



There's so much more

Plan on great coverage and exciting extras with your HealthSelectSM Medicare Advantage PPO Plan

2025 Benefit Plan



Agenda

- **United Healthcare - Plan Administrator**
- **Plan Benefits**
- **Network**
- **Extra Benefits**
- **What To Expect Next**
- **Contacts**





Care

Whether it's an appointment with a provider online 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

Additional benefits and programs offered by UnitedHealthcare® help 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.

*Resources may vary.



© 2024 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

HealthSelect
Medicare Advantage Plan

HealthSelect MA PPO

UCard- 4 cards into 1

2024, 4 cards:
Medical, OTC, HouseCalls & Rewards



Medicare A&B and SilverSneakers



OTC Benefits



HouseCalls Rewards



Rewards by UnitedHealthcare



2025: UCard





HealthSelect Medicare Advantage PPO

Plan Benefits, Programs and Features

Plan benefits

Benefit coverage	In-network	Out-of-network
 Primary care provider (PCP) office visit	\$0 copay	\$0 copay
 Specialist office visit	\$0 copay	\$0 copay
 Urgent care	\$0 copay	\$0 copay
 Emergency room	\$0 copay	\$0 copay
 Inpatient hospitalization	\$0 copay	\$0 copay
 Outpatient surgery	\$0 copay	\$0 copay
 Medical virtual visits	\$0 copay	\$0 copay



Where to go for medical care

What you need	Types of care or treatments	Where to go
Preventive and routine care	<ul style="list-style-type: none"> •Checkups •Immunizations •Minor illnesses •Minor injuries 	Your primary care provider (PCP)
Your issue isn't an emergency, but your PCP isn't available	<ul style="list-style-type: none"> •Sprains •Minor broken bones (e.g. finger) •Minor burns •Minor infections •Strep throat •Earache 	Urgent care
Life threatening and/or very serious conditions	<ul style="list-style-type: none"> •Heavy bleeding •Chest pain •Major burns •Difficulty breathing •Broken bones or spinal injuries •Progressive confusion or slurred speech 	Emergency room



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 **HealthSelect-MAPPO.com** or call UnitedHealthcare Customer Service **(855) 853-0453** (TTY: 711), 7 a.m. – 7 p.m. CT, Monday – Friday, 7 a.m. – 3 p.m. CT, Saturday

With the HealthSelect Medicare Advantage PPO plan, you can see any provider (in-network or out-of-network) at the same cost share, as long as they have not opted out of or been excluded or precluded from the Medicare Program.



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. You can ask questions, get a diagnosis and 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 good 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: HealthSelect-MAPPO.com

*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.

Why vaccines are important

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

Vaccines covered by your plan:



- 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 in-network and out-of-network providers.

HealthSelect
Medicare Advantage Plan



© 2024 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.



Schedule a \$0 Annual Wellness Visit and physical*



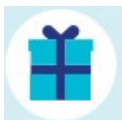
Save time by combining your wellness visit and physical into a single office visit



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



Get Rewarded!

You do not have to wait 12 months between visits. 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.



© 2024 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

HealthSelect
Medicare Advantage Plan



Extra Benefits

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.



© 2024 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.



Prefer a video visit instead?

HouseCalls offers a video visit using a computer, tablet or smartphone to connect plan members with a licensed health care practitioner. They will review your health history and current medications, discuss important health screenings, identify health risks and provide health education.

HealthSelect
Medicare Advantage Plan

SilverSneakers^{®1} membership

SilverSneakers[®] is a fitness benefit with many features

Stay active with a free membership and access group exercise classes at a participating fitness center at no extra cost to you. Additionally, there are classes to get active outside of traditional gyms. Virtual resources and a support network are available through SilverSneakers[®] LIVE, SilverSneakers[®] On-Demand and the SilverSneakers[®] GO fitness app.



*Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

**Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL. Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. SilverSneakers and SilverSneakers FLEX are registered trademarks of Tivity Health, Inc. SilverSneakers LIVE, SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. ©2024 Tivity Health, Inc. All rights reserved.

