



Milwaukee County Transit System

2023 UnitedHealthcare® Group Medicare Advantage (PPO) Plan





Original Medicare Basics



Plan Benefits, Programs and Features



How to Enroll and What to Expect Next



Questions & Answers



Original Medicare Basics

When are you eligible for Medicare?



**You're 65
years old**

OR



**You qualify due to
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 are eligible for Medicare when you reach age 65 — regardless of your income or health status



Understanding your Medicare choices

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



Understanding your Medicare choices

Step 2

Decide if you need
more coverage

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

OR

Choose a Medicare Advantage
(Part C) plan

Medicare Advantage 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



Your Medicare Advantage plan

The Milwaukee County Transit System Group Medicare Advantage (PPO) is a fully insured Part C plan provided through UnitedHealthcare, and 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

Included in this Medicare Advantage plan



Additional benefits, programs and features

Bundled with this Medicare Advantage plan





Plan Highlights and Benefits

**MCTS Group Medicare Advantage (PPO) plan,
a UnitedHealthcare Group Medicare Advantage (PPO) plan**



UnitedHealthcare Group Medicare Advantage (PPO) Plan Highlights



Coverage for visiting doctors, clinics and hospitals



Prescription drug coverage



Routine vision, hearing and podiatry coverage



Includes additional benefits and services not covered by original Medicare



No referral needed to see a specialist

This is a **Group Plan** exclusive to retirees of MCTS and their eligible dependents

A national plan covering you anywhere in the U.S., D.C. and 5 U.S. territories

Visit doctors, specialists and hospitals in or out of our network for the same cost share as long as they agree to see you and accept Medicare⁶



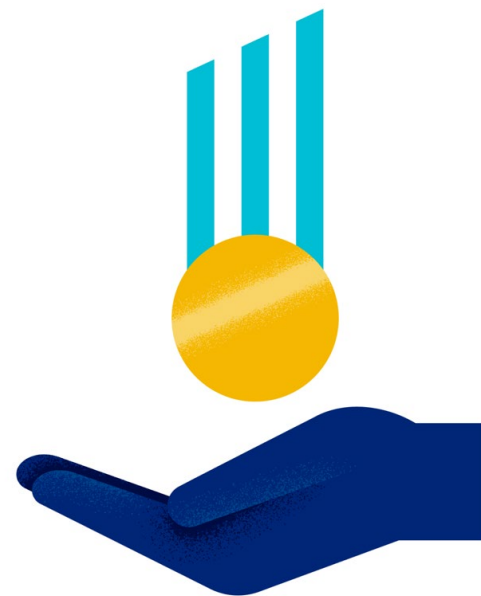
Your monthly and annual costs

Annual deductible








\$0 deductible

Annual out-of-pocket (OOP) maximum⁷

\$0 OOP max








Common plan benefits

Benefit coverage	In-Network and Out-of-Network
 Primary care provider (PCP) office visit	\$0 copay
 Specialist office visit	\$0 copay
 Medical virtual visits	\$0 copay
 Urgent care	\$0 copay (worldwide)
 Emergency room	\$0 copay (worldwide)
 Inpatient hospitalization	\$0 copay
 Outpatient services	\$0 copay



Preventive services

Benefit coverage		In-Network and Out-of-Network
	Annual Physical	\$0 copay
	Annual Wellness Visit	\$0 copay
	Immunizations	\$0 copay
	Breast cancer screenings	\$0 copay
	Colon cancer screenings	\$0 copay







Additional benefits

Benefit coverage	In-Network and Out-of-Network
 Medicare-covered podiatry	\$0 copay
 Medicare-covered chiropractic care	\$0 copay
 Medicare-covered vision services	\$0 copay
 Medicare-covered hearing services	\$0 copay



Additional Benefits not covered by Medicare

Benefit coverage	In-Network and Out-of-Network
 Routine podiatry	\$0 copay; up to 6 visits per plan year
 Routine eye exam	\$0 copay; 1 exam every 12 months
 Routine hearing exam	\$0 copay; 1 exam every 12 months
 Routine hearing aids	\$2,000 allowance every 3 years through UnitedHealthcare Hearing



**Prescription Drug Coverage
Milwaukee County Transit System
UnitedHealthcare® Group Medicare Advantage
(PPO) plan with Prescription Drugs**

