



Support at every step

Chicago Teachers' Pension Fund (CTPF)
2027 UnitedHealthcare Group Medicare Advantage (PPO) Plan
Keith Chumbley – Joe Larson – Jason Allred

We're here to help explain:

- + Plan benefits
- + Programs and Features
- + How to enroll





Chicago Teachers' Pension Fund Group Medicare Advantage
(PPO) Plan

Medical benefits



Your Medicare Advantage plan

The CTPF Group Medicare Advantage (PPO) is a fully insured Part C plan provided through UnitedHealthcare, and includes:



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



Part D/prescription drug coverage

- CTPF Medicare Advantage plan comes with prescription drug coverage included; no need to enroll in a separate Part D Plan



Additional benefits, programs and features

- Bundled with your plan

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



Plan highlights



Coverage for visiting doctors, clinics and hospitals



Prescription drug coverage through Express Scripts



Routine vision, eyewear allowance, hearing, hearing aid allowance and podiatry coverage



Includes additional benefits and services not covered by Medicare



No referral needed to see a specialist

This is a **Group Plan** exclusive to annuitants of CTPF and their eligible dependents

A national plan covering you anywhere in the U.S., D.C. and 5 U.S. territories
Visit doctors, specialists and hospitals in or out of our network for the same cost share as long as they agree to see you and accept Medicare



Freedom to see any provider who accepts Medicare and is willing to bill UnitedHealthcare

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 <https://retiree.uhc.com/ctpf> or call UnitedHealthcare Customer Service at **1-888-572-9396**, TTY **711**, 8 a.m.—8 p.m. local time, Monday–Friday.



Support you can count on

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 our 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.

If you move, the amount you pay for out-of-network providers' services may change. If you have questions, call Customer Service at the number listed above.



Your monthly and annual costs

\$175

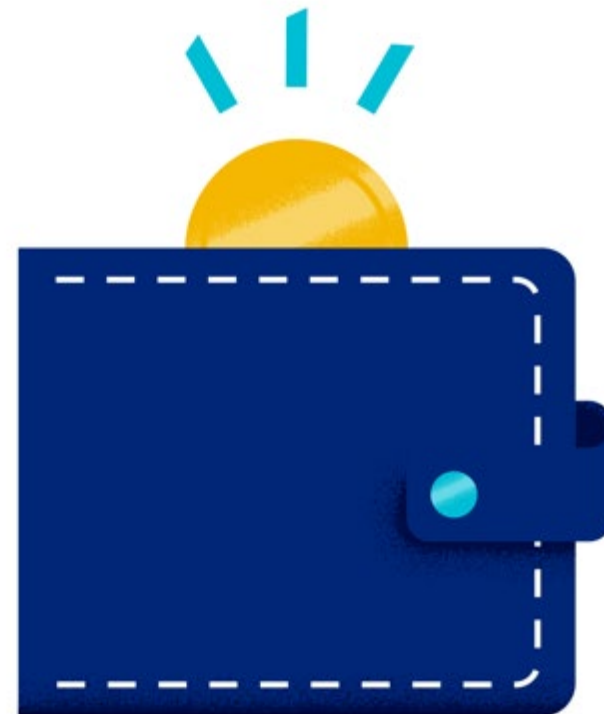
Annual deductible

\$1,500

Annual out-of-pocket maximum*

Unlimited

Lifetime maximum



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



Common plan benefits

Benefit coverage	In-Network and Out-of-Network
 Primary care provider (PCP) office visit	\$0 copay
 Specialist office visit	\$0 copay
 Medical virtual visits	\$0 copay
 Urgent care	\$0 copay (worldwide)
 Emergency room	\$50 copay (worldwide); waived if admitted to the hospital within 24 hours
 Inpatient hospitalization	\$0 copay
 Outpatient services	\$0 copay



Preventive services

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



Medicare covered benefits

Benefit coverage	In-Network and Out-of-Network
Medicare-covered podiatry	\$0 copay
Medicare-covered chiropractic care	\$0 copay
Medicare-covered vision services	\$0 copay
Medicare-covered hearing services	\$0 copay
Medicare-covered dental care	\$0 copay

Additional Benefits not covered by Medicare

Benefit coverage	In-Network and Out-of-Network
 Routine podiatry	\$0 copay; up to 6 visits per plan year
 Routine hearing exam	\$0 copay; 1 exam every year
 Routine hearing aids	\$1,000 allowance every 3 years through UnitedHealthcare Hearing
 Routine eye exam	\$0 copay; 1 exam every 12 months
 Routine eyewear allowance	\$300 allowance for eyeglasses or contact lenses, every 12 months



Testing and monitoring supplies to help manage diabetes

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:

- ✓ Lancet
- ✓ Lancing device
- ✓ Glucose control solution (tests meter accuracy)
- ✓ Replacement batteries for your meter



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

Plus, your plan provides coverage for many of the Contour and ACCU-CHEK blood glucose testing strips and meters*.