UnitedHealthcare Hearing²

Hear the moments that matter most

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, helping you to hear better and live life to the fullest.

➤ Your hearing aid benefit is \$2,000 allowance for hearing aids every 3 years

• *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.



© 2024 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group.
Do not distribute or reproduce without express permission of UnitedHealth Group.

HealthSelect
Medicare Advantage Plan

Trusted care at home when you need it



You are eligible for in-home non-medical care through our national provider CareLinx³.

This may include grocery shopping, meal preparation, light housekeeping, personal care, medication reminders and more.

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

Personal Emergency Response System (PERS)⁴



With the Personal Emergency Response System, a medical alert monitoring system, help is a button push away.

Quick access to help in any situation whether an emergency or just need helping hand.

- *Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. You must have a working landline and/or cellular phone coverage to use PERS.

Over-the-Counter Care Items⁵ - Healthy Benefits Plus



Over-the-Counter health care items at no cost to you

With this program, you are provided with a quarterly credit of \$40 to spend on over-the-counter (OTC) items from network retail locations, website, by phone or via the mobile app. The credit is automatically loaded to your UCard every quarter and expires at the end of the year.

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



© 2024 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

HealthSelect
Medicare Advantage Plan

Additional Benefits



Routine Transportation Program



Real Appeal⁶



24/7 Access to Doctor Support⁷

*Real Appeal Weight Management is available to you if you have a BMI of 19 or higher. If you are pregnant, please speak with your primary care provider (PCP) before joining the program. Limitations and restrictions apply.

**Real Appeal Diabetes Prevention is available to you if you have a BMI of 25, not previously diagnosed with type 1 or type 2 diabetes, not pregnant and have a pre-diabetes, gestational diabetes history, or high-risk pre-diabetes test result.



Fun ways to stay active with Let's Move by UnitedHealthcare

Let's Move by UnitedHealthcare is our health and wellness program to help keep your mind, body and social life active.



Let's eat well

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



Let's be mentally fit

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



Let's get fit

Get free access to at-home workouts, online classes and local fitness events.



Let's make friends

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



Let's live well

Learn ways to help manage your financial well-being.



Let's support

Find caregiver resources to help you support loved ones and yourself.



UnitedHealthcare Healthy at Home

You are eligible for the following benefits up to 30 days following all inpatient 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 non-medical personal care provided through a CareLinx 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.





What to Expect Next

What to expect next

- New members will receive the welcome letter and the UCard
- Existing HealthSelect Medicare Advantage members will not receive a welcome letter and will receive a brand-new ID card, called a UCard, for 2025. This will replace your current HealthSelect Medicare Advantage PPO Plan member ID card
- The back of your UCard lists important phone numbers you may need throughout the year



Your all-in-one UCard

Your UnitedHealthcare® UCard is your HealthSelect MA PPO Plan member ID — and much more.

In the month of December 2024, you and any Medicare-eligible dependents covered by the plan will each get a UCard*.

Activate your UCard — it's easy

There are 3 simple ways to activate your UnitedHealthcare UCard. Choose the one that works for you:

- 1 Scan the QR code with your smartphone or tablet to activate through the UnitedHealthcare app
- 2 Visit HealthSelect-MAPPO.com and select “activate”
- 3 Call the number on the card carrier your UCard is affixed to



How to use

You can use your UCard when you:

- ✓ Visit a provider [or fill a Part B prescription]
- ✓ Buy OTC products with your benefit credits
- ✓ Spend your earned rewards**
- ✓ Go to the gym

*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 [or fill a prescription]. 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.]

