



Plan on great coverage and exciting extras with your UnitedHealthcare[®] 2025 Benefit Options

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. CT, 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
 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 after deductible; up to \$500 OOPM
 Preventive Care	\$0 copay	\$0 copay



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 year	\$0 copay, 1 exam every year
 Routine Hearing Exam	\$0 copay, 1 exam every year	\$0 copay, 1 exam every year
 Hearing Aid	20% coinsurance up to \$1,000 allowance for one hearing aid per ear every 3 years	After deductible, 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®, Signia, ReSound, Widex® and Unitron™

Note: If you do not use UHC Hearing, you will not be eligible for the Hearing Aid Benefit



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.



Fun ways to stay active with Let's Move by UnitedHealthcare

At no additional cost to you, Let's Move by UnitedHealthcare is our health and wellness program to help keep your mind, body and social life active. With simple resources, tools, fun events and personalized support, including a tobacco cessation program. We'll help you explore ways to eat well, stay connected and be financially, physically and mentally fit.



Let's eat well

Treat yourself to tasty recipes, fun cooking events and support.



Let's be mentally fit

Support your mental health with services, online tools and resources.



Let's get fit

Get free access to at-home workouts, online classes and local fitness events.



Let's make friends

Find ways to connect through local and online events, classes, volunteering and more.



Let's live well

Learn ways to help manage your financial well-being.



Let's support

Find caregiver resources to help you support loved ones and yourself.



Tobacco cessation

Gives you the support you need to quit all types of tobacco use



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 livestreaming fitness classes.



Social activities at local health and wellness classes and events.



Real Appeal[®]



- Real Appeal[®] Weight Management, an online weight management and healthy lifestyle program proven to help you achieve lifelong results



- Real Appeal[®] Diabetes Prevention, a CDC recognized lifestyle program for pre-diabetes and high-risk individuals



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 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.

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



Get answers to your health questions with 24/7 provider support

With 24/7 provider support:

- ✓ Providers can diagnose, treat a wide range of conditions and prescribe medication*
- ✓ Connect by phone, web or app from anywhere
- ✓ Results of the visit can be shared with your primary care provider**
- ✓ \$0 virtual visits with Amwell and Doctor on Demand®
- ✓ \$0 virtual and phone visits with Teladoc®



Get help making health decisions — at no cost to you

*When medically necessary
**With member consent



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Get care anywhere with Virtual Visits

With Virtual Visits, you can live video chat* with a medical provider or behavioral health specialist from your computer, tablet or smartphone anytime, day or night.**

Ask questions, get a diagnosis, or even get medication prescribed*** and sent to your pharmacy. All you need is a strong internet connection.



Find participating Virtual Visit providers by logging in to your member website

Virtual Provider Visits may be best for:

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

[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.

**Benefits and availability may vary by plan and location.

***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





2025 Medicare Plus Plan



United
Healthcare





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









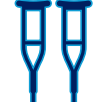

Medicare Plus Plan Highlights

Visit any doctor, specialist or hospital anywhere in the world

- Medicare Plus is a group Medicare Supplement plan 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
- The Medicare Plus plan will provide coverage for services received when you're outside of the United States as long as the services are considered a covered benefit by the plan
- 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. CT, Monday thru Friday.



Summary of Benefits

Benefit Coverage	Medicare Pays	Medicare Plus Pays
 <p>Inpatient Hospitalization (2024 amounts)</p>	<p>First 60 days, all but \$1,632 61st to 90th day, all but \$408 per day 91st to 150th day, all but \$816 per day (Lifetime Reserve) If Lifetime Reserve days are exhausted, \$0</p>	<p>Initial \$1,632 deductible \$408 per day \$816 per day 100% from the 91st to the 120th day of confinement</p>
 <p>Outpatient Hospital Services In an emergency room or outpatient clinic, diagnostic lab, x-rays, etc</p>	<p>After the annual \$240 Medicare deductible, 80% of allowed charges</p>	<p>Initial \$240 deductible and 20% of Medicare approved expenses</p>
 <p>Doctor's Office Visits (PCP and SPC)</p>	<p>After the annual \$240 Medicare deductible, 80% of allowed charges</p>	<p>Initial \$240 deductible and 20% of Medicare approved expenses</p>
 <p>Emergency / Urgent Care</p>	<p>After the annual \$240 Medicare deductible, 80% of allowed charges</p>	<p>Initial \$240 deductible and 20% of Medicare approved expenses</p>
 <p>Licensed Skilled Nursing Facility Requires a 3-day inpatient hospital stay</p>	<p>First 20 days, 100% 21st - 100th days, all but \$204 each day Beyond 100 days, \$0</p>	<p>Not applicable \$204 per day All covered services up to a maximum of 120 days per benefit period</p>
 <p>Miscellaneous Services: Physical, speech and occupational therapy; ambulance; prosthetic devices, etc.</p>	<p>After the annual \$240 Medicare deductible, 80% of allowed charges</p>	<p>Initial \$240 deductible and 20% of Medicare approved expenses</p>
 <p>Durable Medical Equipment</p>	<p>After the annual \$240 Medicare deductible, 80% of allowed charges</p>	<p>Initial \$240 deductible and 20% of Medicare approved expenses</p>
 <p>Telemedicine</p>	<p>Not covered</p>	<p>100% of costs for allowed providers</p>



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**



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Renew Active is a Medicare fitness program for the body and mind — and is available with your Group Medicare Plus 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 livestreaming fitness classes.



Social activities at local health and wellness classes and events.





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 30 and October 25.
- 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 2025, **you do not need to take any action.**



What to expect next

- 1 Get your UnitedHealthcare member ID card and read your Welcome Letter**
The Welcome Letter 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 included with your Welcome Letter.
- 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 2024, you and any Medicare-eligible dependent covered by the plan will each be receiving a Welcome Letter and member ID card, which is your confirmation of enrollment.*

- ✓ Beginning on January 1, 2025, 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
Real Appeal	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

	2024	2025	\$ Increase
IYC Medicare Advantage	\$273.36	\$328.02	\$54.66
Medicare Plus	\$436.52	\$474.48	\$37.96
*These are the two lowest cost Medicare Plans for 2025			





Questions and Answers





Thank You

We look forward to welcoming you to our Medicare family

