

2023 Medicare Advantage (PPO) Benefit Plan

Public Education Employees'
Health Insurance Plan







Original Medicare Basics



Plan Benefits, Programs and Features



What to Expect Next



How to Enroll



America's #1 Medicare plan provider

More people turn to UnitedHealthcare than any other company* when it's time to choose their Medicare coverage. UnitedHealthcare is proud to have been serving the health care needs of people just like you for more than 40 years — and you can count on us to be here when you need us.

Medicare Advantage's largest national provider network

UnitedHealthcare has Medicare Advantage's largest provider network, now with more doctors and specialists.**



^{**}Provider network may vary in local market. Based on UnitedHealthcare's national provider network report, May 2021.



^{*}Based on May 2021 CMS & NAIC enrollment data.



Original Medicare Basics

When are you eligible for Medicare?



You're 65 years old



You qualify on the basis of disability or other special situation







You're a U.S. citizen or a legal resident who has lived in the United States for at least 5 consecutive years

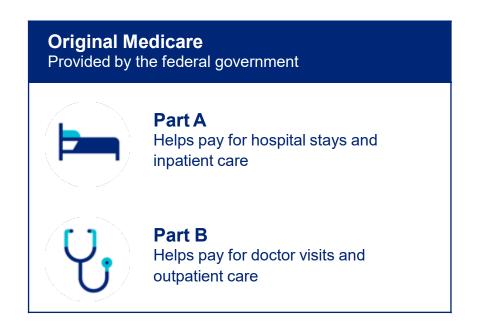
If you (or your spouse) have contributed payroll taxes to Medicare throughout your working life, you are eligible for Medicare when you reach age 65 — regardless of your income or health status



Understanding your Medicare choices

Step 1

Enroll in Original Medicare



After you enroll in Original Medicare (Parts A and B), you may choose to enroll in additional Medicare coverage.

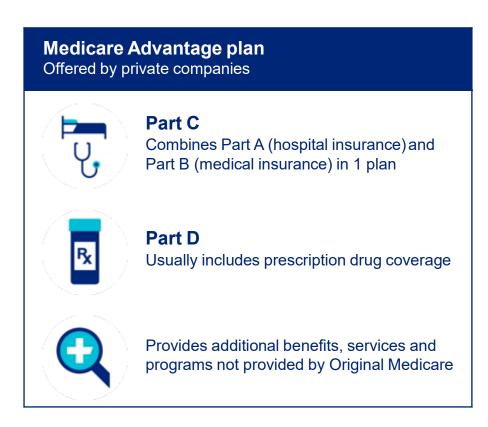




Understanding the Medicare option

Step 2

Add a Medicare Advantage (Part C) plan





Plan Benefits, Programs and Features

Plan features



All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests



Prescription drug coverage

Included in this Medicare Advantage plan



Additional benefits, programs and features

Bundled with this plan

Medicare Advantage (Part C) plans are provided through private insurers like UnitedHealthcare



Your plan overview



One ID card to access your coverage



Prescription drug coverage



Coverage for visiting doctors, clinics and hospitals



No referral needed to see a specialist



If you move, your cost share will not change

Coverage for visiting doctors, clinics and hospitals

You may see a doctor outside the network for the same cost share as network providers as long as they agree to treat you and have not opted out of or been excluded or precluded from the Medicare Program.





Visit any doctor, specialist or hospital that accepts Medicare



Even though you are not required to see a network doctor, your doctor may already be part of our network. To find out, search our online Provider Directory at **retiree.uhc.com/peehip** or call UnitedHealthcare Customer Service.

If your doctor is in-network, they must accept this plan if you are an existing patient. If your doctor is out-of-network, they may choose not to treat you unless it is an emergency.



Your medical annual cost

Annual deductible \$233

Annual out-of-pocket maximum \$7,550





Plan benefits

Benefit coverage	In-network	Out-of-network
Primary care provider (PCP) office visit	\$13 copay	\$13 copay
Specialist office visit	\$18 copay	\$18 copay
Urgent care	\$18 copay	\$18 copay
ER Emergency room	\$35 copay	\$35 copay
Inpatient hospitalization	\$200 co-pay per day, day 1 \$25 co-pay per day, days 2-5 \$0 co-pay thereafter	\$200 co-pay per day, day 1 \$25 co-pay per day, days 2-5 \$0 co-pay thereafter
Outpatient surgery	\$0 copay	\$0 copay
Medical virtual visits	\$0 copay	\$0 copay



Preventive services

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



Additional benefits

Benefit coverage	In-network	Out-of-network
Medicare-covered podiatry	\$18 copay	\$18 copay
Medicare-covered chiropractic care	\$18 copay	\$18 copay
Medicare-covered vision services	\$0 copay	\$0 copay
Medicare-covered hearing services	\$18 copay	\$18 copay
Routine Chiro (up to 18 visits)	20% coinsurance	20% coinsurance





Diabetes testing and monitoring supplies

When you use one of the approved meters and corresponding strips, your cost-share for diabetes testing and monitoring supplies is a \$0 copay.

