



Plan on great coverage and exciting extras with your UnitedHealthcare® 2024 Benefit Options



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United
Healthcare





Original Medicare Basics



IYC MA Plan Benefits, Programs and Features



IYC Medicare Advantage Questions and Answers



Medicare Plus Plan Benefits and Features



How to Enroll and What to Expect Next





Original Medicare Basics



Understanding your Medicare choices

Step 1

Enroll in Original Medicare

Original Medicare

Offered by the federal government



Part A

Helps pay for hospital stays and inpatient care



Part B

Helps pay for doctor visits and outpatient care

After you enroll in Original Medicare (Parts A and B), you may choose to enroll in the IYC Medicare Advantage or Medicare Plus coverage. You MUST have both A and B for the IYC MA plan.





IYC Medicare Advantage Plan Benefits, Programs and Features



It's Your Choice (IYC) Medicare Advantage Plan highlights



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



Additional benefits, programs and features

Bundled with your plan

Medicare Advantage (Part C) plans are provided through private insurers like UnitedHealthcare











It's Your Choice (IYC) Medicare Advantage

Visit any doctor, specialist or hospital that accepts Medicare

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 retiree.uhc.com/etf or call UnitedHealthcare Customer Service at 1-844-876-6175, TTY 711, 7 a.m. - 6 p.m. CST, Monday thru Friday.






It's Your Choice (IYC) Medicare Advantage Plan benefits

Benefit coverage	Non-Deductible	Local Deductible Health Plan
Deductible	\$0	\$500 Individual / \$1000 Family
 Primary care provider (PCP) office visit	\$0 copay	\$0 copay after deductible
 Specialist office visit	\$0 copay	\$0 copay after deductible
 Urgent care	\$0 copay	\$0 copay after deductible
 Emergency room	\$60 copay	\$60 copay after deductible
 Inpatient hospitalization	\$0 copay	\$0 copay after deductible
 Outpatient surgery	\$0 copay	\$0 copay after deductible
 Durable Medical Equipment	20% coinsurance up to \$500 OOPM	20% coinsurance up to \$500 OOPM
 Preventive Care	\$0 copay	\$0 copay after deductible



It's Your Choice (IYC) Medicare Advantage Additional benefits

Benefit coverage	Non-Deductible Health Plan	Local Deductible Health Plan
 Routine Vision Exam	\$0 copay, 1 exam every 12 months	\$0 copay, 1 exam every 12 months
 Routine Hearing Exam	\$0 copay, 1 exam every 12 months	\$0 copay, 1 exam every 12 months
 Hearing Aid	20% coinsurance up to \$1,000 allowance for one hearing aid per ear every 3 years	20% coinsurance up to \$1,000 allowance for one hearing aid per ear every 3 years



UnitedHealthcare Hearing

With UnitedHealthcare Hearing, you can receive a hearing exam and access to one of the widest selections of prescription and non-prescription hearing aids at significant savings. Plus, you'll receive personalized care and follow-up support from experienced hearing providers, helping you to hear better and live life to the fullest.

- ✓ Receive friendly, expert advice through our national network of 7,000+ hearing providers* — or try virtual appointments**
- ✓ Get personalized support to help you adjust to your new hearing aids
- ✓ Choose from the latest technology from popular brands, including Phonak, Starkey®, Oticon, Signia, ReSound, Widex® and Unitron™



Up to **50%**

To get started and save up to 50% off standard industry prices[^] with exclusive pricing, go online or call UnitedHealthcare Hearing.

*Please refer to your Summary of Benefits for details on your benefit coverage.

**Select products and providers.

[^]Based on suggested manufacturer pricing.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Provider network size may vary by local market.



Diabetes testing and monitoring supplies

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)
- 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.



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

Health articles and videos



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



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Renew Active[®] by UnitedHealthcare

Renew Active is a Medicare fitness program for the body and mind — and is available with your IYC Group Medicare Advantage plan, at no additional cost.



Stay active with a free gym membership at a location you select from the largest national network of gyms and fitness locations. If you prefer to exercise at home, you can access thousands of on-demand workout videos and streaming fitness classes.



