



**Learn more about the unique
Group Medicare Advantage plan
options designed exclusively for
IBM Medicare-eligible participants**

United
Healthcare®

IBM®



**United
Healthcare®**

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Helping you take advantage of the IBM-sponsored Group Medicare Advantage plan options

It is time to learn more about Medicare and the coverage options you have so you are prepared to make an informed decision about your coverage.

If you are actively working beyond age 65:

You and your eligible dependents will remain eligible to participate in the IBM active medical plan regardless of Medicare eligibility. You will need to decide if you would like to enroll or delay enrolling in Medicare Parts A and B. You should not enroll in the IBM sponsored Group Medicare Advantage plan.

When you have a retirement date planned please reach out to the IBM Benefit Center provided by Fidelity and speak to a Retirement Benefit Coordinator (RBC) about your post-retirement benefits eligibility.

For more information visit the U.S. Benefits Hub
<https://w3.ibm.com/w3publisher/us-benefits>

If you are retiring at age 65 or have previously retired and are now becoming Medicare-eligible:

You and your eligible dependents may have the opportunity to participate in one of two IBM-sponsored Group Medicare Advantage plan options — the Enhanced Plan or the Essential Plan.

The IBM-sponsored Group Medicare Advantage plan options offer comprehensive benefits and provider access. These two plan options 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.

Did you know?



We're here for you

More people turn to UnitedHealthcare than any other company when it's time to choose their Medicare coverage.* We're proud to have been serving the health care needs of people like you for more than 40 years — and you can count on us to be here when you need us.



We put you first

It all comes down to you and your health needs because we believe that you deserve personal attention and service. From our dedicated Customer Service Advocates to programs that support your health — it's all about you.

More than

1.7M

are enrolled in a
**UnitedHealthcare Group
Medicare Advantage plan¹**

95%

member
satisfaction rate¹

\$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 years³

The IBM-sponsored Medicare Advantage plan options

These plans have been designed especially for you as a retiree of IBM and shouldn't be confused with other Medicare Advantage plans.

One plan with more of what matters to you

The IBM-sponsored plan options are Group Medicare Advantage plans. You may also hear Medicare Advantage plans referred to as Medicare Part C plans. The IBM-sponsored plan options are different than other individual Medicare Advantage plans and include benefits and features designed specifically for IBM retirees. You have exclusive access to these plans because of your years of commitment to IBM and may be eligible to receive a subsidy. These plan have all of the benefits of:



Medicare Part A (hospital coverage)



Medicare Part B (doctor and outpatient care)



Medicare Part D (prescription drug coverage)

The IBM-sponsored plan options cover nearly all Medicare Part D eligible drugs plus additional drugs



Plus extra programs that go beyond Original Medicare (Medicare Parts A and B)



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.

All the Medicare features you want, in one plan

When you are evaluating your Medicare options, keep in mind the features and benefits the IBM-sponsored Group Medicare Advantage plan options offer compared to other Medicare plans.

	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			✓

Plan comparison

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

*IBM's subsidy under these plan options varies. IBM may share the cost of your Medicare Advantage plan through a premium subsidy or HRA subsidy, depending on your eligibility.

Medicare plan options with more benefits and personalized support

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



Discounts on hearing aids through UnitedHealthcare Hearing



Anytime medical advice through 24/7 Nurse Support



A free gym membership through Renew Active®



Earn rewards for certain health care activities



Routine dental and vision care



Meals, transportation and in-home care



Special programs for chronic conditions like diabetes or heart disease



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



Virtual doctor and behavioral health visits

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.



Learn more

Visit retiree.uhc.com/ibm to learn more about the plan options available to you.



Enrollment Information

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, Monday–Friday. A knowledgeable UnitedHealthcare Customer Service Advocate can provide a personal needs conversation to help you understand the plan options and check how your doctors and medications are covered. Please be ready with a list of your current providers and medications.

Keep in mind that the IBM subsidy (if eligible) is only available when you enroll in one of the UnitedHealthcare plan options. You must be IBM Post Retirement eligible to enroll in one of these plans.

Expect great things

We have many ways for you to learn about the plan so you can feel confident about enrolling in health care coverage.

Before you enroll, learn more:



Website

Plan information and a list of IBM frequently asked questions (including subsidy eligibility) is available online at retiree.uhc.com/ibm



Plan guide

Details about the plan benefits and extras will be mailed to your home

How to enroll:



Enrollment

Call to enroll in one of the IBM-sponsored plans. You will need to enroll before your intended coverage effective date as all coverage is for a future date.

After you enroll, here's what you'll get:



Member materials

If you enroll in one of the IBM-sponsored plan options, you will receive a member ID card and Quick Start Guide to help you get started with your new plan



Questions?

Call the IBM Retiree Call Center, administered by UnitedHealthcare at **1-877-852-0641**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Friday.

¹2021 UnitedHealthcare Group member and provider reporting data, member utilization and individual market plan premiums.

²2022 Medicare.gov, <https://www.medicare.gov/supplements-other-insurance/when-can-i-buy-medigap/guaranteed-issue-rights>.

³Every 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>, 2023 Star Ratings Data Table, Report Card Master Table, Summary Data.

⁴Includes national benefit averages for individual Medicare Advantage and Part D Prescription Drug plans.

⁵Includes 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.

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