



## Educational Brochure

**Unique Group Medicare Advantage plans, designed exclusively for IBM Medicare-eligible participants**

**United  
Healthcare**



# IBM-sponsored Group Medicare Advantage plan options offer comprehensive benefits and provider access



As IBM recently announced, they have taken a thorough look at the healthcare coverage offered to Medicare-eligible retiree benefit participants today. Based on retiree feedback and the evolving healthcare marketplace, IBM is happy to announce a new and improved approach to its Retiree Medical Plan.

IBM has partnered with UnitedHealthcare to develop two custom IBM-sponsored Group Medicare Advantage plan options. These two plan options – the Enhanced Plan and the Essential Plan – combine the features of individual Medicare Supplement, Medicare Part D, Prescription Drug (PDP) and Medicare Advantage plan options to provide nationwide provider access, prescription drug coverage and more. Both of these plan options provide enhanced benefits, broad protection, and unique features not available to you today through individual plans.

While you have a choice of these two new Group Medicare Advantage plan options, you may also remain enrolled in the coverage you have today, including through Via Benefits. Please be aware that, if you choose to remain in your current plans, you will no longer be eligible for IBM's subsidy while you remain enrolled in coverage outside of the IBM-sponsored plan options.

# Learn about which plan is right for you



As you read through this Educational Brochure, remember that you have a team of UnitedHealthcare Customer Service Advocates that can assist you. To learn more about the IBM-sponsored Group Medicare Advantage plan options and have a personalized needs conversation, call the IBM Retiree Call Center, administered by UnitedHealthcare. A Customer Service Advocate can help you:

- Understand the details of the plan options and how they differ
- See how your current providers and pharmacies are covered
- Compare the overall cost and benefits of these plan options to your current plan
- Get details about how the Health Reimbursement Arrangement (HRA) works under this new program for 2023
- Enroll in one of the IBM-sponsored plan options and learn how to actively disenroll from your current plan. Please note, action is only required if you are currently enrolled in a Medicare Supplement plan

To streamline your conversation with the UnitedHealthcare Customer Service Advocate and to make the most of your time, make sure to complete the handy worksheet (see page 12) prior to your call.

## **In this brochure, you will find:**

- A side-by-side description of both plan options and how they work
- Information on the unique benefit features, programs and services available to participants
- Information on the cost of the available plan options, including information on IBM's premium and Health Reimbursement Arrangement (HRA) subsidy for those who enroll in the UnitedHealthcare program
- Instructions on how to enroll in an IBM-sponsored Group Medicare Advantage plan and how to disenroll from your current plan, if needed

# All the Medicare features you want. All in one program

Compared with individual Medicare Supplement plans and individual Medicare Advantage plans, the IBM-sponsored Group Medicare Advantage plan options provide a unique combination of features and benefits.

	Individual Medicare Supplement plan with a stand-alone PDP plan	Individual Medicare Advantage plan	IBM Group Medicare Advantage plan options
 Lower monthly premiums		✓	
 Lower out-of-pocket costs	✓		
 See any provider who accepts Medicare and the plan	✓		
 Includes prescription drug coverage	✓	✓	
 Voluntary clinical and wellness programs		✓	
 Worldwide emergency and urgent care coverage		✓	
 Value-added benefits not included with Original Medicare, including dental and vision benefits		✓	
 Custom benefits and dedicated customer service for IBM retiree benefit participants			

# Learn about the unique Medicare plans designed for IBM retiree benefit participants

No matter what kind of Medicare plan you have today, chances are you can find more of the benefits that matter to you with these IBM-sponsored Group Medicare Advantage plan options.

**Are you enrolled in an individual Medicare Supplement plan with Part D coverage today?** You could save up to \$2,000 or more annually<sup>1</sup> in premiums by transitioning to one of the custom IBM-sponsored Group Medicare Advantage plan options.

**Are you enrolled in an individual Medicare Advantage plan today?** You'll have broader provider access and richer benefits, and you may see annual savings.

