



# Welcome TRB Retirees to the 2022 Plan Review



## Connecticut teachers' retirement board

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# Agenda

- **Important Information for Webinar Participants**
- **Funding Sources and the TRB Statute**
- **TRB 2022 Plan Rates**
- **What's New for 2022**
- **Plan Choices with United Healthcare**
- **Differences between the two plan options**
- **Enrolling in Coverage**
- **Changing Your Coverage**
- **Medicare Advantage vs. Senior Supplement**
- **Additional Benefits**
- **Prescription Drug Coverage**
- **Dental**
- **What to expect next**
- **Q & A**

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# Important Information

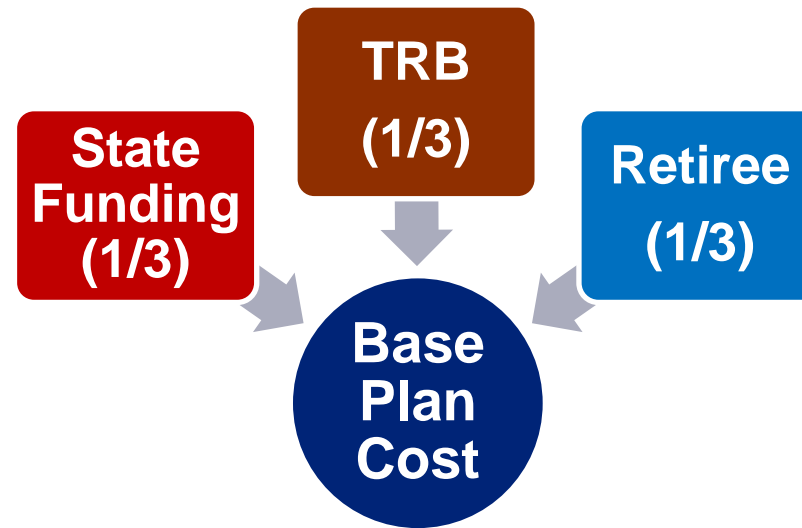
- **Attendees will be muted for the duration of the webinar**
- **Questions will be possible at the end of the presentation using the Q&A box only**
- **Questions entered into the Q&A box will be repeated by a member of the team and then answered for all to hear**
- **Attendees will only be able to see the questions they type into the Q&A box. Other attendee questions will be viewable only by the hosts to protect privacy**
- **You will only see your name and the hosts' names on screen**
- **Frequently asked questions will be available on the UnitedHealthcare website under the Resources section**
- **A downloadable copy of the presentation as well as a recorded version of the presentation will be made available on the UnitedHealthcare website**

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# The Statute

- The statute governing the TRB maintains that the State contribute 1/3 of the "Base Plan" cost of the retiree medical plan.



- The TRB statute also requires that the plan will not charge the retiree more than 1/3 of the cost of the plan.

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## 2022 Monthly Rates for Members

	Medicare Advantage Base Plan	Senior Supplement
Medical/Prescription Drug – includes vision and hearing	\$30	\$269
Cigna Dental	\$50	\$50
Total	\$80	\$319
Annualized Cost	\$960	\$3,828
Cost Difference between Base and Sr. Supp Plan	N/A	\$2,868

**Note: IRMAA charges for Part B and Part D are separate from TRB premiums**



## What's new for 2022?

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

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

Routine vision and hearing for **all TRB retirees**



If you are currently enrolled in the Anthem Medicare Advantage plan, you will be automatically enrolled in the UnitedHealthcare® Group Medicare Advantage (PPO) plan, which is the new base plan for TRB. This plan includes prescription drug coverage, as well as vision and hearing benefits.

If you are currently enrolled in the Anthem Medicare Supplement plan, you will be automatically enrolled in the UnitedHealthcare® Senior Supplement® plan. For prescription drug coverage, you will be enrolled in the UnitedHealthcare Medicare Rx for group plans. This plan also includes vision and hearing.






# Understanding your TRB Medical Choices

## Option 1

UnitedHealthcare Group Medicare Advantage (PPO) plan with Prescription Drug coverage

### Medicare Advantage Plan or Part C Plan

-  **Part C:**  
Combines Part A (hospital insurance) and Part B (medical insurance) in one plan
-  **Part D:**  
Includes prescription drug coverage
-  Provides additional benefits, services and programs not provided by Medicare

**The UnitedHealthcare Group Medicare Advantage (PPO) plan with Prescription Drug coverage** 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.