Part D Prescription Drug Coverage

- ✓ UnitedHealthcare has thousands of national, regional, local chain and independent neighborhood pharmacies in our network
- ✓ Thousands of covered brand-name and generic prescription drugs
- ✓ Bonus drug coverage in addition to Medicare Part D drug coverage
- ✓ All covered generic drugs are in Tier 1
- ✓ There is no Donut Hole, meaning you have Full Coverage in the Medicare Part D Coverage Gap



Part D prescription drug benefits

4-tier plan

Tier	Prescription drug type	Your costs	
		Retail 31-day supply	Preferred Mail Order 90-day supply
1	Preferred Generic All covered generic drugs	\$10 copay	\$20 copay
2	Preferred Brand Many common brand-name drugs, called preferred brands	\$35 copay	\$70 copay
3	Non-preferred Drug Non-preferred brand-name drugs, including Part D-eligible compound medications	\$60 copay	\$120 copay
4	Specialty Tier Unique and/or very-high-cost brand-name drugs	\$60 copay	\$120 copay



Drug payment stages — full coverage in the gap

Initial coverage	Coverage gap	Catastrophic coverage
In this drug payment stage:	Your plan provides additional coverage through the gap	After your out-of-pocket costs reach \$7,400
You pay a copay or coinsurance (percentage of a drug's total cost), and the plan pays the rest	You continue to pay the same copay or coinsurance as you did in the initial coverage stage	You pay a small copay or coinsurance amount
You stay in this stage until your total drug costs reach \$4,660	You stay in this stage until your out-of-pocket costs reach \$7,400	You stay in this stage for the rest of the plan year

Total drug costs: The amount you pay (copays) and the plan pays for prescription drugs starting January 2023. This does not include plan premiums.

Out-of-Pocket costs: The *amount you pay (copays)* for prescription drugs starting January 2023 plus the value of the **Medicare Coverage Gap Discount Program**. This does not include premiums, or the amount the group health plan, former employer, or plan sponsor pays for prescription drugs.





Programs and Features

MCTS Group Medicare Advantage (PPO)

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.



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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
- Learning courses
- Interactive quizzes and tools
- Health news, articles and videos
- Health topic library
- Renew Rewards



*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.



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Renew Rewards

All members will be eligible to receive a reward for completing the following health care activity:

- ✓ **Annual Wellness or Physical Visit**
- ✓ **HouseCalls**

Earning rewards can be easy!



Members can place an order for a reloadable reward card or save them for a future order



Newly-earned rewards are automatically loaded to a member's reloadable card within 24 hours

Visa® reloadable reward card



Renew Active[®] 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 national 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[®]



UnitedHealthcare Hearing

With UnitedHealthcare Hearing, you can receive a hearing exam and have access to a wide selection of name-brand and private-labeled custom-programmed hearing aids at significant savings. Plus, you'll receive personalized care and follow-up support from experienced hearing providers.

- ✓ Choose from 2,000+ hearing aid models and styles from the industry's top brands, featuring advanced technology for superior sound quality, including Bluetooth® streaming, recharging capabilities, hands-free calls with tap control and more
- ✓ Get virtual care with hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers* nationwide — both with support every step of the way
- ✓ Receive a complimentary hearing aid accessory with the purchase of a pair of hearing aids in the Premium technology level**
- ✓ Enjoy a hassle-free experience with no claims or reimbursement forms



To get started and save up to 50%–80% off standard industry prices[^], go online or call UnitedHealthcare Hearing.

*Please refer to your Summary of Benefits for details on your benefit coverage. Network size varies by market.

**Availability subject to change and may be discontinued at any time.

[^]Based on suggested manufacturer pricing.

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

Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.




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

 **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.



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^{<7>}
- ✓ 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.^{<8>}



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





MCTS - Medicare Plan Comparison
Milwaukee County Transit System
UnitedHealthcare® Group Medicare
Advantage (PPO) plan with Prescription
Drugs

Annual Benefit	UnitedHealthcare® Group Medicare Advantage (PPO) Plan	Choice Deductible HMO Plan
Service Area	The 50 United States, District of Columbia and United States Territories	
Provider Access	In-network <u>and</u> Out-of-Network	In-Network only
Coordinating claims with Medicare	Not required, plan pays 100% of claims	Required
Deductible	\$0	Single \$1,000 / Family \$3,000
Out-of-pocket maximum	\$0	Single \$1,000 / Family \$3,000
Copays/Cost Share	\$0	Generally, \$30-\$50
Additional Benefits not covered by Medicare		
Routine podiatry	X	
Routine hearing exam	X	
Hearing aids	X	X
Routine vision exam	X	X
HouseCalls program	X	
Fitness benefit	X	
Post-discharge meals, transportation, in-home care	X	
Prescription Drug Benefits	Prescription drug coverage is identical	