## Did you know?

- Members have access to over 900,000 in-network providers. The plan will cover services from your current providers as long as you see a Medicare provider who accepts the plan. In fact, 99.9% of UnitedHealthcare Medicare Advantage members continue to have services from their chosen providers<sup>1</sup> covered.
- These plans have a broader drug list (formulary) and pharmacy network than any individual plan<sup>1</sup>. Most of your current drugs will continue to be covered, but please check the drug list included with your Plan Guide (coming soon) for reference.
- If you're currently enrolled in a Medicare Supplement plan and new to Medicare Advantage, you can try one of the IBM-sponsored Group Medicare Advantage plan options for up to one year and still have the option to go back to your former Medicare Supplement plan and carrier on a guaranteed issue basis<sup>2</sup>. Keep in mind that the IBM subsidy is only available when you enroll in one of the new plan options through UnitedHealthcare.

More than  
**1.7M**

are enrolled in a UnitedHealthcare Group Medicare Advantage plan<sup>1</sup>

**95%**

member satisfaction rate<sup>1</sup>

**\$ 750**

medical out-of-pocket maximum with the Enhanced plan

Only carrier offering a

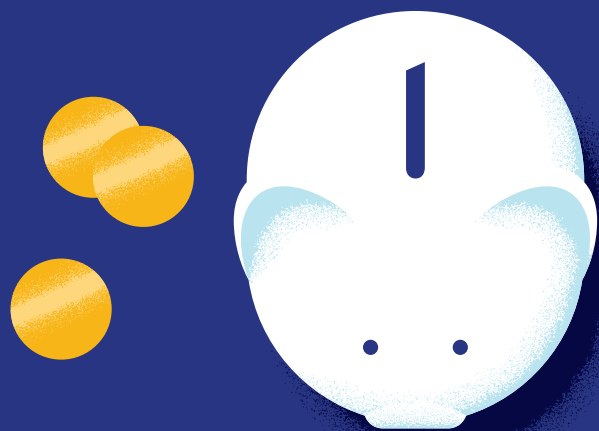
**4.5+**

STAR rated plan with national coverage for over 5 years<sup>3</sup>

<b>Plan comparison</b>	<b>IBM Enhanced Plan Option</b>	<b>IBM Essential Plan Option</b>	<b>Individual Medicare Advantage plan<sup>4</sup></b>	<b>Medicare Supplement plan G</b>	<b>Medicare Supplement plan N</b>
<b>Medical benefits</b>	In-Network and Out-of-Network	In-Network and Out-of-Network			
<b>Monthly premium</b>	<b>\$0–\$131.50*</b>	<b>\$0*</b>	\$21 <sup>5</sup>	\$217 <sup>5</sup>	\$182 <sup>5</sup>
<b>Monthly Part B credit</b>	<b>N/A</b>	<b>\$25/month</b>	N/A	N/A	N/A
<b>Annual deductible</b>	<b>\$0</b>	<b>\$0</b>	\$40	\$233	\$233
<b>Out-of-pocket maximum</b>	<b>\$750</b>	<b>\$5,000</b>	\$4,900	N/A	N/A
<b>Primary care physician/ specialist visit</b>	<b>\$5/\$30</b>	<b>\$10/\$40</b>	\$2/\$30	Covered	\$20
<b>Hospital stay</b>	<b>\$250 per admission</b>	<b>Days 1–5: \$275/day; Day 6+: \$0/day</b>	Days 1–5: \$290/day	Covered	\$0
<b>Emergency room visit</b>	<b>\$75</b>	<b>\$90</b>	\$90	Covered	\$50
<b>Prescription drug benefits</b>			<b>Individual Prescription Drug Plans<sup>4</sup></b>		
<b>Monthly premium</b>	<b>Included in medical</b>	<b>Included in medical</b>	Included in medical	\$43	\$43 <sup>5</sup>
<b>Deductible</b>	<b>\$50</b>	<b>\$395</b>	\$157	\$384	\$384
<b>Tier 1: Preferred generic</b>	<b>\$0</b>	<b>\$5</b>	\$1	\$1	\$1
<b>Tier 2: Generic</b>	<b>\$8</b>	<b>\$15</b>	\$8	\$6	\$6
<b>Tier 3: Preferred brand</b>	<b>\$40</b>	<b>\$47</b>	\$38	\$42	\$42
<b>Tier 4: Non-preferred drug</b>	<b>\$90</b>	<b>\$100</b>	\$88	49%	49%
<b>Tier 5: Specialty</b>	<b>30%</b>	<b>30%</b>	30%	27%	27%
<b>Catastrophic coverage</b>	<b>\$4.15 for generic drugs and \$10.35 for all other drugs</b>		\$4.15 for generic drugs and \$10.35 for all other drugs, or 5%, whichever is greater.		

