

Frequently asked questions

The IBM-sponsored Group Medicare Advantage plan options administered by UnitedHealthcare®

If your questions are not addressed within this FAQ document, please refer to the IBM contacts below:

Contact	For Assistance With	Contact Information
IBM Retiree Call Center – Administered by UnitedHealthcare	Medical, Prescription Drugs, Dental, Vision, Enrollment, Medical Premium Payment, claims, benefit questions, etc.	877-852-0641 (TTY 711) https://retiree.uhc.com/ibm
IBM Dedicated Optum Call Center	Health Reimbursement Arrangement (HRA), HRA Eligible Expenses, Establishing Auto- Reimbursement, etc.	866-882-0397 (TTY 711) 8 a.m. – 8 p.m. ET Monday – Friday my.optum.com/ibm

IMPORTANT 2027 INFORMATION FOR EXISTING MEMBERS

■ What are the important 2027 benefit changes for the IBM-sponsored Group Medicare plan options?

2027 Medical Benefit Updates:

- **Essential plan:**
 - \$25 monthly Medicare Part B credit will no longer be offered
 - Over-the-Counter (OTC) item allowance will no longer be offered
 - Dental benefits will change. Please review chart below for details about the specific changes

	2027	2026
Preventive and Diagnostic)	100%	100%
Minor services	100%	80%
Major services	Not covered	50%
Deductible (Preventive and Diagnostic not included)	\$0	\$50
Annual Calendar Maximum	\$500	\$1000

- **Enhanced plan:**
 - Addition of \$100 annual deductible (increased from no annual medical deductible)
 - Annual out-of-pocket maximum increased from \$750 to \$1000
 - Over-the-Counter (OTC) item allowance will no longer be offered
- **2027 Prescription Drug (Part D) Updates:**
 - **Essential plan:**
 - Annual deductible increased from \$395 to \$700 for Tier 3, 4, and 5 prescription drugs
 - Tier 5 coinsurance reduced from 28% to 25%
 - **Enhanced plan:**
 - Annual deductible increased from \$50 to \$450 for Tier 3, 4, and 5 prescription drugs
 - Tier 5 coinsurance reduced from 30% to 28%

Note: As mandated by CMS, your 2027 total out-of-pocket costs for Part D prescription drug costs will be limited to \$2,400. This means you will never pay more than \$2,400 for your Medicare Part D covered drugs including your deductibles and copays/coinsurance. You will then move from the initial coverage stage to the catastrophic coverage stage.

■ Why are the IBM-sponsored Group Medicare plan options changing in 2027?

Based on market and regulatory factors, premiums for the IBM-sponsored Medicare Advantage plan were projected to increase more than 15% for 2027.

To help manage those costs while maintaining affordable coverage, IBM introduced plan design changes for 2027, the first significant plan design changes since 2023. These changes substantially reduced the projected premium increase, helping keep retiree premium contributions flat for 2027.

In developing the 2027 program, IBM carefully balanced rising healthcare costs with the goal of maintaining affordable, comprehensive coverage for retirees. The resulting changes help preserve the long-term sustainability of the program while minimizing the financial impact to retirees.

For more information, please refer to the [2027 IBM Subsidy Flyer](#).

■ Is the premium for the IBM-sponsored Group Medicare plan options increasing in 2027?

No, retiree premium contributions will remain the same for 2027.

■ **Will I be getting a new member ID card in 2027?**

Yes, you will receive a UnitedHealthcare UCard®, which is your IBM-Sponsored Group Medicare Advantage medical plan member ID card. You will also receive a separate prescription drug member ID card for your IBM-sponsored MedicareRx for Groups (PDP) plan in December.

If you haven't received your member ID cards and need to seek care, digital copies of your ID cards are available on the UnitedHealthcare member website. You can also call the IBM Retiree Call Center for assistance at **877- 852-0641**, TTY **711**.

With the UnitedHealthcare Group Medicare Advantage plan and MedicareRx for Groups (PDP) plan options, you will no longer need to use your red, white and blue Medicare card. UnitedHealthcare pays all claims directly, the claims no longer go to Medicare first. By always showing your UnitedHealthcare member ID cards, you can help make sure that your claims get processed correctly, timely and accurately.

HOW TO ENROLL

- To enroll in benefits effective January 1, 2027, you can enroll online or by phone. Simply choose the way that's easiest for you.
- To enroll online, visit **retiree.uhc.com/ibm**. Then, select **Enrollment information** and **Enroll in plan**. Follow the step-by-step instructions to enroll.
- Or, call the IBM Retiree Call Center – administered by UnitedHealthcare at **877-852-0641**, TTY **711**.
- If you choose not to enroll in one of the IBM-sponsored Group Medicare Advantage plan options for January 1, 2027, you are able to join in future years and will be eligible for the applicable IBM-sponsored subsidy (if any) at such time.
 - Reminder all eligible participants for the IBM-sponsored plan options **MUST** be enrolled in Medicare Parts A & B.
 - Please note: Active IBMers are not eligible for these plan options. This includes rehired retirees eligible to participate in the IBM medical and dental plan for active employees.

NAVIGATING PLAN BENEFITS

- **If you are currently enrolled** in one of the IBM-sponsored Group Medicare Advantage plan options administered by UnitedHealthcare®, you will automatically be enrolled in the same **IBM-sponsored Group Medicare Advantage (PPO) Essential or Enhanced plan**. If you want to opt-out or wish to make a plan change call **1-877-852-0641**, TTY **711**, between October 15, 2026–December 7, 2026 otherwise you will be automatically enrolled.
- **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 one of the IBM-sponsored Group Medicare Advantage plan options. 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 at **1-866-937-0720** – TTY **711**. For more information visit the U.S. Benefits Hub at w3.ibm.com/w3publisher/us-benefits
- **If you are retiring at or after 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 when ready to enroll.
- Centers for Medicare & Medicaid Services (CMS) rules indicate that coverage is effective the first of the month following enrollment. Retro-active enrollments cannot be accommodated.
- Please note: You must enroll in one of the IBM-sponsored plan options within 3 months after your Medicare Part B becomes effective or you will need to wait until the following open enrollment period to enroll.

COMMUNICATION AND ID CARDS

- **Welcome materials** will arrive within 7-10 business days from when Medicare approves your enrollment.
 - Your welcome materials will include your UnitedHealthcare UCard®, which is your IBM-sponsored Group Medicare Advantage medical member ID card and your prescription drug member ID card which is your **IBM-sponsored MedicareRx for Groups (PDP) prescription drug member ID card**.
- Please review the HRA Enrollment and Timing section for information about Optum HRA Welcome kit and other HRA details

HRA ENROLLMENT AND TIMING

- In general, your account will be established within 15 business days of enrolling into an IBM-sponsored plan.
 - For FHA participants, your FHA/HRA balance will reflect approximately six weeks following your Medicare eligibility date. Prior to this, the system will reflect a zero balance.
 - The Annual HRA will have funding the week the HRA is established.

