



There's so much more

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

Missouri Consolidated Health Care Plan (MCHCP)

October 2023



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WELCOME MCHCP Retirees

Thank you for joining us for today's meeting

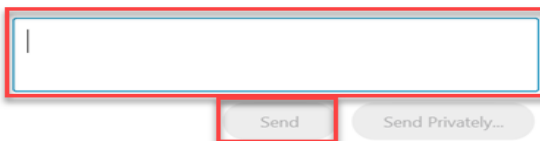
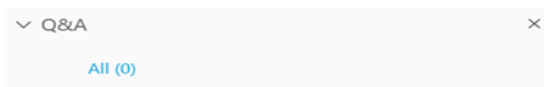
Today we will be providing an Open Enrollment Session on the 2024 UnitedHealthcare benefit and programs available to MCHCP retirees. Just a little housekeeping before we get started. **During this presentation you will be on *listen only mode*.**

If you have any **questions** during the presentation, **please type them into the Q&A box** located on the bottom right-hand corner of your screen. At the end of our presentation, we will have time to go through your questions that have been submitted in the Q&A box.

To submit a question, click on the arrow “ > ” to expand the Q&A box.



Simply enter your question and click send





Important Information

Attendees will be muted for the duration of the Webinar

Questions will be available at the end of the presentation using the Q&A box

Questions entered into the Q&A box will be repeated and answered for all to hear

Attendees will only be able to see questions they type into the Q&A box. All other attendee questions will be viewable by the host to protect privacy

You will only see your name and the host name on the screen

We will gather the frequently asked questions from each of the meetings and post them on within the Resource section of the website retiree.uhc.com/MCHCP

A copy of this presentation is also be posted within the Resource section



Plan benefits, programs and features



What to expect next



How to enroll / Opt Out





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.



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Plan benefits, programs and features