These supplies also include any brand of:

- Lancets
- Lancing device
- Glucose control solution (to test accuracy of your meter)
- Replacement batteries for your meter

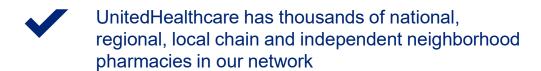
To switch to one of the preferred brands, you may be required to get a new prescription from your doctor. A temporary supply of your current brand can be requested.

Plus, your plan provides coverage for many of the OneTouch® and ACCU-CHEK® blood glucose testing strips and meters*



^{*}Other suppliers/vendors/providers are available in our network.

Prescription drug coverage













Full coverage in the gap

Initial coverage

In this drug payment stage, you pay a copay or coinsurance (percentage of a drug's total cost) and the plan pays the rest.



You stay in this stage until your total drug costs reach \$4,660.

Coverage through the gap

Your plan provides additional coverage through the gap, and you continue to pay the same copay or coinsurance as you did in the initial coverage stage.



You stay in this stage until your out-of-pocket costs reach \$7,400.

Catastrophic coverage

After your out-of-pocket costs reach \$7,400, you pay a small copay or coinsurance amount.



You stay in this stage for the rest of the plan year.



Part D (prescription drug)

Tier	Prescription drug type	Your costs		
	_	Maintenance & Non- Maintenance Drugs 30-day supply	Maintenance Drugs 60 -day supply	Maintenance Drugs 90-day supply
4	Preferred Generic			
	All covered generic drugs	\$6 copay	\$12 copay	\$12 copay
2	Preferred Brand Many common brand-name drugs, called preferred brands	\$40 copay	\$80 copay	\$120 copay
3	Non-preferred Drug Non-preferred brand-name drugs. In addition, Part D-eligible compound	\$60 copay	\$120 copay	\$120 copay
4	medications are covered in Tier 3. Specialty Tier Unique and/or very-high-cost brand-name drugs	\$60 copay	\$120 copay	\$120 copay



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

Did you know?

It is important to get a new flu shot every year because flu viruses are constantly changing.**

Shingrix vaccine is more than 90% effective at preventing shingles and long-term nerve pain.[^]

*You will have \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers during the national public health emergency period.

[^]Centers for Disease Control and Prevention, 2020



^{**}Centers for Disease Control and Prevention, 2019.

Schedule a \$0 annual physical and wellness visit*

- Save time by combining your wellness visit and physical into a single office visit
- Schedule your appointment early in the year to get any other preventive care you may need
- Make sure you follow through with your provider's recommendations for screenings, exams and other care

You do not have to wait 12 months. Schedule your Annual Wellness Visit anytime during the calendar year.



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



UnitedHealthcare® HouseCalls*

Have a yearly check-up at home 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



UnitedHealthcare HouseCalls Video Visit

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.

^{*}HouseCalls may not be available in all areas.



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®

Learning courses

Brain games

Interactive guizzes and tools

Recipe library

Health news, articles and videos

Workout videos

Health topic library



^{*}Renew by UnitedHealthcare is not available in all plans. Resources my vary.



Renew Active®¹ by UnitedHealthcare

Renew Active, the gold standard in Medicare fitness programs for the body and mind, at no additional cost to you.

Renew Active includes:

- A free gym membership at a fitness center you select from our large nationwide network, including many premium gyms
- Thousands of on-demand workout videos and live streaming fitness classes
- ✓ Social activities at local health and wellness classes and events
- ✓ An online Fitbit® Community. No Fitbit device is needed.
- ✓ An online brain health program with exclusive content for Renew Active members through AARP® Staying Sharp®





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.2

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:



Fever, seasonal flu, sore throat

Migraines/headaches, sinus problems, stomachaches

You can find a list of participating Virtual Visit providers by logging in to your member website

Virtual Behavioral Health Visits may be best for:

Initial evaluation

Behavioral health medication management

Addiction

Depression

Trauma and loss





Providers cannot prescribe medications in all states.





^{*}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.

Mental and Behavioral Health

Nothing is more important than your health, which includes your mental health.