HRA WELCOME KIT

- The HRA Welcome Kit will be sent following your account set-up completion.
- For new HRA participants, your welcome kit will be sent within 10 business days of your HRA account being established.
- The communications you will receive about your HRA will come from Optum Financial.
- If you have any questions about your HRA, please call the IBM Dedicated Optum Call Center **866-882-0397**.

MEDICARE SUPPLEMENT PLAN DISENROLLMENT

- **IMPORTANT:** If you're currently enrolled in a Medicare Supplement plan and decide to enroll in one of the IBM-sponsored Group Medicare Advantage plan options, please note that you will need to contact your current carrier to disenroll from that plan once you receive confirmation of your enrollment in the IBM-sponsored Group Medicare Advantage plan and the **IBM-sponsored MedicareRx for Groups (PDP) plan**. You can find their contact information by checking the back of your member ID card or by viewing your latest statement.
 - Don't forget to also cancel your Dental or Vision supplement plan if the benefits offered under the IBM-sponsored Group Medicare Advantage plan options meet your needs.
 - Medicare Part D (Prescription Drug) Plans will automatically disenroll you upon enrollment in IBM-sponsored Medicare coverage
 - Your effective date in IBM-sponsored Medicare coverage determines your termination date for your Medicare Supplement plan. i.e., if your effective date for the IBM-sponsored Group Medicare Advantage plan is 1/1/2027 then your termination date for the Medicare Supplement plan would be 12/31/2026.
 - If you're currently enrolled in an individual Medicare Advantage plan, it will automatically terminate upon enrollment in the IBM-sponsored Group Medicare Advantage plan options.

PREMIUM BILLING

- If you have a premium due, you will be billed monthly by UnitedHealthcare for your portion. Depending on your monthly premium amount, you may receive separate invoices for the Medical and Prescription drug plans.
- Payments can be made on the UnitedHealthcare website with an HRA payment card, other funds, or by setting up recurring payments.
- Your first invoice will be mailed to your home address, at which time you can choose to modify your payment method. The first payment will be due prior to your effective date.
 - You will not be able to set up payment methods prior to your first invoice being received.

IBM GENERAL FAQs

1. Who is eligible for IBM retiree medical coverage for Medicare eligible participants?

If you and your dependents/ spouse are eligible for benefits under the IBM Benefits Plan for Retired Employees (and are Medicare-eligible), you can enroll in the IBM-sponsored Group Medicare plan options.

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

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

2. Will UnitedHealthcare's changes to individual Medicare Advantage (MA) plans affect my IBM retiree coverage?

No. While UnitedHealthcare may no longer offer individual MA plans in certain areas in 2027, this does not impact IBM retirees. You are enrolled in a national Group Medicare Advantage plan and MedicareRx for Groups (PDP) plan, which remains fully available and unchanged.

3. How does it work if I am not yet Medicare Eligible, but my spouse is Medicare Eligible?

Eligibility follows the primary IBMer, meaning that if the IBMer is not Medicare eligible, the dependent will be eligible for coverage through the same pre-Medicare-eligible plan option you enroll in. Once the primary IBMer is Medicare eligible then the coverage for all Medicare eligible participants will transition to the plan options for Medicare eligible participants.

4. My spouse is currently enrolled in the IBM pre-Medicare eligible option under the IBM plan. If I (the primary IBMer) enroll in an IBM Medicare-eligible plan option, can my spouse remain covered under the pre- Medicare eligible option?

If your spouse is currently enrolled in a pre-Medicare eligible option under the IBM plan, they can remain enrolled until they are Medicare eligible. Once Medicare eligible your spouse will then have the opportunity to enroll in the IBM-sponsored Group Medicare Advantage and MedicareRx for Groups (PDP) plan options administered by UnitedHealthcare.

5. How will the IBM-sponsored Group Medicare plan options benefit me? What will these plan options provide that my current individual plan does not?

The IBM-sponsored Group Medicare plan options have all the benefits of Medicare Part A (hospital coverage), Medicare Part B (doctor and outpatient care) and Medicare Part D (prescription drugs) plus extra features and enhancements designed exclusively for IBM Medicare-eligible participants that go beyond Original Medicare (Medicare Parts A and B). These extra features and benefits include routine dental and vision care, discounts on hearing aids, clinical programs, removal of certain lifetime maximums, and more.

The IBM-sponsored Group Medicare plan options provide certain enhancements and protections outside of just the custom plan designs. Through IBM's contract with UnitedHealthcare these Group Medicare Advantage and MedicareRx for Groups (PDP) plan options provide guaranteed enrollment as long as you are an eligible IBM participant and enrolled in Medicare Parts A and B. The plan options also help provide for longer- term cost stability, due to the financial terms and contract duration of IBM's contract with UnitedHealthcare.

Once you reach \$1,000 in medical out-of-pocket costs for the Enhanced Plan or \$5,000 in medical out-of-pocket costs for the Essential Plan, the plan will pay in full for all of your eligible medical expenses for the rest of the calendar year. This means you will not have to pay any additional costs for eligible medical expenses once you hit your out-of-pocket maximum per calendar year. The plan options also feature out-of-network coverage.

The unique IBM-sponsored Group Medicare plan options offer you:

Continued coverage for:	Plus, you will now have:
All services covered by Original Medicare	Additional benefit enhancements and protections that are not offered within individual plans including the removal of limits on certain benefits including skilled nursing as an example
All providers who accept Medicare and the plan*	Additional benefit of worldwide emergency and urgent care coverage
Part D medications	Additional coverage for an expanded formulary (drug list) designed for IBM
Retail pharmacies and access to a Mail Order benefit	Access to an expanded pharmacy network with thousands of retail pharmacies

¹2026 UnitedHealthcare Group member and provider reporting data, member utilization and individual market plan premiums.

*If an out-of-network provider participates in Medicare and accepts the plan this means that the provider or hospital agrees to treat you and be paid according to UnitedHealthcare's payment schedule. With this plan, we pay the same as Medicare and follow Medicare's rules. Emergencies would be covered even if out-of-network.

6. How will the IBM-sponsored Group Medicare plan options ensure that I will have the coverage I need?

Medicare Advantage plans are highly regulated by CMS and must provide to all covered individuals benefits that are equal to, or better than, traditional Medicare. In addition, MA plans must follow all applicable Medicare guidelines on coverage and determinations of medical necessity.

With these UnitedHealthcare Group Medicare Advantage plan options, you can see any provider (in-network or out-of-network) at the same cost share, as long as they are a Medicare provider and accept the plan. You do not need a referral to see a specialist.

