



Welcome TRB Retirees to the 2023 Education Meeting

Connecticut Teachers' Retirement Board (TRB)

October 2022

United
Healthcare





Introduction



2023 Monthly Rates



Plan Benefits, Programs and Features



How to Enroll, Change Plans or Opt Out



What to Expect





Introduction

Welcome CT TRB Retirees

Thank you for joining us for today's webinar

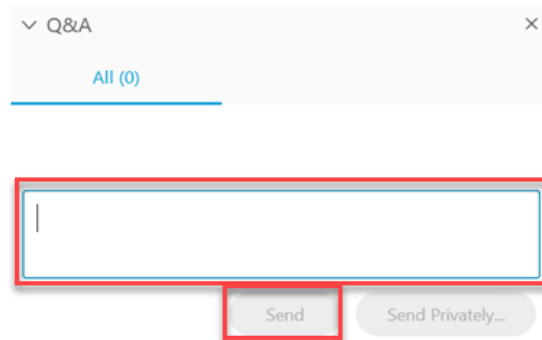
Today we will be providing an Education Session on the 2023 UnitedHealthcare benefit and programs available to TRB retirees. Just a little housekeeping before we get started. **During this presentation you will be on *listen only mode*.**

If you have any **questions** during the presentation, ***please type them into the Q&A box*** located on the bottom right-hand corner of your screen. At the end of our presentation, we will have time to go through your questions that have been submitted in the Q&A box.

To submit a question, click on the arrow “ > ” to expand the Q&A box.



Simply enter your question and click send





2023 Monthly Rates

2023 Monthly Rates for Members

Please note: IRMAA charges for Part B and Part D are separate from TRB premiums

	Medicare Advantage Base	Senior Supplement
Medical/Prescription Drug – includes vision and hearing	\$33	\$276
CIGNA Dental	\$50	\$50
TOTAL	\$83	\$326
Annualized Cost	\$996	\$3,912
Cost Difference between Base and Sr. Supp Plan	N/A	\$2,916





Plan Benefits, Programs and Features

What are the differences between the two plan?

- The *UnitedHealthcare Group Medicare Advantage (PPO) plan with Prescription Drug coverage* provides all the benefits of Original Medicare (Parts A & B) and includes Prescription Drug Coverage (Part D). It also includes additional benefits and features that are not covered by Original Medicare. This plan is not a supplement plan and does not pay secondary to Medicare.
 - One ID card for both Medical and Prescription Drug
 - Put your Red, White, and Blue Medicare card in a safe place
- The *UnitedHealthcare Senior Supplement plan* is a medical insurance plan that helps pay for some or all the costs Original Medicare (Parts A & B) does not cover. Medicare is the primary payer and will pay their Medicare-Approved amount. The UnitedHealthcare Senior Supplement plan will pay most or all the remaining costs. The *UnitedHealthcare MedicareRx prescription drug plan* helps cover some of your prescription drug costs. This plan is also known as a Medicare Part D plan.
 - Two separate ID cards
 - Continue using your Red, White, and Blue Medicare card
- For either plan you chose you must continue to pay your Medicare Part B premium



What are the differences between the two plan?

Medical Plan Comparison	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Senior Supplement Plan
	AMOUNTS ARE WHAT YOU PAY	
Network Services	All Medicare Participating providers	All Medicare Participating providers
Medicare Part A		
Inpatient Hospital	\$200 copay/admission	\$250 copay/admission
Skilled Nursing Facility	\$0 copay for days 1-100; You pay all costs after 100 days	\$0 copay for days 1-20; \$250 copay for days 21-100; you pay all costs after 100 days; requires 3-day minimum hospital stay
Medicare Part B		
Annual Deductible	\$0	Part B: \$226 (for 2023)
Annual Out-of-Pocket Maximum	\$2,000: excludes non-Medicare covered services	\$2,226 (\$2,000 plus the Part B deductible): excludes non-Medicare covered services