You have access to many resources to help improve your emotional and mental health, including:

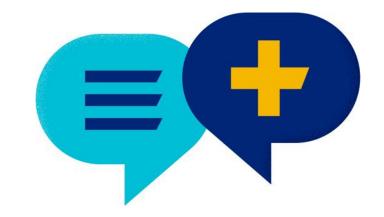
- ✓ Personalized virtual therapy programs with AbleTo
- ✓ Ongoing mental health support with Optum[®] Behavioral Health
- ✓ Health and Wellness Resources with Renew by UnitedHealthcare





24/7 Nurse Support³

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



UnitedHealthcare Hearing

With UnitedHealthcare Hearing, you can receive a hearing exam and have access to a wide selection of name-brand and private-labeled custom-programmed hearing aids at significant savings. Plus, you'll receive personalized care and follow-up support from experienced hearing providers.

- Choose from 2,000+ hearing aid models and styles from the industry's top brands, featuring advanced technology for superior sound quality, including Bluetooth® streaming, recharging capabilities, hands-free calls with tap control and more
- Get virtual care with hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers* nationwide—both with support every step of the way
- Receive a complimentary hearing aid accessory with the purchase of a pair of hearing aids in the Premium technology level**
- Enjoy a hassle-free experience with no claims or reimbursement forms



To get started and save up to 50%–80% off standard industry prices[^], go online or call UnitedHealthcare Hearing.

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

Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.



^{*}Please refer to your Summary of Benefits for details on your benefit coverage. Network size varies by market.

^{**}Availability subject to change and may be discontinued at any time.

[^]Based on suggested manufacturer pricing.

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 through Mom's 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 Specialist⁴
- ✓ 6 hours of in-home 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.⁵



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



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 to help in any situation, whether an emergency or you just need a helping hand



Helps give you confidence and independence





Rally Coach [™] programs

These virtual coaching programs can help you start living a healthier and happier life. They are available to you at no additional cost and include the following:

- 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
- ✓ The Quit For Life® Tobacco Cessation Program, which gives you the support you need to quit all types of tobacco use



^{*}Real Appeal is available at no additional cost to members with a body mass index (BMI) of 19 or higher. If you are pregnant, please speak with your primary care physician before joining the program.



Discount program

As a UnitedHealthcare member, you have access to discounts on a variety of products and services. This may include discounts on home-delivered meals, in-home personal care, vitamins, fitness gear, chiropractic, acupuncture, vision services and more.* These discounts are available at no cost to you. Learn more by visiting uhcretireediscounts.lifemart.com.



The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the UnitedHealthcare grievance process.

^{*}Acupuncture, chiropractic, natural healing, and physical and occupational therapy discounts are currently not available in California.





What to Expect Next

What to expect after enrollment

Get your UnitedHealthcare member ID card and read your Quick Start Guide
The Quick Start Guide gives you more information on how your benefits work and how to get the
most out of your plan. Your member ID card will be attached to the front cover of your guide.

Register online to access your plan information

After you receive your member ID card, you can register online at retiree.uhc.com/peehip

Start using your card
You can start using your member ID card as soon as your plan is effective

Help us understand your unique health needs

Soon after your effective date, we will contact you to complete a short health survey. Throughout the year, we'll also provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.



Visit the Virtual Education Center to explore and learn more

- Learn more about the custom programs offered to PEEHIP plan members
- Watch videos from UnitedHealthcare Medicare Advantage plan members
- ✓ Print additional plan program information
- Access via any tablet, computer or smartphone







How to use your new UnitedHealthcare member ID card

Sometime in the month of December 2022, you and any Medicare-eligible dependent covered by the plan will each be receiving a UnitedHealthcare Quick Start Guide and member ID card, which is your confirmation of enrollment.*

- Beginning January 1, 2023, use your UnitedHealthcare member ID card each time you go to the doctor or hospital or get a prescription filled at the pharmacy
- 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.



Sign up for your secure personal online account

retiree.uhc.com/peehip

Follow these easy steps to sign up for your secure and personal online account:

- 1 Visit the website and click on the Sign In/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
- 3 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
- Look up drugs and how much they cost under your plan
- Search for network doctors
- Sign up to get your Explanation of Benefits online





How to Enroll

Enrolling for PEEHIP Retirees

You will be automatically enrolled

PEEHIP retirees, spouses and their dependents will be automatically enrolled in the plan and no action is needed.

If you wish to continue to receive medical and prescription drug coverage through PEEHIP, you do not need to take any action

You can opt out

- You will have the opportunity to opt out of this plan if you don't want to be enrolled
- You can opt out by contacting PEEHIP at 1-334-517-700, TTY 711, or toll free at 1-877-517-0020, TTY 711, Monday – Friday 8 a.m.-5 p.m. CT. or at P. O. Box 302150, Montgomery, Alabama 36130-2150 or at t https://mso.rsa-al.gov no later than December 15, 2022.