Stay active socially with local health and wellness classes, clubs and events. Also, connect socially by joining the online Fitbit[®] Community for Renew Active. No Fitbit device is needed.



Stay focused with an online program offering content about brain health with exclusive content for Renew Active members.

How to find your unique Renew Active confirmation code:

1. Sign into your plan website
2. Click Health & Wellness in the upper right-hand corner
3. Look for Renew Active on the right side of the page
4. Your Renew Active Confirmation Code will start with a letter, followed by 9 digits. You will see it at the bottom of the screen
5. If you have any questions or to get your confirmation code, please call Customer Service at the number on the back of your UnitedHealthcare member ID card



Rally Coach™ programs

Rally Coach 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 management program proven to help you achieve lifelong results. 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



A tobacco cessation program, which gives you the support you need to quit all types of tobacco use



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 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>}



6 hours of non-medical 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.^{<7>}

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



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. 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



Virtual Behavioral Health Visits may be best for:

Initial evaluation

Depression

Behavioral health medication management

Trauma and loss

Stress or anxiety

Addiction

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

*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.



UnitedHealthcare[®] HouseCalls^{*}

Have a yearly in-home check-up 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

*HouseCalls may not be available in all areas.



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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.



IYC Medicare Advantage Questions and Answers





2024 Medicare Plus Plan



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Medicare Plus Plan Benefits and Features



How to Enroll and What to Expect Next



Quick Comparison Between Plans



Questions and Answers



Medicare Plus Plan Highlights

The Medicare Plus plan will pay for the out-of-pocket costs that come with Original Medicare



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



Additional benefits not covered by Medicare

- Medically Necessary Chiropractic Care
- Free Gym Membership
- Immunizations
- Foreign Travel










Medicare Plus Plan Highlights

Visit any doctor, specialist or hospital anywhere in the world

- Medicare Plus is a group Medicare Supplement that typically only covers services allowed by Medicare
- The Medicare Plus plan will also provide protection against billed charges that exceed the Medicare approved amount
- Traveling outside of the United States: The Medicare Plus plan will provide coverage for services received when you're outside of the United States that would typically not be covered by Medicare
- To find out more, visit retiree.uhc.com/etf or call UnitedHealthcare Customer Service at 1-844-876-6175, TTY 711, 7 a.m. - 6 p.m. CST, Monday thru Friday.



Summary of Benefits

Benefit coverage	Medicare Pays	Medicare Plus Pays
 Inpatient hospitalization (2023 Amounts)	First 60 Days, all but \$1600 deductible 61st to 90th Day, all but \$400 per Day 91st to 150th Day, all but \$800 per Day (Lifetime Reserve) If Lifetime Reserve Days are exhausted, \$0	Initial \$1600 deductible \$400 per Day \$800 100% from the 91st to the 120th Day of Confinement
 Outpatient Hospital Services In an emergency room or outpatient clinic, diagnostic lab and x-rays, etc.	After the annual \$226 Medicare Deductible, 80% of allowable Charges	Initial \$226 Deductible and 20% of Medicare approved expenses
 Doctor's Office Visits (PCP and SPC)	After the annual \$226 Medicare Deductible, 80% of allowable Charges	Initial \$226 Deductible and 20% of Medicare approved expenses
 Emergency / Urgent care	After the annual \$226 Medicare Deductible, 80% of allowable Charges	Initial \$226 Deductible and 20% of Medicare approved expenses
 Licensed Skilled Nursing Facility Requires a 3-Day Inpatient Hospital Stay	First 20 Days, 100% 21st – 100th Days, all but \$200 per Day Beyond 100 Days, \$0	Not Applicable \$200 per Day All covered services up to a maximum of 120 Days per Benefit Period
Miscellaneous Services: Physical, speech and occupational therapy; ambulance; prosthetic devices, etc.	After the annual \$226 Medicare Deductible, 80% of allowable Charges	Initial \$226 Deductible and 20% of Medicare approved expenses
 Durable Medical Equipment	After the annual \$226 Medicare Deductible, 80% of allowable Charges	Initial \$226 Deductible and 20% of Medicare approved expenses
 Telemedicine / Virtual Visits	Not Covered	100% of costs for allowable Providers



