

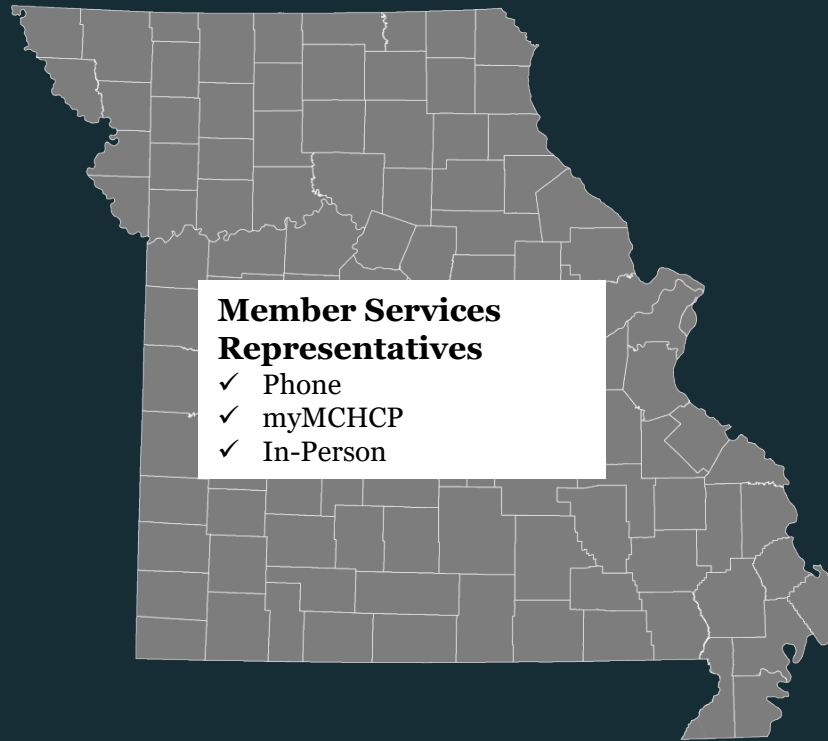
2025 Open Enrollment

MCHCP's Medicare Advantage Plan

Missouri Consolidated Health Care Plan (MCHCP)



**Meredith
Curry**
Education
Specialist



Member Services Representatives

- ✓ Phone
- ✓ myMCHCP
- ✓ In-Person



**Jody
Tellman**
Education
Specialist



2025 Open Enrollment Agenda

- ✓ UnitedHealthcare (Part C)
- ✓ Express Scripts Medicare (Part D)
- ✓ Delta Dental and National Vision Administrators (NVA)
- ✓ 2025 Premiums
- ✓ 2025 Confirmation letters



2025 Premiums

Log into myMCHCP to calculate your premiums!

- Retiree medical premiums calculated using full years of state service multiplied by 2.5%.
- MCHCP medical contributions capped at 65%.
- Medicare retiree contribution based on the Medicare Advantage Plan total premium.

Express Scripts Medicare

Part D Prescription Drug Plan



Members can fill a prescription at a network pharmacy or through home delivery, and may receive up to a 90-day supply of certain maintenance drugs. The home delivery benefit covers up to a 90-day supply for 2 1/2 copayments.

Members will receive additional plan information directly from Express Scripts Medicare, including a benefit overview, formulary, pharmacy directory and monthly explanations of benefits.

Medicare members pay the applicable copayment or the cost of the drug, whichever is less, in the Initial Coverage Stage.

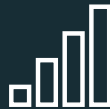
DESCRIPTION	TIER	RETAIL 31-day supply	RETAIL 60-day supply	RETAIL 90-day supply	HOME DELIVERY 90-day supply
Initial Coverage Stage	Tier 1 Preferred Generic Drugs	\$10 copayment	\$20 copayment	\$30 Copayment	\$25 Copayment
	Tier 2 Preferred Brand Drugs	\$40 copayment	\$80 copayment	\$120 Copayment	\$100 Copayment
	Tier 3 Non-Preferred Drugs	\$100 copayment	\$200 Copayment	\$300 Copayment	\$250 Copayment
Catastrophic Coverage Stage	After annual out-of-pocket drug costs reach \$2,000, members will have \$0 cost-share.				