Medicare Advantage Plan vs Senior Supplement

Medical Plan Comparison	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Senior Supplement Plan
	AMOUNTS ARE WHAT YOU PAY	
Physician Office / Specialist Visits (Includes virtual visits. DoD, Amwell and Teladoc \$0 copay)	\$10 copay for Medicare-covered services	\$10 copay after deductible for Medicare-covered services
Outpatient Diagnostic Tests and Therapeutic Services and Supplies (including radiation therapy, X-ray, PET, CT, SPECT, MRI scans)	\$0 copay for Medicare-covered services	\$0 copay after deductible for Medicare-covered services
Diabetic Supplies Continuous Glucose Monitors (Dexcom G5 and Freestyle Libre)	\$0 copay for preferred blood glucose monitors and test strips from the following brands: Accu-chek and OneTouch \$0 copay	\$0 copay \$0 copay after deductible
Insulin Pump and Supplies (Medtronic and Tandem)	\$10 copay	\$0 copay after deductible
Durable Medical Equipment	\$10 copay	\$0 copay after deductible



Medicare Advantage Plan vs Senior Supplement

Medical Plan Comparison	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Senior Supplement Plan
	AMOUNTS ARE WHAT YOU PAY	
Ambulance Services	\$100 copay	\$100 copay after deductible
Emergency Care Worldwide Coverage	\$100 copay Covered	\$100 copay after deductible \$250 deductible then 20% (1 st 6 mos)
Urgently Needed Care	\$10 copay	\$10 copay after deductible








Medicare Advantage Plan vs Senior Supplement

Medical Plan Comparison Non-Medicare Covered Services	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Senior Supplement Plan
	AMOUNTS ARE WHAT YOU PAY	
Routine Vision Services (1 exam every 12 months) Eyewear or contact lenses (every 24 months)	\$10 copay \$240 allowance	\$0 copay \$240 allowance
Routine Hearing Services (1 exam every 12 months) Routine Hearing Aids	\$0 copay \$1,500 max benefit every 36 months	\$0 copay \$5,000 max benefit every 24 months
Routine Podiatry	\$10 copay up to 6 visits per year	Not covered
Gradient Compression Stockings (includes custom-built stockings) up to 6 stockings per year	\$10 copay	Not covered
Shoe insert orthotics - unlimited	\$10 copay	Not covered



Preventive services

Benefit coverage	Medicare Advantage	Senior Supplement
 Annual Physical	\$0 copay	\$0 copay
 Annual Wellness Visit	\$0 copay	\$0 copay
 Immunizations	\$0 copay	\$0 copay
 Breast cancer screenings	\$0 copay	\$0 copay
 Colon cancer screenings	\$0 copay	\$0 copay



2023 Prescription Drug Plan

Copay structure

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

5% for Generic or,

20% for Preferred Brand or,

30% for Non-Preferred Brand or

30% for Specialty

Until you reach the \$3,500 Maximum Out-of-Pocket (MOOP) per calendar year



Prescription Drug Coverage – Preferred Brand Diabetic Insulin Savings for 2023

Preferred Diabetic	Deductible	Cost Share/Copay
31 Day Supply	\$0	20% up to \$25 Maximum
90 Day Supply	\$0	20% up to \$50 Maximum

Humalog, Humulin, Insulin Lispro, Lantus, Levemir, Lyumjev, Toujeo and Tresiba





Senior Supplement Plan :

No preferred brands required. Diabetes testing and monitoring supplies will be covered at a \$0 copay.

Diabetes testing and monitoring supplies – Medicare Advantage Plan only

When you use one of the preferred 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 accuracy of your meter)
- 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.

Plus, your plan provides coverage for many of the OneTouch and ACCU-CHEK blood glucose testing strips and meters*

*Other suppliers/vendors/providers are available in our network.



