



2023 Benefit Plan Options

**CalPERS 2023 UnitedHealthcare® Group Medicare Advantage
Prescription Drug (Group MAPD PPO) Plan**

**CalPERS 2023 UnitedHealthcare® Medicare Advantage Edge (MA Edge
PPO) Plan**



Original Medicare Basics



Plan Benefits, Programs and Features



Plan Eligibility and Enrollment Overview



What to Expect Next



America's largest Medicare Advantage plan provider

More people turn to UnitedHealthcare than any other company* when it's time to choose their Medicare Advantage coverage.

UnitedHealthcare is proud to have been serving the health care needs of people just like you for more than 40 years — and you can count on us to be here when you need us.

Medicare Advantage's largest national provider network

UnitedHealthcare has Medicare Advantage's largest national provider network, now with more doctors and specialists.**



*Based on CMS Enrollment Data as of June 2022..

**Provider network may vary in local market..





Original Medicare Basics

When are you eligible for Medicare?



**You're 65
years old**

OR



**You 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

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

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



UnitedHealthcare is helping you do more with your Group Medicare Advantage plan



Fill your prescriptions

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.



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



Keep your mind and body fit

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



Get 1-on-1 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.

*Renew by UnitedHealthcare is not available in all plans. Resources may vary.



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Understanding Original Medicare's rules

- **You must be entitled to Medicare Part A and/or enrolled in Medicare Part B** and continue to pay your Medicare Part B premium to remain enrolled.
- **You can only be in one Medicare Advantage plan at a time.** Enrolling in another plan will automatically disenroll you from any other Medicare Advantage or prescription drug plan.
- **If you do not enroll in a Medicare Part D prescription drug plan or a Medicare Advantage plan that includes prescription drug coverage,** or you do not have other creditable prescription drug coverage, you may have to pay Medicare's Late Enrollment Penalty
- **You must inform us of any current prescription drug coverage or future enrollment** that includes prescription drug coverage
- High income individuals will be notified by Social Security if they need to pay an **Income-Related Monthly Adjustment Amount (IRMAA)**, which is extra amount apply to Part B and Part D premiums. IRMAA is paid directly to Social Security. Non-payment will automatically disenroll you from your Medicare plan.
- **When you are a member,** you are encouraged to read the plan's Evidence of Coverage (EOC), including appeals and grievance rights, which can be found at
- **The EOC also covers** specific plan benefits, copays, exclusions, limitations and other terms
- **Please review the full text of the Statement of Understanding** in your 2023 enrollment plan guide





Plan Benefits, Programs and Features

**UnitedHealthcare® Group Medicare Advantage Prescription Drug
(PPO) plan**

UnitedHealthcare® Medicare Advantage Edge (PPO) plan

UHC Medicare Advantage PPO 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



Prescription drug coverage

Included in this Medicare Advantage plan




Additional benefits, programs and features

Bundled with this plan

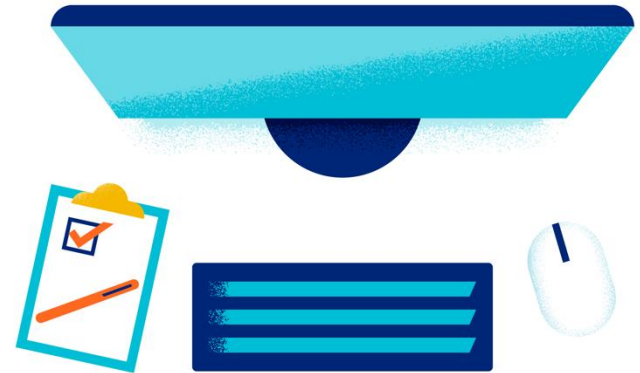
Medicare Advantage (Part C) plans are provided through private insurers like UnitedHealthcare



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/CalPERS or call UnitedHealthcare Customer Service **1-888-867-5581**, 7 a.m. - 8 p.m. local time, 7 days/week.

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.



