



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



**The Connecticut Teachers' Retirement Board (TRB) is pleased to introduce new health care and prescription drug coverage options for Medicare-eligible retirees beginning January 1, 2022**

These plans have been designed exclusively for TRB retirees. They are unique and should not be confused with individual UnitedHealthcare® plans that might be available in your area. You will have the choice between the **UnitedHealthcare Group Medicare Advantage (PPO) plan with prescription drug** or the **UnitedHealthcare Senior Supplement plan with prescription drug**. Both plans provide the same prescription drug coverage.

# Introducing the UnitedHealthcare® Group Medicare Advantage (PPO) plan with Prescription Drug coverage

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.

## 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.

### Thousands of pharmacies

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

### 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 UnitedHealthcare clinician will review your health history and current medications, perform a health screening, identify health risks, and provide health education.

### Flexibility to see providers

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

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

### Hearing and vision

Included in this plan for all TRB retirees.

### Renew by UnitedHealthcare

Our online member-only Health & Wellness Experience.

### Virtual Visits

Live video chat<sup>1</sup> 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.

# Introducing the UnitedHealthcare® Senior Supplement® with UnitedHealthcare® MedicareRx prescription drug 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. Additional programs offered with a Senior Supplement plan include:

## Hearing and vision

Included in this plan for all TRB retirees.

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## Diabetic monitoring supplies

\$0 copay for diabetic monitoring supplies.

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## Telephonic Nurse Support

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

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## Renew Active®

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

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## Flexibility to see providers

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

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## Virtual Visits

Live video chat<sup>1</sup> 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.

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## Home delivery

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

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## 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.

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 elect.

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

## Here's what you can expect

You will be receiving more information from both TRB and UnitedHealthcare.

EARLY OCTOBER

TRB Enrollment Guide

MID OCTOBER

UnitedHealthcare Plan Guide posted online at [www.UHCRetiree.com/TRB](http://www.UHCRetiree.com/TRB) and [www.ct.gov/trb](http://www.ct.gov/trb).

MID DECEMBER

UnitedHealthcare Quick Start Guides for the plan(s) you chose to enroll in.

If you have already submitted an application for enrollment into a TRB-sponsored health plan, please contact UnitedHealthcare to request a copy of the open enrollment materials at 1-866-794-3033, TTY 711, 8 a.m.–8 p.m. local time, 7 days a week.

# How to enroll

To enroll in either the **UnitedHealthcare Group Medicare Advantage (PPO) plan with prescription drug coverage** or the **UnitedHealthcare® Senior Supplement® and UnitedHealthcare® MedicareRx for Groups (PDP) plans** you must submit your no later than 30 days prior to your Medicare effective date. For example, if you would like your benefit to start June 1, you must submit your application to the TRB by May 1. To enroll in TRB benefits, you must also enroll in Medicare Parts A and B, and have your Medicare Beneficiary ID (MBI) to submit with your TRB application.

## To enroll, submit the following documentation:

### 1 Application

Visit [portal.ct.gov/TRB/Content/Health-Insurance/Health-Insurance-Menu/Forms](http://portal.ct.gov/TRB/Content/Health-Insurance/Health-Insurance-Menu/Forms) to download the application or contact the TRB and have a copy mailed to you.

### 2 Proof of participation in Medicare Part A and Part B

This can be a copy of your Medicare card or a letter from Social Security providing your Medicare ID number and the effective dates for Medicare Part A and Part B.

### 3 If you plan to cover your spouse

A copy of your marriage certificate or marriage license along with your application.

### 4 If you plan to cover a disabled dependent

A copy of your most recent federal income tax return showing you are claiming a disabled dependent as a tax dependent along with your application.

**If you are receiving Social Security benefits before turning age 65, you are enrolled automatically in Medicare Parts A and B—you will not need to enroll during your initial eligibility period.**

Contact the Social Security Administration with questions: [ssa.gov](http://ssa.gov) or **1-800-772-1213**.

If you are receiving Social Security benefits, your Medicare Part B premium will be deducted from your Social Security benefits. If you are not receiving Social Security benefits, you'll be billed quarterly for your Part B premium. You must pay the Part B premium to be eligible for TRB benefits. The Part B premium is not included in TRB premiums and must be paid separately. For more information, visit [medicare.gov](http://medicare.gov).

If you or your spouse are actively employed and covered under a group health plan, you may be able to delay enrollment in Medicare Part B. Contact the Social Security Administration for more information on delaying Medicare enrollment without penalty: [ssa.gov](http://ssa.gov) or **800-772-1213**.

**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 or the UnitedHealthcare® Senior Supplement® plan.**

# 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](http://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.

<sup>1</sup>The computer, tablet or smartphone you use must be webcam-enabled.

<sup>2</sup>These amounts are projected for 2022.



## Health care and prescription drug coverage options

# 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.

### 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.

### Is the plan nationwide?

Yes, this plan offers nationwide coverage.

### When will I get my UnitedHealthcare member ID card(s)?

Your UnitedHealthcare member ID card(s) and your Quick Start Guide(s) will arrive before your effective date.

### Will I have hearing and vision coverage?

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

### What is the Renew Active® program?

The UnitedHealthcare Group Medicare Advantage (PPO) plan and UnitedHealthcare Group Senior Supplement plan include 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 is the UnitedHealthcare® HouseCalls program?

As a member of the UnitedHealthcare Group Medicare Advantage (PPO) plan, you have access to UnitedHealthcare HouseCalls which 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 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**, 8:00 a.m. – 8:00 p.m. local time, 7 days a week, to check if a pharmacy is in-network or to get pharmacy contact information.

## 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 \$91,000\* for an individual or \$182,000\* 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](http://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

\*These amounts are projected for 2022.

## 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.