- \$0 copay for diabetic monitoring supplies
- Preferred diabetic prescriptions you pay 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
- Hearing a vision included for all TRB retirees



# Understanding your TRB Medical Choices

## Option 2

UnitedHealthcare Senior Supplement Plan +  
UnitedHealthcare Medicare Rx:

### UnitedHealthcare Senior Supplement Plan



Helps pay the out-of-pocket costs that Medicare doesn't cover

### UnitedHealthcare MedicareRx for Groups Plan



Helps cover your prescription drug costs

**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

- Hearing and vision included in this plan for all TRB retirees

**The UnitedHealthcare MedicareRx for Groups plan** helps cover some of your prescription drug costs. This plan is also known as a Medicare Part D plan with an employer group wrap. You have access to more covered prescription drugs than a traditional Medicare Part D plan.

- Preferred diabetic prescriptions you pay 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





## 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



# Enrolling in Coverage

## Current Retirees

- If you are currently enrolled in the Anthem Medicare Advantage plan, ***you will be automatically enrolled*** in the UnitedHealthcare® Group Medicare Advantage (PPO) plan, which is the new base plan for TRB. This plan includes prescription drug coverage, ***as well as vision and hearing benefits***.
- If you are currently enrolled in the Anthem Medicare Supplement plan, ***you will be automatically enrolled*** in the UnitedHealthcare® Senior Supplement® plan and the United Healthcare Medicare Rx prescription drug plan. The medical plan also ***includes vision and hearing***.

## New Retirees

- You must submit your application 30 days prior to your Medicare effective date
- You can download an application from the TRB website at: [www.portal.ct.gov/TRB](http://www.portal.ct.gov/TRB)
  - click on Forms & Applications
  - click on Health Insurance Forms
- Or contact the TRB and have a copy mailed to you 1-800-504-1102



# Changing or Opting Out of Coverage

## You can change your coverage

- You can change your coverage election during Open Enrollment, which takes place in the Fall each year. Coverage is effective the following January 1.
- If you would like to choose a different plan option, please **call *UnitedHealthcare at 1-866-794-3033***, 8 am – 8 pm local time, 7 days a week.

## You can opt out of coverage

- 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](http://www.ct.gov/trb) and complete the Health Insurance Cancellation form by November 19, 2021
- 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.



# Medicare Advantage Plan vs Senior Supplement

Medical Plan Comparison	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Senior Supplement Plan
	AMOUNTS ARE WHAT YOU PAY	
<b>Network Services</b>	All Medicare Participating providers	All Medicare Participating providers
<b>Medicare Part A</b>		
<b>Inpatient Hospital</b>	\$200 copay/admission	\$250 copay/admission
<b>Skilled Nursing Facility</b>	\$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
<b>Medicare Part B</b>		
<b>Annual Deductible</b>	\$0	Part B: \$203 (for 2021)
<b>Annual Out-of-Pocket Maximum</b>	\$2,000; excludes routine vision and hearing, foreign travel emergency, or urgent care copays or coinsurance	\$2,203 (\$2,000 plus the Part B deductible): excludes routine vision and foreign travel emergency copays or coinsurance amounts



# Medicare Advantage Plan vs Senior Supplement

Medical Plan Comparison	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Senior Supplement Plan
	AMOUNTS ARE WHAT YOU PAY	
<b>Physician Office Visits</b>	\$10 copay for Medicare-covered services	\$10 copay after deductible for Medicare-covered services
<b>Outpatient Diagnostic Tests and Therapeutic Services and Supplies (including radiation therapy, X-ray, PET, CT, SPECT, MRI scans)</b>	\$0 copay for Medicare-covered services	\$0 copay after deductible for Medicare-covered services
<b>Diabetic Supplies</b>	\$0 copay for preferred blood glucose monitors and test strips from the following brands: Accu-chek and OneTouch	\$0 copay after deductible
<b>Continuous Glucose Monitors</b>	\$0 copay	\$0 copay after deductible
<b>Insulin Pump and Supplies (Medtronic and Tandem)</b>	\$10 copay	\$0 copay after deductible
<b>Durable Medical Equipment</b>	\$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	
<b>Ambulance Services</b>	\$100 copay	\$100 copay after deductible
<b>Emergency Care</b>	\$100 copay	\$100 copay after deductible
<b>Urgently Needed Care</b>	\$10 copay	\$10 copay after deductible
<b>Routine Vision Services (1 exam every 12 months) Eyewear or contact lenses (every 24 months)</b>	\$10 copay \$240 allowance	\$0 copay \$240 allowance
<b>Routine Hearing Services (1 exam every 12 months) Routine Hearing Aids</b>	\$0 copay \$1,500 max benefit every 36 months	\$0 copay after deductible \$5,000 max benefit every 24 months
<b>Preventive Care</b>	\$0 copay for Medicare-covered services	\$0 copay for Medicare-covered services