All trademarks are property of their respective owners.

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



© 2026 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group.
Do not distribute or reproduce without express permission of UnitedHealth Group.



Chicago Teachers' Pension Fund Group Medicare
Advantage (PPO) Plan

**Extra benefits,
programs and
services**



Optum® HouseCalls for a yearly health check-up in your home*

The no-cost visit includes:

- ✓ Up to an hour of 1-on-1 time with the health care practitioner
- ✓ Comprehensive exam
- ✓ Tailored health screenings
- ✓ Medication review
- ✓ An opportunity to get advice and ask questions to help you manage your health
- ✓ Education, prevention tips and referrals to health services



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.



Gym and fitness membership

Renew Active is a Medicare fitness program offered at no additional cost to you. It includes a gym membership at a fitness center you select from our large national network.



Visit uhcrenewactive.com to find gyms, classes, and clubs near you

The Renew Active® Program and its gym network varies by plan/area and may not be available on all plans. 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 at participating locations and other offerings. The participating locations and offerings may change at any time. Fitness membership equipment, classes and activities may vary by location. Certain services, classes, activities 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.



Let's Move by UnitedHealthcare is your plan's exclusive wellness program

At no additional cost to you, Let's Move by UnitedHealthcare is here to help keep your mind, body and social life active. With simple resources, tools, fun events and personalized support, we'll help you explore ways to eat well, stay connected and be financially, physically and mentally fit.



Let's eat well

Treat yourself to tasty recipes, fun cooking events and support.



Let's get fit

Get free access to at-home workouts, participating gyms and local fitness events.



Let's be mentally fit

Support your mental health with services, online tools and resources.



Let's make friends

Find ways to connect through local and online events, classes, volunteering and more.



Let's live well

From helping to manage your financial well-being to supporting caregivers to helping stop tobacco use, we're here for your wellness.



Support your mental and physical well-being with Calm Health

As a UnitedHealthcare Group Medicare Advantage plan member, Calm Health is included in your health plan and available at no additional cost.

The Calm Health app provides programs and tools to help you:

- **Learn techniques to improve well-being:** Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals:** Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body:** Access mental health information and support to help you strengthen the mind-body connection

Look for more information in your plan materials.



Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product, and is not intended to make any mental health recommendations or give clinical advice. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.



Extra help recovering with UnitedHealthcare Healthy at Home

You are eligible for the following benefits up to 30 days after all inpatient hospital and skilled nursing facility discharges*:



28 home-delivered meals when referred by a UnitedHealthcare Engagement Specialist



12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Engagement Specialist



6 hours of nonmedical personal care provided by a professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more; a referral is not required



*A new referral is required after every discharge to access your meal and transportation benefit.



© 2026 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group.
Do not distribute or reproduce without express permission of UnitedHealth Group.

Help hearing the moments that matter most

With UnitedHealthcare Hearing, you can get a hearing exam and access to one of the widest selections of prescription hearing aids at significant savings.

Plus, you'll get personalized care and follow-up support from experienced hearing providers, helping you to hear better and live life to the fullest.

- ✓ Get friendly expert advice through our national network of hearing providers*
- ✓ Get personalized support to help you adjust to your new hearing aids
- ✓ Choose from the latest technology from popular brands



When you purchase through UHC Hearing, you could save thousands of dollars, up to

50%

off standard industry prices[^]
with exclusive pricing

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

[^]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.



Over-the-counter (OTC) credit

Get a **\$60 credit each quarter** added to your UCard to buy approved healthy food and OTC products at participating retail locations. The credit is automatically loaded every quarter, and unused credits will roll over to the next quarter.

OTC products such as:

- ✓ Toothpaste
- ✓ Pain relief
- ✓ Vitamins
- ✓ Cough drops
- ✓ Blood pressure monitor



Visit healthybenefitsplus.com/UHCRetiree to get started!

All credits will expire at the end of the plan year.

OTC benefits have expiration timeframes. Call the plan or refer to your Evidence of Coverage (EOC) for more information.



© 2026 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group.
Do not distribute or reproduce without express permission of UnitedHealth Group.

What is the TCPA?

The Telephone Consumer Protection Act (TCPA) is a federal law enacted in 1991 to protect consumers from unsolicited telemarketing calls, SMS/text messages and automated voice messages. The law emphasizes the importance of obtaining consumer consent before sending marketing communications.

Why is the TCPA important to you as a member?

Opting in allows members to get reminders about health care screenings, plan information and available services. These calls – which may use an auto-dialer, artificial voice or pre-recorded call technologies – support member's health and help them get the most from their plan.

