



There's so much more

Plan on great coverage and exciting extras with your UnitedHealthcare® Group Medicare Advantage PPO plan

Iron Road Healthcare

November 8th and 9th, 2023



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Original Medicare basics



Plan benefits, programs and features



What to expect next



How you will be enrolled





Care

Whether it's an appointment with a doctor online, a call with a nurse at 3 a.m. or taking care of a wellness visit from the comfort of your home, we help make it easier to connect you with care so you can stay on top of your health — when, where and how you need it.

Wellness

Renew by UnitedHealthcare® helps you take charge of your health and wellness every day by providing a wide variety of useful resources and activities, including healthy recipes, fitness activities, learning courses and more. All at no additional cost.*

Support

At UnitedHealthcare, it's not just customer service. It's 1-on-1 support to help answer your questions and take the extra steps to understand your needs. And it's helping you get the most out of your plan, so you can be at your best health.

Extras

You and your health needs deserve personal attention and service. Our extra benefit programs and services support your health so you can live a healthier life — it's all about you.

*Renew by UnitedHealthcare is not available in all plans. Resources may vary.





Original Medicare basics

When are you eligible for Medicare?



OR



AND



You're 65 years old

You qualify on the basis
of disability or other
special situation

You're a U.S. citizen or a legal
resident who has lived in the United
States for at least 5 consecutive years

If you (or your spouse) have contributed payroll taxes to Medicare throughout your working life, you are eligible for Medicare when you reach age 65 — regardless of your income or health status



Understanding your Medicare choices

Step 1

Enroll in Original Medicare

Original Medicare

Offered by the federal government



Part A

Helps pay for hospital stays and inpatient care



Part B

Helps pay for doctor visits and outpatient care

After you enroll in Original Medicare (Parts A and B), you may choose to enroll in additional Medicare coverage



Understanding your Medicare choices

Step 2

Decide if you need more coverage

Option 2: Add a Medicare Advantage (Part C) plan

Medicare Advantage plan

Offered by private companies



Part C

Combines Part A (hospital insurance) and Part B (medical insurance) in 1 plan



Provides additional benefits, services and programs not provided by Original Medicare





Plan benefits, programs and features

Plan highlights



All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests



Additional benefits, programs and features

Bundled with your plan

Medicare Advantage (Part C) plans are provided through private insurers like UnitedHealthcare



Plan highlights



\$230 premium total



Gym Membership, Eyewear Allowance, Hearing Aid Allowance



No referral needed to see a specialist

Coverage for visiting doctors, clinics and hospitals

You may see a doctor outside the network for the same cost share as network providers as long as they participate in the Medicare Program and accept the plan.



Visit any doctor, specialist or hospital that accepts Medicare

Even though you are not required to see a network doctor, your doctor may already be part of our network.

To find out, search our online Provider Directory at retiree.uhc.com/ironroad or call UnitedHealthcare Customer Service at **1-844-518-9814**, TTY 711, 8 a.m.–8 p.m. local time, Monday–Friday.

If your doctor is in-network, they must accept this plan if you are an existing patient. If your doctor is out-of-network, they may choose not to treat you unless it is an emergency.



Your monthly and annual costs

\$230

Monthly plan premium

\$0

Annual deductible

\$0

Annual out-of-pocket maximum*

* Limitations, exclusions and/or network restrictions may apply. Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.



Plan benefits

Benefit coverage	In or Out of Network
Primary care provider (PCP) office visit	\$0
Specialist office visit	\$0
Urgent care	\$0
Emergency room	\$0
Inpatient hospitalization	\$0
Outpatient surgery	\$0
Medical virtual visits*	\$0

* Not all network providers offer virtual care. Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies.



Preventive services

Benefit coverage	In or Out of Network
Annual Physical	\$0
Annual Wellness Visit	\$0
Immunizations	\$0
Breast cancer screenings	\$0
Colon cancer screenings	\$0



Additional benefits

Benefit coverage	
Acupuncture	\$0 6 visits every 1 year
Hearing Aids	\$500 allowance Combined for both ears every 3 years In-Network with UHC Hearing Only
Podiatry	\$0 6 visits per plan year
Vision	Eye exam at \$0 \$150 eyewear allowance Every 12 months



UnitedHealthcare Hearing

With UnitedHealthcare Hearing, you can receive a hearing exam and access to one of the widest selections of prescription and non-prescription hearing aids at significant savings. Plus, you'll receive personalized care and follow-up support from experienced hearing providers, helping you to hear better and live life to the fullest.

