

Get more of what matters with an IBM-sponsored plan

IBM offers two custom Medicare plan options to IBM retirees. These two plan options are the Enhanced Plan and the Essential Plan. They combine the features of Medicare Supplement, Medicare Part D, Prescription Drug (PDP) and Medicare Advantage plan options. The plan options provide features not available through individual Medicare Supplement and Medicare Advantage plans.

Please visit retiree.uhc.com/ibm for 2027 costs and coverage information, frequently asked questions, detailed plan benefits and more.



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Important Plan Information

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More support and extra benefits bundled just for IBM

Learn more about the plans designed for
IBM Medicare-eligible participants



IBM-sponsored plans come with dedicated customer service and custom benefits that aren't part of Original Medicare



Freedom to see any provider

who accepts Medicare and the plan option. Plus, worldwide emergency and urgent care coverage.



Prescription drug coverage

including a broad drug list with a large network of pharmacies.



Value-added benefits

including dental and vision benefits.

Plus, voluntary clinical and wellness programs, like:

- ✓ In-home wellness visits with Optum® HouseCalls
- ✓ Post-discharge meals, post-discharge transportation and in-home care
- ✓ Rewards for certain health care activities
- ✓ A free gym membership

Visit
retiree.uhc.com/ibm
for more information

Attend a virtual meeting to learn about the Group Medicare Advantage plan options designed exclusively for IBM retirees

During the meeting, you'll learn plan costs and coverage, and have an opportunity to ask questions.

October 20, 2026

9 a.m. ET

Meeting number: **2662 074 8624**

1 p.m. ET

Meeting number: **2661 107 4837**

October 21, 2026

9 a.m. ET

Meeting number: **2664 386 7486**

1 p.m. ET

Meeting number: **2662 451 1848**

4 p.m. ET

Meeting number: **2663 169 5903**

October 22, 2026

9 a.m. ET

Meeting number: **2660 038 3045**

1 p.m. ET

Meeting number: **2662 617 9171**

To join a virtual meeting



Go to retiree.uhc.com/ibm or scan the QR code and look for the meeting schedule document on the home page. If you are unable to attend you can also find a recording online.

Don't have internet access?

To dial in, call **1-763-957-6400**. Then, enter the meeting number and press # to hear the presentation. Note: The audio access code is the same as the meeting number.



Ready to enroll or have questions about the plan options?

Call the IBM Retiree Call Center, administered by UnitedHealthcare

1-877-852-0641, TTY 711

Keep in mind

If you're eligible for the IBM subsidy, it is available only when you enroll in an IBM-sponsored plan option.

Enroll anytime between Oct. 15–Dec. 7

If you do not take action, you will not be enrolled in an IBM-sponsored Group Medicare Advantage plan option.

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.

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