



There's so much more

Plan on great coverage and exciting extras with your UnitedHealthcare® Group Medicare Advantage PPO plan

Abbott



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Original Medicare basics



Plan benefits, programs and features



What to expect next



How to enroll





Care

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 help make it easier to connect you with care so you can stay on top of your health — when, where and how you need it.

Wellness

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

Support

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. And it's helping you get the most out of your plan, so you can be at your best health.

Extras

You and your health needs deserve personal attention and service. Our extra benefit programs and services support your health so you can live a healthier life — it's all about you.





Original Medicare basics

When are you eligible for Medicare?



OR



AND



You're 65 years old

You qualify on the basis
of disability or other
special situation

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

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 additional Medicare coverage



Understanding your Medicare choices

Step 2

Decide if you need more coverage

Option 1: 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

Option 2: 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





Plan benefits, programs and features

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 this plan

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



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/abbott or call UnitedHealthcare Customer Service at **1-866-561-4042**, TTY 711, 8 a.m.–8 p.m. local time, Monday–Friday.

If your doctor is in-network, they must accept this plan if you are an existing patient. If your doctor is out-of-network, they may choose not to treat you unless it is an emergency.



Your annual costs

\$300

Annual deductible

\$2,000

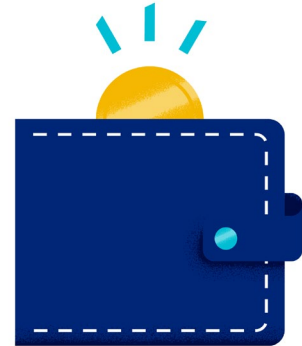
Annual out-of-pocket maximum*

* Limitations, exclusions and/or network restrictions may apply. Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.



Don't leave money on the table

The Abbott Health Plan gives you money back for paying your Part B premium



How it works

The Abbott UnitedHealthcare® Group Medicare Advantage (PPO) plan for Abbott retirees, includes \$35 each month toward your Part B premium. You will receive the \$35 subsidy based upon how you pay your Medicare Part B premium.

If you pay your Part B premium through:

A deduction in your Social Security benefit

A quarterly bill from Social Security/Medicare

A deduction in your annuity check

Then...

The \$35 subsidy will be applied to your Social Security benefit

Your Part B bill will be reduced by \$105 on a quarterly basis

The \$35 subsidy will be applied to your annuity benefit

The Part B premium subsidy may not appear as a line-item credit on your statement. It will appear in the form of a reduced Part B premium charge.

A typical example:

\$164.90 Part B premium charge
– \$35 Part B premium subsidy
= \$129.90 Part B premium charge to appear on your statement

Example above based on 2023 Part B premium and subsidy amounts. Amounts may vary if LEP or IRMAA applies.

It can take up to 90 days from when you enroll in the Medicare Advantage plan for the Part B premium subsidy to be applied for the first time. The first subsidy will be backdated to include any months missed.



Plan benefits

Benefit coverage	In-network	Out-of-network
Primary care provider (PCP) office visit	\$10 copay	\$10 copay
Specialist office visit	\$15 copay	\$15 copay
Urgent care	\$35 copay (worldwide)	\$35 copay (worldwide)
Emergency room	\$65 copay (worldwide)	\$65 copay (worldwide)
Inpatient hospitalization	\$230/day, days 1-5 \$0/day, days 6+	\$230/day, days 1-5 \$0/day, days 6+
Outpatient surgery	\$25 copay	\$25 copay
Medical virtual visits*	National provider \$0 copay Local provider \$10 copay	National provider \$0 copay Local provider \$10 copay

* Not all network providers offer virtual care. Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies.



Preventive services

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



Additional benefits

Benefit coverage	In-network	Out-of-network
Medicare-covered podiatry	\$15 copay	\$15 copay
Medicare-covered chiropractic care	\$20 copay	\$20 copay
Medicare-covered vision services	\$15 copay	\$15 copay
Medicare-covered hearing services	\$15 copay	\$15 copay



Vision exam

With the vision benefit, you'll have access to a nationwide network of providers with the freedom to see any participating vision provider. You will have access to an annual routine eye exam through a vision provider.

- ✓ A routine eye exam once every 12 months with a \$0 copay
- ✓ The network is UnitedHealthcare Medical Network with information on your UnitedHealthcare member ID card



When scheduling your appointment, make sure your vision and eyewear provider(s) will bill the UnitedHealthcare medical plan before receiving routine vision services (routine eye exam)

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



Why vaccines are important

Vaccines work with your body's natural defenses to protect against infection and help reduce the risk of disease.