Delta Dental Plan



Nationwide Network

- Delta Dental PPO or Delta Dental Premier



Services Included:

- Preventative
- Basic
- Major



If Currently Enrolled:

- Automatically Enrolled for 2025
- No Action Required



SCAN



National Vision Administrators (NVA) Vision Plan



Nationwide Network



Basic and Premiums Plans



If Currently Enrolled:

- Automatically Enrolled for 2025
- No Action Required



SCAN



Open Enrollment Reminders

- ✓ MCHCP will mail confirmation of coverage letters.
- ✓ No action needed, unless making changes to your coverage.
- ✓ ID cards
- ✓ If you cancel coverage, you cannot re-enroll at a later date.

A close-up photograph of a desk calendar on a wooden surface. The calendar shows the days Tuesday, Wednesday, and Thursday. The numbers 1, 2, 8, and 9 are visible. A wooden ruler is placed horizontally across the calendar, and a black coffee cup is partially visible in the upper right corner. A blue rounded rectangular callout box is overlaid on the bottom left of the calendar, containing the text 'Open Enrollment!' in white.

**Open
Enrollment!**

Thank You!

Missouri Consolidated Health Care Plan

www.mchcp.org

800-487-0771

*New phone hours: 8:30 a.m.-12:00 p.m. & 1:00 p.m.-4:30 p.m.
Monday through Friday*

Contact MCHCP for:

Eligibility/Enrollment, premiums, change of address, name change, or general benefit questions.

Plan contact information can be found on our website or in your Enrollment Guide.



Time to get what you've earned



more benefits focused on you

- Missouri Consolidated Health Care Plan (MCHCP)
- October 2024





WELCOME MCHCP Retirees

Thank you for joining us for today's meeting

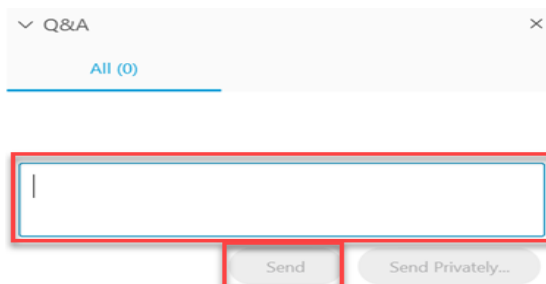
Today we will be providing an Open Enrollment Session on the **2025** UnitedHealthcare benefit and programs available to MCHCP retirees. Just a little housekeeping before we get started. **During this presentation you will be on *listen only mode*.**

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 within the Resource section of the website retiree.uhc.com/MCHCP

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

1 Plan benefits, programs and features

2 How to enroll / opt out

3 What to expect next

4 Q&A





Plan benefits, programs and features

Plan Benefits

Benefit Coverage	Amount You Pay
Annual Deductible – the following services apply toward the annual deductible: Part B Drugs, Part B Chemo Drugs, Durable Medical Equipment, except for Diabetic Monitoring Supplies	\$300
Annual Out of Pocket Maximum	\$1,500
Inpatient Hospital	\$150 copay/admission
Skilled Nursing Facility – 3-day inpatient hospital stay is not required	\$0 copay for days 1-100
Primary Care Physician Office Visit	\$15 copay
Specialist Office Visit	\$30 copay
Outpatient Surgery	\$100 copay
Urgent Care	\$50 copay
Emergency Room – waived if admitted within 24 hours	\$100 copay



Additional Non-Medicare Covered Benefits

Benefit Coverage	Amount You Pay
Routine Chiropractic - unlimited	\$0 copay
Routine Hearing Exam <ul style="list-style-type: none"> ▪ Hearing Aid Allowance – every 2 years ▪ Hearing Aids purchased outside of UnitedHealthcare Hearing National Network are not covered 	\$0 copay Plan Pays through UnitedHealthcare Hearing (combined for both ears) for hearing aids every 2 years
Routine Podiatry – 6 visits per plan year	\$0 copay
Routine Eye Exam – every 12 months	\$0 copay



Preventive Services

Benefit Coverage	Amount You Pay
Annual Physical	\$0
Annual Wellness Visit	\$0
Immunizations	\$0
Breast Cancer Screenings	\$0
Colon Cancer Screenings	\$0

[*A copay or coinsurance may apply if you receive services that are not part of the annual physical/wellness visit.]



