

Frequently asked questions and answers

Eligibility

1. Do I need Original Medicare (Part A and Part B)?

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

2. How does a Group Medicare Advantage plan work?

Medicare has rules about what types of coverage you can add or combine with a group-sponsored Medicare Advantage plan. You may only be enrolled in one Medicare Advantage plan and one Medicare Part D prescription drug plan at a time.

If you enroll in another Medicare Advantage plan or a stand-alone Medicare Part D prescription drug plan after your enrollment in this group-sponsored plan, you will be disenrolled from this plan and you may not be able to re-enroll.

3. Do I need to be enrolled in the UnitedHealthcare Group Medicare Advantage plan to continue to receive pharmacy benefits through Optum Rx®/Iron Road?

Yes. You must be enrolled in the Iron Road UnitedHealthcare Group Medicare Advantage plan to be eligible for Iron Road prescription drug coverage through Optum Rx. Your UnitedHealthcare Group Medicare Advantage plan includes only medical coverage. Your Part D prescription drug coverage is with Optum Rx. You must be enrolled in both the medical and prescription drug plans to receive any Iron Road sponsored coverage.

Costs and Coverage

4. Do I still need to continue paying my premium to Iron Road?

Yes. You will continue to pay your medical premium to Iron Road.

5. Is this the Medicare Advantage plan that's advertised on TV?

No. This is a custom Group Medicare Advantage (PPO) plan designed *exclusively* for members of Iron Road. This plan is specifically designed for you and should not be confused with individual Medicare Advantage plans that might be available in your area.

6. Is there a hospital deductible?

No. The UnitedHealthcare Group Medicare Advantage (PPO) plan does not have a hospital deductible.

7. What is the maximum number of days covered for hospital admission?

There is no maximum number of days covered for hospital admission. Days are unlimited.

8. Are there any situations when a provider will balance bill me?

Under this plan, you are not responsible for any balance billing when seeing healthcare providers as long as they are eligible to participate in the Medicare Program.

9. How do Part B drugs work?

The way Medicare covers drugs is different. It depends on where and by whom the drug is administered. Once you are a member of the UnitedHealthcare Group Medicare Advantage plan, your Medicare Part B drugs will be covered under the medical plan.

Examples of drugs covered under Medicare Part B are:

- Blood sugar (glucose) test strips (Accu-Chek® and OneTouch are covered at a \$0 copay)
- Certain vaccinations like flu shots (covered at a \$0 copay)
- Drugs used with a durable medical equipment (DME) item like a nebulizer
- Injectable and infused drugs
- Certain oral cancer drugs and anti-nausea drugs

Network

10. What providers can I use?

The UnitedHealthcare Group Medicare Advantage (PPO) plan allows you to see any provider in-network or out-of-network at \$0 as long as they are eligible to participate in the Medicare Program.

11. What happens if my provider does not accept Medicare?

If your provider has opted out of the Medicare program in its entirety, you would only have coverage in an emergency situation. Less than 1% of providers nationally have opted out of the Medicare program. If you need help finding a provider in our network, call UnitedHealthcare Customer Service toll-free at **1-844-518-9814**, TTY **711**, 8:00 a.m. – 8:00 p.m. local time, Monday-Friday. If you want additional information, go to **[Medicare.gov/physiciancompare](https://www.medicare.gov/physiciancompare)** for a listing of providers who participate in Medicare.

ID Card

12. When will I get my Iron Road/UnitedHealthcare member ID card?

Your member ID card will arrive attached to your Quick Start Guide before your effective date of January 1, 2024.

13. Do I still need to use my red, white and blue Medicare card and/or my Railroad Medicare card?

No, you will only use your Iron Road/UnitedHealthcare Group Medicare Advantage member ID card for all covered medical services. Make sure to put your Medicare card and/or your Railroad Medicare card somewhere for safe keeping. It is important that you use your new member ID card each time you receive medical services. UnitedHealthcare pays all claims directly, the claims will not go to Medicare first. By always showing your Iron Road/UnitedHealthcare member ID card, you can help make sure that your claims get processed correctly, timely and accurately.

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

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

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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