How to enroll

Enrolling in the MCTS UnitedHealthcare® Group Medicare Advantage (PPO) Plan

✓ **If you are currently enrolled the MCTS UnitedHealthcare®
Group Medicare Advantage (PPO) plan:**

- You DO NOT need to take any action
- Your coverage will continue automatically

✓ **If you and your Medicare-eligible dependent are currently enrolled in the Choice Deductible HMO plan:**

- Complete the MCTS 2022 Annual Enrollment form to Opt-in to the Medicare Advantage Plan
- The Opt-in form is located on page 6 in the MCTS 2022 Pensioner Open Enrollment Booklet
- To learn more contact MCTS Employee Benefits at 414-937-3299, Monday-Friday 8 a.m. - 4:30 p.m.



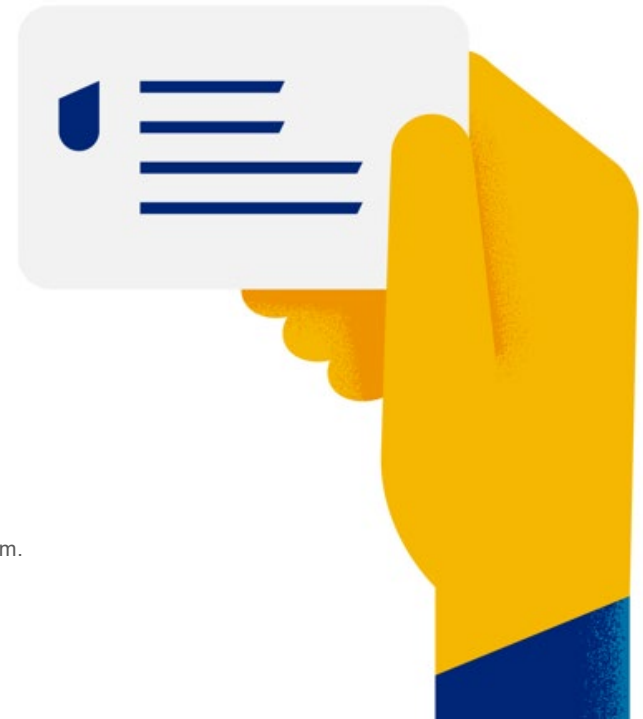


What to Expect Next

How to use your new UnitedHealthcare member ID card

Around mid-December 2022, 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 January 1, 2023, simply use your UnitedHealthcare member ID card each time you go to the doctor or hospital, visit your dentist 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.



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Sign up for your secure personal online account

retiree.uhc.com

Follow these easy steps to sign up for your secure and personal online account:

- 1** Visit the website and click on the **Sign In/Register** button and then click **Register Now**
- 2** Enter your information (first and last name, date of birth, ZIP code, UnitedHealthcare member ID number) and click **Continue**
- 3** Create your username and password, enter your email address, and click **Create my ID**
- 4** For security purposes, you will need to verify your account by email, call or text

After you sign up, you can:

- ✓ Look up your latest claim information
- ✓ Review benefit information and plan materials
- ✓ Print a temporary member ID card and request a new one
- ✓ Look up drugs and how much they cost under your plan
- ✓ Search for network doctors
- ✓ Sign up to get your Explanation of Benefits online



Visit the Virtual Education Center to explore and learn more

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



uhcvirtualretiree.com/ra





Questions & Answers

Contacts and Customer Service

Contact..	To..	How..
MCTS Employee Benefit Division	Ask about eligibility, enrollment and premium	414-937-3299 8:00 a.m. – 4:30 p.m. CT Monday – Friday
UnitedHealthcare Customer Service	<ul style="list-style-type: none"> • Learn about plan benefits • Find a provider • Look up prescription drugs 	Toll-free 1-877-714-0178 , TTY 711 8:00 a.m. – 8:00 p.m. local time 7 days a week Retiree.uhc.com UHCRenewactive.com UHChearing.com





Thank You

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.

[<2>Optum 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.

[<3>Availability 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 and SilverSneakers FLEX are registered trademarks of Tivity Health, Inc. SilverSneakers LIVE, SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved.]

[<4>Participation 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.]



[<5>Benefits and availability may vary by plan and location.]

[<6>24/7 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.]

[<7>ModivCare 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.]

[<8>The 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.]

[<9>Real 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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