

# Time to get what you've earned



## more benefits focused on you

Abbott



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# Get more of what matters with a UnitedHealthcare® Group Medicare Advantage (PPO) plan



## Care

Whether it's an appointment with a provider online or taking care of a wellness visit from the comfort of your home, we can 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.



## Support

At UnitedHealthcare, we provide much more than just customer service. It's 1-on-1 support to help answer your questions and take the extra steps to understand your needs. And we help you get the most from your plan so you can be at your best health.



## Wellness

Our health and wellness experience helps you take charge of your well-being every day with a wide variety of resources and activities, including healthy recipes, fitness activities, education resources and more. All at no additional cost.



## Extras

You and your health needs deserve personal attention and service. Our extra benefits, 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 provider 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**

- Provider 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**



# Freedom to see any provider who accepts Medicare

Even though you are not required to see a network provider, they 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.

With this plan, you pay the same share of cost in and out-of-network as long as the provider is eligible to participate in the Medicare Program.

**If your provider is in-network, they must accept this plan if you are an existing patient. If your provider 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.

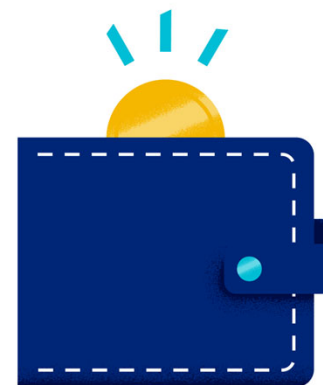


# Don't leave money on the table

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:

\$174.70 Part B premium charge

– \$35 Part B premium subsidy

= \$139.70 Part B premium charge to appear on your statement

Example above based on 2024 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

\*A copay or coinsurance may apply if you receive services that are not part of the annual physical/wellness visit.

# 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<sup>\*</sup>

With the vision benefit, you will have access to a national 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



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

<sup>\*</sup>Please refer to your Summary of Benefits for details on your benefit coverage.



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# Getting vaccinated is important to your health

**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 provider to see if these common vaccines are right for you**

## **Covered by 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.



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# Keep your health on track with a \$0 Annual Wellness Visit\*



## Combine visits

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



## Schedule early

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



## Follow recommendations

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

## What's the difference between your annual physical and wellness visit?

A **physical exam** includes a head-to-toe exam, blood sugar test and cholesterol test. This visit is a good time to review your medications and/or health concerns. Your plan covers this visit once per calendar year.

A **wellness visit** includes a blood pressure check, height and weight measurement and body mass index (BMI) test. Your plan covers this visit once per calendar year.

**Schedule anytime —  
you don't have to wait 12 months**

\*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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# HouseCalls brings yearly check-in care to you\*

**Get a yearly in-home visit from one of our licensed health care practitioners at no additional cost to you. The visit includes:**

- ✓ Up to an hour of 1:1 time with the health care practitioner
- ✓ Health screenings tailored to you
- ✓ A medication review
- ✓ A chance to get advice and ask questions to help you manage your health
- ✓ A visit summary that is sent to you and your primary care provider



## **Prefer a video visit?**

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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# Renew Active<sup>®3</sup>

**Renew Active is the gold standard in Medicare fitness programs and available at no additional cost to you.**

- ✓ Provides you the chance to stay physically fit with a free gym membership and access to our nationwide network of fitness centers
- ✓ Access to on-demand workout videos and livestreaming fitness classes if you want access to the benefit from your home
- ✓ Social activities at local health and wellness classes and events



Participation in the fitness program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The fitness program includes standard fitness membership and other offerings. Fitness membership equipment, classes, activities and events may vary by location. Certain services, discounts, classes, activities, 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 is subject to your acceptance of their respective terms and policies. 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. Gym network may vary in local market and plan.

# 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.



# Take care of your mental health with behavioral health resources

**You have access to many resources to help improve your emotional and mental health, including:**

- ✓ Ongoing mental health support with Optum® Behavioral Health
- ✓ Resources through our Health and Wellness experience



# 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\*\*



**Get help making health decisions — at no cost to you**

\*When medically necessary

\*\*With member consent



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# Extra support with UnitedHealthcare Healthy at Home Premium

**A 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



**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

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



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# Well-tuned care for your 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 6,500+ 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™

**Save 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 2025 during the Open Enrollment period – **October 14 through October 25, 2024**. If you take no action, your plan will remain the same.

Action Needed	When	What
Enroll if you want to make a change for 2025	October 14 – October 25	Access the Abbott Benefits Center at <a href="https://abbottbenefits.com">abbottbenefits.com</a> 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 Welcome Letter**  
The Welcome Letter gives you more information on how your benefits work and how to get the most from your plan. Your UnitedHealthcare member ID card will be attached to the card carrier you get in a separate mailing.
- 2 Register online to access your plan information**  
After you get your member ID card, you can register online at [retiree.uhc.com/abbott](https://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 provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.



# How to use your new UnitedHealthcare member ID card

After you're enrolled, you and any Medicare-eligible dependents covered by the plan will each get a Welcome Letter and UnitedHealthcare member ID card, which is your confirmation of enrollment.\*

- ✓ After you're enrolled, simply use your UnitedHealthcare member ID card each time you go to a provider 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.

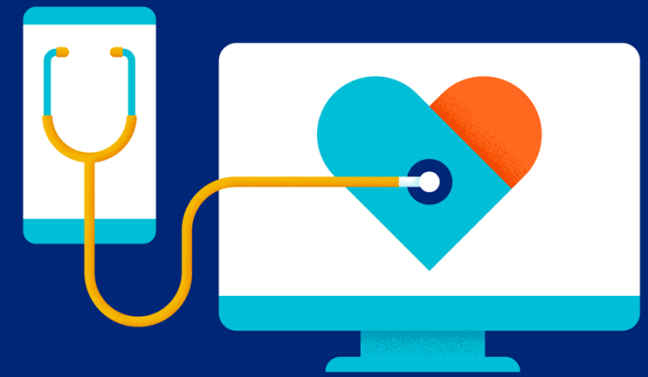


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# Register for your secure personal online account at [retiree.uhc.com/abbott](https://retiree.uhc.com/abbott)

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, UnitedHealthcare member ID number or Medicare 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 providers
- **Sign up** to get your Explanation of Benefits online



# UnitedHealthcare mobile app

With the UnitedHealthcare mobile app, you can stay on top of your benefits 24/7 anywhere you go.

## Find care

- Find network care options for providers, clinics and hospitals in your area
- Talk to a provider 24/7

## Manage your health plan details

- Generate and share digital health plan ID cards
- View claims and rewards

## Stay on top of costs

- View your copay, annual deductible and out-of-pocket expenses

## Fitness

- Find a gym location



**To download the app,  
scan the QR code with  
the camera on a  
smartphone or tablet**



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# Thank you

We look forward to welcoming you to our Medicare family