



We have important news about your health care and prescription drug coverage

The Connecticut Teachers' Retirement Board (TRB) is pleased to introduce new UnitedHealthcare® plans for your health care and prescription drug coverage, which will be offered to Medicare-eligible retirees effective January 1, 2022. You will automatically be enrolled into the new plans which expand programs and services.

The UnitedHealthcare® Senior Supplement® and UnitedHealthcare® MedicareRx for Groups (PDP) plans are designed exclusively for TRB retirees. These plans are unique and should not be confused with individual UnitedHealthcare plans that might be available in your area.

Introducing the UnitedHealthcare® Senior Supplement® with UnitedHealthcare® MedicareRx for Groups (PDP) plans

The **UnitedHealthcare® Senior Supplement® plan** is a medical insurance plan that helps pay for some or all of the costs Original Medicare (Parts A and B) doesn't cover. It's available to you only through TRB.

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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

If you are currently enrolled in an Anthem Medicare Supplement plan, you do not need to take any action

You will be automatically enrolled into a UnitedHealthcare® Senior Supplement® plan with a UnitedHealthcare® MedicareRx for Groups (PDP) 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.

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® Senior Supplement® plan.

Additional programs offered with a Senior Supplement plan include:

Hearing and vision

Included in this plan for all TRB retirees.

Diabetic monitoring supplies

\$0 copay for diabetic monitoring supplies.

Telephonic Nurse Support

Speak to a registered nurse anytime about your medical concerns and questions.

Renew Active®

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

Flexibility to see providers

You can choose any doctor or hospital as long as they accept Medicare.

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

The UnitedHealthcare® MedicareRx for Groups (PDP) plan helps cover some of your prescription drug costs.

This plan is also known as a Medicare Part D plan. Some highlights include:

Thousands of pharmacies

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

Home delivery

Convenient home delivery of your medications through OptumRx® home delivery.

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.

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 MedicareRx for Groups (PDP) 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.

How does a Group Medicare Part D plan work?

You may be enrolled in only one Medicare Part D prescription drug plan at a time. This means you may have one Medicare Part D plan or one Medicare Advantage plan that includes prescription drug coverage but not both. If you enroll in another plan with prescription drug coverage after your enrollment in this group-sponsored plan, you will be disenrolled from this plan and you may not be able to re-enroll. Limitations and restrictions vary by former employer or plan sponsor.

Is the Group Medicare Part D plan nationwide?

Yes, this plan offers nationwide coverage.

When will I get my UnitedHealthcare member ID cards?

Your member ID card for the UnitedHealthcare MedicareRx for Groups (PDP) plan will arrive attached to the front cover of your Quick Start Guide before your effective date of January 1, 2022.

You will also receive a Quick Start Guide for your Senior Supplement plan. However, your member ID card will not be attached to the front cover of this guide but instead mailed to you separately to arrive before your effective date of January 1, 2022.

What is the Renew Active® program?

The UnitedHealthcare Group Senior Supplement plan includes Renew Active — 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 pharmacies are in the plan’s network?

The UnitedHealthcare® MedicareRx for Groups (PDP) plan includes thousands of national chain, regional, local, and independent neighborhood pharmacies in the UnitedHealthcare network. Once you are a member, you will be able to look up pharmacies online or request a printed pharmacy directory by calling UnitedHealthcare Customer Service at the number on the back of your UnitedHealthcare member ID card.

You can also call UnitedHealthcare Customer Service toll-free at **1-866-794-3033**, TTY **711**, 8 a.m.–8 p.m. local time, 7 days a week, to check if a pharmacy is in-network or to get pharmacy contact information.

Will I have hearing and vision coverage with these new plans?

Yes, the UnitedHealthcare Group Senior Supplement plan provides routine hearing, vision and coverage for lenses, frames or contacts.

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 and ID cards

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.