



Milwaukee County Transit System

2021 Medicare Benefit Plan Options

UnitedHealthcare[®] Group Medicare Advantage (PPO)

With Prescription Drug Plan

©2020 UnitedHealthcare Services, Inc. All rights reserved. Propriety information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

H2001_OE Presentation_101520_M



United
Healthcare[®]

Welcome

1 Original Medicare Basics

2 Plan Benefits, Programs and Features

3 What to Expect Next

4 How to Enroll



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.

The nation's largest network of Medicare Advantage providers.

The freedom of nationwide access to care at in-network costs using the UnitedHealthcare® Medicare National Network including top 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.



**Network size varies by market and exclusions may apply. Based on August 2019 Company Member Perception Report, UHC Market Research ©2020 United HealthCare Services, Inc. All rights reserved. Propriety information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.



Original Medicare Basics

When are you eligible for Medicare?



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 are 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




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

OPTION 1 _____ or _____ **OPTION 2**


Add one or both of the following to Original Medicare:

Choose a Medicare Advantage plan:

Medicare Supplement Plan
Offered by private companies

 Helps pay 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

Medicare Advantage Plan or Part C Plan
Offered by private companies

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

 **Part D:**
Usually includes prescription drug coverage

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





Plan Benefits

Milwaukee County Transit System

UnitedHealthcare[®] Group Medicare Advantage (PPO) with Prescription Drugs

Your Medicare Advantage plan

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



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 your Medicare Advantage plans



Additional benefits, programs and features

- Bundled with your plan



**The advantages
of a single plan**



Your plan overview National PPO

- A national plan covering all eligible beneficiaries regardless of where they reside in the U.S., D.C. and 5 U.S. territories
- Coverage for visiting doctors, clinics and hospitals
- Prescription drug coverage
- Routine vision, hearing and podiatry coverage
- No referral needed to see a specialist
- 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



UnitedHealthcare® Group Medicare Advantage (PPO) Plan

Benefit	You Pay
Annual deductible	\$0
Annual out-of-pocket maximum	\$0



UnitedHealthcare[®] Group Medicare Advantage (PPO) Plan

Benefit Coverage	In-Network	Out-of-Network
Primary Care Provider (PCP) office visit		\$0
Specialist office visit		\$0
Virtual/Telemedicine visit		\$0
Urgent care		\$0 (worldwide)
Emergency room		\$0 (worldwide)
Inpatient hospitalization		\$0 per admission
Outpatient services		\$0



UnitedHealthcare® Group Medicare Advantage (PPO) Plan

Preventive Services

Benefit Coverage	In-Network	Out-of-Network
Annual routine physical		\$0
Annual wellness visit		\$0
Immunizations		\$0
Breast cancer screenings		\$0
Colon cancer screenings		\$0



UnitedHealthcare[®] Group Medicare Advantage (PPO) Plan

Medicare-covered Services

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



UnitedHealthcare® Group Medicare Advantage (PPO) Plan

Additional benefits not covered by Medicare

Benefit Coverage	In-Network	Out-of-Network
Routine Podiatry	\$0 copayment, 6 visits per year	
Routine Eye Exam	\$0 copayment, one exam every 12 months	
Routine Hearing Exam	\$0 copayment, one exam every 1 year	
Routine Hearing Aids	\$2,000 allowance every 1 year (in-network)	



Your Part D (prescription drug) coverage

- UnitedHealthcare® has over 67,000 national, regional, local chains 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
- Full coverage in the Medicare Part D Coverage Gap (aka Donut Hole)



Check your plan's drug list online at www.UHCRetiree.com
or call Customer Service to see if your prescription drugs are covered.



