



Stafford County Government and Stafford County Public Schools 2021 Medicare Benefit Plan Options UnitedHealthcare[®] Senior Supplement[®] and UnitedHealthcare[®] MedicareRx for Groups (PDP) plans

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United
Healthcare

Welcome

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UnitedHealthcare is here for you

Helping you make the most of your plan

One-on-one help using your Medicare plan.

At UnitedHealthcare®, it's not just customer service. It's 1-on-1 support to help answer your questions and take the extra steps to understand your needs. It's helping navigate your care during a health event. And it's helping you get the most out of your plan, so you can be at your best health.

Get the care you need when — and where — you need it.

Whether it's an appointment with a doctor online, a call with a nurse at 3 a.m. or taking care of a wellness visit from the comfort of your home, we make it easier to connect you with care so you can stay on top of your health — when, where and how you need it.

Comprehensive drug coverage.

When it comes to your prescription drug needs it's good to know that you'll have one of the most comprehensive drug coverage programs available. And, you can have your prescriptions delivered straight to your door — it's like having a drugstore at your fingertips.



**Network size varies by market and exclusions may apply. Based on August 2019 Company Member Perception Report, UHC Market Research
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Original Medicare Basics

When are you 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 you (or your spouse) have contributed payroll taxes to Medicare throughout your working life, you are eligible for Medicare when you reach age 65 — regardless of your income or health status



Understanding your Medicare offering

After you become eligible for Medicare, what should you do next?

Step 1: Enroll in Original Medicare.

Original Medicare
Provided by the federal government

 **Part A**
Helps pay for hospital stays and inpatient care

 **Part B**
Helps pay for doctor visits and outpatient care



Step 2: Stafford County Government and Schools retirees have the following plans available:

Medicare Supplement Plan – UnitedHealthcare® Senior Supplement®



Helps pay some or all of the out-of-pocket costs that come with Original Medicare

Medicare Part D Plan – UnitedHealthcare® MedicareRx for Groups (PDP)



Helps pay for prescription drugs





Plan Benefits

Stafford County Government and Stafford County Public Schools
UnitedHealthcare[®] Senior Supplement[®] and
UnitedHealthcare[®] MedicareRx for Groups (PDP) plans

Your Senior Supplement[®] plan overview

- Covers many costs Original Medicare doesn't cover
- Virtually no claim forms to file
- No networks—you can visit any doctors, specialists and hospitals that accepts Medicare
- No referrals or prior authorization needed for covered services
- Additional benefits, programs and features bundled with your plan



Your Senior Supplement[®] plan benefits

Includes services such as doctor's office visits, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, and diagnostic tests.

Covered Services	Medicare Pays	Plan Pays	You Pay
First \$198 of Medicare-approved amounts	\$0	\$198 (Medicare Part B deductible) ¹	\$0
Remainder of Medicare-approved amounts	Generally 80%	20%	\$0
Medicare Part B excess charges (above Medicare-approved amounts)	\$0	100%	\$0
Preventive care	100%	Balance (if applicable)	\$0

Amounts listed reflect 2020 information.

¹Once \$198 of Medicare-approved amounts for covered services have been paid, the Medicare Part B deductible will have been met for the calendar year.



Your Senior Supplement[®] plan benefits

Covered Services	Medicare Pays	Plan Pays	You Pay
First 60 days of hospitalization	All but \$1,408	\$1,408 (Medicare Part A deductible)	\$0
Days 61–90 of hospitalization	All but \$352 per day	\$352 per day	\$0
Days 91–150 of hospitalization	All but \$704 per day	\$704 per day	\$0
First 3 pints of blood	\$0	100%	\$0
Additional amounts of blood under Medicare Part A	100%	\$0	\$0
Days 1–20 in skilled nursing facility	All approved amounts	\$0	\$0
Days 21–100 in skilled nursing facility	All but \$176 per day	Up to \$176 per day	\$0

Amounts listed reflect 2020 information.



Diabetes testing and monitoring supplies

When you use one of the approved meters and corresponding strips, your cost-share for diabetes testing and monitoring supplies is a **\$0 copay**.

These supplies also include any brand of lancets, lancing device, glucose control solution (to test the accuracy of your meter), and replacement batteries for your meter.

To switch to one of the preferred brands, you may be required to get a new prescription from your doctor. A temporary supply of your current brand can be requested.



Your plan provides coverage for many of the OneTouch® and ACCU-CHEK® blood glucose testing strips and meters



Your Part D (prescription drug) coverage

- UnitedHealthcare® has over 67,000 national, regional, local chains and independent neighborhood pharmacies in our network
- Thousands of covered brand name and generic prescription drugs
- Bonus drug coverage in addition to Medicare Part D drug coverage
- All covered generic drugs are in Tier 1



Check your plan's drug list online at www.UHCRetiree.com or call Customer Service to see if your prescription drugs are covered.



