UnitedHealthcare
Group Medicare Advantage

etf
WISCONSIN DEPARTMENT OF EMPLOYEE TRUST FUNDS

Support at every step

We're here to help explain:

- Original Medicare basics
- Medicare Advantage (MA) Plan Benefits, Programs and Features
- Medicare Plus Plan Benefits and Features
- How to Enroll and What to Expect Next

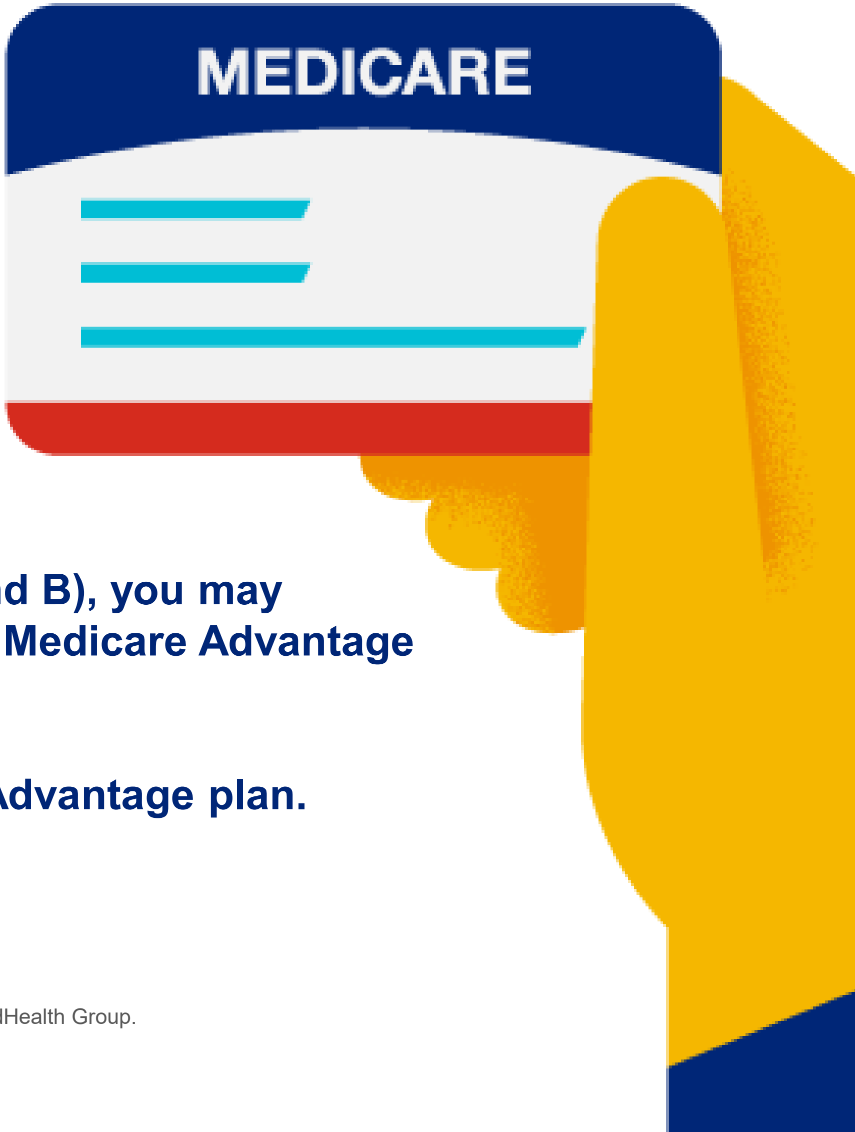
Original Medicare basics

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 the UnitedHealthcare Group Medicare Advantage or Medicare Plus coverage.

You MUST have both A and B for the Medicare Advantage plan.

Understanding your Medicare choices

Step 2

Decide which coverage is right for you

Option 1: Choose the Medicare Plus plan

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 (Navitus)
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 (Navitus)

Provides additional benefits, services and programs not provided by Original Medicare

UnitedHealthcare Group Medicare Advantage

Medical Benefits, Programs and Features

UnitedHealthcare Group Medicare Advantage Plan highlights

Part A

- Hospital stays
- Skilled nursing
- Home health

Part B

- Provider visits
- Outpatient care
- Screenings and shots
- Lab tests

Part D

- Prescription drugs
  (Navitus Health Solutions)

Part C

Medicare Advantage plans are provided through private insurers like UnitedHealthcare and include:

- Part A
- Part B
- Added benefits, programs and services

UnitedHealthcare Group Medicare Advantage

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.

