



2022 Medicare Advantage Plans

County of Sacramento

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UnitedHealthcare is here for you

Helping you make the most of your plan



Get the care you need when — and where — you need it

Whether it's an appointment with a doctor online, a call with a nurse at 3 a.m. or taking care of a wellness visit from the comfort of your home, we make it easier to connect you with care so you can stay on top of your health — when, where and how you need it.



One-on-one help using your Medicare plan

At UnitedHealthcare, it's not just customer service. It's 1-on-1 support to help answer your questions and take the extra steps to understand your needs. It's helping navigate your care during a health event. And it's helping you get the most out of your plan, so you can be at your best health.



Renew by UnitedHealthcare[®], our health and wellness experience

Renew helps inspire you to take charge of your health and wellness every day by providing a wide variety of useful resources and activities, including brain games, healthy recipes, fitness activities, learning courses and more. All at no additional cost.*

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



UnitedHealthcare is here for you

Helping you make the most of your plan



Medicare Advantage's largest provider network

UnitedHealthcare has Medicare Advantage's largest provider network now with more doctors and specialists.*



Comprehensive drug coverage

When it comes to your prescription drug needs, it's good to know that you'll have one of the most comprehensive drug coverage programs available. And, you can have your prescriptions delivered straight to your door — it's like having a drugstore at your fingertips.



America's #1 Medicare plan provider

More people turn to UnitedHealthcare than any other company** when it's time to choose their Medicare coverage. UnitedHealthcare is proud to have been serving the health care needs of people just like you for more than 40 years — and you can count on us to be here when you need us.

[*Network size varies by plan and by market. Based on UnitedHealthcare's national provider network report, May 2021.]

[**Based on May 2021 CMS & NAIC enrollment data.]





Original Medicare Basics

When are you eligible for Medicare?

You may be eligible for Original Medicare (Parts A and B) if:



You're 65 years old, or you're under 65 and qualify on the basis of disability or other special situation

AND



You're a U.S. citizen or a legal resident who has lived in the United States for at least 5 consecutive years

If you (or your spouse) have contributed payroll taxes to Medicare throughout your working life, you may be eligible for Medicare when you reach age 65 — regardless of your income or health status.



Understanding your Medicare choices

After you enroll in Original Medicare (Parts A and B), you may choose to enroll in additional Medicare coverage.

Step 1: Enroll in Original Medicare

Original Medicare

Provided by the federal government



Part A
Helps pay for hospital stays and inpatient care



Part B
Helps pay for doctor visits and outpatient care



MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	01-01-2022
MEDICAL (PART B)	01-01-2022



Understanding your Medicare choices

**Step 2: Decide if you need additional coverage.
There are 2 ways to get it.**

OPTION 1 _____ or _____ **OPTION 2**

Add 1 or both of the following to Original Medicare:

Medicare Supplement plan
Offered by private companies



Helps pay for some or all of the out-of-pocket costs that come with Original Medicare

Medicare Part D plan
Offered by private companies



Helps pay for prescription drugs

Choose a Medicare Advantage plan:

Medicare Advantage plan or Part C plan
Offered by private companies



Part C:
Combines Part A (hospital insurance) and Part B (medical insurance) in 1 plan



Part D:
Usually includes prescription drug coverage

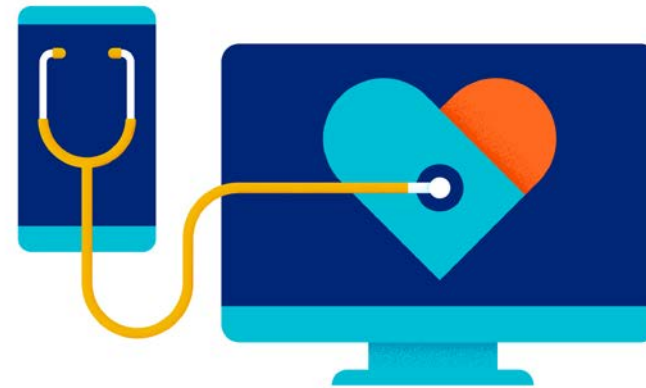


Provides additional benefits, services and programs not provided by Original Medicare



Why choose a Medicare Advantage Plan?

- Medicare Advantage Plans provide all of the services found in original Medicare A and B such as hospital stays and skilled nursing care and doctor visits, labs, and preventative care
- Access to any provider that participates in Medicare
- No balance billing – If a provider accepts Medicare assignment, even if they are not in UHC's network, you will never pay more than your co-pay
- Additional benefits include prescription drug coverage and special programs and discounts rolled into a single plan
- A single ID card to access all of your benefits





Plan Benefits, Programs and Features

UnitedHealthcare® Group Medicare Advantage (PPO)

Medicare Advantage PPO plan

This plan includes:



All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests



Prescription drug coverage

- Rich prescription drug coverage with full coverage in the gap



Additional benefits, programs and features

- Beneficiary focused health & wellness programs
- Nationwide provider network
- Hearing and Acupuncture and Chiropractic benefits

Your plan overview (PPO)

- Coverage for visiting doctors, clinics and hospitals
- Prescription drug coverage
- No referral needed to see a specialist
- You can see a doctor outside the network for the same cost share as network providers, as long as the provider participates in Medicare and accepts the plan



Your doctors (PPO)

- This plan lets you visit doctors, specialists and hospitals in or out of our network for the same cost share as long as the provider participates in Medicare and accepts the plan
- Even though you are not required to see a network doctor, your doctor may already be part of our network. To find out, search our online Provider Directory at **UHCRetiree.com** or call UnitedHealthcare Customer Service.
- If your doctor is in the network, he or she must accept this plan if you are a current patient. If your doctor is not in our network, he or she may choose not to treat you unless it is an emergency.