\* IBM's subsidy under the new plan options varies. IBM may share the cost of your Medicare Advantage plan through a premium subsidy or HRA subsidy, depending on your eligibility, as outlined on the following page.

# 2023 costs of coverage



IBM is taking a new approach to how the IBM subsidy is applied. In this new approach, the IBM subsidy is embedded within the design of the plan options and their associated costs.

This is a different approach than the HRA previously provided alongside the individual marketplace, which was needed to offset premium and other out-of-pocket costs. These new plan options allow for access to comprehensive benefits at low to no cost to you, largely eliminating the need for the HRA mechanism.

**If you were eligible for an annual HRA prior to this change,** IBM will continue to share in the cost of your Medicare Advantage plan option through a premium subsidy or HRA subsidy.

- **Enhanced Plan:** IBM subsidizes the premium for certain retiree populations. You may find the Enhanced plan option is the best option for you as it reduces your financial exposure with a \$750 out-of-pocket maximum.
- **Essential Plan:** Although the Essential plan is a zero premium plan option, it offers a unique combination of features not available in the individual market. IBM subsidizes the Essential plan option through an HRA (for those eligible) and a Part B credit which is provided regardless of your HRA eligibility.
- **Transition Credit:** IBM will also provide a one-time transition credit, dependent on your eligibility, as outlined within the table below. For one-time only, you will be able to rollover any unused transition credit funds into your HRA in 2024.

**Retiree benefit participants who had an FHA that was converted to an HRA** at their Medicare effective date will continue to have access to their HRA balance provided they are enrolled in one of the IBM-sponsored Group Medicare Advantage plan options.

Note that special rules apply to those currently enrolled in Kaiser, Medicaid, TRICARE, VA Benefits, and those living abroad. Call the IBM Retiree Call Center for details.

For more information about your IBM subsidy under these new plan options please visit [retiree.uhc.com/ibm](https://retiree.uhc.com/ibm)

	One-time transition credit*	Enhanced Plan		Essential Plan**	
		Monthly Plan Premium	Annual Retiree HRA	Monthly Plan Premium	Annual Retiree HRA (HRA + Part B)
<b>Retirees without survivor benefit/LTD and MDIP</b>	\$1,200	\$0	N/A	\$0	\$1,300 + \$300
<b>Retirees with survivor benefit</b>	\$1,000	\$27	N/A	\$0	\$1,000 + \$300
<b>Surviving Spouse of Retiree with survivor benefit</b>	\$500	\$82	N/A	\$0	\$500 + \$300
<b>Eligible for coverage, no IBM subsidy (Access only)***</b>	\$0	\$131.50	N/A	\$0	\$0 + \$300
<b>FHA converted to HRA</b>	\$0	\$131.50	Access to HRA	\$0	Access to HRA + \$300

\*You will receive a one-time transition credit regardless of which IBM-sponsored plan you choose, as long as you enroll by December 16, 2022.

\*\*Regardless of your HRA eligibility, if you choose to enroll in the Essential Plan, you will receive a monthly Part B credit of \$25 (\$300 annually). The Part B credit will automatically be applied to your monthly Social Security check.

\*\*\*IBM spouses/dependents are not eligible for funding, unless you are a surviving spouse of an IBM participant who elected survivor benefits.

Administration of the HRA will be transitioned to Optum effective January 1, 2023. Information regarding the HRA, claims submission process and what to expect with the new partnership will be mailed to eligible participants in the form of a Welcome Kit. Please ensure that you submit all HRA claims incurred through 2022 to Via Benefits by January 13, 2023.



# Medicare plan options with more benefits and personalized support

As a member of the IBM-sponsored Group Medicare Advantage program, you're enrolled in a program you can't get anywhere else. The Enhanced Plan and the Essential Plan both have an exclusive combination of benefits designed to support your health and well-being.