# 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	
<b>Podiatry</b>	\$10 copay up to 6 visits per year	Not covered
<b>Gradient Compression Stockings (includes custom-built stockings) up to 6 stockings per year</b>	\$10 copay	Not covered
<b>Shoe insert orthotics - unlimited</b>	\$10 copay	Not covered



# Renew Active

by  UnitedHealthcare®

**Introducing Renew Active® — the premier fitness program for the body and mind, at no additional cost to you**

Renew Active includes:

- A free membership at a gym near you
- Access to our nationwide network of gyms and fitness locations, including many premium gyms — it is the largest of all Medicare fitness programs\*
- An annual personalized fitness plan
- Access to thousands of on-demand workout videos and live-streaming fitness classes
- Social activities at local health and wellness classes and events

- An online brain health program from AARP® Staying Sharp®, including a brain health assessment and exclusive content for Renew Active members
- Access to the online Fitbit® Community for Renew Active. This allows participation in fun, friendly step challenges with other health-minded members. Joining the community also provides access to Fitbit Premium™. To access Fitbit Premium, members must first join the online Fitbit Community for Renew Active. No Fitbit device is needed.





# Vaccines

## Common vaccines covered under Medicare Part B

- Influenza (flu)
- Pneumococcal
- Hepatitis B for individuals at medium or high risk for hepatitis

## Common vaccines covered under Medicare Part D

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

## Use your Medicare Red, White & Blue ID card when getting the following vaccine

- COVID-19\*

### Did you know?

- It is important to get a new flu shot every year because flu viruses are constantly changing\*\*
- Shingrix vaccine is more than 90% effective at preventing shingles and long-term nerve pain



# 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.



## 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

\$0 copay for virtual visits when using Dr on Demand, Teladoc or Amwell

\$10 copay for all other virtual providers



# Telephonic Nurse Support

**You are never alone with Telephonic Nurse Support.**



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

<sup>1</sup> Benefits and availability may vary by plan and location.



## Routine Hearing Exam and Hearing Aids included for all retirees

- \$0 copay for routine hearing exam every 12 months
- \$1,500 hearing aid allowance every 3 years – **Medicare Advantage Plan**
- \$5,000 hearing aid allowance every 2 years – **Senior Supplement Plan**
- UnitedHealthcare Hearing Network provides a wide selection of brand name and private labeled custom programmed hearing aids, including digital hearing aids, at significant savings.
- Either plan will provide you with a wide selection of hearing aids within the hearing aid allowance.
- Get virtual care with hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers nationwide, both with full support every step of the way



**Hear the  
moments that  
matter most**

# Take an active role in your health

Renew by UnitedHealthcare® is a 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. Plus, you may be eligible to earn rewards by completing certain health care activities such as your annual physical or wellness visit.\*

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



Renew Magazine



Streaming music



Health news, articles and videos



Renew Rewards-  
Medicare Advantage only



Learning courses



Health topic library



Brain games



Interactive quizzes and tools



Photo gallery



Recipe library

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



# UnitedHealthcare Healthy at Home – Medicare Advantage Plan



**With 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 Advocate\*
- 12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Advocate\*
- 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.



# Personal Emergency Response System (PERS) – Medicare Advantage Plan

The Personal Emergency Response System (PERS) is a monitoring device that provides fast and simple access to help 24 hours per day, 365 days per year with the simple push of a button

## Who is eligible?

- All plan Medicare Advantage plan members are eligible for the benefit at no additional cost
- No medical requirements

## What does the benefit include?

- All members are eligible for one of the Philips Lifeline medical alert device products of their choice

## Who is administering the program?

- Philips Lifeline is our national vendor serving more than 7.5 million subscribers over the past 41 years

## Key Features

- Provides quick access to a response center 24 hours a day
- Devices are wireless or landline compatible and works anywhere in the USA, where there is an AT&T network or personal landline
- AutoAlert fall detection feature can automatically provide access to help when a fall is detected—even when disoriented, immobilized or unconscious and unable to push a button for help button
- Go Safe Mobile GPS pendant allows for monitoring in and out of the home
- Lightweight, waterproof help button can be worn on the wrist or as a pendant



# Rally® Coach programs – Medicare Advantage Plan



You have access to 3 unique programs that provide on-line and telephonic coaching support designed to support your health and wellness goals.