Allowing personalized automated calls can help you:

- ✓ Stay up-to-date with reminders about important preventive care screenings
- ✓ Learn about plan information that might benefit you
- ✓ Discover available services you may not know about
- ✓ Receive support after events like hospital stays

You can earn a reward* once you become a member by signing up and updating your **Communication Preferences** through **Account Settings** on your member site or the UnitedHealthcare® app. Or call Customer Service at 866-572-9396, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Friday.

*Reward offerings may vary by plan and are not available in all plans. Reward Program Terms of Service apply. This reward is not available to members who have already received a reward for Automated Call Consent.





Chicago Teachers' Pension Fund Group Medicare Advantage
(PPO) Plan

Enrollment



Enrolling in the UnitedHealthcare Group Medicare Advantage (PPO) Plan

- ✓ **Already enrolled?** You **DO NOT** need to take any action
- ✓ **Ready to enroll?** Complete CTPF Health Insurance Enrollment/Change Form 350 available at:
 - The CTPF website at www.ctpf.org
 - Contact CTPF Member Services:
 - Email: memberservices@ctpf.org
 - Phone: **312-641-4464**, 8:00 am-5:00 pm, Monday-Friday
 - Fax: **312-641-7185**



Your all-in-one UCard

Your UnitedHealthcare® UCard is your member ID — and much more. It opens doors to all your membership has to offer. Reach for it when you:

- ✓ Visit a provider
- ✓ Buy OTC products with your benefit credit
- ✓ Spend your earned rewards**
- ✓ Go to the gym

In December 2026 or prior to your effective date, you and any Medicare-eligible dependents covered by the plan will each get a Welcome Letter and UCard, which is your confirmation of enrollment.*



Activate your UCard — it's easy

Choose the one that works for you:



Scan the QR code with your smartphone or tablet to activate through the UnitedHealthcare app



Visit **activate.uhc.com**



Call the number on the card carrier your UCard is affixed to

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

By activating and/or using the benefits and reward funds with your UCard, you agree to the Terms and Conditions available at ucard.uhc.com. UCard does not need to be activated to visit your provider. Benefits and features vary by plan/area. Limitations and exclusions apply.

**Reward offerings may vary by plan and are not available in all plans. By participating in the rewards program or using reward funds, you agree to the rewards terms of service.

Rewards can only be used by members of UnitedHealthcare Medicare Advantage plans for eligible items at participating merchants and in accordance with applicable Medicare laws.

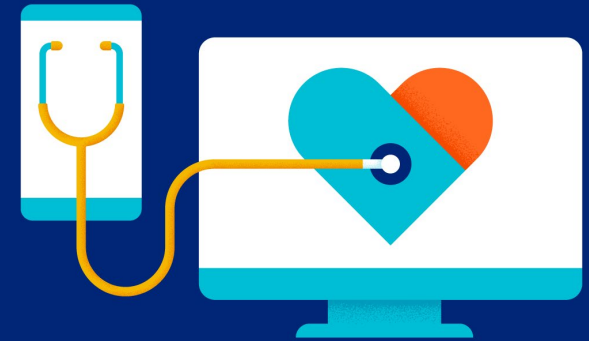
Rewards funds are not redeemable for cash except as required by law. No ATM access. Rewards cannot be used to purchase Medicare-covered items or services, including medical or prescription drug out-of-pocket costs, or alcohol, tobacco or firearms.



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

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



24/7 access to your benefits with the UnitedHealthcare app

Find care

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

Stay on top of costs

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

Manage your health plan details

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

Stay fit

- ✓ Find a gym location



To download the app, scan the QR code with the camera on your mobile device

Apple and the Apple logo are trademarks of Apple Inc. registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.



© 2026 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group.
Do not distribute or reproduce without express permission of UnitedHealth Group.

Contacts and Customer Service

Contact..	To..	How..
CTPF Member Services	Ask about eligibility, enrollment and premium	1-312-641-4464 8:00 a.m. – 5:00 p.m. CT Monday – Friday Email: memberservices@ctpf.org Fax: 1-312-641-7185
UnitedHealthcare Customer Service	• Learn about plan benefits • Find a provider	Toll-free: 1-866-572-9396 , TTY 711 , 8:00 a.m. – 8:00 p.m. local time Monday through Friday <u>Retiree.uhc.com/CTPF</u> <u>UHCVirtualretiree.com/CTPF</u>



Thank you



Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

The 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.

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.

Out-of-network/non-contracted providers are under no obligation to treat **Chicago Teachers' Pension Fund Group Medicare Advantage (PPO) 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.

The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities. We provide free services to help you communicate with us such as letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact Customer Service at 1-866-572-9396, TTY: 711, 8 a.m.–8 p.m. local time, Monday through Friday for additional information.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

