

Don't leave money on the table

The UnitedHealthcare Retiree Advantage plan
gives you money back on your Part B premium

How it works

The UnitedHealthcare® Retiree Advantage (PPO) plan includes \$150 each month toward your Part B premium. You will get the \$150 subsidy based upon how you pay your Medicare Part B premium.

If you pay your Part B premium through:	Then...
A deduction in your Social Security benefit	The \$150 subsidy will be applied to your Social Security benefit
A quarterly bill from Social Security/Medicare	Your Part B bill will be reduced by 3 times the subsidy amount on a quarterly basis
A deduction in your annuity check	The \$150 subsidy will be applied to your annuity benefit

The Part B premium subsidy may not appear as a line-item credit on your statement. It will appear in the form of a reduced Part B premium charge.

A typical example*:

\$202.90
Part B premium charge

– \$150
Part B premium subsidy

= \$52.90
Part B premium charge to appear on your statement



It can take up to 90 days from when you enroll in the Medicare Advantage plan for the Part B premium subsidy to be applied for the first time. The first subsidy will be backdated to include any months missed.

To learn more about the UnitedHealthcare Retiree Advantage plan:

Visit retiree.uhc.com/fehbra or call **1-844-362-7723**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Friday.

Important information

Medicare Part B Enrollment

If you are a Federal retiree, you are not required to take Medicare Part B to continue retiree coverage in the FEHB program, however, there are some advantages to having it. If you are a Postal retiree, in most cases if you retire after January 1, 2025 you will be required to enroll in Medicare Part B to continue retiree coverage in the PSHB Program. The decision to enroll in Medicare is entirely yours, but if you choose to enroll it is best to act quickly. Having Medicare Part B makes you eligible for the UnitedHealthcare Retiree Advantage plan. You must continue to pay your Medicare Part B premiums if you elect to enroll in the Medicare Advantage plan.

Medicare Part B Late Enrollment Penalty (LEP)

If you didn't get Medicare Part B when you were first eligible, your monthly premium may go up. In most cases, you'll have to pay this penalty each time you pay your premiums, for as long as you have Medicare Part B. You must continue paying your Medicare Part B premium to be eligible for the UnitedHealthcare Retiree Advantage plan. If you stop paying your Medicare Part B premium, you will be disenrolled from this plan.

Medicare Part D (LEP)

Once you become a UnitedHealthcare® Retiree Advantage plan member, you will receive a letter to confirm you have had continuous prescription drug coverage. **If you had coverage through the FEHB or PSHB program since you became Medicare eligible, you had what is known as “creditable coverage” and a penalty will not apply. You simply need to respond to the letter as quickly as possible to avoid an unnecessary penalty.**

Income-Related Monthly Adjustment Amount (IRMAA)

IRMAA is an amount Social Security determines you may need to pay in addition to your monthly Part B and Part D premium if your modified adjusted gross income on your IRS tax return from 2 years ago is above a certain limit. The UnitedHealthcare Retiree Advantage (PPO) plan's included prescription drug coverage is considered a Part D plan therefore if you currently have a Part B IRMAA then you may incur a Part D IRMAA when enrolling in this plan.

Call Social Security to see if you qualify for Extra Help

If you have a limited income, you may be able to get Extra Help to pay for your prescription drug costs. Many people qualify and don't know it. There's no penalty for applying, and you can re-apply every year.

Call toll-free at **1-800-772-1213**, TTY **1-800-325-0778**, 8 a.m.-7 p.m., Monday-Friday.

Example above based on 2026 Part B premium amounts. Amounts may vary if LEP or IRMAA applies.

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 these plans depends on the plan's contract renewal with Medicare.

You will remain in the FEHB or PSHB program if you elect to enroll in the UnitedHealthcare Retiree Advantage plan.

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