Choose a custom Group Medicare Advantage PPO plan with Dental

A unique plan designed exclusively for eligible Lumen retirees

United Healthcare

LUMEN®

Introducing the Lumen Retiree Medicare Advantage PPO + Dental plan

For most people, choosing your Medicare coverage means making an important choice: Do you want a plan that includes a lower monthly premium and prescription drug coverage, but has a limited provider network? Or are you willing to pay a higher monthly premium — and pay an additional cost for prescription drug coverage — so you can have enhanced benefits and continue choosing your own doctors? **Now, you no longer need to make that choice.**

As an eligible Lumen retiree or eligible dependent, you can have the best of both worlds. The Lumen Retiree Medicare Advantage PPO + Dental plan **(Lumen MAPD + Dental plan)** from UnitedHealthcare® combines the features of individual Medicare Supplement, Medicare Part D prescription drug (PDP) and Medicare Advantage plans to provide nationwide provider access, prescription drug coverage, more benefits than Original Medicare, and, in most cases will provide lower monthly premiums and out-of-pocket costs.

Learn more today

Call **844-588-5873,** TTY **711,** 8 a.m.–8 p.m. local time, 7 days a week, or visit **lumen.com/MAPD**

United Healthcare

All the Medicare features you want. All in one plan.

Compared with individual Medicare Supplement plans and individual Medicare Advantage plans, the Lumen MAPD + Dental plan provides a unique combination of features and benefits.

	Individual Medicare Supplement plan with a stand-alone PDP plan	Individual Medicare Advantage plan	Lumen MAPD + Dental plan
Lower monthly premiums		✓	✓
Lower out-of-pocket costs	✓		✓
See any provider who accepts Medicare and the plan	✓		✓
Includes prescription drug coverage	✓	✓	✓
Voluntary clinical and wellness programs		✓	✓
Worldwide emergency and urgent care coverage		✓	✓
Value-added benefits not included with Original Medicare		✓	✓
$0 catastrophic protection for retirees with especially high Rx costs			✓

See why more retirees are choosing this kind of plan

No matter what kind of health plan you have today, chances are you can find more of the benefits that matter to you by choosing the Lumen MAPD + Dental plan.

Currently enrolled in an individual Medicare Supplement plan with Part D coverage? You could save up to $1,500 or more annually[1] by switching to the Lumen MAPD + Dental plan.

Currently enrolled in an individual Medicare Advantage plan? You'll have broader provider access and richer benefits, and you may see annual savings.

More than

1.7

million are enrolled in a UnitedHealthcare Group Medicare Advantage PPO plan[1]

A member satisfaction rate[1] of

95%

$950

medical out-of-pocket maximum

Did you know?

- Many members will have **lower total annual costs,** even though this plan does not include an HRA[1]
- If you're currently enrolled in a Medicare Supplement plan and ***new to Medicare Advantage*, you can try the Lumen MAPD + Dental plan for up to one (1) year** and still have the option to go back to your former Medicare Supplement plan on a guaranteed issue basis[2]
- Members have access to nearly 900,000 in-network providers, and to **any other Medicare provider accepting the plan**
- More than **99.9%** of members continue to have access to their chosen providers[1]
- This plan has **a broader drug list and pharmacy network** than any individual plan[1]
- Lumen and UnitedHealthcare have made **a multi-year commitment** to provide benefit and premium stability to eligible Lumen retirees over the long-term

Plan comparison

Medical benefits	Lumen MAPD + Dental plan In-Network	Lumen MAPD + Dental plan Out-of-Network	Individual Medicare Advantage plan[5]	Medicare Supplement plan G	Medicare Supplement plan N
Monthly premium	**$0–$150[3]**		$0–$60[4]	$143–$235[4]	$120–$180[4]
Annual deductible	**$0**		$40	$233	$233
Out-of-pocket maximum	**$950**		$4,900	N/A	N/A
Primary care physician / specialist visit	**$5/$35**	**$5/$35**	$2/$30	Covered	$20
Hospital stay	**$250/day 1–4**	**$250/day 1–4**	$290/day 1–5	Covered	$0
Emergency room visit	**$90**	**$90**	$90	Covered	$50 / $20
Prescription drug benefits				**Individual Prescription Drug Plans[5]**	
Monthly premium	**Included in medical**	**Included in medical**	Included in medical	$45[4]	$45[4]
Deductible *Tiers 3–5 only**	**$0/$50***	**$0/$50***	$157	$384	$384
Tier 1: Preferred generic	**$0**	**$0**	$1	$1	$1
Tier 2: Generic	**$8**	**$8**	$8	$6	$6
Tier 3: Preferred brand	**$40**	**$40**	$38	$42	$42
Tier 4: Non-preferred drug	**$90**	**$90**	$88	49%	49%
Tier 5: Specialty	**30%**	**30%**	30%	27%	27%
Percent of Part D drugs covered	**97%**	**N/A**	50%–60%	50%–60%	50%–60%
Catastrophic Coverage	**$0**	**$0**	Greater of 5% or small co-pay	Greater of 5% or small co-pay	Greater of 5% or small co-pay