Your annual costs

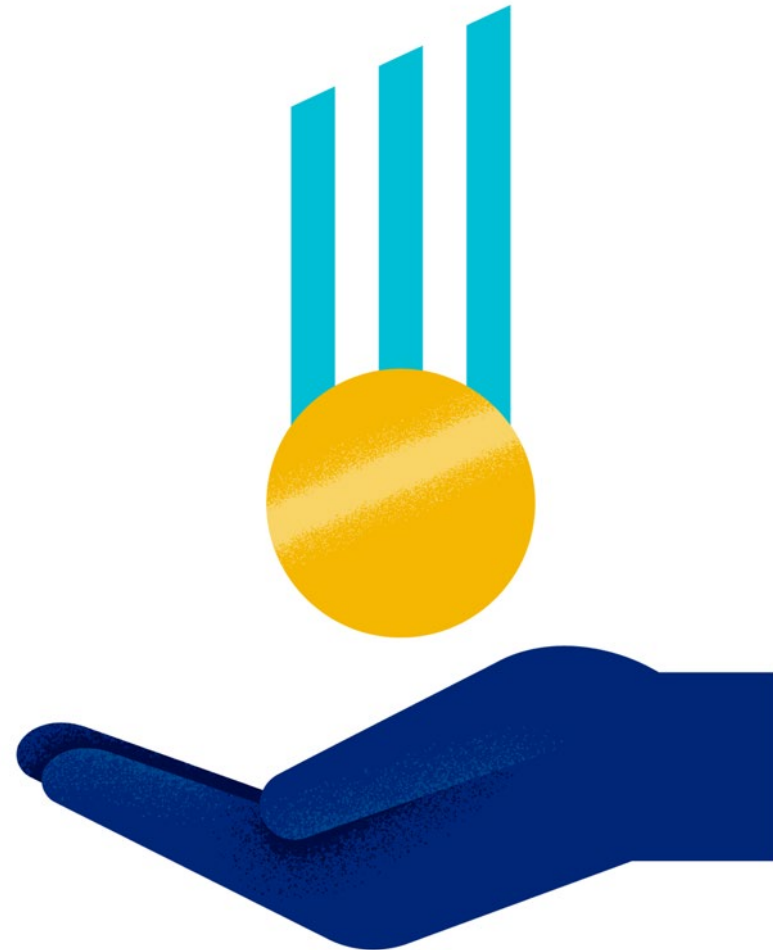
Annual out-of-pocket maximum *

\$1,500

Annual deductible

\$300

- ✓ \$300 Annual deductible does not apply to some services. A full list can be found within the Evidence of Coverage.
- ✓ The amounts you pay for deductibles, copayments and coinsurance for covered services count toward the combined maximum Annual out-of-pocket amount.



** 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 and Out of Network
Primary care provider (PCP) office visit	\$15 copay
Specialist office visit	\$30 copay
Urgent care	\$50 copay
Emergency room	\$100 copay
Inpatient hospitalization	\$150 copay per admission
Outpatient surgery	\$100 copay
Part B Drugs	Applies to deductible, then 20% coinsurance



Preventive services

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



Additional benefits

Benefit coverage	In and Out of Network
Non-Medicare-covered Routine Podiatry	\$0 copay; 6 visits
Non-Medicare covered Routine Chiropractic care	\$0 copay
Non-Medicare-covered Routine Eye Exam w/ Refraction	\$0 copay; 1 exam every 12 months
Non-Medicare covered Routine Hearing exam Non-Medicare covered Hearing Aid Allowance	\$0 copay; 1 exam per plan year \$5,000; Combined both ears, every 2 years <i>Hearing aids purchased outside of UnitedHealthcare Hearing's national network are not covered</i>



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.



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.

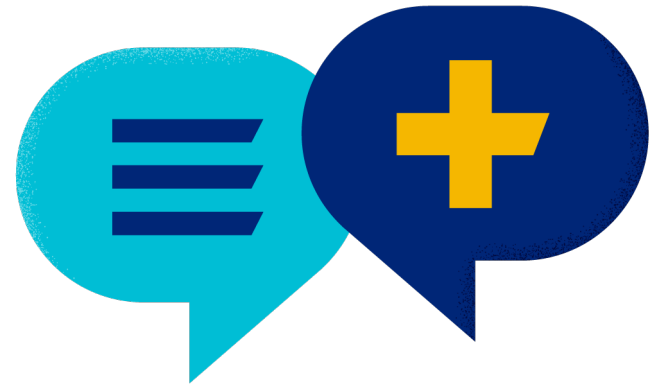


24/7 Nurse Support⁵

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 Specialist^{<6>}



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.



Rally Coach™ programs

Rally Coach can help you start living a healthier and happier life. They are available to you at no additional cost and include the following:



Real Appeal®, an online weight management program proven to help you achieve lifelong results. Includes a diabetes prevention program for those who qualify.



Rally Wellness Coaching, which helps you get healthy your way by providing 24/7 access to digital health and wellness courses as well as personalized coaching support via online chat or phone calls



A tobacco cessation program, which gives you the support you need to quit all types of tobacco use





What to expect next

For EXISTING UnitedHealthcare members

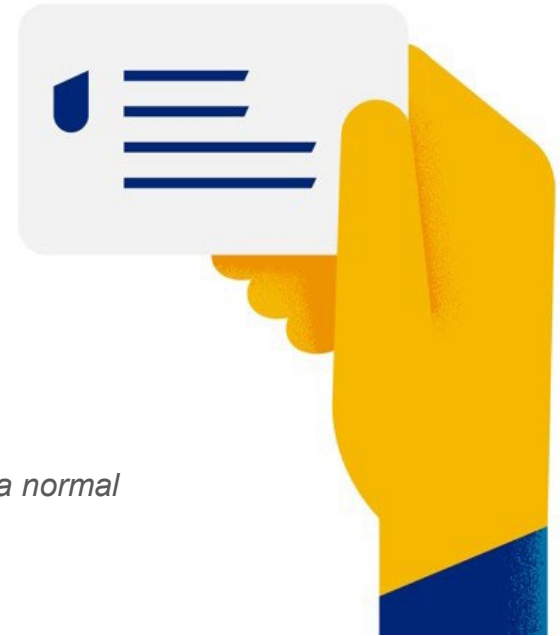
If you are already enrolled in the UnitedHealthcare® Group Medicare Advantage (PPO) and you do not wish to Opt Out, **no action is required**. You will be automatically re-enrolled in the same benefit plan effective January 1, 2024.