Common vaccines covered under:



Part B

- ✓ Influenza (flu)
- ✓ Pneumococcal
- ✓ Hepatitis B for those at medium or high risk
- ✓ COVID-19*



Part D

- ✓ Shingles
- ✓ Tetanus, diphtheria, pertussis (Tdap)
- ✓ Hepatitis A
- ✓ Hepatitis B for those at low risk

Did you know?

It is important to get a new flu shot every year because flu viruses are constantly changing.**

The Shingrix vaccine is more than 90% effective at preventing shingles and long-term nerve pain.^

*You will have \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers **during the national public health emergency period.**

**Centers for Disease Control and Prevention, 2019.

^Centers for Disease Control and Prevention, 2020.



Cigna Dental Virtual Care



Get the dental care you need without leaving home

If you need dental care and are unable to reach your regular provider, you now have the option to consult with a licensed dentist through a video call.

- Available 24 hours a day, seven days a week, 365 days a year
- Helps address urgent dental situations like toothaches, infection, swelling, bleeding and more
- Identifies whether more involved procedures are needed, and helps guide care
- If necessary, prescribes medication² to be filled at your local pharmacy
- Processed as in-network claim on your plan, with no copay or coinsurance costs (but does apply to your plan’s annual maximum, if applicable)

With the **Total Cigna DPPO network**, you have a choice of more than 150,000 dentists nationwide.¹

Network Options	In-Network Cigna DPPO Network		*Non-Network: See Non-Network Reimbursement	
	Plan Pays	You Pay	Plan Pays	You Pay
Calendar Year Benefits Maximum	\$2,500		\$2,500	
Calendar Year Deductible Individual	\$50		\$50	
Benefit Highlights	Plan Pays	You Pay	Plan Pays	You Pay
Class I: Diagnostic & Preventive	100% After Deductible	No Charge After Deductible	100% After Deductible	No Charge After Deductible
Class II: Basic Restorative	80% After Deductible	20% After Deductible	80% After Deductible	20% After Deductible
Class III: Major Restorative	50% After Deductible	50% After Deductible	50% After Deductible	50% After Deductible



UnitedHealthcare[®] HouseCalls^{*}

Have a yearly check-up at home to help stay on top of your health between regular doctors' visits

- ✓ No extra costs
- ✓ A licensed health care practitioner will perform a head-to-toe exam, health screenings, review your health history and current medications, help identify health risks and provide health education
- ✓ The visit lasts up to an hour. You can talk about health concerns and ask questions that you haven't had time to ask before.
- ✓ You'll get a personalized checklist of topics to discuss at your next doctor's visit
- ✓ HouseCalls will send a summary of your visit to you and your regular doctor



UnitedHealthcare[®] HouseCalls Video Visit

Prefer a video visit instead? HouseCalls offers a video visit using a computer, tablet or smartphone to connect plan members with a health care practitioner. They will review your health history and current medications, discuss important health screenings, identify health risks and provide health education.

*HouseCalls may not be available in all areas.



Take an active role in your health with Renew by UnitedHealthcare^{®*}

Explore our health and wellness experience that helps empower you to take charge of your well-being every day.

It provides a wide variety of useful resources and activities, including brain games, healthy recipes, learning courses, fitness activities and more.

Renew can help you take a more active role in your health and wellness through:

- Renew Active[®]
- Brain games
- Recipe library
- Workout videos
- Learning courses
- Interactive quizzes and tools
- Health news, articles and videos
- Health topic library



*Renew by UnitedHealthcare is not available in all plans. Resources may vary.

* Rewards only apply to Medicare Advantage members.