- When you go out-of-network for care, the plan pays providers just as much as Medicare would have paid, resulting in broad provider access.
- You do not need a referral or approval to seek care out-of-network.
- You can obtain a pre-treatment determination for coverage to determine how a service or provider is covered.
- Under these plan options, you are not responsible for any balance billing when seeing health care providers who have not opted out of or been excluded or precluded from the Medicare Program.

If you have any questions on whether your provider accepts the plan, or if they state that they do not accept the plan, please call the IBM Retiree Call Center, administered by UnitedHealthcare, at **877-852 0641**, TTY **711**. UnitedHealthcare will check their records to determine their accepting status or contact them on your behalf and explain how the plan works, which generally results in provider acceptance.

7. What options do I have for IBM-sponsored coverage?

- You can enroll in either of the two IBM-sponsored custom Group Medicare plan options – the Enhanced Plan the Essential Plan. Both plan options include a UnitedHealthcare Group Medicare Advantage plan for medical coverage and a MedicareRx for Groups (PDP) plan for prescription drug coverage. You can find more information about these two plan options on the IBM Retiree website at retiree.uhc.com/ibm
- **Important note:** the IBM subsidy (Annual HRA or HRA) is intended to subsidize IBM-sponsored retiree medical plans. Please be aware that you must enroll in one of the IBM-sponsored Group Medicare Advantage and MedicareRx for Groups (PDP) plan options to be eligible for the IBM subsidy (if eligible). This means that you will not be able to submit expenses for reimbursement from your annual HRA or your FHA that was converted to an HRA, if you do not enroll in the Group Medicare Advantage plan options. Please see FAQ #10 and #11 for special rules.

IBM Specific Plan Design FAQs

8. I am eligible for the annual HRA (not FHA/HRA). How does this impact me?

The annual HRA subsidizes IBM-sponsored retiree medical plan options.

If you are eligible for an annual HRA, IBM will share in the cost of your Group Medicare plan option through a premium subsidy or HRA subsidy.

- **Enhanced Plan:** IBM subsidizes some or all of the premium depending on your population segment. You may find the Enhanced plan option is the best option for you, as it helps reduce your financial exposure with a \$1,000 out-of-pocket maximum and provides a simpler member experience.
- **Essential Plan:** The Essential plan is a zero premium plan option with a \$5,000 out-of-pocket. If you enroll, you will be eligible for an annual HRA with the amount depending on your population segment.
- See the first three rows of the table below labeled Annual HRA in FAQ #11. Please see FAQ #14 for special rules.

9. I am eligible for an FHA/HRA. How does this impact me?

The FHA/HRA subsidizes IBM-sponsored retiree medical plan options.

If you are eligible for an FHA/HRA and enroll in one of the IBM-sponsored Group Medicare plan options, you will have access to use your HRA to pay for plan premiums and other qualified medical expenses:

- **Enhanced Plan:** You pay the full premium for this option. You may find the Enhanced plan option is the best option for you, as it helps reduce your financial exposure with a \$1,000 out-of-pocket maximum and provides a simpler member experience.
- **Essential Plan:** The Essential plan is a zero premium plan option with a \$5,000 out-of-pocket. If you have an FHA/HRA and are withdrawal eligible, see the fourth row labeled FHA/HRA in the table below. If in any year, you do not enroll in one of the IBM-sponsored Group Medicare Advantage plan options, you will not be able to withdraw from your HRA, until you enroll in an IBM plan option.

- Please see FAQ #11 below for special rules.

Population Segment	Population Segment Cohort	Enhanced Plan Option			Essential Plan Option	
		Monthly Premium: MA	Monthly Premium: PDP	Annual HRA	Monthly Premium	Annual HRA
Annual HRA	Retirees without survivor benefit (retired on or after Jan 1, 1992), LTD and MDIP	\$37.63	\$0	N/A	\$0	\$3,000
	Retirees without survivor benefit (retired before Jan 1, 1992)	\$0.00	\$0	N/A	\$0	\$3,400
	Retirees with survivor benefit (retired on or after Jan 1, 1992)	\$89.80	\$0	N/A	\$0	\$2,374
	Retirees with survivor benefit (retired before Jan 1, 1992)	\$70.96	\$0	N/A	\$0	\$2,600
	Surviving Spouse of Retiree with survivor benefit (retired on or after Jan 1, 1992)	\$127.10	\$61.61	N/A	\$0	\$1,187
	Surviving Spouse of Retiree with survivor benefit (retired before Jan 1, 1992)	\$127.10	\$52.20	N/A	\$0	\$1,300
FHA/HRA	FHA converted to HRA	\$127.10	\$160.53	Access to HRA	\$0	Access to HRA
Access Only or Spouses	Eligible for coverage, no IBM subsidy (Access only)	\$127.10	\$160.53	N/A	\$0	\$0

10. I am eligible for Access Only coverage under the IBM retiree medical plan, or I am a spouse of an IBMer eligible for the plan. How does this impact me?

You are eligible to enroll in one of the IBM-sponsored Group Medicare plan options, but with no IBM subsidy.

- **Enhanced Plan:** You pay the full premium for this option. You may find the Enhanced plan option is the best option for you, as it helps reduce your financial exposure with a \$1,000 out-of-pocket maximum and provides a simpler member experience.
- **Essential Plan:** The Essential plan is a zero premium plan option with a \$5,000 out-of-pocket.
- See the row labeled **Access Only or Spouses** in the table above.

11. I am enrolled in coverage through Kaiser, TRICARE, VA Benefits, Medicaid or live abroad, how does this impact me?

If you are currently enrolled in coverage through Medicaid, TRICARE, VA Benefits, live abroad, or you transitioned from the IBM (active or pre-65 retiree) medical plan as a Kaiser participant (you were enrolled in an IBM Kaiser plan at the time you became Medicare eligible and transitioned to a Kaiser plan), the requirement to enroll in one of the IBM-sponsored Group Medicare plan options to get the IBM subsidy, does not apply to you. You should outreach to the IBM Retiree Call Center to ensure you are captured as meeting this exception criteria, see question below.

12. If the exception criteria apply to me, how do I report this and how will the plan confirm?

You should call the IBM Retiree Call Center - administered by UnitedHealthcare to report this. For those currently enrolled in a Kaiser plan, the IBM Plan Administrator will confirm prior IBM coverage with Kaiser. Those enrolled in Medicaid, TRICARE or VA benefits, and those who live abroad will self-report. As the plan has always provided, IBM reserves the right to verify eligibility for plan benefits, including the plan options and/or the HRA, and includes provisions regarding fraudulent enrollments. Also, the IBM Plan Administrator has the sole discretion to make the final decision with respect to eligibility for benefits under the plan, including the plan options and/or the HRA.

IBM Specific Enrollment FAQs

13. How do the plan options available through IBM and UnitedHealthcare differ from those I can purchase on the individual market?

The IBM-sponsored Group Medicare Advantage plan and MedicareRx for Groups (PDP) plan options have been specifically designed and customized for IBM.