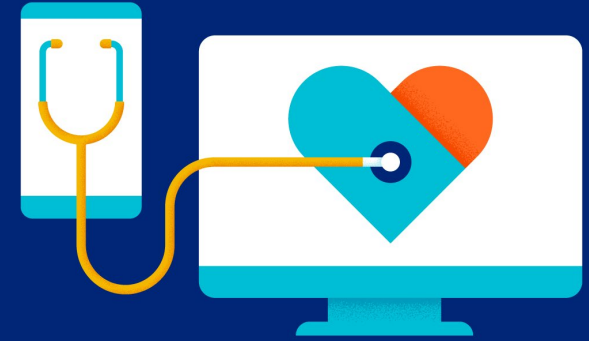


© 2024 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group.
Do not distribute or reproduce without express permission of UnitedHealth Group.

Register for your secure personal online account at HealthSelect-MAPPO.com

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



Member Portal Dashboard

Multiple UCard gateways

United Healthcare

Language Help

Messages My Account

Home Find Care Claims Coverage & Benefits Premium Payments Pharmacies & Prescriptions Health & Wellness

Welcome Dennis!

My healthcare recommendations

It's UCard Member Week
We're celebrating you this week with rewards, discounts and new experiences.
[Find Out More](#) [Not now](#)

Shop For Over-the-Counter (OTC) Products
Use your OTC credit to buy thousands of covered products like toothpaste, first aid and more.
[Order Now](#) [Not now](#)

[View all recommendations](#)

My claims

[View all claims](#)

Status	Your share
Processed	\$0.00
Processed	\$0.00

My plan resources

[Show all benefits](#)

Get member discounts
Save on hundreds of products and services with access to an exclusive collection of discounts.
[Explore deals](#)

Shop OTC Products
With over-the-counter credit, you get everyday health care products at no cost.
[Shop now](#)

Connect with the UCard Hub
Get the most out of your UCard. Check balances, find stores near you, and more.
[Access my UCard](#)

Learn how to use your UCard
Find out all the ways you can use your UCard to access your benefits.
[Learn More](#)

Benefits on the go
Download the UnitedHealthcare app today to get your benefits anytime, anywhere.
[Learn more](#)

Savings Center
Find customized ways to save on your prescriptions.
[Learn more](#)

My coverage

[View details](#)

Member ID: [REDACTED]

Plan status: Medical Drug Dental Vision

Covered date: 01/01/2024 - 12/31/2024

Premium payments: [Make a payment](#)

[View UCard](#)

My UCard Hub

[View balances](#)

OTC credit and earned rewards **\$229.35**

My rewards

[Earn rewards](#)

You're doing everything right. Reward yourself today!

My spending

[View summary details](#)

Medicare Advantage Plan

Out-of-Pocket Maximum
\$30 spent / \$2,700 total

Prescription Drug Plan

Total Drug Costs
\$258 spent / \$5,030 total

Virtual Care
[Schedule a virtual visit](#)



My Account - View UCard and UCard Hub

The screenshot displays the UnitedHealthcare My Account interface. At the top right, there are links for "Language" and "Help". Below these is a "My Account" dropdown menu, which is highlighted with a red arrow. The main content area is divided into two columns. The left column, titled "My account", contains a list of options: "View UCard", "UCard Hub", "Rewards", "Health record", "Health recommendations", "View my plans", and "Documents & resources". The right column, titled "Account settings", contains: "Password & account recovery", "Contact information", and "View all account settings". At the bottom right of the main content area is a "Sign out" button with an external link icon. On the far right, a sidebar shows "Health & Wellness" options, including "View details >", "Drug" with a "Dental" status indicator, and a date "2/31/2024".



UCard Hub

Home > UCard Hub

UCard Hub

Welcome to the UCard Hub. Here, you can find everything you need to take advantage of your UnitedHealthcare UCard®, which is your member ID and much more. Follow the prompts for information on how to use your UCard, check your UCard balance, view recent transactions, shop online, find a store in the S3 retail network near you and more.

Watch videos to learn more about how to use your UCard.

[How to use my UCard](#)

UCard
ending in [REDACTED]
ACTIVE

\$161.72

Valid 1/1/2024 - 12/31/2024

[View & Print UCard Member ID](#)

[Balances](#) [Rewards and Services](#) [Transactions](#) [UCard FAQs](#)

Available Balances

Balances available on your UCard to spend at participating stores such as Walmart, Walgreens, CVS and many more.

