

Dear Abbott Retiree,

*effective 01/2025*

Abbott offers **two** medical plans for Medicare-eligible retirees and their covered dependents through United Healthcare (UHC).

In the Plan Comparison document, you'll see both plans side-by-side and can refer to the Plan Documents and Frequently Asked Questions (FAQ) for additional details.

1. The **UHC Indemnity with Medicare Plan** has been the only post-65 retiree medical plan offered for some time at Abbott. With this plan, Medicare remains your primary coverage and the Abbott plan pays secondary to Medicare. This is not a supplemental plan that will cover any amount that Medicare does not pay. The Abbott plan does offer coverage on some additional items. For details, please refer to the Summary Plan Description document.

*You can find the document by visiting [AbbottBenefits.com](https://AbbottBenefits.com) and logging into your Abbott Benefits Center account. Click on "Benefit Plan Information" at the bottom of the page then Summary Plan Descriptions > Health Plan Summary Plan Descriptions (Retired Employees) > Retiree Indemnity with Medicare.*

2. Abbott expanded plans available recently and added a UHC Group Medicare Advantage plan. The **UHC Group Medicare Advantage** plan is a Preferred Provider Organization (PPO) Medicare Advantage plan that delivers all the benefits of Original Medicare (Parts A and B) and offers additional benefits and features. This plan is not like the plans available in the open market. Abbott chose UnitedHealthcare to administer the plan as they achieved a 4.5 star rating<sup>1</sup> for 2024. This plan is not a supplemental plan. UHC pays all eligible claims directly; claims do not go to Medicare first and offers additional benefits and features.

Highlights of the UHC Group Medicare Advantage plan include:

- No lifetime maximum
- A lower deductible than the UHC Indemnity with Medicare Plan
- Set copays instead of coinsurance, so you always know what you'll pay out of pocket
- \$35 per month credit, paid by UHC, toward your Part B premium
- Your choice of providers – in-network or out-of-network – at the same coverage level



There are also several programs available exclusively for UHC Group Medicare Advantage plan members:

- **Virtual Visits** available 24/7 through video chat or phone any time regarding minor physical and mental health concerns
- **House Calls** that complement your doctor's care with in-home visits
- **Rewards** that are offered for taking an active role in your health and wellness by completing certain health care activities
- **Fitness programs** that include both virtual and in-person offerings at local facilities

*You can find more information within the [retiree.uhc.com/abbott](https://retiree.uhc.com/abbott) site or by visiting the same location as the other plan documents, listed above.*

## Contact Information:

**Abbott Benefits Center:** [AbbottBenefits.com](https://AbbottBenefits.com)

For questions about eligibility and pricing, please contact the Abbott Benefits Center:  
**844-306-9222** 7:00 a.m. – 7:00 p.m. Central time, Monday – Friday

**UHC Medicare Advantage Plan:** [retiree.uhc.com/abbott](https://retiree.uhc.com/abbott)

For questions about plan details, coverage or providers, please contact UHC:  
**866-561-4042** 8:00 a.m. – 8:00 p.m. local time, Monday – Friday

*Note: Available 7 days a week from October 15 – December 7*

**UHC Indemnity Plan:** [myUHC.com](https://myUHC.com)

For questions about how this plan pays secondary to Medicare, please contact UHC:  
**800-603-3813** 7:00 a.m. – 10:00 p.m. Central time, Monday – Friday

<sup>1</sup>Every year in October, Medicare evaluates plans based on a 5-star rating system. Medicare Advantage Plan Star Rating applies to Contract Number H2001 that is rated 4.5 out of 5 stars for 2024.