The IBM-sponsored Group Medicare plan options provide certain enhancements and protections in addition to the custom plan designs. Through IBM's contract with UnitedHealthcare, these Group plan options provide guaranteed enrollment as long as you are an eligible IBM participant and enrolled in Medicare Parts A and B. The plan options also help provide for longer-term cost stability, due to the financial terms and contract duration of IBM's contract with UnitedHealthcare.

Every Medicare-eligible participant's situation is different, so compare your available plan options before you decide which plan to choose.

14. The IBM-sponsored Group Medicare plan options do not appear to be the best option for me. Can I elect other coverage?

If you believe that other coverage options are the right choice for you, then you can elect to enroll in that coverage; however, keep in mind that the IBM subsidy/HRA is only available when enrolling in one of the two IBM-sponsored Group Medicare plan options. We strongly encourage all IBM retirees to evaluate all of their options and make the decision that's right for them, whether that be the IBM-sponsored plan options or alternative coverage options.

15. Do I need to actively enroll in these IBM-sponsored Group Medicare plan options?

If you are currently enrolled in one of the IBM-sponsored Group Medicare Advantage plan options administered by UnitedHealthcare®, you do not need to do anything to stay enrolled in IBM-sponsored coverage for 2027. If you are currently enrolled in IBM-sponsored Medicare coverage, you will automatically be enrolled in the same **IBM-sponsored Group Medicare Advantage (PPO) Essential or Enhanced plan** for medical coverage. You will also be automatically enrolled in the **IBM-sponsored MedicareRx for Groups (PDP) plan** for prescription drug 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 at **1-866-937-0720, TTY 711**. For more information visit the U.S. Benefits Hub at w3.ibm.com/w3publisher/us-benefits

If you are retiring at or after 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 plan options — the Enhanced Plan or the Essential Plan when ready to enroll.

- Please note: You must enroll in one of the IBM-sponsored plans within 3 months after your Medicare Part B becomes effective or you will need to wait until the following open enrollment period to enroll.

Centers for Medicare & Medicaid Services (CMS) rules indicate that coverage is effective first of the month following enrollment, and as such retro-active enrollments cannot be accommodated.

- To enroll in benefits effective January 1, 2027, you need to call the IBM Retiree Call Center – administered by UnitedHealthcare at **877-852-0641, TTY 711**.

The Customer Service Advocate can provide a personal needs conversation to help you understand the plan options and confirm how your providers and prescription medications are covered.

The current Open Enrollment period for January 1, 2027 coverage is October 15, 2026, through December 7, 2026. If you do not take action -- unless you're already enrolled in the IBM-sponsored Group Medicare Advantage plan options -- you will not receive an IBM subsidy for 2027, if eligible. If you would like to enroll now, please contact the IBM Retiree Call Center, administered by UnitedHealthcare.

16. What happens if I missed the enrollment period?

You can enroll during the next Open Enrollment window, or if you experience a qualified life event. Your enrollment will be prospective, meaning your coverage will be effective the first of the month following your enrollment date.

IMPORTANT: The IBM Plan Administrator has the sole discretion to make the final decision with respect to eligibility for benefits under the plan.

17. Do I need to take action to disenroll from my current coverage if I chose to enroll in the IBM-sponsored Group Medicare plan options?

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

1. **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 member ID card or most recent billing statement. UnitedHealthcare can aid you in your disenrollment with your current insurance provider. If you do not disenroll from your current plan, you will be paying for two different plans that do not coordinate payment. This process can take some time and is variable depending upon your current carrier.
 - Your effective date into one of the IBM-sponsored Group Medicare plan options determines your termination date for your Medicare Supplement plan. i.e., if your effective date for the IBM-sponsored Group Medicare Advantage plan is 1/1/2027 then your termination date for the Medicare Supplement plan would be 12/31/2026.
2. **Medicare Advantage plan**, no further action is needed from you. By enrolling in an IBM-sponsored Group Medicare Advantage plan option, you will automatically be disenrolled from your individual plan.

You can confirm the current plan you are enrolled in today by reviewing your current member ID card, referencing your current carrier billing statement, or by calling your carrier directly. Remember to also check that you have successfully disenrolled from other supplement plans such as Dental and Vision if you wish to do so.

IMPORTANT: While speaking with the current plan administrator please also remember to stop any automatic billing payments such as credit card or electronic fund transfers.

18. What happens if I lose my Medicare Part B?

Losing Part B will automatically disenroll you from your UnitedHealthcare® Group Medicare Advantage (PPO) and MedicareRx for Groups (PDP) plan.

19. What if I disenroll from my Group Medicare Advantage (PPO) but not my MedicareRx for Groups (PDP) plan?

If you disenroll from either your Group Medicare Advantage (PPO) or your MedicareRx for Groups (PDP) plan, you will be automatically disenrolled from both plans.

20. Should I keep my Medicare Supplement plan?

Medicare Supplement plans DO NOT work with Medicare Advantage plans, and you would not be able to use your Medicare Supplement plan to pay for any health care coverage.

Once you are a member of the IBM Group Medicare Advantage plan and the IBM-sponsored MedicareRx for Groups (PDP) plan– either the Enhanced Plan or the Essential Plan, you will have to actively disenroll from any Medicare Supplement plan when you receive your Medicare Advantage member ID card, otherwise, you will be paying for two different plans that do not coordinate payment. UnitedHealthcare can assist you with disenrolling from your Medicare Supplement Plan.

If you are currently enrolled in a Medicare Supplement plan and new to Medicare Advantage, you can try an IBM-sponsored Group Medicare Advantage plan 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.

Remember to also check that you have successfully disenrolled from other supplement plans like Dental and Vision if you wish to do so. The Group Medicare Advantage plan options include dental and vision coverage, so if that meets your needs you will no longer need to be enrolled in these supplement plans.

21. If I change my mind after 12 months and want to go back to my former Medicare Supplement plan – how does that work?

Your ability to enroll in a Medicare Supplement (or Medigap) Plan, is determined by government (CMS) rules. Currently published CMS guidance provides "[guaranteed issue rights](#)".

Currently published CMS guidance also provides there is a "[trial right](#)" under which you could switch from a Medicare Advantage plan to a Medigap plan.

At a high-level:

- When you enroll in a Medicare Advantage Plan **for the first time**, if you are not happy with the plan, you have a "trial right" to buy a Medicare Supplement plan and a separate Medicare Prescription Drug plan if you return to Original Medicare within 12 months of joining the Medicare Advantage plan.
- If you had a Medicare Supplement plan before you joined the IBM Medicare Advantage Plan, you may be able to enroll in the same policy if the company still sells it.
- If you are currently in a Plan C or Plan F, you will not be able to return to those plans as they are not open to new members. You will be able to buy a Plan D or Plan G.
- Some states provide additional special rights to buy a Medicare Supplement/Medigap policy beyond the 12-month trial period. Call 1-800-MEDICARE to get the phone number for your State Insurance Department.