Your Part D (prescription drug) benefits: 4-tier plan

Tier	Prescription Drug Type	Your Costs	
		Retail 30-day supply	Preferred Mail Order <u>and</u> Retail 90-day supply
Tier 1	Preferred Generic — All covered generic drugs.	\$0 copay	\$0 copay
Tier 2	Preferred Brand — Many common brand name drugs, called preferred brands.	\$20 copay	\$40 copay
Tier 3	Non-preferred Drug — Non-preferred brand name drugs. In addition, Part D eligible compound medications are covered in Tier 3.	\$40 copay	\$80 copay
Tier 4	Specialty Tier — Unique and/or very high-cost brand drugs.	\$40 copay	\$80 copay



Drug payment stages — full coverage in the gap

Initial Coverage	Coverage Gap	Catastrophic Coverage
<p>In this drug payment stage:</p> <p>You pay a copay or coinsurance (percentage of a drug's total cost) and the plan pays the rest</p> <p>You stay in this stage until your total drug costs reach \$4,130</p>	<p>Your plan provides additional coverage through the gap</p> <p>You continue to pay the same copay or coinsurance as you did in the initial coverage stage</p> <p>You stay in this stage until your out-of-pocket costs reach \$6,550</p>	<p>After your out-of-pocket costs reach \$6,550</p> <p>You pay a small copay or coinsurance amount</p> <p>You stay in this stage for the rest of the plan year</p>

Total drug costs: The amount you pay (copays) and the plan pays for prescription drugs starting January 2021. This does not include plan premiums.

Out-of-Pocket costs: The *amount you pay (copays)* for prescription drugs starting January 2021 plus the value of the *Medicare Coverage Gap Discount Program*. This does not include premiums, or the amount the group health plan, former employer, or plan sponsor pays for prescription drugs.



Home Delivery Pharmacy¹

After you've chosen OptumRx[®] and your order has been placed:



- 1 Your order enters the OptumRx[®] fulfillment system



- 2 A pharmacist reviews your information for drug interactions, allergies and dosage



- 3 For your safety, another pharmacist reviews your medication for accuracy after it is dispensed



- 4 OptumRx seals your medication in a tamper-evident package



- 5 OptumRx mails your medication to you and notifies you when it has been shipped





Programs and Features

Stafford County Government and Stafford County Public Schools
UnitedHealthcare[®] Senior Supplement[®] and
UnitedHealthcare[®] MedicareRx for Groups (PDP) plans

Annual physical and wellness visit

Schedule your annual physical and wellness visit — both are covered by your health plan for a \$0 copay.*+

- Save time by combining your wellness visit and physical into a single office visit
- Schedule your appointment early in the year to get any other preventive care you may need
- Make sure you follow through with your provider's recommendations for screenings, exams and other care

You can get your annual wellness visit any time during the calendar year no matter when you had your last visit the previous year.



Take charge
of your health

*A copay or coinsurance may apply if you receive additional services that are not part of the annual physical.

+Covered at a \$0 copay when you see a network doctor (if your plan has a network).



Renew Active²

by  UnitedHealthcare®

Introducing Renew Active™. The gold standard in Medicare programs for body and mind.

- Stay active with a free gym membership
- Access to our extensive, nationwide network of gyms and fitness locations. It's one of the largest of all Medicare fitness programs.*
- Personalized fitness plan to help you get started
- Online brain health program from AARP® Staying Sharp, including exclusive content for Renew Active members.
- Connect with other health-minded members at local health and wellness events, and through the Fitbit® Community for Renew Active members. No Fitbit device is needed.
- If you prefer to work out from home, you can access Fitbit Premium™ with thousands of workout videos.

*Based on gym and fitness location network size.



To learn more, sign into your plan website, go to Health & Wellness and look for Renew Active

Virtual Visits



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.³

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, stomachaches

Virtual Behavioral Health Visits

Virtual Behavioral Health Visits may be best for:

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

You can find a list of participating Virtual Visit providers by logging into your member website.



NurseLine⁴



You are never alone with NurseLine

NurseLine was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions any time, anywhere — 24 hours a day, 7 days a week — at no additional cost.

When you call, a registered nurse can help you:

- Choose where to go for care — whether that's self-care, a doctor visit or urgent care
- Find a doctor or hospital that meets your needs and preferences
- Understand your diagnosis and explore treatment options



UnitedHealthcare Hearing



Hear the moments that matter most

With UnitedHealthcare Hearing, you can receive a hearing exam and have access to a wide selection of name-brand and private-labeled custom-programmed hearing aids at significant savings. Plus, you'll receive personalized care and follow-up support from experienced hearing providers, helping you to hear better and live life to the fullest.

- Get access to the largest nationwide accredited network of more than 5,500 hearing providers*
- Choose latest technology hearing aids from major manufacturers, including Phonak, Starkey[®], Oticon, Signia, ReSound, Widex[®] and Unitron[™]
- Order hearing aids in-person or through home delivery
- Receive exclusive pricing, helping you save thousands of dollars

*Please refer to your Summary of Benefits for details on your benefit coverage.