UnitedHealthcare Group Medicare Advantage (PPO) plans – Monthly Premium

Rates	Group MAPD PPO	MA Edge PPO
2022	\$294.65	\$347.21
2023	\$299.68	\$357.70



UnitedHealthcare Group Medicare Advantage (PPO) plans

	Group MAPD PPO You Pay	MA Edge PPO You Pay
Annual deductible (medical)	\$0	\$0
Annual out-of-pocket maximum (medical)	\$1,500	\$0



UnitedHealthcare Group Medicare Advantage (PPO) plans

Benefits	Group MAPD PPO		MA Edge PPO	
	In-network copay	Out-of-network copay	In-network copay	Out-of-network copay
Primary care provider (PCP) office visit	\$10	\$10	\$0	\$0
Specialist office visit	\$10	\$10	\$0	\$0
Urgent care	\$25	\$25	\$0	\$0
Emergency room	\$50	\$50	\$0	\$0
Inpatient hospitalization	\$0	\$0	\$0	\$0
Outpatient surgery	\$0	\$0	\$0	\$0



UnitedHealthcare Group Medicare Advantage (PPO) plans

Preventive services

Benefits	Group MAPD PPO		MA Edge PPO	
	In-network copay	Out-of-network copay	In-network copay	Out-of-network copay
Annual physical	\$0	\$0	\$0	\$0
Annual wellness visit	\$0	\$0	\$0	\$0
Immunizations	\$0	\$0	\$0	\$0
Breast cancer screenings	\$0	\$0	\$0	\$0
Colon cancer screenings	\$0	\$0	\$0	\$0



UnitedHealthcare Group Medicare Advantage (PPO) plans

Benefits	Group MAPD PPO		MA Edge PPO	
	In-network copay	Out-of-network copay	In-network copay	Out-of-network copay
Routine podiatry	\$10 6 visits per year	\$10 6 visits per year	\$0 6 visits per year	\$0 6 visits per year
Chiropractic care and acupuncture	\$15 Limited to 20 combined visits per year	\$15 Limited to 20 combined visits per year	\$15 Limited to 20 combined visits per year	\$15 Limited to 20 combined visits per year
Hearing aids*	The plan pays up to a \$1,000 allowance for hearing aid(s) every 3 years		The plan pays up to a \$2,000 allowance for hearing aid(s) every 2 years	

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



UnitedHealthcare Group Medicare Advantage (PPO) plans

	Group MAPD PPO		MA Edge PPO	
Benefits	In-network	Out-of-network	In-network	Out-of-network
Routine vision services & eyewear*	<p>Eye exam \$0 every 12 months</p> <p><u>Public Agency retiree buy-up option</u> - \$70 allowance for eyeglasses every 12 months, or \$105 for contact lenses instead of eyeglasses every 12 months</p>	<p>Eye exam \$0 every 12 months</p> <p><u>Public Agency retiree buy-up option</u> - \$70 allowance for eyeglasses every 12 months, or \$105 for contact lenses instead of eyeglasses every 12 months</p>	<p>Eye exam \$0 every 12 months</p> <p>Plan pays \$130 for eyeglasses every 12 months. Or, \$100 for contact lenses instead of eyeglasses every 12 months</p>	<p>Eye exam \$0 every 12 months</p> <p>Plan pays \$130 for eyeglasses every 12 months. Or, \$100 for contact lenses instead of eyeglasses every 12 months</p>



Dental & Vision Option – Public Agency Retirees on Group MAPD PPO Plan

Dental coverage for your oral health needs

With UnitedHealthcare® Dental, you'll have access to a large national network with a combined 358,000 providers and locations.

- 100% coverage for exams, X-rays, cleanings and periodontal maintenance
- 80% coverage for minor services, including fillings, pulp protection and nitrous oxide*
- 20% coverage for major services, including crowns, root canals, dentures and more*
- Option of seeing out-of-network providers, if desired
- Dental contact information can be found on the back of your UnitedHealthcare member ID card

Vision coverage eye exams and eyewear benefits

- A routine eye exam once every 12 months with a \$10 copay*
- \$70 allowance toward eyeglasses (frames and lenses), every 12 months*
- \$105 allowance toward contact lenses instead of eyeglasses, every 12 months*

UnitedHealthcare will bill you \$26.03 per month for this optional coverage

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





Diabetes testing and monitoring supplies

When you use one of the approved meters and corresponding strips, your cost-share for diabetes testing and monitoring supplies is a \$0 copay.

These supplies also include any brand of:

- Lancets
- Lancing device
- Glucose control solution (to test accuracy of your meter)
- Replacement batteries for your meter

To switch to one of the preferred brands, you may be required to get a new prescription from your doctor. A temporary supply of your current brand can be requested.

Plus, your plan provides coverage for many of the OneTouch[®] and ACCU-CHEK[®] blood glucose testing strips and meters*

*Other suppliers/vendors/providers are available in our network.