Please refer to current CMS guidance and your applicable state law for further information.

22. How long is the process to enroll with a UnitedHealthcare Customer Service Advocate?

Because the Customer Services Advocates work with you personally over the phone, call duration will depend upon your needs. Allow at least thirty minutes to complete the entire phone call, including enrollment. On each call, you will be asked to verify some personal information. This is a security measure to prevent others from fraudulently gaining access to your account. Part of the enrollment process requires legal disclaimers to be read. This can take a significant amount of time. Please be prepared for this and understand that these disclaimers are required by the Centers for Medicare and Medicaid Services (CMS) in order to complete the enrollment. Most people are able to complete their enrollment in one call.

23. What if I do not have subsidy through IBM? Can UnitedHealthcare still help me?

The IBM-sponsored Group Medicare plan options, administered by UnitedHealthcare, are available to all Medicare-eligible individuals eligible for the IBM retiree medical plan. If you are eligible, you will be able to enroll in the plans now or in the future, regardless of your eligibility for the IBM subsidy by paying the full premium.

24. Can I cover my Medicare-eligible spouse as a dependent under the same individual plan I choose?

No. While you and your spouse may both choose to enroll in the same individual medical and prescription drug plan, the coverage elections are not linked. Each Medicare-eligible person eligible for IBM Group Medicare plan options must choose his or her own plan separately. Coverage elections follow Medicare requirements which treat each Medicare beneficiary separately.

25. My spouse is under age 65 and I (the retiree) am over age 65. Do we need different coverage?

Yes. Every retiree and their dependent(s) who are age 65 or over will need to choose their own coverage. Eligible dependents who are under age 65 and not Medicare-eligible will continue to be able to enroll in IBM medical, prescription drug, dental and vision plan options for participants under age 65 during the annual enrollment period. If your dependents do not make an enrollment choice, they will default into "no coverage". Your spouse can also be enrolled in coverage outside of the IBM retiree medical plan.

26. If I don't enroll this year, am I able to enroll in one of these plan options in the future?

If you choose not to enroll in one of the IBM-sponsored Group Medicare plan options this year, you are able to join in future years and will be eligible for the applicable IBM-sponsored subsidy at such time.

Prescription Drug Coverage

27. What do I need to know about my prescription drug coverage with the plan options?

Both IBM-sponsored MedicareRx for Groups (PDP) plan options have a large formulary (drug list) uniquely designed for IBM Medicare-eligible participants to cover eligible Part D medications. Your Plan Guide will provide information on the covered drug list and plan design.

Additionally, both plan options include an expanded pharmacy network with thousands of national chains, regional and independent local retail pharmacies across the 50 United States, the District of Columbia and U.S. territories. The UnitedHealthcare pharmacy network is substantially larger than many offered on the individual market.

We recommend calling the IBM Retiree Call Center, administered by UnitedHealthcare, to review all your prescription medications.

28. Will my home delivery prescriptions transfer?

We are not able to transfer your prescriptions from your current mail order pharmacy. The preferred mail order provider is OptumRx®, a UnitedHealth Group company. We encourage you to have your doctor submit a new prescription to OptumRx Home Delivery. Once you are enrolled, the welcome materials you receive will include OptumRx contact information.

Member ID card

29. When will I get my UnitedHealthcare member ID cards?

Once your enrollment in one of the Group Medicare Advantage plan options is processed, welcome materials will be mailed to you in 7–10 business days along with your two member ID cards. You will receive a UnitedHealthcare UCard®, which is your UnitedHealthcare Group Medicare Advantage medical plan member ID card. You will also receive a separate prescription drug member ID card for your IBM-sponsored MedicareRx for Groups (PDP) plan.

If you haven't received your member ID cards and need to seek care, digital copies of your ID cards are available on the UnitedHealthcare member website. You can also call the IBM Retiree Call Center for assistance at **877-852-0641**, TTY **711**.

With the UnitedHealthcare Group Medicare Advantage plan and MedicareRx for Groups (PDP) plan options, you will no longer need to use your red, white and blue Medicare card. UnitedHealthcare pays all claims directly, the claims no longer go to Medicare first. By always showing your UnitedHealthcare member ID cards, you can help make sure that your claims get processed correctly, timely and accurately.

Network and Service Area

30. Can I continue to see my current provider? What about if they are out-of-network?

The IBM-sponsored Group Medicare Advantage plan options offer you national provider access. Which means you will be able to utilize any doctor, clinic, or hospital- across the country- at the same cost share, whether they are in or out-of-network. That includes over 1 million in-network providers, as well as any other provider that participates in Medicare and accepts the plan. In other words, the provider accepts Medicare, is willing to see you and willing to bill UnitedHealthcare.

31. How are out-of-network claims processed?

Whether your provider is in-network or out-of-network, your provider can submit claims to UnitedHealthcare online. If needed, the UnitedHealthcare claim address information is provided on your UnitedHealthcare UCard and in your welcome materials, which you'll receive after you enroll. UnitedHealthcare processes claims payments for out-of-network providers in compliance with all Federal regulations.

If you go to a provider who is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive, except in emergency situations. Check with your provider before receiving services to confirm that they are eligible to participate in Medicare.

Health Reimbursement Arrangement (HRA)/FHA

32. How do I qualify for an HRA?

IBM has certain eligibility criteria for HRAs, for more information see the [IBM Summary Plan Description \(SPD\) available on the IBM retiree website](#). To be eligible for the IBM subsidy in 2027 you will need to be enrolled in coverage through the IBM- sponsored Group Medicare Advantage Plan options.

The following are exceptions to the requirement to be enrolled in coverage through the IBM-sponsored Group Medicare Advantage options in order to be eligible for the IBM subsidy in 2027:

- If you live outside the U.S.
- If you were enrolled in an IBM Kaiser plan at the time you became Medicare eligible (under the active or pre-65 retiree medical plan) and transition to a Kaiser plan.
- If you are a U.S. Veteran enrolled in health coverage through TRICARE for Life or eligible to obtain services from the Veterans Administration
- If you are currently enrolled in Medicaid

33. What is a health reimbursement arrangement (HRA)?

A health reimbursement arrangement (HRA) is an employer-sponsored plan, in this case IBM, which can be used to reimburse a portion of your out-of-pocket medical expenses, such as deductibles, coinsurance and/or copays for you and your eligible family members. It's a financial reimbursement arrangement provided entirely by IBM that is paired with your IBM- sponsored medical plan option.

The HRA is a “notional” account that’s tracked for record-keeping purposes only. There are no actual funds held in your name, and the account is not portable. When the time comes to pay benefits on your behalf, the money comes out of the IBM plan or IBM’s operating funds.

