)

You'll have a team committed to understanding your needs, helping you get the care you need and assist you in managing your health. UnitedHealthcare will connect you to health and wellness resources and even schedule your preventive care, including arranging an Annual Wellness Visit. Below, you can find highlights of what the new plan offers.

Diabetic monitoring supplies

\$0 copay for diabetic monitoring supplies.

Preferred diabetic prescriptions

Member pays no deductible up to a \$25 maximum copay for a 31-day supply or up to a \$50 maximum copay for a 90-day supply.

Hearing and vision

Included in this plan for all TRB retirees.

UnitedHealthcare Healthy at Home

Provides support as you recover from hospital and skilled nursing facility stays. After you have been discharged, you are eligible to receive home-delivered meals, transportation to medical appointments and in-home personal care to assist with daily activities, all at no cost to you.

UnitedHealthcare® HouseCalls

An in-home visit designed to complement your doctor's care. A knowledgeable licensed health care professional will review your medical history and current medications, perform a health screening, identify health risks and provide health education.

Renew Rewards

Earn rewards for taking an active role in your health and wellness by completing certain health care activities.

Renew Active®

A fitness program for body and mind that's designed for you and your goals, offered exclusively by UnitedHealthcare.

Renew by UnitedHealthcare

Our online member-only Health & Wellness Experience.

Large network of pharmacies

Choose from thousands of pharmacies across the United States, including national chain, regional and independent local retail pharmacies.

Virtual Visits

Live video chat¹ with a provider from your computer, tablet or smartphone anytime, day or night.

Virtual Doctor Visits

Good for minor health care concerns such as cough/cold, allergies, fever, flu or sore throat.

Virtual Behavioral Health Visits

Good for behavioral health concerns such as stress and anxiety, or depression.

Frequently asked questions

Do I need Original Medicare (Part A and Part B)?

Yes, you must be entitled to Medicare Part A and enrolled in Medicare Part B. You must continue paying your Medicare Part B premium to Social Security in order to be eligible for coverage under the UnitedHealthcare Group Medicare Advantage (PPO) plan.

What is the difference between a Medicare Advantage and Senior Supplement plan?

Medicare Advantage plans are offered through private insurance companies. A Medicare Advantage plan is an “all-in-one” alternative to Original Medicare. Medicare Advantage plans offer preventive care and ancillary benefits not offered under Original Medicare. Plans must cover all of the medically necessary services that Original Medicare covers.

The Senior Supplement plan follows Original Medicare guidelines. Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. Original Medicare will be primary, and the Senior Supplement plan will be secondary.

Is the plan nationwide?

Yes, this plan offers nationwide coverage.

What providers can I use?

The UnitedHealthcare Group Medicare Advantage (PPO) plan is a unique Preferred Provider Organization (PPO) plan that allows you access to our nationwide coverage and you can see doctors and other health care providers as long as they participate in Medicare and accept the plan.

When will I get my UnitedHealthcare member ID card?

Your UnitedHealthcare member ID card will arrive attached to your Quick Start Guide before your effective date of January 1, 2022.

Will I have hearing and vision coverage?

Yes, the UnitedHealthcare Group Medicare Advantage (PPO) plan provides routine hearing, vision, and coverage for lenses, frames or contacts.

What is the Renew Active® program?

Renew Active is our fitness program for body and mind that’s designed for you and your goals at no additional cost. With Renew Active, you’ll receive a free standard gym membership with access to an extensive network of gyms and fitness locations, an online brain health program and access to the Fitbit® Community for Renew Active members, including access to thousands of workout videos. Renew Active can help you stay fit, focused and ready for what’s next.

What is the UnitedHealthcare® HouseCalls program?

UnitedHealthcare HouseCalls is an annual wellness program designed to complement your provider’s care and offered to you at no extra cost. The program sends a licensed health care professional to visit you at home. During the visit, they will review your medical history and current medications, perform a health screening, identify health risks and provide health education. It’s also a chance to ask any health questions you may have. Once completed, HouseCalls will send a summary of your visit to your primary care provider so that they have this additional information regarding your health. HouseCalls may not be available in all areas.

What is Medicare Part D IRMAA and does it apply to me?

IRMAA stands for Income-Related Monthly Adjustment Amount. Similar to Medicare Part B, high-income earners will pay more for their Medicare Part D coverage. If you are a member of a Medicare plan that includes prescription drug coverage and your Modified Adjusted Gross Income on your IRS tax return from two years ago is above \$91,000² for an individual or \$182,000² for a couple, you may pay an additional amount for Medicare Part D coverage. The extra amount is paid directly to Social Security, not to your plan. If you are subject to IRMAA, Social Security will send you a letter. The letter will explain how they determined the amount you must pay and the actual IRMAA amount. Neither TRB nor your health plan determine who will be subject to IRMAA. Therefore, if you disagree with the amount you must pay, contact the Social Security Administration. You can:

- Go online to www.ssa.gov
- Call Social Security toll-free at **1-800-772-1213**, TTY **1-800-325-0778**, 8 a.m.–7 p.m., Monday–Friday
- Visit your local Social Security office

What if I have trouble paying for my prescription drugs?

If you have a limited income, you may be able to get Extra Help to pay for your prescription drug costs.

If you qualify, Extra Help could pay up to 75% or more of your drug costs. Many people qualify and don't know it. There's no penalty for applying, and you can re-apply every year.

Call Social Security toll-free at **1-800-772-1213**, TTY **1-800-325-0778**, 8 a.m.–7 p.m., Monday – Friday.

Here's what you can expect

In the coming weeks, open enrollment materials, which will include the opportunity to make a change to your current election.

EARLY OCTOBER

TRB Enrollment Guide

MID OCTOBER

UnitedHealthcare Plan Guide

Posted online at www.UHCRetiree.com/TRB and www.ct.gov/trb.

MID DECEMBER

UnitedHealthcare Quick Start Guide

Your member ID card affixed to the front of the guide.

You do not need to do anything to enroll

You will be automatically enrolled in this plan for coverage beginning January 1, 2022. If you do not wish to be enrolled in this plan, call TRB at **1-800-504-1102** or go online to www.ct.gov/trb and complete the Health Insurance Cancellation form by November 22, 2021.

Questions?

We have also included a list of frequently asked questions and answers to help with some of the questions not addressed in this letter. If you still have questions, please do not hesitate to call.

UnitedHealthcare

- Learn about plan benefits
- Find a provider
- Look up prescription drugs

Visit www.UHCRetiree.com/TRB.

Call toll-free **1-866-794-3033**, TTY **711**, 8 a.m.–8 p.m. local time, 7 days a week.

¹The computer, tablet or smartphone you use must be webcam-enabled.

²These amounts are projected for 2022.