Search our online Provider Directory

Visit retiree.uhc.com/etf or call UnitedHealthcare Customer Service at 1-844-876- 6175
TTY 711, 7 a.m. - 6 p.m. CT, Monday thru Friday.

Pay the same share of cost in and out-of-network if 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.

UnitedHealthcare Group Medicare Advantage Plan benefits

Benefit coverage	Non-Deductible	Local Deductible Health Plan
Deductible	$0	$500 Individual / $1000 Family
Primary care provider (PCP) office visit	$0 copay	$0 copay after deductible
Specialist office visit	$0 copay	$0 copay after deductible
Urgent care	$0 copay	$0 copay after deductible
Emergency room	$60 copay	$60 copay
Inpatient hospitalization	$0 copay	$0 copay after deductible
Outpatient surgery	$0 copay	$0 copay after deductible
Durable Medical Equipment	20% coinsurance up to $500 OOPM	20% coinsurance after deductible; up to $500 OOPM
Preventive Care	$0 copay	$0 copay

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.

UnitedHealthcare Group Medicare Advantage Additional benefits

Benefit coverage	Non-Deductible Health Plan	Local Deductible Health Plan
Routine Vision Exam	$0 copay, 1 exam every year	$0 copay, 1 exam every year
Routine Hearing Exam	$0 copay, 1 exam every year	$0 copay, 1 exam every year
Hearing Aid	20% coinsurance up to $1,000 allowance for one hearing aid per ear every 3 years	After deductible, 20% coinsurance up to $1,000 allowance for one hearing aid per ear every 3 years

Extra benefits, programs and services

UnitedHealthcare Hearing

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.

Let’s Move by UnitedHealthcare
Your plan's exclusive wellness program

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, online classes and local fitness events.

Let’s live well
Learn ways to help manage your financial well-being.

Tobacco cessation
Gives you the support you need to quit all types of tobacco use

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

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.

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.

Real results

Our weight management* and diabetes prevention** program combines personalized coaching, nutrition guidance and clinical support to help you feel your best, lower your risk of serious health issues and reach your long-term health goals.

*The Weight Management program 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.
**The Diabetes Prevention program is available to you if you have a BMI of 25 or higher, have not previously been diagnosed with type 1 or type 2 diabetes, are not pregnant and have a pre-diabetes diagnosis, have a history of gestational diabetes, or receive a high-risk pre-diabetes test result.
Refer to the Evidence of Coverage for eligibility requirements. The Weight Management program is available at no additional cost to UnitedHealthcare members on this insurance plan, subject to eligibility.

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.

Get answers to your health questions with 24/7 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**
- $0 virtual visits with Amwell® and Doctor on Demand
- $0 virtual and phone visits with Teladoc®

Get help making health decisions — at no cost to you

*When medically necessary.
**With member consent.

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, and 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 site

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.

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
- A comprehensive exam
- Tailored health screenings
- A medication review
- An opportunity to get advice and ask questions to help you manage your health
- Education, prevention tips and referrals to health services, if needed

Prefer a video visit?

HouseCalls offers a video visit using a computer, tablet or smartphone to connect plan members with a health care practitioner.

*HouseCalls may not be available in all areas.

2027 Medicare Plus Plan

Medicare Plus Plan Benefits and Features

How to Enroll and What to Expect Next

Quick Comparison Between Plans

Questions and Answers

Medicare Plus Plan Highlights

The Medicare Plus plan will pay for the out-of-pocket costs that come with Original Medicare

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

Additional benefits not covered by Medicare

- Medically Necessary Chiropractic Care
- Free Gym Membership
- Immunizations
- Foreign Travel

Medicare Plus Plan Highlights
Visit any doctor, specialist or hospital anywhere in the world

- Medicare Plus is a group Medicare Supplement plan that typically only covers services allowed by Medicare
- The Medicare Plus plan will also provide protection against billed charges that exceed the Medicare approved amount
- The Medicare Plus plan will provide coverage for services received when you’re outside of the United States as long as the services are considered a covered benefit by the plan
- To find out more, visit **retiree.uhc.com/etf** or call UnitedHealthcare Customer Service at 1-844-876- 6175, TTY 711, 7 a.m. - 6 p.m. CT, Monday thru Friday.