The HRA benefits participants by allowing them to be reimbursed for certain eligible health care expenses. Each dollar in the HRA is provided by IBM for the purpose of health care expenses, so the benefit is free from federal, state and Social Security taxes. Eligible reimbursable expenses are defined by the IRS.

34. I am a new enrollee, and am an Annual HRA eligible IBMer, when will my HRA funds be available?

Once a member enrolls, if eligible, their Annual HRA balance will be available within the HRA once established. Your HRA will be established within two weeks of your enrollment with UnitedHealthcare.

35. I am a new enrollee. When will my FHA/HRA funds/balance be available?

Funding for FHA/HRA balances will be received approximately 6 weeks from the Medicare eligibility start date (or date of enrollment in an IBM-sponsored Medicare Advantage plan option if later).

This is to allow Fidelity time to reconcile the final balances to account for those who were using their FHA balance to pay for their pre-65 coverage.

36. How can I be reimbursed for out-of-pocket expenses from my HRA?

You can use the HRA payment card issued to you to pay for eligible expenses for yourself and any eligible dependent. In the event you do not want to use your HRA payment card or cannot use your HRA payment card, you can file a claim in two ways:

- File an online claim. First, sign into your account at my.optum.com/ibm. Click on **File a Claim** in the **I want to...** section and walk through the steps to enter the details of the claim. Make sure you upload an itemized receipt or explanation of benefits with eligible expense identified, or your claim will not be processed.
- File your claim using the claim reimbursement request form. Follow the provided instructions to complete this form. Claims and copies of your supporting documentation can be submitted.
- Any supporting documentation for eligible expenses, such as a third-party itemized receipt or explanation of benefits (EOB), is required by the IRS to contain the following information:
 - Date(s) of service (or date expense was incurred, such a product purchase date)
 - Itemized list of purchases, or detailed description of services.
 - Name of the merchant or health care professional
 - Dollar amount(s) (after insurance, if applicable)

37. Is there a daily transaction limit on my HRA payment card?

There is a \$10,000.00 daily transaction limit on your HRA payment card.

38. How can my HRA be used?

You can use your HRA to reimburse expenses for you and your tax-qualified dependents/spouse for eligible medical expenses as defined in the Internal Revenue Code Section 213(d), up to the amount available in your HRA. Some examples are medical premiums, Medicare Part B, eligible out of pocket expenses such as coinsurance, copayments, deductibles, dental and/or vision premiums.

You will be responsible for paying premiums and out-of-pocket expenses such as deductibles, coinsurance and copays, and applying for reimbursement for those costs from the HRA. If you receive IBM's annual contribution, any unused amounts at the end of the year will not roll over to the next year.

You will have 12 months to submit any expenses from the previous year (ending December 31) against your HRA.

If you have an HRA that was transitioned from an FHA after you've reached Medicare eligibility, you're remaining HRA balance will rollover year-to-year until depleted.

Regardless of whether or not you receive an annual HRA, or your FHA was converted to an HRA, the reimbursement process is the same. You can use your HRA payment card to pay for eligible expenses or you can pay out of pocket and submit for reimbursement from your HRA account administered by Optum Financial. As a reminder to access the HRA you need to be enrolled in one of the Group Medicare Advantage plan options or meet exception criteria. To view your HRA account balance, please visit my.optum.com/ibm.

39. How will I be billed for my coverage?

If you have a premium due, you will be billed monthly by UnitedHealthcare for your portion. Payments can be made on the UnitedHealthcare website with an HRA payment card, other funds, or by setting up recurring payments. Your first invoice will be mailed to your home address, at which time you can choose to modify your payment method.

40. If I do not enroll in one of the IBM-sponsored Group Medicare Advantage plan options, will I be eligible for my HRA?

No. If you do not have coverage from one of the UnitedHealthcare Group Medicare Advantage plan options, your HRA (annual or FHA/HRA balance) will not be accessible to you while enrolled outside of the IBM-sponsored plan options, unless you meet exception criteria.

You can enroll in future years, and when you enroll, you will be eligible for the applicable IBM subsidy at that time.

41. My spouse is currently enrolled in an IBM retiree medical plan (or other coverage), can I use my HRA to pay for their premiums?

Yes, you can use your HRA to pay for your spouse's (and other dependents you claim as dependents on your federal tax return) premiums or any other eligible expenses if you are enrolled in one of the IBM-sponsored Group Medicare Advantage plan options. Your spouse is not required to be enrolled in one of the IBM-sponsored plan options.

42. What happens if there's not enough money in my HRA to cover a claim?

If there's not enough money in your HRA account to cover a claim, Optum Financial would pay out whatever the balance in your account is at the time of the claim. You will be responsible for payment of any remaining balance.

43. My spouse and I are both IBM retirees eligible for HRA contributions. Will we have individual accounts or a join account?

If you and your spouse both had an FHA held jointly with the FHA administrator, your account will continue being administered jointly under the name of the participant that became Medicare eligible first. All others will have individual accounts established.

44. If I do not agree with a denial of an HRA request, can I appeal?

Yes, we do have an appeals process, which is detailed on the denial letter. If you have additional questions about this process, you can also outreach to Optum Financial, which is the administrator of the HRA accounts.

45. What happens to my HRA for my eligible dependent(s) when I die?

Annual HRAs: If you die before your eligible dependent(s), your eligible dependent(s) will continue to have access to the remaining balance in your current year's HRA so long as they are enrolled in the IBM-sponsored Group Medicare Advantage plan. For those with an annual HRA, if you previously elected survivor coverage, your eligible survivor would continue to be eligible for an HRA as long as they remain enrolled in an IBM-sponsored plan option that is eligible for an HRA.

FHA converted to HRA: your spouse will be able to access the remaining balance after your passing as long as they remain enrolled in an IBM-sponsored plan option.

46. How long do I have to submit HRA reimbursement requests?

If you have an Annual HRA, all requests for reimbursements for the prior year must be submitted by December 31 of the following year. For example, all requests for 2026 expenses must be received by Optum Financial on or before December 31, 2027.

If you have an FHA account that was converted to an HRA, there is no deadline to submit your requests for reimbursement.

Note that in the event of a death, the estate will have 12 months following the date of death to submit requests for reimbursement of the decedent's expenses from their HRA. Please contact Optum Financial at **1-866-882-0397**, TTY **711**, 8 a.m. to 8 p.m. ET, Monday-Friday for the necessary IRS documentation requirements.

47. Do I still need to keep my receipts and documentation for prescriptions and office visits, plus the Explanation of Benefits that are sent to me?

Yes. Throughout the year, you should keep your original receipts and documentation for prescriptions and health-related expenses for all transactions (including payment card transactions), so you'll have them if needed to verify a claim. The IRS requires that all transactions be validated, including the payment card transactions.