- ✓ Receive friendly, expert advice through our national network of 7,000+ hearing providers* — or try virtual appointments**
- ✓ Get personalized support to help you adjust to your new hearing aids
- ✓ Choose from the latest technology from popular brands, including Phonak, Starkey®, Oticon, Signia, ReSound, Widex® and Unitron™



Up to **50%**

To get started and save up to 50% off standard industry prices[^] with exclusive pricing, go online or call UnitedHealthcare Hearing.

*Please refer to your Summary of Benefits for details on your benefit coverage.

**Select products and providers.

[^]Based on suggested manufacturer pricing.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Provider network size may vary by local market.



Vision exam and eyewear*

With the vision benefit, you'll have access to a nationwide network of providers with the freedom to see any participating vision provider. You will have access to an annual routine eye exam through a vision provider and an allowance toward eyeglasses (frame and lenses) or contacts for vision correction not related to cataract surgery.

- ✓ A routine eye exam once every 12 months with a \$0 copay
- ✓ \$150 allowance toward eyeglasses (frames and lenses), every 12 months
- ✓ \$150 allowance toward contact lenses instead of eyeglasses, every 12 months
- ✓ Out-of-network providers may require you to pay upfront and submit a reimbursement claim to UnitedHealthcare
- ✓ The network is UnitedHealthcare Medical Network with information on your UnitedHealthcare member ID card



When scheduling your appointment, make sure your vision and eyewear provider(s) will bill the UnitedHealthcare medical plan before receiving routine vision services (routine eye exam and eyeglasses or contact lenses)

*Please refer to your Summary of Benefits for details on your benefit coverage.



Why vaccines are important

Vaccines work with your body's natural defenses to protect against infection and help reduce the risk of disease.

They do this by imitating an infection without causing the disease — and getting your immune system to respond the same way it would to a real infection. This prepares your body to recognize and fight the disease in the future.

Check with your doctor to see if the vaccines listed on the next slide are right for you



Common vaccines covered under:



Part B

- ✓ Influenza (flu)
- ✓ Pneumococcal
- ✓ Hepatitis B for those at medium or high risk
- ✓ COVID-19*



Part D

- ✓ Shingles
- ✓ Tetanus, diphtheria, pertussis (Tdap)
- ✓ Hepatitis A
- ✓ Hepatitis B for those at low risk



*You will have \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers.



Schedule a \$0 Annual Wellness Visit and physical*



Save time by combining your wellness visit and physical into a single office visit



Schedule your appointment early in the year to get any other preventive care you may need



Make sure you follow through with your provider's recommendations for screenings, exams and other care

**You do not have to wait 12 months.
Schedule your Annual Wellness Visit
anytime during the calendar year.**



*A copay or coinsurance may apply if you receive services that are not part of the Annual Wellness Visit and physical.



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UnitedHealthcare[®] HouseCalls*

Have a yearly in-home check-up to help stay on top of your health between regular doctors' visits.

- ✓ No extra costs
- ✓ A licensed health care practitioner will perform a head-to-toe exam, health screenings, review your health history and current medications, help identify health risks and provide health education
- ✓ The visit lasts up to an hour. You can talk about health concerns and ask questions that you haven't had time to ask before.
- ✓ You'll get a personalized checklist of topics to discuss at your next doctor's visit
- ✓ HouseCalls will send a summary of your visit to you and your regular doctor

*HouseCalls may not be available in all areas.



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Prefer a video visit instead?

HouseCalls offers a video visit using a computer, tablet or smartphone to connect plan members with a health care practitioner. They will review your health history and current medications, discuss important health screenings, identify health risks and provide health education.

Take an active role in your health with Renew by UnitedHealthcare®*

Explore our health and wellness experience that helps empower you to take charge of your well-being every day.

It provides a wide variety of useful resources and activities, including brain games, healthy recipes, learning courses, fitness activities and more. Renew can help you take a more active role in your health and wellness through:

Renew Active®

Brain games

Recipe library

Workout videos

Learning courses

Health articles and videos



*Renew by UnitedHealthcare is not available in all plans. Resources may vary.



Renew Active^{®3} by UnitedHealthcare

Renew Active is the gold standard in Medicare fitness programs for the body and mind — and is available with your UnitedHealthcare[®] Group Medicare Advantage plan, at no additional cost.



Stay active with a free gym membership at a location you select from the largest national network of gyms and fitness locations. If you prefer to exercise at home, you can access thousands of on-demand workout videos and streaming fitness classes.