Additional Information

Important Resources

UnitedHealthcare Customer Service	 Plan questions Learn about benefits Doctor/provider look-up Look-up prescription drugs Renew Active questions 	1-877-298-2341, TTY 711 8 a.m. – 8 p.m., local time Monday – Friday retiree.uhc.com/peehip
PEEHIP	 Ask about eligibility Make changes in coverage Update contact information To opt-out of PEEHIP's MAPD plan 	rsa-al.gov/peehip 334.517.7000 Local Number 877.517.0020 Toll-free Number 8 am. – 5 pm, CT. Monday – Friday
24/7 Nurse Support	Answers member's health related questions or concerns	1-877-365-7949 24 hours/day, 7 days a week
UnitedHealthcare [®] Hearing	Discounts on hearing aids	1-855-523-9355, TTY 711, 8 a.m. – 8 p.m. CT, Monday – Friday
Rally Wellness Coaching	Wellness coursesPersonalized coaching support	1-800-478-1057, TTY 711, 7 a.m 10 p.m. CT, Monday - Thursday, 7 a.m 7 p.m. CT, Fridays, 8 a.m 4:30 p.m. CT Saturdays.
Real Appeal	Weight Loss Support	1-844-924-7325, TTY 711, Monday - Friday, 6 am - 10 pm CT
Quit for Life	For emotional support	1-866-QUIT-4-LIFE, TTY 711, 24 hours/day, 7 days a week



Original Medicare's rules

- You must be entitled to Medicare Part A and/or enrolled in Medicare Part B and continue to pay your Medicare Part B premium
- You can only be in one Medicare Advantage plan at a time. Enrolling in another plan will automatically disenroll you from any other Medicare Advantage or prescription drug plan.
- If you do not enroll in a Medicare Part D prescription drug plan or a Medicare Advantage plan that includes prescription drug coverage, or you do not have other creditable prescription drug coverage, you may have to pay Medicare's Late Enrollment Penalty
- You must inform us of any current prescription drug coverage or future enrollment that includes prescription drug coverage
- Medicare allows you to have different plans for medical (Medicare Advantage) and prescription drug
 coverage (Part D), but they both must be group-sponsored retiree health coverage.] [If you are enrolled in a
 group Medicare Advantage plan without prescription drug coverage and need Part D coverage, you cannot
 enroll in an individual Part D plan. You must enroll in a group-sponsored Part D prescription drug plan.
- When you are a member, you] are encouraged to read the plan's Evidence of Coverage (EOC), including
 appeals and grievance rights, which can be found at retiree.uhc.com/peehip
- The EOC also covers specific plan benefits, copays, exclusions, limitations and other terms
- Please review the full text of the Statement of Understanding in your 2023 enrollment plan guide





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 and exclusions 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.

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

Renew by UnitedHealthcare is not available in all plans. Resources may vary. Reward offerings will vary by member and Renew Rewards is not available in all plans with Renew by UnitedHealthcare.

1 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. AARP Staying Sharp is the registered trademark of AARP. 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. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan. Renew Active premium gym and fitness location network only available with certain plans.



²Benefits and availability may vary by plan and location.

³The Telephonic 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.

⁴ ModivCare may subcontract to other vendors or individuals. Subcontracting is at the discretion of ModivCare. ModivCare does not guarantee urgent requests will be met when scheduled less than 2 days in advance for standard services. ModivCare supports any language the member requires, through a third-party translator service.

⁵ The CareLinx services are made available to you from a third party through your UnitedHealthcare® Group Medicare Advantage insurance plan. CareLinx is not a UnitedHealthcare company. UnitedHealthcare and your Plan are not responsible for any services you receive from this third party. This is not an insurance program and may be discontinued at any time. Benefits and features may vary by plan/area. Limitations and exclusions apply. UnitedHealthcare does not make any representations regarding the content or accuracy of the materials on such sites. CareLinx will share only non-identifiable, aggregate information with UnitedHealthcare that is collected through the use of the CareLinx platform. This information may be used by UnitedHealthcare to potentially help develop future programs and services for its insured members. CareLinx is the network administrator of this in-home care service offer. CareLinx does not employ or recommend any care provider or individual seeking services nor is it responsible for the conduct of any care provider or care seeker. The CareLinx website is a venue that provides tools to help care seekers and care providers connect online. Each individual is solely responsible for selecting a care provider or care seeker for themselves or their families and for complying with all laws in connection with any employment relationship they establish. All decisions about medications and care are between you and your health care provider.

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 1-877-298-2341, TTY: 711, 8 a.m.–8 p.m. local time, 7 days a week, for additional information.

SPRJ72594