Your Part D (prescription drug) benefits: 4-tier plan

Tier	Prescription Drug Type	Your Costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
Tier 1	Preferred Generic — All covered generic drugs	\$10 copay	\$20 copay
Tier 2	Preferred Brand — Many common brand name drugs, called preferred brands	\$35 copay	\$70 copay
Tier 3	Non-preferred Drug — Non-preferred brand name drugs. In addition, Part D eligible compound medications are covered in Tier 3	\$60 copay	\$120 copay
Tier 4	Specialty Tier — Unique and/or very high-cost brand drugs	\$60 copay	\$120 copay



Drug payment stages — full coverage in the gap

Initial Coverage	Coverage Gap	Catastrophic Coverage
<p>In this drug payment stage:</p> <p>You pay a copay or coinsurance (percentage of a drug's total cost) and the plan pays the rest</p> <p>You stay in this stage until your total drug costs reach \$4,130</p>	<p>Your plan provides additional coverage through the gap</p> <p>You continue to pay the same copay or coinsurance as you did in the initial coverage stage</p> <p>You stay in this stage until your out-of-pocket costs reach \$6,550</p>	<p>After your out-of-pocket costs reach \$6,550</p> <p>You pay a small copay or coinsurance amount</p> <p>You stay in this stage for the rest of the plan year</p>

Total drug costs: The amount you pay (copays) and the plan pays for prescription drugs starting January 2021. This does not include plan premiums.

Out-of-Pocket costs: The *amount you pay (copays)* for prescription drugs starting January 2021 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

Milwaukee County Transit System

UnitedHealthcare[®] Group Medicare Advantage (PPO) with Prescription Drugs

UnitedHealthcare[®] HouseCalls

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



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

*HouseCalls may not be available in all areas.



Take an active role in your health with Renew

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



Learning courses



Health topic library



Brain games



Interactive quizzes and tools



Photo gallery



Recipe library

*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.



2021 Renew Rewards

General Reward (Jan 1- Sept 30)

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

- Annual Wellness or Physical Visit

Members can get their annual wellness visit any time during the calendar year no matter when they had their last visit

Member Specific Rewards (Jan 1- Dec 31)

All members with open gaps in care will be eligible to receive one or more of the following rewards:

- Eye Exam (Diabetic Care)
- Rheumatoid Arthritis Visit



Gym and fitness membership



SilverSneakers^{®1} is a fitness benefit that includes:

- Memberships to thousands of locations* nationwide
- Group exercise classes** designed for all abilities
- Always-available fitness classes through SilverSneakers On-Demand™
- SilverSneakers Live virtual classes and workshops throughout the week
- SilverSneakers GO™ mobile app with adjustable workout plans and more
- Fun activities held outside the gym**
- Group activities and classes offered outside the traditional gym setting
- Events including shared meals, holiday celebrations and class socials

*Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

**Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer Members additional classes. Classes vary by location.



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.²

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

You can find a list of participating Virtual Visit providers by logging into your member website.



NurseLine³



You are never alone with NurseLine

NurseLine was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions any time, 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



UnitedHealthcare Hearing



Hear the moments that matter most

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, helping you to hear better and live life to the fullest.

- Get access to the largest nationwide accredited network of more than 5,500 hearing providers*
- Choose latest technology hearing aids from major manufacturers, including Phonak, Starkey[®], Oticon, Signia, ReSound, Widex[®] and Unitron[™]
- Order hearing aids in-person or through home delivery
- Receive exclusive pricing, helping you save thousands of dollars

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



Transportation program



Get to health-related appointments easier at no additional cost

This transportation program can help you get to your health care appointments — at no extra cost to you.

Post-Discharge Routine Transportation

- Unlimited rides up to 30 days following your inpatient stay at a hospital or skilled nursing facility when referred by a UnitedHealthcare Clinical Advocate
- Transportation provided to and from approved locations and must be medically-related such as doctors' appointments and pharmacy trips
- Transportation cannot be used for emergency-related situations



Post-Discharge Meal Delivery Benefit



Our post-discharge meal delivery program provides freshly-made meals to your home after you have been discharged from the hospital or skilled nursing facility, at no additional cost.

The program provides up to 84 meals immediately following an inpatient hospital discharge or skilled nursing facility stay when referred by a UnitedHealthcare Clinical Advocate.





What to Expect Next

What to expect after enrollment



You will receive your new UnitedHealthcare® member ID card. You can start using your member ID card as soon as your plan is effective.