Stay active socially with local health and wellness classes, clubs and events. Also, connect socially by joining the online Fitbit[®] Community for Renew Active. No Fitbit device is needed.



Stay focused with an online program offering content about brain health with exclusive content for Renew Active members.



Let's Move

by UnitedHealthcare®

Join the healthy, happy movement

At no additional cost to you, Let's Move by UnitedHealthcare is here to help keep your mind, body and social life active. With simple resources, tools, fun events and personalized support, we'll help you explore ways to eat well, get fit, beat the blues and stay connected.



Let's eat well

Treat yourself to tasty recipes, fun cooking events and support.



Let's get fit

Get free access to at-home workouts, participating gyms and local fitness events through your fitness benefit.



Let's beat the blues

Take time to care for your mental health with support services and online tools and resources.



Let's make friends

Find ways to connect through local and online events, classes, volunteering and more.



Get care virtually anywhere

With Virtual Visits, you're able to live video chat* with a doctor or behavioral health specialist from your computer, tablet or smartphone anytime, day or night.⁴ You can ask questions, get a diagnosis or even get medication prescribed and have it sent to your pharmacy. All you need is a strong internet connection.



Virtual Doctor Visits may be good for minor health concerns including:

Allergies, bronchitis, cold/cough

Fever, seasonal flu, sore throat

Migraines/headaches, sinus problems, stomachaches



Virtual Behavioral Health Visits may be best for:

Initial evaluation

Depression

Behavioral health medication management

Trauma and loss

Stress or anxiety

Addiction

You can find a list of participating Virtual Visit providers by logging in to your member website

*The device you use must be webcam-enabled. Data rates may apply.
This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.
Providers cannot prescribe medications in all states.

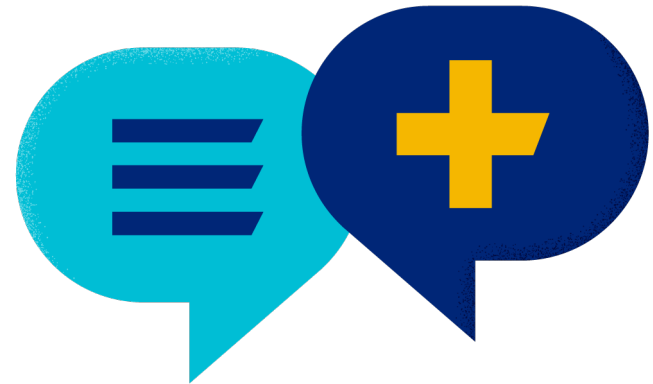


24/7 Nurse Support⁵

24/7 Nurse Support was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, anywhere at no additional cost.

When you call, a registered nurse can help you:

- ✓ Choose where to go for care — whether that's self-care, a doctor visit or urgent care
- ✓ Find a doctor or hospital that meets your needs and preferences
- ✓ Understand your diagnosis and explore treatment options



Personal Emergency Response System (PERS)

With the Personal Emergency Response System, provided by Lifeline, help is a button push away.*

- ✓ In-home medical alert monitoring system
- ✓ Quick access in any situation, whether an emergency or you just need a helping hand
- ✓ Provides safety, independence and peace of mind



*Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. You must have a working landline and/or cellular phone coverage to use PERS.



UnitedHealthcare Healthy at Home

You are eligible for the following benefits up to 30 days following all inpatient and skilled nursing facility discharges*:



28 home-delivered meals when referred by a UnitedHealthcare Engagement Specialist



12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Engagement Specialist⁶



6 hours of non-medical personal care provided through a CareLinx professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more. A referral is not required.⁷

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





What to expect after enrollment

What to expect after enrollment

- 1 Get your UnitedHealthcare member ID card and read your Quick Start Guide**
The Quick Start Guide gives you more information on how your benefits work and how to get the most out of your plan. Your member ID card will be attached to the front cover of your guide.
- 2 Register online to access your plan information**
After you receive your member ID card, you can register online at retiree.uhc.com/ironroad
- 3 Start using your card**
You can start using your member ID card as soon as your plan is effective
- 4 Help us understand your unique health needs**
Soon after your effective date, we will contact you to complete a short health survey. Throughout the year, we'll also provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.