What other Group Medicare Advantage PPO plan members are saying

"I found the plan to cover all my doctors and prescriptions. I really appreciated the new offer and that it was a PPO. The plan seems very cost effective in my use so far."

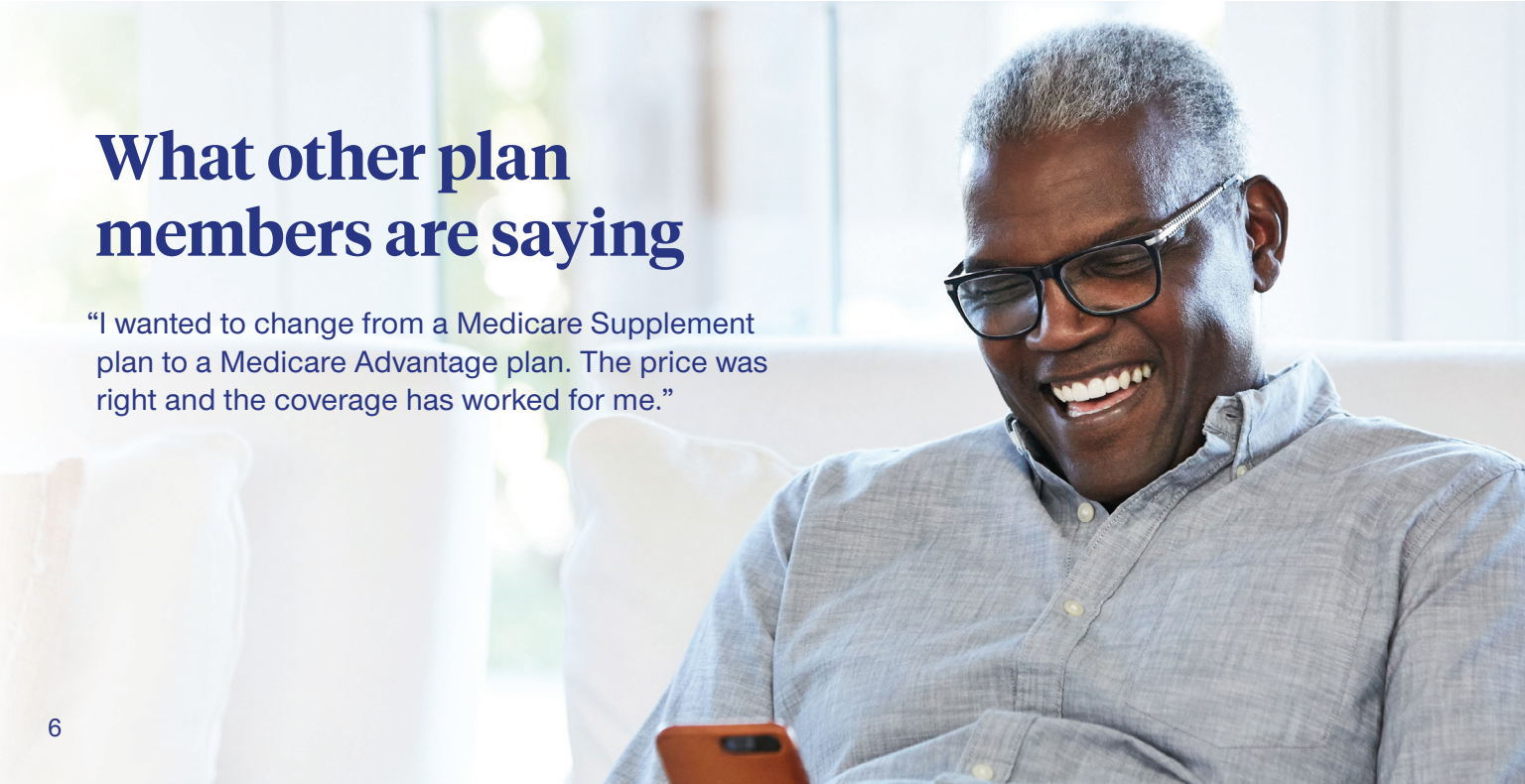
The Medicare plan with more benefits and personalized support

If you choose the Lumen MAPD + Dental plan, you're selecting a plan you can't get anywhere else. This plan has an exclusive combination of benefits designed to help you get the most from your retirement.