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



Check your plan's drug list at retiree.uhc.com/CalPERS or call Customer Service to see if your prescription drugs are covered



UnitedHealthcare Prescription Drug Plan for the Group MAPD PPO

Tier	Prescription drug type	Your costs	
		Retail (30-day supply)	Preferred Mail Order (90-day supply)
Tier 1	Preferred Generic All covered generic drugs	\$5 copay	\$10 copay
Tier 2	Preferred Brand Many common brand-name drugs, called preferred brands	\$20 copay	\$40 copay
Tier 3	Non-preferred Drug Non-preferred brand-name drugs. In addition, Part D-eligible compound medications are covered in Tier 3	\$50 copay	\$100 copay
Tier 4	Specialty Tier Unique and/or very-high-cost brand-name drugs	\$20 copay	\$40 copay



Ordering through Optum Home Delivery¹

1

Order submitted

After your account is set up, your Optum Home Delivery order enters the Optum Rx pharmacy system

2

Pharmacist review

A pharmacist reviews your information for drug interactions, allergies and dosage

3

Safety review

For your safety, another pharmacist reviews your medication for accuracy after it is dispensed

4

Packaging

Optum Rx seals your medication in a tamper-evident package

5

Shipping

Optum Home Delivery mails your medication to you and notifies you when it has been shipped



Medicare Advantage Edge - Your Part D (prescription drug)

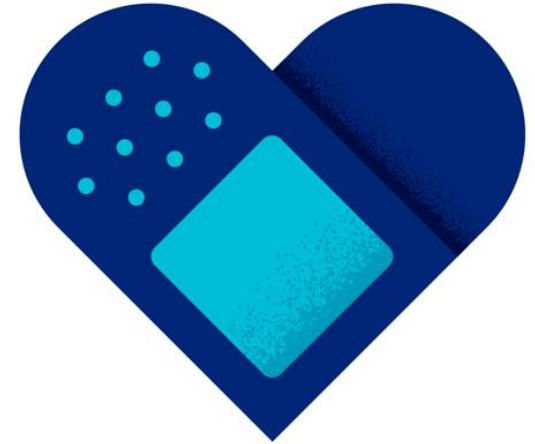
- Prescription drug benefits for the UnitedHealthcare MA Edge PPO plan will be offered directly by Optum Rx®
 - Preferred Pharmacy is Walgreens; other Pharmacies include CVS, Rite Aid and more.
 - For complete pharmacy coverage details, visit OptumRx.com/CalPERS or call **1-855-505-8106**, TTY **711**, 24 hours a day, 7 days a week.

Tier	Prescription drug type	Your costs				
		Preferred90 Saver Network Pharmacy (up to a 30-day supply)	NonPreferred Network Pharmacy (up to a 30-day supply)	Preferred90 Saver Network Pharmacy (up to a 90-day supply)	NonPreferred Network Pharmacy (up to a 90-day supply)	Home Delivery Pharmacy (up to a 90-day supply)
Tier 1	Mostly Generic	\$5 copay	\$5 copay	\$10 copay	\$15 copay	\$10 copay
Tier 2	Preferred Brand	\$20 copay	\$20 copay	\$40 copay	\$60 copay	\$40 copay
Tier 3	Non-preferred Brand	\$50 copay	\$50 copay	\$100 copay	\$150 copay	\$100 copay



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* vaccine



Part D

- ✓ Shingles
- ✓ Tetanus, diphtheria, pertussis (Tdap)
- ✓ Hepatitis A
- ✓ Hepatitis B for those at low risk

Did you know?

It is important to get a new flu shot every year because flu viruses are constantly changing.**

The Shingrix vaccine is more than 90% effective at preventing shingles and long-term nerve pain.^

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

**Centers for Disease Control and Prevention, 2019.

^Centers for Disease Control and Prevention, 2020.





Additional Benefits

Schedule a \$0 annual physical and wellness visit*

- ✓ 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 physical/wellness visit.



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.



Renew by UnitedHealthcare®*

Take an active role in your health

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



*Renew by UnitedHealthcare is not available in all plans. Resources may vary.



Renew Active^{® 2} 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[®]
- ✓ To learn more, visit UHCRenewActive.com



Rally Coach™ programs

These virtual coaching programs 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-loss program proven to help you achieve lifelong results, one step at a time (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
- ✓ The **Quit For Life®** Tobacco Cessation Program, which gives you the support you need to quit all types of tobacco use



*Real Appeal is available at no additional cost to members with a body mass index (BMI) of 19 or higher. If you are pregnant, please speak with your primary care physician before joining the program.



Get to health-related appointments easier

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

✓ Post-Discharge Transportation

- Unlimited rides up to 30 days following your inpatient stay at a hospital or skilled nursing facility when referred by a UnitedHealthcare Engagement Specialist
- 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

This 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 Engagement Specialist.



