



TRB Health Plans 2022 Premiums and Benefits

What's New in Medical and Pharmacy Benefits

- Beginning January 1, 2022, Medical, Prescription Drug, Vision and Hearing will be administered by UnitedHealthcare.
- Vision and Hearing for all benefit plans
- Fewer ID Cards, with one Customer Service Number for everything except Dental, which is still with CIGNA
- Medicare Advantage:
 - No copays for Labs, X-Rays and Diagnostic Testing. These will be covered in full.
- Prescription Drugs:
 - No deductible for Diabetic medications
 - \$25 Maximum Copay for 31-day supply of Preferred Diabetic Medications
 - \$50 Maximum Copay for 90-day supply of Preferred Diabetic Medications

2022 Overview of Benefits

Plan Coverage	UnitedHealthcare MAPD (Base Plan)	UnitedHealthcare Senior Supplement
Network	Any provider participating with Medicare and accepts the plan	Any provider participating with Medicare and accepts the plan
Deductible	\$0	Part B Annual Deductible per year
Maximum Out of Pocket	\$2,000	\$2,000 + Part B deductible
Inpatient Hospital (Medicare Part A)	\$200 copay per admission	\$250 copay per admission
Emergency Care	\$100 copay (waived if admitted)	\$100 copay (waived if admitted)
Ambulance	\$100 copay	\$100 copay
Office Visit	\$10	\$10
Preventative Services	\$0	\$0
RenewActive	All enrollees are eligible	All enrollees are eligible
Part B Outpatient Services such as: <ul style="list-style-type: none"> Diagnostic tests Therapeutic services Diabetic or Radiation therapy X-ray, CT, MRI or other imaging services 	<ul style="list-style-type: none"> \$0 copay for non-routine medical services Services may require prior authorization 	<ul style="list-style-type: none"> \$0 copay after Part B deductible
Out-of-Country Care (non-routine)	Covered at usual and customer rates (UC) after copays	Covered at usual and customer rates (UC) after copays

2022 Prescription Drug

New \$\$\$\$ Savings for 2022!

Preferred Diabetic	Deductible	Cost-share/Copay
31 Day Supply	\$0	20% up to \$25 Max
90 Day Supply	\$0	20% up to \$50 Max

Co-pay Structure

You pay a \$200 deductible. Once the deductible is met, you'll pay a coinsurance of:

5% for generic or,

20% for brand or,

30% for non preferred brands,

Until you reach the \$3,500 maximum out-of-pocket (MOOP)
(per calendar year)

2022 Member Plan Premium

TRB Monthly Member Contribution					
	UHC MA 2022	UHC MS 2022		Anthem MA 2021	Anthem MS 2021
Medical/Rx/VH	\$30.00	\$269.00		\$72.00	\$175.00
Dental	\$50.00	\$50.00		\$53.00	\$53.00
Total	\$80.00	\$319.00		\$125.00	\$228.00

Important Information

You do not need to do anything to enroll. You will be automatically enrolled in this plan for coverage beginning January 1, 2022.

In the coming weeks, open enrollment materials, which will include the opportunity to make a change to your current election, will be mailed to you. Here is what you can expect:

When will more information be available?	What will I receive?
Late September	<ul style="list-style-type: none">Announcement Packet and Meeting Schedule
Early October	<ul style="list-style-type: none">TRB Enrollment Guide
Mid-October	<ul style="list-style-type: none">UnitedHealthcare Plan Guide posted online at www.UHCRetiree.com/TRB and www.ct.gov/trb
Mid-December	UnitedHealthcare Quick Start Guide and with the ID card affixed to the front of the guide

Benefits You Can Look Forward To

- Hearing and Vision - included in this plan for all TRB retirees.
- \$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
- Renew Active™ – A fitness program for mind and body that’s designed for you and your goals, offered exclusively by UnitedHealthcare.
- Choose from thousands of pharmacies across the US, including national chain, regional, and independent local retail pharmacies.
- Virtual Visits – Live video chat* 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

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