- In-home wellness visits with UnitedHealthcare® HouseCalls
- Discounts on hearing aids through UnitedHealthcare Hearing
- Anytime medical advice through Telephonic Nurse Support
- A free gym membership through Renew Active®
- Earn rewards for certain health care activities through Renew Rewards
- A comprehensive dental plan including major, basic and preventive benefits
- $0 Catastrophic prescription drug coverage
- Personal Emergency Response System — A device quickly connects you to the help you need, 24 hours a day
- Post-discharge transportation, meals and in-home care
- Special programs for chronic conditions like diabetes or heart disease

What other plan members are saying

"I wanted to change from a Medicare Supplement plan to a Medicare Advantage plan. The price was right and the coverage has worked for me."



See if the Lumen MAPD + Dental plan is right for you

Everyone's health care needs are different. That's why we're happy to offer a personalized needs consultation — to see if this new Lumen plan option is right for your needs.

Talk to a UnitedHealthcare customer service advocate who can help you understand the details of the plan, see how your current providers, medications and pharmacies are covered, and compare the overall cost and benefits of the plan to your current plan.

To get the most from your personalized needs consultation, make sure you have the following:

- [ ] Your current monthly premium(s) for medical, prescription drug and dental coverage
- [ ] Your current medical, prescription drug and dental plan details
- [ ] Medicare number and Medicare effective date — you can find this information on your red, white and blue Medicare card
- [ ] The names and addresses of your current doctors, clinics and pharmacy
- [ ] A list of your current prescription drugs

Let's find the best plan for you

Call today to learn about the Lumen MAPD + Dental plan at **844-588-5873,** TTY **711,** 8 a.m.–8 p.m. local time, 7 days a week, or visit **lumen.com/MAPD**

Notes

Notes

[1]2021 UnitedHealthcare Group member and provider reporting data, member utilization and individual market plan premiums.

[2]2022 Medicare.gov, medicare.gov/supplements-other-insurance/when-can-i-buy-medigap/guaranteed-issue-rights.

[3]$0-$150 for in-network/out-of-network eligible retirees and all eligible dependents.

[4]Includes national premium averages for individual Medicare Advantage, Part D Prescription Drug and Medicare Supplement plans.

[5]Includes national benefit averages for individual Medicare Advantage and Part D Prescription Drug plans.

Quote Source: 2021 UnitedHealthcare Group Medicare Advantage (PPO) plan (H2001) Member Survey.

Photos are actor portrayals.

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 844-588-5873, (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 844-588-5873, (TTY: 711).

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract, and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

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See if the Lumen MAPD+ Dental plan is right for you

We're happy to offer you a personalized needs consultation with a customer service advocate for eligible Lumen retirees. Complete this worksheet to get the most out of your meeting.

Plan comparison Medical benefits	Lumen MAPD + Dental plan In-Network	Lumen MAPD + Dental plan Out-of-Network	Your current health plan
Monthly premium	$0–$150[3]		
Annual deductible	$0		
Out-of-pocket maximum	$950		
Primary care physician / specialist visit	$5/$35	$5/$35	
Hospital stay	$250/day 1–4	$250/day 1–4	
Emergency room visit	$90	$90	
Prescription drug benefits			
Monthly premium	Included in medical	Included in medical	
Deductible *Tiers 3–5 only**	$0/$50*	$0/$50*	
Tier 1: Preferred generic	$0	$0	
Tier 2: Generic	$8	$8	
Tier 3: Preferred brand	$40	$40	
Tier 4: Non-preferred drug	$90	$90	
Tier 5: Specialty	30%	30%	
Catastrophic Coverage	$0	$0	

My health information

Medicare ID number
Medicare effective date
Current medical and prescription drug plans
Current dental coverage
Current vision coverage

Current doctors, clinics and pharmacies

Name	Address	Visits/year

Current prescription drugs (Your advocate can tell you if your drugs are covered)

Name	Dose/how often	Cost

Call today for help finding the right plan for you

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