**In-home wellness visits** with UnitedHealthcare® HouseCalls



**Routine dental and vision care**



**Discounts on hearing aids** through UnitedHealthcare Hearing



**Meals, transportation and in-home care**



**Anytime medical advice** through Telephonic Nurse Services



**Special programs for chronic conditions** like diabetes or heart disease



**A free gym membership** through Renew Active®



**First Line™ Essentials** credits to spend on over-the-counter products



**Earn rewards** for certain health care activities through Renew Rewards



**Virtual doctor and behavioral health visits**

## Important information

Medicare requires the following in order for you to be enrolled in the Group Medicare Advantage plan insured by UnitedHealthcare®.

- You must be enrolled in Medicare Parts A and B
- You must continue paying your Medicare Part B premium
- You must have a permanent street address (this cannot be a P.O. Box)
- You must have your Medicare ID number
- You must live within the 50 United States, the District of Columbia or U.S. territories

If you are not enrolled in Medicare Parts A and B, and/or you live outside the 50 United States, the District of Columbia, or U.S. territories, you should contact Social Security at **1-800-772-1213**, TTY **1-800-325-0778**, between 8 a.m.–7 p.m., Monday–Friday, or call your local office.

# Discover more about the IBM Retiree Medical Plan enrollment process



## IBM and UnitedHealthcare are here to support you

We are providing opportunities for you to learn as much about these new plan options as possible – both in material mailed to your home and through virtual meetings.

### Early October

You will receive a Retiree Plan Guide from UnitedHealthcare, mailed to your home that includes:

- A side-by-side comparison of the two IBM-sponsored Group Medicare Advantage plans
- A summary of medical and prescription drug coverage
- Required information and disclaimers
- Information on the enrollment process and more

### October 17–November 4

Virtual retiree meetings will be held. See the enclosed list of available dates and times. You and/or your personal representative or family member are invited to join a meeting for an overview of your IBM-sponsored Group Medicare Advantage plan options, presented by UnitedHealthcare. During the meetings, you will also have an opportunity to ask questions.

### Enroll today!

To enroll in one of the IBM-sponsored plan options, you will need to contact the IBM Retiree Call Center, administered by UnitedHealthcare, at **1-877-852-0641**, TTY **711**, 8 a.m.–8 p.m. local time, 7 days a week. A knowledgeable UnitedHealthcare Customer Service Advocate can provide a personal needs conversation to help you understand the new plan options, check how your doctors and medications are covered, and even compare the uniquely designed IBM-sponsored plan options to individual market options. Please be ready with the details on your current plan, including your current providers and medications.

Keep in mind that the IBM subsidy (if eligible) is only available when you enroll in one of the new UnitedHealthcare plan options. **The deadline to enroll is December 16, 2022. If you do not take action, you will not be enrolled in the IBM – sponsored Group Medicare Advantage program.**

# Important Plan Disenrollment Information

If you enroll in one of the IBM-sponsored Group Medicare Advantage plan options, and you are currently enrolled in:

## Medicare Supplement Plan

You will need to actively disenroll from your plan by contacting the Insurance Company directly. That phone number can usually be found on your ID card or most recent statement. If you do not disenroll from your current plan, you will be paying for two different plans that do not coordinate payment.

Please note, if you are currently enrolled in an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare, a UnitedHealthcare Customer Service Advocate can assist you with disenrolling from that plan.

## Medicare Advantage Plan

No further action is needed from you. By enrolling in an IBM-sponsored Group Medicare Advantage plan, you will automatically be disenrolled from your individual plan.

## Not sure what plans and parts of Medicare you have today?

- Visit [Medicare.gov](https://www.Medicare.gov) to monitor and view your current benefits, or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week
- Call the customer service number found on your Medicare Advantage, Prescription Drug Plan (PDP) or Medicare Supplement Plan ID card



### Call today

Contact UnitedHealthcare at **1-877-852-0641**, TTY **711**, 8 a.m.–8 p.m. local time, 7 days a week, or visit [retiree.uhc.com/ibm](https://retiree.uhc.com/ibm)

# Personal Benefits Worksheet

Call to speak with an experienced UnitedHealthcare Customer Service Advocate who will help you understand the benefits of these IBM-sponsored Group Medicare Advantage plan options. Complete this worksheet before you call to get the most out of your personalized needs conversation with UnitedHealthcare.