What to Expect Next

What to expect after enrollment



You will receive your new UnitedHealthcare® member ID cards along with Quick Start Guides that gives you more information on how your benefits work and how to get the most out of your plan. You can start using your member ID cards as soon as your plan is effective.



After you receive your member ID cards, you can register online at www.UHCRetiree.com to get access to your plan information.



Start using your plan on your effective date and remember to use your UnitedHealthcare member ID cards.



How to use your new plans

It's easy!

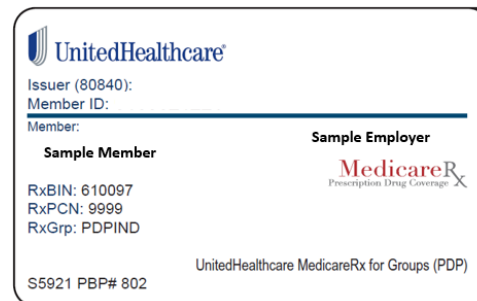
- Simply use your UnitedHealthcare® member ID card each get a prescription filled at the pharmacy
- Present your UnitedHealthcare® member ID card along with your Medicare Health Insurance card on your first visit to the doctor or hospital
- The back of your member ID card lists important phone numbers you may need throughout the year
- Don't discard your red, white and blue Medicare card

Use this card at your first medical visit then store in a safe place



Use these cards beginning January 1, 2021

UnitedHealthcare® Senior Supplement®



UnitedHealthcare® MedicareRx for Groups (PDP) plans



UHCRetiree.com

After you get your UnitedHealthcare[®] member ID card, sign up for your secure online personal account at UHCRetiree.com.

After you sign up, you can:

- Look up your 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 your plan
- Explore Renew by UnitedHealthcare, our member-only Health & Wellness experience
- Get your Explanation of Benefits online

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

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





How to Enroll

Enrollment process

You will be automatically enrolled

If you are currently in The Hartford and Express Scripts plans, you will be automatically enrolled in the **UnitedHealthcare Senior Supplement®** and **UnitedHealthcare® MedicareRx for Groups (PDP) plans** for coverage effective January 1, 2021, and you do not need to take any action

You can opt-out

- If you opt-out, you will not be allowed to rejoin the Stafford County Government and Schools Medicare group plans at a later date
- If you wish to opt-out, you must do so by **November 30, 2020** by contacting:
- Stafford County Government: Vivian Swartz at vswartz@staffordcountyva.gov or **(540) 658-8658** Monday through Friday, 8:00 a.m. – 4:30 p.m.
- Stafford County Schools: The Benefits Office **(540) 658-6000** for additional Opt-out and Virginia Retirement System (VRS) forms
- NOTE: Written confirmation of your decision to opt-out is required





Questions and Answers

Contacts and Customer Service

Contact...	To...	How...
UnitedHealthcare® Senior Supplement® plan	Learn about plan benefits and find a provider	Toll-free 1-800-698-0822, TTY 711, 8:00 a.m. – 8:00 p.m. EST, 7 days a week www.UHCRetiree.com
UnitedHealthcare® MedicareRx for Groups (PDP) plan	Learn about plan benefits and look up prescription drugs	Toll-free 1-877-558-4749, TTY 711, 8:00 a.m. – 8:00 p.m. EST, 7 days a week www.UHCRetiree.com
Stafford County Government	Ask about eligibility, questions and Opting-out/required forms	Vivian Swartz (540) 658-8658 or vswartz@staffordcountyva.gov 8:00 a.m. – 4:30 p.m. EST Monday - Friday
Stafford County Public Schools	Ask about eligibility, questions and Opting-out/required forms	Cynthia Knutson (540) 658-6598 or Cynthia Fortin (540) 658-6669 8:00 a.m. – 4:30 p.m. EST Monday - Friday





Thank You

We look forward to welcoming
you to our Medicare family.

Additional information

This information is not a complete description of benefits. Call 1-800-698-0822 or 1-877-558-4749, TTY 711 for more information.

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.

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 and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

UnitedHealthcare Senior Supplement group retiree plans are underwritten by UnitedHealthcare Insurance Company, a private insurance company not connected with or endorsed by the U.S. Government or the federal Medicare program. UnitedHealthcare is part of the UnitedHealth Group family of companies. UnitedHealthcare Senior Supplement plans are not Medicare Supplement plans. They are employer group retiree plans and may provide coverage that is different from a Medicare Supplement plan. In New York, the plans are called UnitedHealthcare Retiree Benefit Plans and are underwritten by UnitedHealthcare Insurance Company of New York. Senior Supplement plans may not be available in all states.

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Additional information

¹OptumRx 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.

²Participation 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. Equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in AARP® Staying Sharp and the Fitbit® Community for Renew Active is 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. Renew Active premium gym and fitness location network only available with certain plans.

³Benefits and availability may vary by plan and location.

⁴The NurseLine service 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.

This information is available for free in other languages. Please call our customer service number located on the back of your member ID card.

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