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Getting vaccinated is important to your health

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 provider to see if these common vaccines are right for you

Covered by Part B

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

Covered by 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.



Well-tuned care for your 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 6,500+ 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®, Signia, ReSound, Widex® and Unitron™

Save 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.



Housecalls brings yearly check-in care to you*

Get a yearly in-home visit from one of our licensed health care practitioners at no additional cost to you. The visit includes:

- ✓ Up to an hour of 1:1 time with the health care practitioner
- ✓ Health screenings tailored to you
- ✓ A medication review
- ✓ A chance to get advice and ask questions to help you manage your health
- ✓ A visit summary that is sent to you and your primary care provider



Prefer a video visit?

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.

*HouseCalls may not be available in all areas.



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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®

Renew Active is the gold standard in Medicare fitness programs and available at no additional cost to you.

- ✓ Provides you the chance to stay physically fit with a free gym membership and access to our nationwide network of fitness centers
- ✓ Access to on-demand workout videos and livestreaming fitness classes if you want access to the benefit from your home
- ✓ Social activities at local health and wellness classes and events



Participation in the fitness program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The fitness program includes standard fitness membership and other offerings. Fitness membership equipment, classes, activities and events may vary by location. Certain services, discounts, classes, activities, 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 is 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.



Fun ways to stay active with Let's Move by UnitedHealthcare

At no additional cost to you, Let's Move by UnitedHealthcare is our health and wellness program 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, stay connected and be financially, physically and mentally fit.



Let's eat well

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



Let's be mentally fit

Support your mental health with services, online tools and resources.



Let's get fit

Get free access to at-home workouts, online classes and local fitness events.



Let's make friends

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



Let's live well

Learn ways to help manage your financial well-being.



Let's support

Find caregiver resources to help you support loved ones and yourself.



Get answers to your health questions with 24/7 provider support

With 24/7 provider support:

- ✓ Providers can diagnose, treat a wide range of conditions and prescribe medication*
- ✓ Connect by phone, web or app from anywhere
- ✓ Results of the visit can be shared with your primary care provider**



Get help making health decisions — at no cost to you

*When medically necessary

**With member consent



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Get care anywhere with Virtual Visits

With Virtual Visits, you can live video chat* with a medical provider, or behavioral health specialist, from your computer, tablet or smartphone anytime, day or night.**

Ask questions, get a diagnosis, or even get medication prescribed*** and sent to your pharmacy. All you need is a strong internet connection.



Find participating Virtual Visit providers by logging in to your member website

Virtual Provider Visits may be best for:

- ✓ Allergies, bronchitis, cold/cough
- ✓ Fever, seasonal flu, sore throat
- ✓ Migraines/headaches, sinus problems, stomachaches

Virtual Behavioral Health Visits may be best for:

- ✓ Initial evaluation
- ✓ Behavioral health medication management
- ✓ Addiction
- ✓ Depression
- ✓ Trauma and loss
- ✓ Stress or anxiety

*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.

**Benefits and availability may vary by plan and location.

***Providers cannot prescribe medications in all states.



More peace-of-mind with a Personal Emergency Response System (PERS)*

With the Personal Emergency Response System (PERS), 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



**Help is just a push
button away**

*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.



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Extra help recovering with UnitedHealthcare Healthy at Home

With UnitedHealthcare Healthy at Home you are eligible for the following benefits for 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 hours of non-medical personal care provided through a professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more. A referral is not required

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



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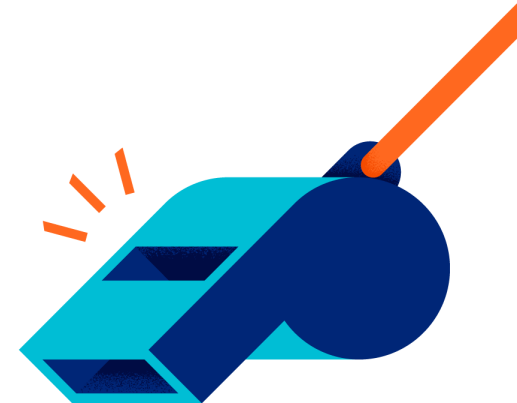
Real Appeal[®]