<b>Plan comparison</b>	<b>Enhanced Plan</b>	<b>Essential Plan</b>	<b>Your current health plan</b>
<b>Medical benefits</b>	<b>In-Network and Out-of-Network</b>	<b>In-Network and Out-of-Network</b>	
<b>Monthly premium</b>	<b>\$0–\$131.50</b>	<b>\$0</b>	
<b>Monthly Part B credit</b>	<b>N/A</b>	<b>\$25/month</b>	
<b>Annual deductible</b>	<b>\$0</b>	<b>\$0</b>	
<b>Out-of-pocket maximum</b>	<b>\$750</b>	<b>\$5,000</b>	
<b>Primary care physician/ specialist visit</b>	<b>\$5/\$30</b>	<b>\$10/\$40</b>	
<b>Hospital stay</b>	<b>\$250 per admission</b>	<b>Days 1–5: \$275/day; Day 6+: \$0/day</b>	
<b>Emergency room visit</b>	<b>\$75</b>	<b>\$90</b>	
<b>Prescription drug benefits</b>			
<b>Monthly premium</b>	<b>Included in medical</b>	<b>Included in medical</b>	
<b>Deductible</b>	<b>\$50</b>	<b>\$395</b>	
<b>Tier 1: Preferred generic</b>	<b>\$0</b>	<b>\$5</b>	
<b>Tier 2: Generic</b>	<b>\$8</b>	<b>\$15</b>	
<b>Tier 3: Preferred brand</b>	<b>\$40</b>	<b>\$47</b>	
<b>Tier 4: Non-preferred drug</b>	<b>\$90</b>	<b>\$100</b>	
<b>Tier 5: Specialty</b>	<b>30%</b>	<b>30%</b>	

# My health information

Medicare ID number

Medicare effective date

Current medical and prescription drug plans

Current dental coverage

Current vision coverage

## Current doctors, clinics and pharmacies

Name	Address	Visits/year

## Current prescription drugs (Your advocate can tell you if your drugs are covered)

Name	Dose/how often	Cost



### Call UnitedHealthcare to discuss these plans

Call **1-877-852-0641**, TTY **711**, 8 a.m.–8 p.m. local time, 7 days a week,  
or visit [retiree.uhc.com/ibm](https://retiree.uhc.com/ibm)

# Notes

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

# Notes

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

- <sup>1</sup>2021 UnitedHealthcare Group member and provider reporting data, member utilization and individual market plan premiums.
- <sup>2</sup>2022 Medicare.gov, <https://www.medicare.gov/supplements-other-insurance/when-can-i-buy-medigap/guaranteed-issue-rights>.
- <sup>3</sup>Every year Medicare evaluates plans based on a 5-star rating system. Medicare Advantage Plan Star Rating applies to Contract H2001 that is rated 4.5 out of 5 stars for 2023. <https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn/PerformanceData,2023StarRatingsDataTable,ReportCardMasterTable,SummaryData>.
- <sup>4</sup>Includes national benefit averages for individual Medicare Advantage and Part D Prescription Drug plans.
- <sup>5</sup>Includes national premium averages for individual Medicare Advantage, Part D Prescription Drug and Medicare Supplement plans.

This booklet is a brief and broad summary, and is written for easy readability. In all cases, the official documents of the IBM retiree medical plan (“Plan”) govern and are the final authority on Plan terms. If there are any discrepancies between the information in this booklet, Plan documents will control. IBM reserves the right to terminate, modify, or amend any and all benefit plans at any time and for any reason. Nothing in this document should be construed as conferring a lifetime right to benefits or any particular level of benefits.

If any conflict should arise between the content of this communication (including accompanying material) and the legal Plan documents, or if any point is not discussed in this communication or is only partially discussed, the terms of the legal Plan documents (as interpreted by the plan administrator) will govern in all cases. As always, IBM reserves the right, in its sole discretion, to amend and/or terminate the Plan and any of IBM’s other benefit plans.

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

UnitedHealthcare Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-819-3448 (TTY: 711). 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-866-819-3448 TTY: 711).

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 the plan depends on the plan’s contract renewal with Medicare.

© 2022 United HealthCare Services, Inc. All Rights Reserved.

H2001\_SPRJ76216\_091522\_M

SPRJ76216