For NEW UnitedHealthcare members

In the month of December 2023, you and any Medicare-eligible dependent who enrolled into the plan will each be receiving*:

- ✓ A UnitedHealthcare Quick Start Guide with your member ID card affixed to the front of the guide
- ✓ 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

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



Visit the Virtual Education Center to explore and learn more

- ✓ Learn more about the custom programs offered to MCHCP plan members
- ✓ Watch videos about the plan benefits
- ✓ Print additional plan program information
- ✓ Access via any tablet, computer or smartphone



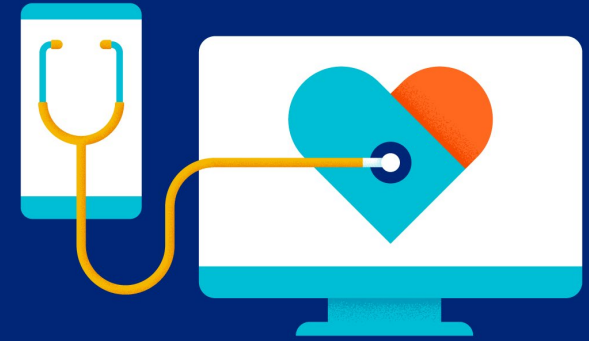
uhcvirtualretiree.com/mchcp



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

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 network doctors
- **Sign up** to get your Explanation of Benefits online





How to enroll/ Opt Out

Enrolling for MCHCP retirees

The Missouri Consolidated Health Care Plan (MCHCP) will continue to offer UnitedHealthcare Group Medicare Advantage (PPO) coverage for all Medicare-eligible retirees, spouses and dependents.

- You should have already received information from MCHCP about your health care coverage. You will be enrolled into this new plan through UnitedHealthcare for medical coverage unless you choose to opt out.
- If you are already enrolled in the UnitedHealthcare® Group Medicare Advantage (PPO) and you do not wish to Opt Out, **no action is required**. You will be automatically re-enrolled in the same benefit plan effective January 1, 2024.

You can opt out

You will have the opportunity to opt out of this plan if you don't want to be enrolled. To opt out of coverage, log in to your my MCHCP account at www.mchcp.org or call 1-800-487-0771 to request a Medicare Advantage Opt Out Form.

Please note, in the event you opt-out of the Group Medicare Advantage (PPO) coverage, or cancel your plan, you are not able to return to the plan.





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 Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information[, including the cost-sharing that applies to out-of-network services.

This document is available in alternative formats.

If you receive full or partial subsidy for your premium from a plan sponsor (former employer, union group or trust), the amount you owe may be different than what is listed in this document. For information about the actual premium you will pay, please contact your plan sponsor's benefit administrator directly.

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. AARP MedicareComplete and AARP MedicareRx Plans carry the AARP name, and UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. You do not need to be an AARP member to enroll. AARP and its affiliates are not insurers. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

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.

⁸Real Appeal® Weight Loss is available to those with a BMI of 19 and higher. Real Appeal Diabetes Prevention is available to you if you have a BMI ≥ 25 (BMI ≥ 23 for Asian Americans), have Prediabetes, and no previous diagnosis of Type 1 or Type 2 Diabetes. If you are pregnant, please speak with your primary care provider before joining the program. Real Appeal is offered at no additional cost to you as part of your UnitedHealthcare Medicare Advantage plan coverage, subject to eligibility requirements.

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