Renew Active^{®1} by UnitedHealthcare

Renew Active, the gold standard in Medicare fitness programs for the body and mind, at no additional cost to you

Renew Active includes:

- ✓ A free gym membership at a fitness center you select from our large nationwide network, including many premium gyms
- ✓ Thousands of on-demand workout videos and live streaming fitness classes
- ✓ Social activities at local health and wellness classes and events
- ✓ An online Fitbit[®] Community. No Fitbit device is needed.
- ✓ An online brain health program with exclusive content for Renew Active members through AARP[®] Staying Sharp[®]




Get care virtually anywhere

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.⁵

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 may be good for minor health concerns including:

- ✓ Allergies, bronchitis, cold/cough
- ✓ Fever, seasonal flu, sore throat
- ✓ Migraines/headaches, sinus problems, stomachaches

 **You can find a list of participating Virtual Visit providers by logging in to your member website**

Virtual Behavioral Health Visits may be best for:

- ✓ Initial evaluation
- ✓ Behavioral health medication management
- ✓ Addiction
- ✓ Depression
- ✓ Trauma and loss
- ✓ Stress or anxiety



*The device you use must be webcam-enabled. Data rates may apply.
This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.
Providers cannot prescribe medications in all states.



24/7 Nurse Support³

Nurse Support was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, anywhere 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 Healthy at Home

You are eligible for the following benefits up to 30 days following all inpatient and skilled nursing facility discharges*:

- ✓ 28 home-delivered meals through Mom's Meals® when referred by a UnitedHealthcare Engagement Specialist
- ✓ 12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Engagement Specialist
- ✓ 6 hours of in-home personal care provided through a CareLinx professional caregiver to perform tasks such as preparing meals, bathing, medication reminders, and more. A referral is not required.



*A new referral is required after every discharge to access your meal and transportation benefit.



Rally Coach™ programs

These virtual coaching programs can help you start living a healthier and happier life. They are available to you at no additional cost and include the following:

- ✓ **Real Appeal®**, an online weight loss program proven to help you achieve lifelong results, one step at a time (includes a diabetes prevention program for those who qualify)
- ✓ **Rally Wellness Coaching**, which helps you get healthy your way by providing 24/7 access to digital health and wellness courses as well as personalized coaching support via online chat or phone calls
- ✓ The **Quit for Life®** Tobacco Cessation Program, which gives you the support you need to quit all types of tobacco use



*Real Appeal is available at no additional cost to members with a body mass index (BMI) of 19 or higher.



Personal Emergency Response System (PERS)

With the Personal Emergency Response System, provided by Lifeline, help is a button push away.



In-home medical alert monitoring system



Quick access to help in any situation, whether an emergency or you just need a helping hand



Helps give you confidence and independence



Toll-Free Number 1-855-595-0389





How to Enroll, Change Plans or Opt Out

Enrolling and Changing Plans

The Connecticut Teachers' Retirement Board (TRB) has selected UnitedHealthcare to offer health care coverage for all eligible retirees, spouses and their dependents.

Enrolling and Changing Plans

- If you are already enrolled in the UnitedHealthcare® Group Medicare Advantage (PPO) plan with prescription Drug Coverage or UnitedHealthcare® Senior Supplement® plan with UnitedHealthcare® Medicare Rx, and you do not wish to make a change **no action is required**. You will be automatically re-enrolled in the same benefit plan effective January 1, 2023.
- If you would like to choose a different plan option, please call UnitedHealthcare® toll-free at **1866-794-3033**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Friday, 8 a.m.–8 p.m. local time. You may elect a plan change October 10 through November 18, 2022.

Opting Out

- You will have the opportunity to opt-out of this plan if you don't want to be enrolled
- 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 18, 2022**
- You must submit your cancellation form 30 days before the month you want coverage to be cancelled.
- If you opt out, you cannot re-enroll for two years without a qualifying event.