How to use your new UnitedHealthcare member ID card

Sometime in the month of December 2023, you and any Medicare-eligible dependent covered by the plan will each be receiving a UnitedHealthcare Quick Start Guide and member ID card, which is your confirmation of enrollment.*

- ✓ Beginning January 1, 2024, simply use your UnitedHealthcare member ID card each time you go to the doctor or hospital
- ✓ The back of your member ID card lists important phone numbers you may need throughout the year
- ✓ Store this card in a safe place
- ✓ Don't discard your red, white and blue Medicare card

You will still use your OptumRx member ID card at the Pharmacy for Part D drugs.

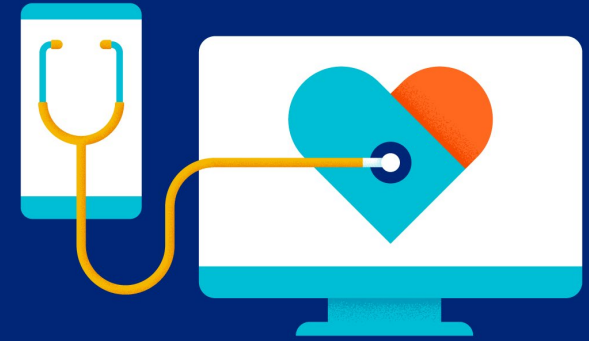
*Retirees in the same household may receive these on different days, which is a normal part of the mail stream.



Register for your secure personal online account at retiree.uhc.com/ironroad

Follow these easy steps to register for your secure and personal online account:

- ✓ Visit the website and click on the **Sign In or register** button and then click **Register Now**
- ✓ Enter your information (first and last name, date of birth, ZIP code, UnitedHealthcare member ID number) and click **Continue**
- ✓ Create your username and password, enter your email address, and click **Create my ID**
- ✓ For security purposes, you will need to verify your account by email, call or text



After you sign up, you can:

- **Look up** your latest claim information
- **Review** benefit information and plan materials
- **Print** a temporary member ID card and request a new one
- **Search** for providers
- **Sign up** to get your Explanation of Benefits online





How to enroll

Enrolling for Iron Road Healthcare members



You will be automatically enrolled

Iron Road Healthcare has selected UnitedHealthcare Group Medicare Advantage (PPO) plan for your health care coverage effective January 1, 2024. You will be automatically enrolled in the plan and no action is needed.

If you wish to continue to receive medical coverage through Iron Road Healthcare, you do not need to take any action.

You can opt out

You will have the opportunity to opt out of this plan if you don't want to be enrolled. You can opt out by contacting Iron Road Healthcare at **1-800-547-0421**, TTY **711**, 7:30 a.m. – 3:30 p.m. MT, Monday-Friday no later than **November 28, 2023**.





Questions and answers



Thank you

We look forward to welcoming you to our Medicare family

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

You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party.

Out-of-network/non-contracted providers are under no obligation to treat Iron Road Healthcare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information.

This document is available in alternative formats.

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.

Renew by UnitedHealthcare is not available in all plans. Resources may vary.

³The Renew Active® Program varies by plan/area and may not be available on all plans. 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 are subject to your acceptance of their respective terms and policies. 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. Gym network may vary in local market and plan. Gym network size is based on comparison of competitor's website data as of May 2023.

⁴Benefits and availability may vary by plan and location.

⁵24/7 Nurse Support should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your provider's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

⁶ModivCare may subcontract to other vendors or individuals. Subcontracting is at the discretion of ModivCare. ModivCare does not guarantee urgent requests will be met when scheduled less than 2 days in advance for standard services. ModivCare supports any language the member requires, through a third-party translator service.

⁷The 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. This is not an insurance program and may be discontinued at any time. Benefits and features may vary by plan/area. Limitations and exclusions apply. UnitedHealthcare does not make any representations regarding the content or accuracy of the materials on such sites. CareLinx will share only non-identifiable, aggregate information with UnitedHealthcare that is collected through the use of the CareLinx platform. This information may be used by UnitedHealthcare to potentially help develop future programs and services for its insured members. CareLinx is the network administrator of this in-home care service offer. CareLinx does not employ or recommend any care provider or individual seeking services nor is it responsible for the conduct of any care provider or care seeker. The CareLinx website is a venue that provides tools to help care seekers and care providers connect online. Each individual is solely responsible for selecting a care provider or care seeker for themselves or their families and for complying with all laws in connection with any employment relationship they establish. All decisions about medications and care are between you and your health care provider.

The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities. We provide free services to help you communicate with us such as letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact Customer Service at 1-844-808-4553, TTY: 711, 8 a.m.–8 p.m. local time, 7 days a week, for additional information.