Summary of Benefits

Benefit Coverage	Medicare Pays (2026 information. Updated annually per CMS)	Medicare Plus Pays (2026 information. Updated annually per CMS)
Inpatient Hospitalization	First 60 days, all abut $1,736* 61st to 90th day, all but $434* a day 91st to 150th day, all but $868* a day (lifetime reserve) If lifetime reserve days are exhausted, $0	Initial $1,736 deductible $434* a day $868* 100% from the 91st to 120th day of confinement
Outpatient Hospital	After the annual $283 Medicare deductible, 80% of allowable charges	Initial $283 deductible and 20% of Medicare approved expenses
Doctor's (PCP & SPC) office visit	After the annual $283 Medicare deductible, 80% of allowable charges	Initial $283 deductible and 20% of Medicare approved expenses
Skilled Nursing Facility (SNF)	Requires a 3-day period of hospital stay First 20 days, 100% of costs 21st-100th days, all but $217 a day Beyond 100 days, $0	Requires a 3-day period of hospital stay Not applicable $217* a day All covered services up to a maximum of 120 days per benefit period. Custodial care is not covered.
Emergency/Urgent Care	After the annual $283 Medicare deductible, 80% of allowable charges	Initial $283 deductible and 20% of Medicare approved expenses
Durable Medical Equipment	After the annual $283 Medicare deductible, 80% of allowable charges	Initial $283 deductible and 20% of Medicare approved expenses

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, and get medication prescribed*** and sent to your pharmacy. All you need is a strong internet connection.

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**Benefits and availability may vary by plan and location.
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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.

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How to Enroll and What to expect next

How to Enroll

If you decide to enroll into coverage with UnitedHealthcare:

- If you want to newly enroll in either UnitedHealthcare Group Medicare Advantage plan or Medicare Plus, submit a health insurance application (ETF-2331) to ETF during open enrollment between October 5th and October 30th.
- ETF will send UnitedHealthcare your enrollment for processing.
- If you are currently enrolled in either UnitedHealthcare Group Medicare Advantage or Medicare Plus plan options and would like to remain in the plan for 2027, **you do not need to take any action**.

What to expect

1. Get your member ID card
2. Get your Welcome Letter/Quick Start Guide
3. Register online to access your plan information
4. Start using your card on the effective date

Call Customer Service to make sure your most current contact information is on file.

How to use your new UnitedHealthcare member ID card

Sometime in the month of December, you and any Medicare-eligible dependent covered by the plan will each be receiving a Welcome Letter and member ID card, which is your confirmation of enrollment.*

- ✔ Beginning January 1, 2027, start using your UnitedHealthcare member ID card each time you go to the doctor or hospital.
  - **Reminder:** For the Group Medicare Advantage plan, you only need to show them your UnitedHealthcare® member ID card. For Medicare Plus, continue showing your Medicare card **and** Medicare Plus card.
- ✔ The back of your member ID card lists important phone numbers you may need throughout the year

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

Quick Comparison

Benefit/Feature	Group Medicare Advantage	Medicare Plus
Skilled Nursing Facility	Covers up to 120 days at Medicare Approved facility 3-day Inpatient stay waived	Covers up to 120 days at Medicare Approved facility Requires 3-day Inpatient stay
Emergency Room	You pay a $60 copay	You pay $0 copay
Annual Physical	Covered for $0 Annually	Not covered
Hearing	$0 routine hearing exam. 20% coinsurance up to $1,000 allowance for 1 hearing aid per ear every 3 years.	Not covered
Durable Medical Equipment	You pay 20% up to $500 OOPL, then 100% covered	You pay $0 copay
Weight Management	Included	Not covered
Healthy at Home	Included	Not covered
Renew Active	Included	Included
Virtual Visits	Included	Included
Foreign Travel	Covered for Emergency/Urgent Care	Covered for all benefits normally covered by Medicare
For more, see Breakdown of Your Costs by Medicare Plan Design at etf.wi.gov.		

Individual Monthly Premium Rates
without Dental

	2026	2027	$ Increase
UHC Group Medicare Advantage	$396.98	$405.86	$8.88
Medicare Plus	$553.14	$517.68	-$35.46

Questions and answers

How to learn more:

Call UnitedHealthcare at
1-844-876-6175, TTY 711,
7 a.m. - 6 p.m. CT, Monday-Friday.

retiree.uhc.com/etf

Thank you

We look forward to welcoming you to our Medicare family