- **Real Appeal®** is a simple, step-by-step online program that helps make losing weight fun. The program offers tools that may help you lose weight, reduce your risk of developing serious health conditions, gain energy and achieve your long-term health goals, at no additional cost.\*
  - When you enroll in Real Appeal, you receive:
    - A Transformation Coach who leads weekly online group sessions
    - Online tools to help you track your food, activity and weight-loss progress
    - A Success Kit with food and weight scales, recipes, workout DVDs and more — shipped directly to your door
- **Rally Wellness Coaching** provides personal coaching, online learning and support for a variety of topics that promote whole-person health. Wellness Coaching offers a comprehensive solution to address your physical, mental, social and emotional needs. Wellness Coaching includes the option to select a program topic of interest, work with a coach, set an action plan and engage with online learning modules and digital tools at your own pace.
- With the **Quit For Life®** Tobacco Cessation Program, you will have 24/7 access to tools and resources to help you quit all types of tobacco use





# UnitedHealthcare<sup>®</sup> HouseCalls – Medicare Advantage Plan

Yearly check-ups at home to help stay up to date on your health between regular doctor's visits at no extra cost.

What to expect from a HouseCalls visit:

- A knowledgeable 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
- 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 primary care provider

\*HouseCalls may not be available in all areas.



Enjoy a preventive care visit in the privacy of your own home\*

[Learn more](#)



# Prescription Drug Coverage – Preferred Brand Insulin

## New Savings for 2022

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

Preferred insulin products include Humalog, Humulin, Insulin Lispro, Lantus, Levemir, Lyumjev, Toujeo and Tresiba



# 2022 Prescription Drug Plan

## 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 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



## Diabetes testing and monitoring supplies – Medicare Advantage Plan

- 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.
- May be obtained through your local pharmacy or DME provider.



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

# Save on Maintenance Medications through OptumRx Home Delivery



- Automatic refill reminders
- Access to licensed pharmacists if you have questions
- 90 day-supply



# Cigna Dental



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

## 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 medication<sup>2</sup> 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)

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

\* Non-network dentist may balance bill up to their usual fees .



## When to expect your UnitedHealthcare member ID card(s)

### Medicare Advantage plan with Prescription Drug coverage

- Mid-December you will receive a UnitedHealthcare Quick Start Guide with your member ID card affixed to the front of the guide

### Senior Supplement plan with Prescription Drug coverage

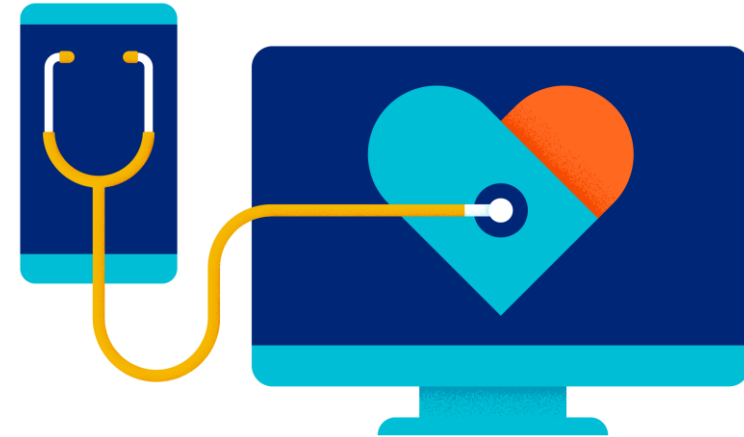
- Mid-December you will receive a UnitedHealthcare Quick Start Guide for both your Prescription Drug coverage and your Senior Supplement coverage. Your prescription drug member ID card will be affixed to the front of the Quick Start Guide and a **separate** confirmation letter will include your Senior Supplement member ID card.

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



## Visit the Virtual Education Center to explore and learn more

- Learn more about the custom programs offered to TRB retirees
- Watch videos from UnitedHealthcare Medicare Advantage plan members
- Print additional plan program information
- Access via any tablet, computer or smartphone



[uhcvirtualretiree.com/TRB](https://uhcvirtualretiree.com/TRB)



# UHCRetiree.com/TRB

## Online access to valuable plan information

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
- Search for network pharmacies
- Get your Explanation of Benefits online



After you get your UnitedHealthcare member ID card, sign up for your secure online personal account

[Sign up](#)

# Contact Information

For general questions about your enrollment and eligibility, contact the Connecticut Teachers' Retirement Board:

165 Capitol Avenue  
 Hartford, CT 06106  
 1-800-504-1102  
[ct.gov/trb](http://ct.gov/trb)

Benefit	Contact	Phone	Website
UnitedHealthcare Plans Medicare Advantage, Senior Supplement	UnitedHealthcare	1-866-794-3033 TTY 711, 8 a.m.–8 p.m. local time, 7 days a week	<a href="http://UHCRetiree.com/TRB">UHCRetiree.com/TRB</a>
Dental	Cigna Dental	1-800-244-6224 24 hours a day, 7 days a week	Cigna.com Or <a href="http://Mycigna.com">Mycigna.com</a>



# Thank you