In most cases involving payment card transactions, the electronic data we already have will be sufficient to accommodate this requirement. If we need additional documentation, we'll contact you and you'll be asked to provide documentation with receipts. Failure to respond promptly to a request can result in the expense being labeled as "ineligible," in which case, you would be obligated to reimburse your account. In addition, your payment card could become suspended to ensure compliance with IRS requirements. During this time, you cannot use your Optum Bank payment Mastercard® but you can continue to file manual claims. To reactivate your card, you will either need to submit correct documentation or repay the expense.

Additional Programs and Features

48. What is the Renew Active® program?

Renew Active is a Medicare fitness program for body and mind, available at no additional cost. You'll receive a free gym membership with access to gyms and fitness locations nationwide. This includes access to many premium gyms, on-demand digital workout videos and live streaming classes, social activities and access to an online Fitbit® Community for Renew Active and access to an online brain health program from AARP® Staying Sharp® (no Fitbit device is needed).

49. What is an Optum® HouseCalls visit?

HouseCalls is an annual preventive care visit designed to complement your doctor's care and offered to you for no extra cost. The program sends a licensed health care practitioner to visit you at home. During the visit, they will review your medical history and current medications, perform a health screening, identify health risks and provide health education. It's also a chance to ask any health questions you may have. Once completed, HouseCalls will send a summary of your visit to your primary care provider so that they have this additional information regarding your health.

HouseCalls may not be available in all areas.

50. What is the Healthy at Home program?

With UnitedHealthcare® Healthy at Home, you are eligible for the following benefits up to 30 days following an inpatient and skilled nursing facility discharge with a \$0 copay:

- 28 home-delivered meals when referred by a UnitedHealthcare Engagement Specialist*.
- 12 one-way trips to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Engagement Specialist*.

- 6 hours of in-home personal care to perform tasks such as preparing meals, bathing, medication reminders and more. No referral required.

*A new referral is required after every discharge to access your meal and transportation benefit

51. What is the Healthy at Home Premium program?

With UnitedHealthcare® Healthy at Home Premium, you are eligible for the following benefits at no cost to you, once per year:

- Receive 28 home-delivered meals every year. Meals are sent in shipments of 14 meals or more.
- Receive 24 one-way rides every year for non-emergency trips to and from medically related appointments and the pharmacy.
- Receive 8 hours every year of non-medical in-home personal care like companionship, meal prep, medication reminders and more with professional caregiver.¹

There are no special requirements to use these benefits. Some restrictions and limitations may apply.

¹ The CareLinx services are made available to you from a third party through your UnitedHealthcare® Group Medicare Advantage insurance plan. CareLinx is not a UnitedHealthcare company. UnitedHealthcare and your Plan are not responsible for any services you receive from this third party.

COBRA COVERAGE

52. Who administers COBRA coverage?

UMR COBRA Administration, a UnitedHealthcare company, administers COBRA coverage.

53. In the event of a divorce, am I eligible for COBRA coverage?

Yes. The retiree, qualified beneficiary or representative must notify the IBM Retiree Call Center – administered by United Healthcare or the IBM Benefits Center with the qualifying event effective date and divorce decree.

The covered retiree, qualified beneficiary or representative must provide notification within 60 days from the later of:

- The date of the qualifying event or
- The date that the qualified beneficiary loses (or would lose) coverage because of the qualifying event.

54. How long will I be on COBRA, if elected?

If you contact the COBRA administrator by calling the IBM Retiree Call Center, the spouse will receive a COBRA notice and will be required to elect COBRA coverage as detailed in the notice. COBRA continuation coverage is a temporary continuation of coverage. It lasts for up to a total of 36 months when the qualifying event is due to divorce.

55. Will my plan benefits be different on the COBRA plan?

No. You will have the same benefits that you had prior to the COBRA coverage. Once the COBRA coverage ends, the former spouse will no longer be eligible for coverage under the IBM plan. See the SPD for the IBM Benefits Plan for Retired Employees for a full description of COBRA coverage under the plan.

HEARING AID COVERAGE

56. Why would a member utilize the UHC Hearing network and not choose our own providers?

UnitedHealthcare provides full transparency in pricing for hearing aids. A person would pay double or triple for hearing aids without the discounts that are provided thru the UHC Hearing network. Therefore, the UHC Hearing network was created.

The hearing aids provided through UHC Hearing offer 30-60% off manufacturer's suggested retail price (MSRP), which you would not receive outside of our program. Additionally, our program includes a 60-day, or 100-day trial period based on the type of hearing aid, three additional follow up visits, 3- year extended warranty, 1 time loss/damage replacement, and extra batteries or charging case. All these items would be billed separately outside of our program but are included in the purchase of your device when utilizing UHC Hearing.

57. Do I have to use the UHC Hearing network?

Yes. You **must** use the UHC Hearing network. If you utilize a provider out of network you will not be reimbursed, and it will not be paid.

All appointments must be made either by phone utilizing the toll-free number **1-855-523-9355, TTY 711** or via the website at **UHChearing.com/retiree**.

The customer care agents at UHC Hearing can also advise which devices are sold at a specific provider's office. If you have a certain brand or device in mind, please discuss with our agents using the toll-free number at **1-855-523-9355, TTY 711** and they can assist in ensuring you are visiting a provider that fits your needs.

58. Are the UHC Hearing network and the UnitedHealthcare Medical directory the same?

The UnitedHealthcare Hearing network and UnitedHealthcare Medical directory are different networks. UnitedHealthcare Hearing contracts and supports a network of hearing professionals independent of the UnitedHealthcare Medical network. While some providers may overlap, to access your hearing benefits or eligible savings, you must work with UnitedHealthcare Hearing or a UnitedHealthcare Hearing network provider by first contacting UnitedHealthcare Hearing.

59. What is the difference between an online hearing test and a hearing test at a provider's office?

Online hearing tests are covered under the hearing benefit. An online hearing test or screening can tell you how well you are hearing and whether you should schedule an in-person hearing test with a hearing provider. An online screening requires you to wear headphones and listen to a variety of different tones and frequencies. This screening can help determine if a more thorough in-person examination with a professional is needed.

A comprehensive hearing test is conducted by an audiologist or hearing care professional in person to fully assess your hearing. The test can include looking in your ear for wax or abnormalities, listening to beeps and tones, repeating words in silence and in noise and even trying hearing aids. After the test, the provider will determine if hearing loss exists, the extent of the loss and your treatment options.

Many people wait until they have symptoms of hearing loss to schedule a hearing test. Studies have shown that early identification and treatment of hearing loss may lead to an overall increased sense of wellness.

DENTAL

60. Will I get a UnitedHealthcare dental ID card?

Your dental plan includes the convenience of a digital ID card, available whenever you need it on **retiree.uhc.com/ibm**, or your mobile app. Sign in to **retiree.uhc.com/ibm** > **View & Print Member ID Cards**. Your card lists the subscriber, but everyone enrolled in the plan can use it. If you prefer a printed copy of your card, simply sign in to **retiree.uhc.com/ibm**, or call **1-800-445-9090**, TTY **711**.