If you have Part A only

- UnitedHealthcare will process your Medicare Part A claims after Medicare pays and sends you an Explanation of Benefits (EOB) statement.
- Because you do not have Medicare Part B your provider may ask you to pay 100% of the cost of Part B services upfront. You can then submit a Direct Member Reimbursement form with the appropriate documentation to UnitedHealthcare.
- You will be reimbursed for what the Medicare Plus plan would have paid if Medicare was primary for your Part B services. Generally, this means Medicare Plus pays your Medicare deductible and 20% toward the approved claim cost. The 80% that Medicare Part B would have covered will be your responsibility.
- **You can access the Direct Member Reimbursement form on retiree.uhc.com/etf 'Resources' page**



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. 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.



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*The device you use must be webcam-enabled. Data rates may apply.
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Providers cannot prescribe medications in all states.



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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:

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Recipe library

Workout videos

Learning courses

Health articles and videos



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How to Enroll and What to expect next



How to Enroll

If you decide to enroll into coverage with UnitedHealthcare:

- If you want to newly enroll in either IYC Medicare Advantage plan or Medicare Plus, submit a health insurance application (ETF-2331) to ETF during open enrollment between September 25 and October 20.
- ETF will send UnitedHealthcare your enrollment for processing.
- If you are currently enrolled in either IYC Medicare Advantage or Medicare Plus plan options and would like to remain in the plan for 2024, **you do not need to take any action.**



What to expect next

- 1 Get your UnitedHealthcare member ID card and read your Quick Start Guide**
The Quick Start Guide gives you more information on how your benefits work and how to get the most out of your plan. Your member ID card will be attached to the front cover of your guide.
- 2 Register online to access your plan information**
After you receive your member ID card, you can register online at retiree.uhc.com/etf
- 3 Start using your card**
You can start using your member ID card as soon as your plan is effective



How to use your new UnitedHealthcare member ID card

Sometime in the month of December 2023, you and any Medicare-eligible dependent covered by the plan will each be receiving a UnitedHealthcare Quick Start Guide and member ID card, which is your confirmation of enrollment.*

- ✓ Beginning on January 1, 2024, start using your UnitedHealthcare member ID card each time you go to the doctor or hospital.
 - **Reminder:** For the IYC MA plan, you only need to show them your UnitedHealthcare® member ID card. For Medicare Plus, continue showing your Medicare card and Medicare Plus card.
- ✓ The back of your member ID card lists important phone numbers you may need throughout the year

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



Quick Comparison

Benefit/Feature	IYC Medicare Advantage	Medicare Plus
Skilled Nursing Facility	Covers up to 120 days at Medicare Approved facility 3-day Inpatient stay waived	Covers up to 120 days at Medicare Approved facility Requires 3-day Inpatient stay
Emergency Room	You pay a \$60 copay	You pay \$0 copay
Annual Physical	Covered for \$0 Annually	Not covered
Hearing	\$0 routine hearing exam. 20% coinsurance up to \$1,000 allowance for 1 hearing aid per ear every 3 years.	Not covered
Durable Medical Equipment	You pay 20% up to \$500 OOPL, then 100% covered	You pay \$0 copay
Rally Coach	Included	Not covered
Healthy at Home	Included	Not covered
Renew Active	Included	Included
Virtual Visits	Included	Included
Foreign Travel	Covered for Emergency/Urgent Care	Covered for all benefits normally covered by Medicare
For more, see Breakdown of Your Costs by Medicare Plan Design at etf.wi.gov .		



Individual Monthly Premium Rates without Dental

	2023	2024	\$ Increase
IYC Medicare Advantage	\$194.98	\$273.36	\$78.38
Medicare Plus	\$365.32	\$436.52	\$71.20

- **These are the two lowest cost Medicare plans for 2024**





Questions and Answers





Thank You

We look forward to welcoming you to our Medicare family