Your benefit credit (OTC) will be applied to OTC products first, then any remaining balance will be applied from rewards automatically.

Last updated 03/25/2024 at 5:07 pm

OTC Credit

\$2.37

Next Deposit on 04/01/2024

Use your quarterly OTC credit to shop in-store or online for covered products.

Spend credit on:

OTC

2024 benefit catalog

[Shop Online](#)

[Find a store](#)

Earned Rewards

\$159.35

your balance rolls over between plan years

Earn rewards by completing certain health-related activities. Use your rewards at participating stores and shop online at Walmart.com

Spend rewards on:

Gifts, groceries, clothing and more (some exclusions apply)

[Shop Online](#)

[Find a store](#)

How to use your UCard

Not sure how your UCard works? Take time to learn about how you can use your UCard to get the most out of your plan.

[Learn more](#)

Have questions about your UCard?
Check out the UCard frequently asked questions.

[See UCard FAQs](#)

[View UCard Terms & Conditions](#)



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

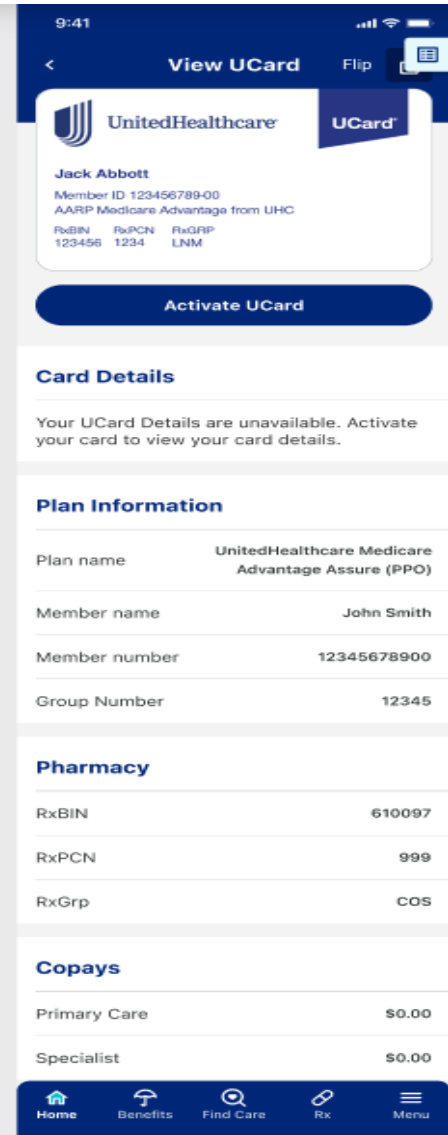
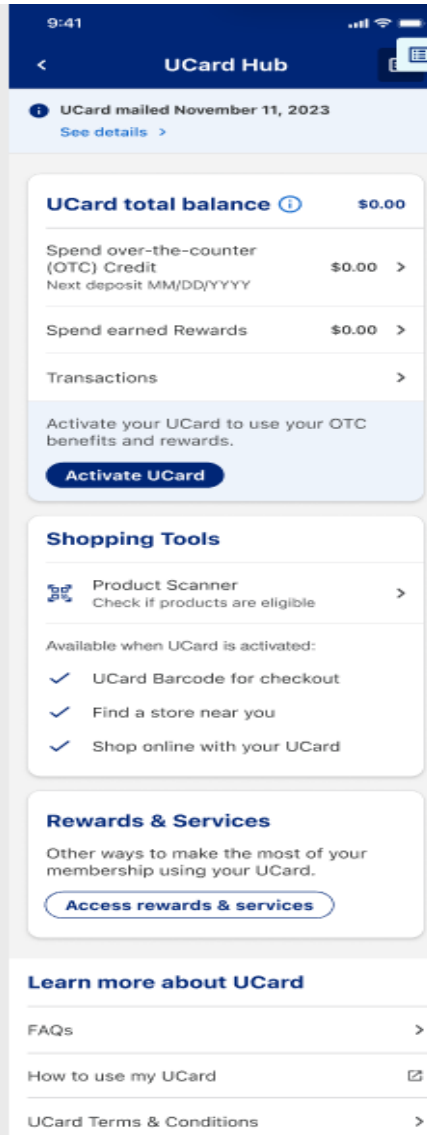
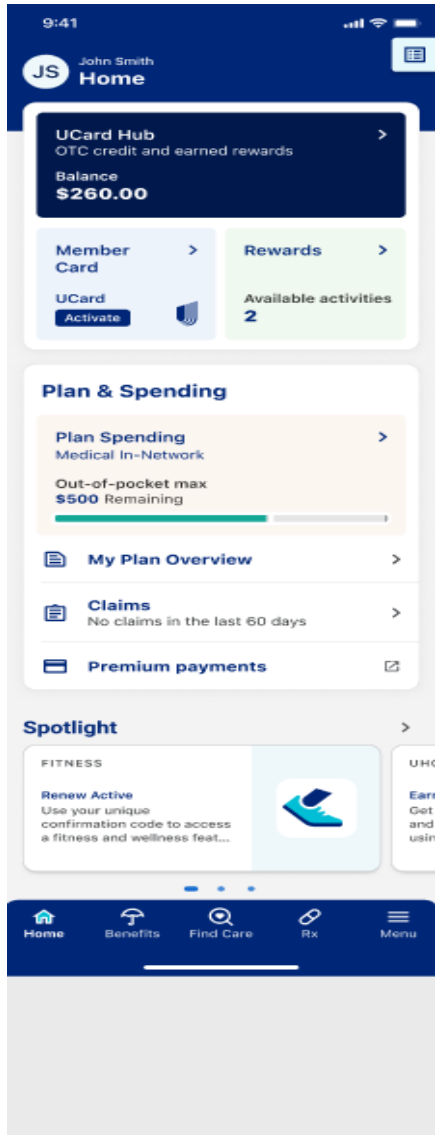