You will receive a Quick Start Guide that gives you more information on how your benefits work and how to get the most out of your plan.



After you receive your member ID card, you can register online at www.UHCRetiree.com to get access to your plan information.



Soon after your effective date, we will contact you to complete a short health survey so we can understand your unique health needs.



How to use your new plan

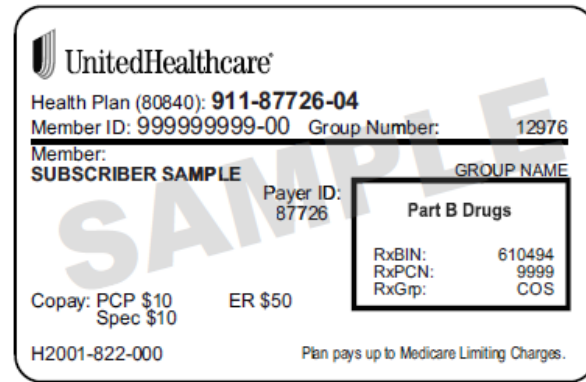
It's easy!

- Simply use your UnitedHealthcare® member ID card each time you go to the doctor or hospital 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
- Don't discard your red, white and blue Medicare card

Store this card in a safe place



Use this beginning January 1, 2021



UHCRetiree.com

After you get your UnitedHealthcare® member ID card, sign up for your secure online personal account at UHCRetiree.com.

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 doctors
- Explore Renew by UnitedHealthcare, our member-only Health & Wellness experience
- Get your Explanation of Benefits online

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

1. Visit the website and click on the “New user? Register Now” 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.



Visit the Virtual Education Center[®] to explore and learn more!

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



www.uhcvirtualretiree.com/ss





How to Enroll

Enrollment process

You will be automatically enrolled

If you are currently in the MTS, Inc. Choice Deductible HMO Plan, you will be automatically enrolled in the **UnitedHealthcare® Group Medicare Advantage (PPO)** plan for coverage effective January 1, 2021, and you do not need to take any action

You can opt-out

- If you wish to opt-out of the UnitedHealthcare® Group Medicare Advantage PPO Plan, you must do so by **November 20, 2020**. If you opt-out, you will be enrolled in the old plan and pay a higher premium
- If you choose to cancel your health plan coverage through Milwaukee County Transit System, you forfeit your re-enrollment at a later date
- Contact the MCTS Employee Benefits at **414-937-3299**, Monday-Friday 8 a.m. - 4:30 p.m. to learn more and understand what it means if you decline this coverage

IMPORTANT: If you currently have your Part D prescription drug benefits through the UnitedHealthcare® MedicareRx for Groups plan, **your coverage will not change**. In fact, it will be simplified since you will receive one member ID card for both your medical and prescription drug coverage.





Questions and Answers

Contacts and Customer Service

Contact...	To...	How...
MCTS Employee Benefits Division	<ul style="list-style-type: none"> • Ask about eligibility • Make changes in other coverages • To opt out of UHC Medicare Advantage 	<p>414-937-3299</p> <p>8:00 a.m. – 4:30 p.m. CT</p> <p>Monday – Friday</p> <p>www.ridemcts.com/retirees</p>
UnitedHealthcare Customer Service	<ul style="list-style-type: none"> • Learn about plan benefits • Find a provider • Look up prescription drugs 	<p>Toll-free 1-877-714-0178, TTY 711</p> <p>8:00 a.m. – 8:00 p.m. local time</p> <p>7 days a week</p> <p>www.UHCRetiree.com</p>





Thank You

We look forward to welcoming
you to our Medicare family.

Additional information

This information is not a complete description of benefits. Call UnitedHealthcare customer service at 877-714-0178 for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.

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/Part D Sponsor 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.

SPRJ54761



Additional information

Renew by UnitedHealthcare is not available in all plans.

¹Availability 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. © 2020 Tivity Health, Inc. All rights reserved.

²Benefits and availability may vary by plan and location.

³The NurseLine service 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 doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

This information is available for free in other languages. Please call our customer service number located on the back of your member ID card.

SPRJ54761

