Compare plans

Choice Open Access (OPM plan code LR) members, review this side by side plan comparison to determine if the Retiree Advantage plan offered for FEHB annuitants will meet your needs.

In most cases, the Retiree Advantage plan will save you money on covered benefits with no additional cost to your current FEHB premium.

Medical benefits	Choice Open Access (LR) with Medicare Parts A and B	Retiree Advantage
Annual medical deductible	$0	$0
Annual medical out-of-pocket maximum[1]	$5,000	$0
Physician visits	$30	$0
Preventive services	$0	$0
Specialist office visit	$60	$0
Virtual visit	$0	$0
Inpatient hospital	$150 per day, $750 max	$0
Outpatient hospital services	$150 free standing/ $300 hospital	$0
Emergency room	$350	$0
Urgent care	$50	$0
Physical and occupational therapy	$50 60 visit limit combined	$0 no visit limit
Speech therapy	$50 60 visit limit	$0 no visit limit
Durable medical equipment	50%	$0
Diabetic supplies	$15	$0
Routine podiatry — 6 per year	Not covered	$0
Hearing aids	Not covered	$0 $1,500 allowance[2]

Pharmacy benefits	Choice Open Access (LR) with Medicare Parts A and B	Retiree Advantage
Deductible	$0	$0
Out-of-pocket max	$5,000[3]	$2,400
Retail pharmacy		
Tier 1	$15	$5
Tier 2	$60	$25
Tier 3	$150	$60
Tier 4	$300	$90
Mail order pharmacy		
90 day supply	2.5 times retail copay	2 times retail copay

Plan highlights	Choice Open Access (LR) with Medicare Parts A and B	Retiree Advantage
National network	✓	✓
Dental coverage (preventive care only, $500 annual max)	✓	✓
Remain in the FEHB program	✓	✓
Worldwide coverage		✓
One plan — no need to coordinate benefits		✓

Plus, these extras that only come with Retiree Advantage

$150

Monthly Part B premium subsidy

Free gym membership

$100

Per year vision eyewear allowance

Post-discharge home-delivered meals

$40

Quarterly credit for over-the-counter items

Optum® HouseCalls

More benefits. No additional premium.

Simply continue paying your UnitedHealthcare Choice Open Access premium, and you can access all the added features and benefits included with the Retiree Advantage plan at no additional cost.

retiree.uhc.com/fehbra

1-844-481-8821, TTY 711
8 a.m.–8 p.m. local time, Monday–Friday

Important information

Enrollment information

If you elect to enroll in the Medicare Advantage plan it will take over as the primary and only payer so you will not need to coordinate benefits, however, you must remain enrolled in the Choice Open Access if you elect the Medicare Advantage plan. Do not suspend or cancel your coverage with OPM or you will also be terminated from the Medicare Advantage plan.

Disenrollment information

Enrollment is voluntary and retirees may opt in or out of the Medicare Advantage enhanced benefits at any time throughout the year. If you elect to disenroll from the Medicare Advantage plan you will be moved back to Original Medicare primary with the FEHB Health Plan secondary.

Medicare Part B enrollment

Being enrolled in Medicare and the UnitedHealthcare Retiree Advantage plan can help decrease your out-of-pocket health care expenses. Even though enrolling in Medicare Part B is not required in the FEHB program, there are some advantages to having both Medicare and the Retiree Advantage. The decision to be enrolled in Medicare is entirely yours, but if you do choose to enroll, it is best to act quickly. You must enroll in Medicare Part B if you wish to enroll in UnitedHealthcare Retiree Advantage.

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 coverage under this UnitedHealthcare FEHB-sponsored Medicare Advantage plan. If you stop paying your Medicare Part B premium, you may be disenrolled from this plan.

Medicare Part D Late Enrollment Penalty (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 UnitedHealthcare FEHB health plan or another FEHB plan 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 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.

Copay cards

In most cases, coupons and prescription drug copay cards can't be used with a Part D plan. Copay cards include disclaimer language that state that they can't be used with Federal health care programs. Part D prescription drug plans are a Federal program.

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

[1]Out-of-pocket maximum excludes premiums, prescription drug costs, and non-Medicare covered benefits.

[2]Allowance for unlimited aids every 3 years. Allowance is combined for both ears.

[3]Combined medical and pharmacy out-of-pocket max.

This information is not a complete description of benefits. Contact the plan for more 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.

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