Apple and the Apple logo are trademarks of Apple Inc. registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Google Play and the Google Play logo are trademarks of Google LLC.



© 2024 United HealthCare Services, Inc. All Rights Reserved. Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

Mobile Experience



Visit the Virtual Education Center to explore and learn more

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



uhcvirtualretiree.com/ers-ma/





Questions and Answers

Contact information

UnitedHealthcare Customer Care:

(855) 853-0453 (TTY: **711**),

7 a.m. – 7 p.m. CT, Monday – Friday

7 a.m. – 3 p.m. CT, Saturday

UnitedHealthcare Website:

HealthSelect-MAPPO.com

ERS Customer Service:

(877) 275-4377 (TTY: **711**),

8 a.m. – 5 p.m. CT, Monday – Friday





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.

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.

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 <1-844-808-4553, TTY: 711, 8 a.m.–8 p.m. local time, 7 days a week>, 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.

¹Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. SilverSneakers and SilverSneakers FLEX are registered trademarks of Tivity Health, Inc. SilverSneakers LIVE, SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved.

²Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Please refer to your Summary of Benefits for details regarding your benefit coverage. Network size varies by market



³The 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.

⁴You must have a working landline and/or cellular phone coverage to use PERS.

⁵OTC benefits have expiration timeframes. Call the plan or refer to your Evidence of Coverage (EOC) for more information.

⁶Real Appeal Weight Management is available to you if you have a BMI of 19 or higher. If you are pregnant, please speak with your primary care provider (PCP) before joining the program. Limitations and restrictions apply.

**Real Appeal Diabetes Prevention is available to you if you have a BMI of 25, not previously diagnosed with type 1 or type 2 diabetes, not pregnant and have a pre-diabetes, gestational diabetes history, or high-risk pre-diabetes test result.