What to Expect Next

For new UnitedHealthcare members Only

In the month of December 2022, you and any Medicare-eligible dependent who enrolled into the plan will each be receiving *:

- ✓ **Medicare Advantage plan with Prescription Drug coverage:** a UnitedHealthcare Quick Start Guide with your member ID card affixed to the front of the guide
- ✓ **Senior Supplement plan with Prescription Drug coverage:** a UnitedHealthcare Quick Start Guide for both your Senior Supplement and Prescription Drug coverage. Your prescription drug member ID card will be affixed to the front of the Quick Start Guide and a separate confirmation letter will include your Senior Supplement member ID card.
- ✓ Beginning January 1, 2023, simply use your UnitedHealthcare member ID card each time you go to the doctor or hospital or get a prescription filled at the pharmacy
- ✓ The back of your member ID card lists important phone numbers you may need throughout the year
- ✓ Store this card in a safe place
- ✓ Don't discard your red, white and blue Medicare card

*Retirees in the same household may receive these on different days, which is a normal part of the mail stream.



We're here to help

If you have questions, give us a call toll-free:



1-866-794-3033, TTY 711,
8 a.m.–8 p.m. local time, Monday–Friday



Learn more online: **retiree.uhc.com/TRB**





Thank You



Questions and Answers

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

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.

Out-of-network/non-contracted providers are under no obligation to treat <Plan> members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information[, including the cost-sharing that applies to out-of-network services.

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.

²Optum Home Delivery is a service of OptumRx pharmacy. OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery for a 90- or 100-day supply of your maintenance medication. If you have not used Optum Home Delivery, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. Contact OptumRx anytime at 1-888-279-1828, TTY 711.

Other pharmacies are available in our network.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Copays apply after deductible.

Renew by UnitedHealthcare is not available in all plans. Resources may vary. Reward offerings will vary by member and Renew Rewards is not available in all plans with Renew by UnitedHealthcare.

⁴Participation 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 and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, discounts, classes, events and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services are 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.



⁵Benefits and availability may vary by plan and location.

⁶24/7 Nurse Support 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 provider's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

⁷ModivCare may subcontract to other vendors or individuals. Subcontracting is at the discretion of ModivCare. ModivCare does not guarantee urgent requests will be met when scheduled less than 2 days in advance for standard services. ModivCare supports any language the member requires, through a third-party translator service.]

⁸The CareLinx services are made available to you from a third party through your UnitedHealthcare® Group Medicare Advantage insurance plan. CareLinx is not a UnitedHealthcare company. UnitedHealthcare and your Plan are not responsible for any services you receive from this third party. This is not an insurance program and may be discontinued at any time. Benefits and features may vary by plan/area. Limitations and exclusions apply. UnitedHealthcare does not make any representations regarding the content or accuracy of the materials on such sites. CareLinx will share only non-identifiable, aggregate information with UnitedHealthcare that is collected through the use of the CareLinx platform. This information may be used by UnitedHealthcare to potentially help develop future programs and services for its insured members. CareLinx is the network administrator of this in-home care service offer. CareLinx does not employ or recommend any care provider or individual seeking services nor is it responsible for the conduct of any care provider or care seeker. The CareLinx website is a venue that provides tools to help care seekers and care providers connect online. Each individual is solely responsible for selecting a care provider or care seeker for themselves or their families and for complying with all laws in connection with any employment relationship they establish. All decisions about medications and care are between you and your health care provider.

⁹Real Appeal® Weight Loss is available to those with a BMI of 19 and higher. Real Appeal Diabetes Prevention is available to you if you have a BMI ≥ 25 (BMI ≥ 23 for Asian Americans), have Prediabetes, and no previous diagnosis of Type 1 or Type 2 Diabetes. If you are pregnant, please speak with your primary care provider before joining the program. Real Appeal is offered at no additional cost to you as part of your UnitedHealthcare Medicare Advantage plan coverage, subject to eligibility requirements.

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The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities. We provide free services to help you communicate with us such as letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact Customer Service at 1-844-808-4553, TTY: 711, 8 a.m.–8 p.m. local time, 7 days a week, for additional information.

OTC benefits have expiration timeframes. Call the plan or refer to your Evidence of Coverage (EOC) for more information.

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