61. How do I submit a Dental Claim?

Sign in to **retiree.uhc.com/ibm** and go to **Resources and Support > Forms and Resources** or call **1-800-445-9090**, TTY **711** to obtain a copy of the Dental ADA Claims Reimbursement Form that you can complete and submit for reimbursement.

Requests for claim reimbursement with itemized receipt and member information, including member ID, can be submitted to:

UnitedHealthcare
P.O. Box 30567
Salt Lake City, UT 84130-0567

See plan documents or call the dental number on the back of your member ID card **1-800-445-9090** for a detailed list of required information for submission.

62. Where can I find a list of ALL covered Dental services?

A full spectrum of services for Dental can be found in the Evidence of Coverage (EOC). If you're planning to have a procedure that costs more than \$500, ask your dentist to send UnitedHealthcare the X-rays and notes about your condition. The treatment will be reviewed to make sure it's clinically appropriate. After review, you and your dentist will get an estimate of what the plan will pay and what your out-of-pocket costs will be.

63. Would this Dental plan coordinate benefits with my other Dental plan?

Yes. There is coordination of benefits with this UnitedHealthcare Dental plan. In the event UnitedHealthcare Dental adjudicates and pays the claim first, the secondary carrier can be used to cover services that are not covered by our plan and/or cover out of pocket costs that you may have based on the current plan design. The retiree will need to coordinate with any secondary payers.

In the event UnitedHealthcare Dental would pay secondary, the retiree can submit the appropriate documentation of the primary dental carrier payment for reimbursement for only covered services under this plan.

VISION

64. Can you explain what is covered under the Routine Vision exam versus a regular vision exam?

A regular vision exam, or what we like to call a visit with a “diagnosis” is an outpatient physician service with a \$30 copayment provided by an ophthalmologist or optometrist for the diagnosis and treatment of diseases and injuries of the eye, including but not limited to diagnosis or treatment for age-related macular degeneration or cataracts.

A routine vision exam is “non diagnosis related” and truly is your one exam per 12 months and would have a \$0 copayment.

65. Is there an allowance for eyewear or contacts?

Yes. Your plan pays up to \$150 for eyeglasses every 12 months, or up to \$150 for contact lenses instead of eyeglasses every 12 months. Please note, non-prescription eyeglasses are not covered under this benefit.

66. What type of providers do I need to see.

You may visit any vision service provider for routine vision services in or out of network.

67. The vision provider does not submit claims to UnitedHealthcare, how can I be reimbursed?

When you obtain services, the service provider normally submits a claim on your behalf. If the service provider is unwilling to do so, you can ask us for reimbursement.

You may contact customer service at **1-877-852-0641, TTY 711**, to obtain a Direct member Reimbursement for or for registered users you can complete the form online via retiree.uhc.com/ibm.

You may also request us to pay you back by sending us a request in writing. If you send a request in writing, send your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipt(s) for your records.

Medical claims payment requests:

UnitedHealthcare

P.O. Box 31362

Salt Lake City, UT 84131-0362

If you Live Outside the U.S.

68. I live in the U.S. Virgin Islands, a U.S. territory, or outside the U.S. Can I select a plan through UnitedHealthcare?

If you maintain a residence in the U.S. and are enrolled in Medicare, plan options will be available to you for care obtained in the U.S. If you do not have a U.S. residence but decide to return to the U.S. permanently or just part of the year, you should take steps to enroll in Medicare Parts A and B, if you haven't already, and contact UnitedHealthcare to inquire about plan options available to you given your change in residence.

69. I live outside the U.S. Do I receive an HRA if I do not enroll in a plan? Do I need to show proof of enrolling in a plan to have access to my HRA?

Yes, you can enroll in an HRA by calling the IBM Retiree Call Center – Administered by UnitedHealthcare. UnitedHealthcare will then assist with passing this information to Optum Financial to have your HRA account established. Once your HRA is established, you can use it to reimburse yourself for plan premiums or out-of-pocket expenses such as coinsurance, copays and deductibles. You do not need to show proof of enrolling in a plan.

Other

70. I am a Power of Attorney for an individual eligible for coverage under the IBM plan, including the IBM-sponsored Group Medicare Advantage plan options, what actions do I need to take to ensure UnitedHealthcare can enroll the individual?

The individual named in the Power of Attorney can complete the enrollment. After completing an Enrollment Application Attestation with the UnitedHealthcare representative, following the enrollment, the Power of Attorney should provide additional documentation to UnitedHealthcare/Optum or complete an authorized representative form.

There are multiple ways this documentation can be provided to UnitedHealthcare/Optum:

Option 1: UnitedHealthcare

- The retiree's POA/Authorized Representative can send to the following for verification.
 - **Mailing Address:** Correspondence Unit
P.O. Box 400046
San Antonio, TX 78229
 - **Fax** the documents to UnitedHealthcare Correspondence @ 888.950.1169

Option 2: Optum HRA/FHA

- The retiree's POA/Authorized Representative can send to the following for verification:
 - **Email:** optumonline@optumbank.com
 - **Fax:** 844-881-1946
 - **Mailing Address:**
PO Box 30516
Salt Lake City, Utah 84130

- **IMPORTANT:** Please include the following information with your submission in an effort to expedite processing:
- Member First Name
 - Member Last Name
 - SSN and Medicare Beneficiary Identification Number
 - Member Date of Birth

The Authorized Representative Form can be found on the UnitedHealthcare member portal or can be requested from the IBM Retiree Call Center.

Power of Attorney documentation should be inclusive of the legal document appointing you as Power of Attorney with all the applicable signatures.

Once completed, the forms can be submitted accordingly to the above via email, fax or mailing address

If you have any questions, please contact the IBM Retiree Call Center.

If any conflict should arise between the content of this communication (including accompanying material) and the official documents, or if any point is not discussed in this communication or is only partially discussed, official documents of the IBM retiree medical plan ("Plan") 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.

OptumRx® is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90-day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within seven business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-888-279-1828, TTY 711.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Participation in the Renew Active® program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, discounts, classes, events and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare.

Participation in these third-party services is subject to your acceptance of their respective terms and policies. AARP Staying Sharp is the registered trademark of AARP. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan. Renew Active premium gym and fitness location network only available with certain plans.

Health Reimbursement Arrangements (HRAs) are employer-sponsored plans administered on behalf of your plan sponsor by Optum Financial, Inc. ("Optum Financial") and are subject to eligibility and restrictions. Employer-sponsored plans are not individually owned and amounts available under the employer-sponsored plan are not FDIC insured. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change. Please contact a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.

This information is not a complete description of benefits. Call 877-852-0641 for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.

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.

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

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