They do this by imitating an infection without causing the disease — and getting your immune system to respond the same way it would to a real infection. This prepares your body to recognize and fight the disease in the future.

Check with your doctor to see if the vaccines listed on the next slide are right for you



Common vaccines covered under:



Part B

- ✓ Influenza (flu)
- ✓ Pneumococcal
- ✓ Hepatitis B for those at medium or high risk
- ✓ COVID-19*



*You will have \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers.



Schedule a \$0 Annual Wellness Visit and physical*



Save time by combining your wellness visit and physical into a single office visit



Schedule your appointment early in the year to get any other preventive care you may need



Make sure you follow through with your provider's recommendations for screenings, exams and other care

**You do not have to wait 12 months.
Schedule your Annual Wellness Visit
anytime during the calendar year.**



*A copay or coinsurance may apply if you receive services that are not part of the Annual Wellness Visit and physical.



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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.

Renew Active[®] by UnitedHealthcare

Renew Active is the gold standard in Medicare fitness programs for the body and mind — and is available with your UnitedHealthcare[®] 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.



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.⁴ 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.



Mental and behavioral health

Nothing is more important than your health, which includes your mental health. You have access to many resources to help improve your emotional and mental health, including:

- ✓ Ongoing mental health support with Optum® Behavioral Health
- ✓ Health and wellness resources with Renew by UnitedHealthcare



24/7 Nurse Support^{<5>}

24/7 Nurse Support was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, anywhere 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 Healthy at Home Premium

This is our comprehensive bundle of routine benefits accessible to members anytime throughout the year with no medical requirements. With UnitedHealthcare Healthy at Home Premium, you are eligible for the following benefits* at no cost to you:



28 home-delivered meals



24 one-way rides to medically related appointments and to the pharmacy^{<6>}



8 hours of non-medical personal care provided through a CareLinx professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more^{<7>}

*Members do not need to use all 3 benefits. Restrictions and limitations apply.



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 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.





How to enroll

How to enroll

Take action if you want to enroll in the new plan

This new program is an additional option to your current plan. If you are interested, you will be able to elect the UHC Group Medicare Advantage plan for 2024 during the Open Enrollment period – **October 16 through October 27, 2023**. If you take no action, your plan will remain the same.

Action Needed	When	What
Enroll if you want to make a change for 2024	October 16 – October 27	Access the Abbott Benefits Center at abbottbenefits.com and click on the Abbott Benefits Center link to login or call the Abbott Benefits Center at 844-306-9222





What to expect next

What to expect after enrollment

- 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/abbott
- 3 Start using your card**

You can start using your member ID card as soon as your plan is effective
- 4 Help us understand your unique health needs**

Soon after your effective date, we will contact you to complete a short health survey. Throughout the year, we'll also provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.



Visit the Virtual Education Center to explore and learn more

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



uhcvirtualretiree.com/abbott



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 1/1/24, simply use your UnitedHealthcare member ID card each time you go to the doctor or hospital
- ✓ 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

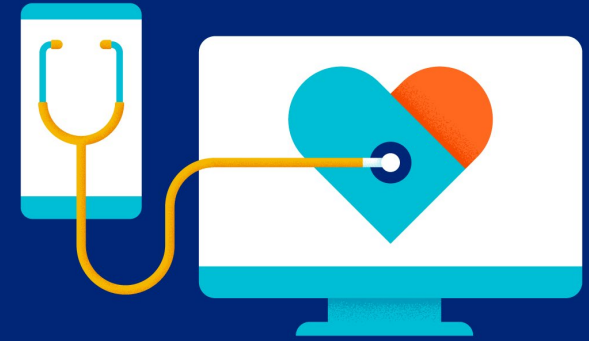
*Retirees in the same household may receive these on different days, which is a normal part of the mail stream.



Register for your secure personal online account at retiree.uhc.com/abbott

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

- ✓ Visit the website and click on the **Sign In or register** button and then click **Register Now**
- ✓ Enter your information (first and last name, date of birth, ZIP code, UnitedHealthcare member ID number) and click **Continue**
- ✓ Create your username and password, enter your email address, and click **Create my ID**
- ✓ 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
- **Search** for network doctors
- **Sign up** to get your Explanation of Benefits online





Thank you

We look forward to welcoming you to our Medicare family