Trusted care at home when you need it



You are eligible for in-home, non-medical care through our national provider CareLinx

This may include grocery shopping, meal preparation, transportation, personal care, medication reminders and more.³

\$0 copay for 16 hours of personal care services each month

³Please refer to your Summary of Benefits for details on your benefit coverage.



Personal Emergency Response System (PERS)

With the Personal Emergency Response System, provided by Lifeline, help is a button push away.



In-home medical alert monitoring system



Quick access to help in any situation, whether an emergency or you just need a helping hand



Helps give you confidence and independence




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

 **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.



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:

- ✓ Personalized virtual therapy programs with AbleTo
- ✓ Ongoing mental health support with Optum® Behavioral Health
- ✓ Health and Wellness Resources with Renew by UnitedHealthcare



24/7 Nurse Support⁵

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 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[^], call UnitedHealthcare Customer Service at **1-866-887-9533**

*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.





Plan Eligibility and Enrollment Overview

Enrolling for CalPERS Medicare retirees

If you are already enrolled in the Group Medicare Advantage Prescription Drug PPO plan or the Medicare Advantage Edge PPO plan and wish to continue your plan, you do not need to do anything.

If you are interested in enrolling in the Group MAPD PPO or the MA Edge PPO, request a 2023 Plan Guide by:

- Calling UnitedHealthcare at **1-888-867-5581**, TTY **711** or
- Going online at **retiree.uhc.com/CalPERS**

If you have questions about the plans above, call UnitedHealthcare toll-free at **1-888-867-5581**, TTY **711**, 7 a.m. – 8 p.m. local time, 7 days a week or go to **retiree.uhc.com/CalPERS**

Enroll through my|CalPERS: **my.calpers.ca.gov**





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/CalPERS

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

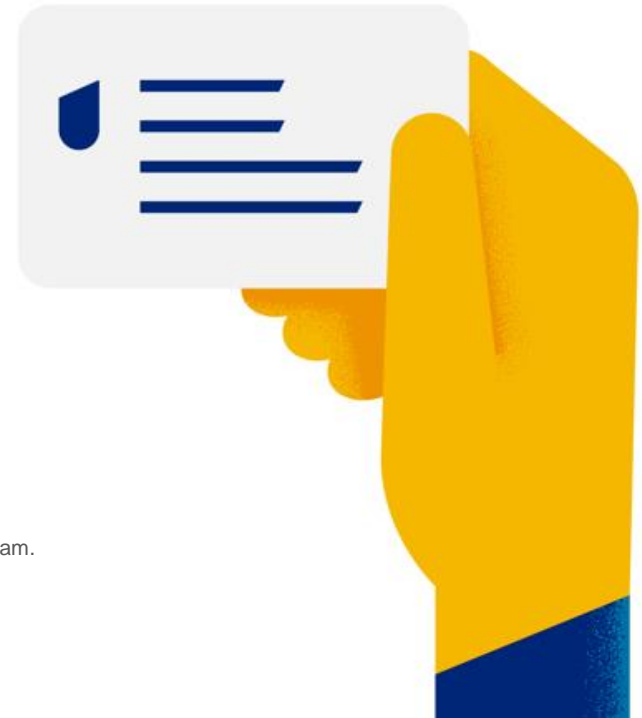
Soon after your effective date, we will contact you to complete a short health survey. Throughout the year, we'll also provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.



How to use your new UnitedHealthcare member ID card

Sometime in the month of prior to your enrollment, 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 on your effective date of coverage, 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
- ✓ Store your red, white and blue Medicare card in a safe place. You do not need to carry this card on person.



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



Sign up for your secure personal online account

retiree.uhc.com/CalPERS

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 CalPERS UHC Medicare retiree members
- ✓ Watch videos from UnitedHealthcare Medicare Advantage plan members
- ✓ Print additional plan program information
- ✓ Access via any tablet, computer or smartphone



uhcvirtualretiree.com/CalPERS





Have Questions?

- ✓ Learn more at: retiree.uhc.com/CalPERS
- ✓ Basic Members Call: **1-877-359-3714**, TTY **711**
7 a.m.–8 p.m. local time, Monday through Friday.
- ✓ Medicare Retirees Call: **1-888-867-5581**, TTY **711**
7 a.m.–8 p.m. local time, 7 days a week.



Thank You

We look forward to welcoming you to our Medicare family

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.

¹ 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-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.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing.

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.

² 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. Access to Medicare's largest national gym network is based upon comparison of competitors' website data as of May 2022. 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.



³ 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.

⁴ Benefits and availability may vary by plan and location.

⁵ 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.

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.

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