- Real Appeal[®] Weight Management, an online weight management and healthy lifestyle program proven to help you achieve lifelong results



- Real Appeal[®] Diabetes Prevention, a CDC recognized lifestyle program for pre-diabetes and high-risk individuals





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. If you are Medicare eligible, you will automatically be enrolled into the UnitedHealthcare® Group Medicare Advantage (PPO) plan 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, 2025.

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 and/or your dependents will not be able to continue medical and prescription coverage through MCHCP, and will not be able to enroll later.





What to expect next

For EXISTING UnitedHealthcare members

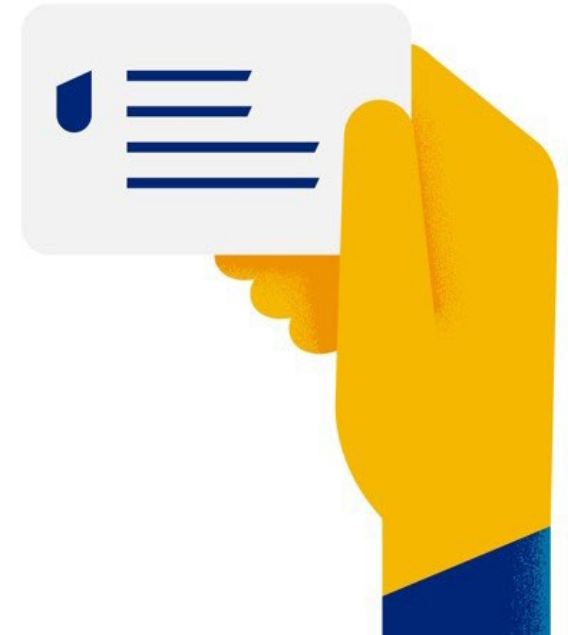
If you are already enrolled in the UnitedHealthcare® Group Medicare Advantage (PPO) and you do not wish to Opt Out, **no action is required**. You will be automatically re-enrolled in the same benefit plan effective January 1, 2025.

For NEW UnitedHealthcare members

In the month of December 2024, you and any Medicare-eligible dependent who enrolled into the plan will each be receiving*:

- ✓ A UnitedHealthcare Welcome Letter and Member ID card
- ✓ Beginning January 1, 2025, 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 members
- ✓ Watch videos about the plan benefits
- ✓ Print additional plan program information
- ✓ Access via any tablet, computer or smartphone



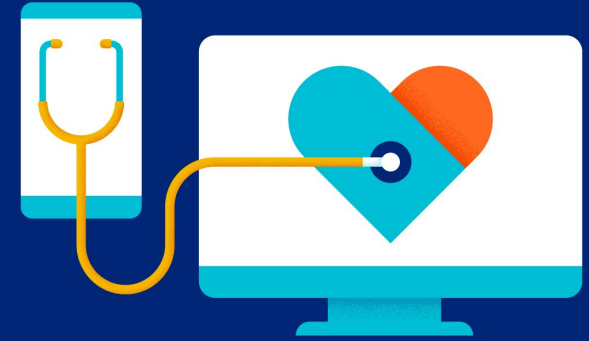
uhcvirtualretiree.com/mchcp



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, UnitedHealthcare member ID number or Medicare 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



UnitedHealthcare mobile app

With the UnitedHealthcare mobile app, you can stay on top of your benefits 24/7 anywhere you go.

Find care

- Find network care options for providers, clinics and hospitals in your area
- Talk to a provider 24/7

Manage your health plan details

- Generate and share digital health plan ID cards
- View claims

Stay on top of costs

- View your copay, annual deductible and out-of-pocket expenses

Fitness

- Find a gym location



To download the app, scan the QR code with the camera on a smartphone or tablet



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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.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

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

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.

Out-of-network/non-contracted providers are under no obligation to treat MCHCP 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].

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.

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.

