



<September 15, 2023>

Dear Iron Road member,

We have important news about your Iron Road Medicare health care coverage.

Iron Road has partnered with UnitedHealthcare to offer you the UnitedHealthcare® Group Medicare Advantage (PPO) plan for your health care coverage effective January 1, 2024. We are excited to offer this new plan that provides enhanced benefits at a lower monthly premium.

You'll pay \$230 per month per person for the new Group Medicare Advantage plan, compared to \$270 per month per person for your current plan. This new plan provides **better** wellness and clinical care to members **than** traditional plans, thereby reducing the overall cost of the plan **while enhancing** benefits. You will continue to pay \$0 to see any provider (in-network or out-of-network) as long as they are eligible to participate in the Medicare Program.

This plan is a custom plan designed **exclusively** for Iron Road members and should not be confused with individual Medicare Advantage plans that might be available in your area.

Your Part D prescription drug coverage will continue to be administered by Optum Rx®. Please refer to those plan materials for more information.

### **How this change affects you**

You do not need to do anything to enroll. You will be automatically enrolled in this plan and will continue to pay your premium to Iron Road. If you do not want to be enrolled in this plan, please contact Iron Road at **1-800-547-0421**, **TTY 711**, 7:30 a.m. – 3:30 p.m. MT, Monday-Friday, **to opt out by November 28, 2023**.

### **Introducing the UnitedHealthcare Group Medicare Advantage (PPO) plan**

The **UnitedHealthcare Group Medicare Advantage (PPO) plan** is a Medicare Advantage plan that delivers all the benefits of Original Medicare (Parts A and B) and offers additional benefits and features. This plan is not a supplement plan and does not pay secondary to Medicare.

As a UnitedHealthcare Group Medicare Advantage plan member, your plan offers benefits and services beyond what you will find with Original Medicare. You'll have a team committed to understanding your needs, helping you get the care you need and assist you in managing your health. UnitedHealthcare will connect you to health and wellness resources and even help to schedule your preventive care, including arranging an Annual Wellness Visit. Below, you can find highlights of what the new plan offers.

- Renew Active® – A fitness program for body and mind, available at no additional cost. You'll receive a free gym membership with access to the largest Medicare fitness network of gyms and fitness locations.
  - Rewards – Earn rewards for taking an active role in your health and wellness by completing and reporting certain activities.
  - 24/7 Nurse Support – Speak to a registered nurse anytime about your medical concerns and questions at no additional cost to you.
  - UnitedHealthcare® HouseCalls – An in-home visit designed to complement your doctor's care. A licensed health care practitioner will review your health history and current medications, perform a health screening, help identify health risks and provide health education.
  - Virtual Visits – Live video chat\* with a provider from your computer, tablet or smartphone — anytime, day or night.
    - Virtual Doctor Visits – May be good for minor health care concerns such as cough/cold, allergies, fever, flu or sore throat.
    - Virtual Behavioral Health Visits – May be good for behavioral health concerns such as stress and anxiety, or depression.
- \*The computer, tablet or smartphone you use must be webcam-enabled.

### Important information

You must be entitled to Medicare Part A and enrolled in Medicare Part B. You must continue paying your Medicare Part B premium to be eligible for coverage under the UnitedHealthcare Group Medicare Advantage (PPO) plan. You will continue paying Iron Road your medical premium.

Medicare also requires certain information in order to process your enrollment:

- A permanent street address (this cannot be a P.O. Box)
- Your Original Part A and B Medicare ID card number

If you are not enrolled in Medicare Parts A and B you should contact the Railroad Retirement Board or the Social Security Administration.

### Learn more about the plan

Join us for an educational meeting.

Date	Time	Location information
11/07/2023	2 p.m. CT	Ramada by Wyndham North Platte and Sandhills Convention Center North Loup Ballroom 2102 S. Jeffers Street North Platte, NE 69101
Date	Time	Location information
11/08/2023	9 a.m. CT	Ramada by Wyndham North Platte and Sandhills Convention Center North Loup Ballroom 2102 S. Jeffers Street North Platte, NE 69101

11/14/2023	10 a.m. CT	Webinar
11/14/2023	2 p.m. CT	Webinar
11/17/2023	10 a.m. CT	Webinar
11/17/2023	2 p.m. CT	Webinar

More information will be sent in late-October about how to join the webinars.

Iron Road and UnitedHealthcare representatives will be at the meeting to help answer your questions. For accommodation of persons with special needs at meetings, call UnitedHealthcare Customer Service at **1-844-518-9814**, TTY **711**, 8 a.m. – 8 p.m. local time, Monday-Friday.

### Here's what you can expect

You will be receiving more information from UnitedHealthcare.

Timing	What will I receive/what other resources will be available?
Mid-October	<ul style="list-style-type: none"> <li>• UnitedHealthcare Plan Guide</li> <li>• UnitedHealthcare website for Iron Road members to access plan information, find a provider and access meeting details</li> </ul>
Late-October	<ul style="list-style-type: none"> <li>• Meeting Invitation</li> </ul>
Mid-December	<ul style="list-style-type: none"> <li>• UnitedHealthcare Quick Start Guide and member ID card, which is your confirmation of enrollment. <b>Members in the same household may receive these on different days, which is a normal part of the mail service.</b></li> </ul>

### What actions you need to take

- **Review** the UnitedHealthcare Plan Guide once received in mid-October
- **Attend** an educational meeting virtually or in person, to hear more information and ask questions
- **Call** Iron Road or UnitedHealthcare with any questions about the UnitedHealthcare Group Medicare Advantage (PPO) plan

## Questions?

We have also included a list of frequently asked questions and answers to help with some of the questions not addressed in this letter. If you still have questions, please do not hesitate to call.

Contact...	To...	How...
UnitedHealthcare	Learn about plan benefits Find a provider	Call toll-free <b>1-844-518-9814</b> , TTY <b>711</b> , 8:00 a.m. – 8:00 p.m. local time, Monday-Friday
Iron Road	Ask about eligibility Make changes in coverage or opt-out	Visit <b>ironroadhealthcare.com/medicare</b> or call toll-free <b>1-800-547-0421</b> , TTY <b>711</b> , 7:30 a.m. – 3:30 p.m. MT, Monday-Friday

Sincerely,

Your Iron Road Healthcare Team

24/7 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 doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

The 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.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call **1-844-518-9814** or see your Evidence of Coverage for more information.

Reward offerings may vary by plan and are not available in all plans. Reward program Terms of Service apply.

Optum Rx is an affiliate of UnitedHealthcare Insurance Company.

You must continue to pay your Medicare Part B premium.

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

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

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-844-518-9814** (TTY 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-844-518-9814** (TTY 711)。

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.

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