Medicare Advantage PPO Plan

	You pay
Annual deductible	\$0
Annual out-of-pocket maximum	\$3,400



Medicare Advantage PPO Plan

Benefit coverage	In-network	Out-of-network
Primary care provider (PCP) office visit	\$15 copay	\$15 copay
Specialist office visit	\$15 copay	\$15 copay
Urgent care	\$0 copay (worldwide)	\$0 copay (worldwide)
Emergency Room	\$50 copay (worldwide)	\$50 copay (worldwide)
Inpatient hospitalization	\$0 copay per stay	\$0 copay per stay
Outpatient surgery	\$0 copay	\$0 copay
Medical virtual visits	\$0 copay	\$0 copay
Hearing Aid Allowance	\$500 every 36 months when using the UnitedHealthcare Hearing Program	



Additional Services

Benefit coverage	In-Network	Out-of-Network
Annual physical and Wellness Visit	\$0 copay	\$0 copay
Immunizations	\$0 copay	\$0 copay
Breast and Colon cancer screenings	\$0 copay	\$0 copay
Medicare-covered podiatry	\$15 copay	\$0 copay
Medicare-covered chiropractic care	\$15 copay	\$15 copay
Medicare-covered vision services	\$15 copay	\$15 copay
Medicare-covered hearing services	\$15 copay	\$15 copay



Prescription benefits

Tier	Prescription drug type	Your costs	
		Retail (30-day supply)	Preferred Mail Order ¹ (90-day supply)
Tier 1	Preferred Generic All covered generic drugs	\$3 copay	\$6 copay
Tier 2	Preferred Brand Many common brand-name drugs, called preferred brands	\$10 copay	\$20 copay
Tier 3	Non-preferred Drug Non-preferred brand-name drugs. In addition, Part D-eligible compound medications are covered in Tier 3.	\$10 copay	\$20 copay
Tier 4	Specialty Tier – limited to a 30-day supply Unique and/or very-high-cost brand-name drugs	\$20 maximum	\$40 maximum





Plan Benefits, Programs and Features

UnitedHealthcare® Group Medicare Advantage (HMO)

Medicare Advantage HMO plan

This plan includes:



All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests



Prescription drug coverage

- Rich prescription drug coverage with full coverage in the gap



Additional benefits, programs and features

- Beneficiary focused health & wellness programs
- Nationwide provider network
- Hearing and Acupuncture and Chiropractic benefits

Your plan overview (HMO)

- Coverage for visiting doctors, clinics and hospitals
- Prescription drug coverage
- Choose doctors and hospitals from an approved network



Your doctors (HMO)

- This plan offers a large network of doctors, specialists and hospitals
- Your doctor may already be part of our network. To find out, search our online Provider Directory at [UHCRetiree.com](https://www.uhcretree.com) or call UnitedHealthcare Customer Service.
- You can see providers outside of the plan's network, but you may pay more (depending on where you live)



Medicare Advantage HMO Plan

	You pay
Annual deductible	\$0
Annual out-of-pocket maximum	\$3,400



Medicare Advantage HMO Plan

Benefit coverage	In-network
Primary care provider (PCP) office visit	\$15 copay
Specialist office visit	\$15 copay
Urgent care	\$0 copay (worldwide)
Emergency Room	\$50 copay (worldwide)
Inpatient hospitalization	\$0 copay per stay
Outpatient surgery	\$0 copay
Medical virtual visits	\$0 copay
Hearing Aid Allowance	\$500 every 36 months when using the UnitedHealthcare Hearing Program



Preventive Services

Benefit coverage	In-Network
Annual physical and Wellness Visit	\$0 copay
Immunizations	\$0 copay
Breast and Colon cancer screenings	\$0 copay
Medicare-covered podiatry	\$15 copay
Medicare-covered chiropractic care	\$15 copay
Medicare-covered vision services	\$15 copay
Medicare-covered hearing services	\$15 copay



Prescription benefits

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Additional Programs

Additional programs



Renew Active: Enjoy a gym membership, group exercise classes and online resources



Diabetic Supplies: When you use one of the approved meters and corresponding strips, your cost-share for diabetes testing and monitoring supplies is **\$0**



UnitedHealthcare Hearing: Receive a hearing exam and have access to a wide selection of brand-name and private-labeled, custom-programmed hearing aids at significant savings. Enjoy \$500 towards hearing aids every 36 months



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





Thank You

We look forward to welcoming you to our Medicare family

Terms and definitions

Annual deductible – Your plan does not include an annual deductible. Your coverage begins in the initial coverage stage

Coinsurance – Your share of the costs of a covered health care service. It's usually a percentage of total cost. Your plan pays the rest.

Copay – A fixed amount you pay for a covered service, usually when you get the service. For example, you might pay \$10 or \$20 for a doctor's visit or prescription drug. How much you pay depends on the type of service.

Out-of-pocket costs – The amount you pay (or others pay on your behalf), including the deductible, for prescription drugs starting January 2022. This does not include premiums, or the amount the group health plan, former employer or plan sponsor pays for prescription drugs.

Premium – The amount that must be paid for your health insurance or plan. You usually pay it monthly.

Total drug costs – The amount you pay (or others pay on your behalf) and the plan pays for prescription drugs [starting January 2022]. This does not include premiums.



You can find more terms online at [justplainclear.com](https://www.justplainclear.com)



Additional information

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

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 UHC Feds Medicare Advantage Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information.

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. Enrollment in the plan depends on the plan's contract renewal with Medicare.

¹OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90-day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. Prescriptions from OptumRx 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.

³Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers GO and SilverSneakers On-Demand are trademarks of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved.]

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.

