

Time to get what you've earned



more benefits focused on you

Public Education Employees' Health Insurance Plan (PEEHIP)

July 2024–August 2024



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Original Medicare basics

When are you eligible for Medicare?



OR



AND



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

Original Medicare

Offered by the federal government



Part A

Helps pay for hospital stays and inpatient care



Part B

Helps pay for provider visits and outpatient care

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

Option 2: Add a Medicare Advantage (Part C) plan

Medicare Advantage plan

Offered by UnitedHealthcare



Part C

Combines Part A (hospital insurance) and Part B (medical insurance) in 1 plan



Part D

Usually includes prescription drug coverage



Provides additional benefits, services and programs not provided by Original Medicare



Plan benefits, programs and features

PEEHIP UnitedHealthcare® Group
Medicare Advantage (PPO) Plan

Plan highlights



All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



All the benefits of Part B

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



Part D/prescription drug coverage

Included in your PEEHIP
UnitedHealthcare
Group Medicare
Advantage (PPO) Plan



Additional benefits, programs and features

Bundled with your plan

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

Plan highlights



One ID card to access your coverage



Prescription drug coverage



Coverage for visiting doctors, clinics, and hospitals



No referral needed to see a specialist

Coverage for visiting providers, clinics and hospitals

You may see a provider outside the network for the same cost share as network providers as long as they participate in the Medicare Program.



Your medical annual cost

Annual deductible
\$240

**Annual out-of-pocket
maximum**
\$8,850



Plan benefits

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

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



Part D prescription drug coverage



UnitedHealthcare has thousands of national, regional, local chain and independent neighborhood pharmacies in the network



Thousands of covered brand-name and generic prescription drugs



Check your plan's drug list at retiree.uhc.com/peehip or call Customer Service at **1-877-289-2341**, TTY 711, to see if your prescription drugs are covered



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
1	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 medications are covered in Tier 3.	\$60 copay	\$120 copay	\$180 copay
4	Specialty Tier Unique and/or very-high-cost brand-name drugs	\$60 copay	NA	NA



Ways to save on your prescriptions



Review your medications

Discuss all your prescription drugs with your provider at least once a year.



Use your UnitedHealthcare member ID card

Show your UnitedHealthcare member ID card at the pharmacy to get the plan's discounted rates.



Use participating network pharmacies

You may save on the medication you take regularly.



Take advantage of lower cost-sharing amounts

Use our Preferred Retail Pharmacy Network*.

*Member may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Pharmacies in the Preferred Retail Pharmacy Network may not be available in all areas. Copays apply after deductible.



Keep your health on track with a \$0 Annual Wellness Visit*



Combine visits

Save time by combining your wellness visit and physical into a single office visit.



Schedule early

Schedule your appointment early in the year to get any other preventive care you may need.



Follow recommendations

Make sure you follow through with your provider's recommendations for screenings, exams and other care.

**Schedule anytime —
you don't have to wait 12 months**

What's the difference between your annual physical and wellness visit?

A **physical exam** includes a head-to-toe exam, blood sugar test and cholesterol test. This visit is a good time to review your medications and/or health concerns. Your plan covers this visit once per calendar year.

A **wellness visit** includes a blood pressure check, height and weight measurement and body mass index (BMI) test. Your plan covers this visit once per calendar year.

*A copay or coinsurance may apply if you receive services that are not part of the Annual Wellness Visit and physical.



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.



Renew Active®

The gold standard in Medicare fitness programs is available at no additional cost to you.

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



The 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.



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

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, 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, participating gyms 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 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 at retiree.uhc.com/peehip

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.



On-demand access to self-help for stress and emotional well-being

Self Care by Able To gives you access to self-care techniques, coping tools, meditations and more. With Self Care, you'll get personalized content designed to help boost your mood and shift your perspectives. Self Care is here to help you feel better — and it's available at no additional cost to you.



Daily mood tracking

Answer daily questions to record your current mood, identify patterns and self-assess your progress.



Meditation tools

Explore classic methods of relaxation — like deep breathing and positive visualization — when you need them.



Collections

Build life skills with curated content, tools and resources for the stuff that matters most to you.



Personalized roadmap

Track your progress, set goals and make strides through weekly check-ins.

Ready to get started?

Visit ableto.com/begin. Be sure to have your health plan ID handy and follow the steps to sign up



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

The Personal Emergency Response System, provided by Lifeline, includes:*

- ✓ In-home medical alert monitoring system
- ✓ Quick access in any situation, whether an emergency or you just need a helping hand
- ✓ 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.



Extra help recovering with 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 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.

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

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.



Well-tuned care for your hearing

With UnitedHealthcare Hearing, you can get a hearing exam and access to one of the widest selections of prescription and non-prescription hearing aids at significant savings.

Plus, you'll get personalized care and follow-up support from experienced hearing providers, helping you to hear better and live life to the fullest.

- ✓ Get 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®, Oticon, Signia, ReSound, Widex® and Unitron™, and UnitedHealthcare Hearing's private label brand, Relate®

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.





What to expect next

If you don't have PEEHIP UnitedHealthcare Group Medicare Advantage (PPO) Plan coverage now, here's what to expect after enrollment

1

Get your UnitedHealthcare member ID card and read your Welcome Letter

The Welcome Letter gives you more information on how your benefits work and how to get the most from your plan. Your UnitedHealthcare member ID card will be attached to the card carrier you get in a separate mailing.

2

Register online to access your plan information

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

3

Start using your card

You can start using your member ID card as soon as your plan is effective. **Note: You will receive a new member ID card in the before your plan is effective. Use this card beginning January 1, 2025.**

4

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.



If you already have PEEHIP UnitedHealthcare Group Medicare Advantage (PPO) Plan coverage now, here's what to expect

1

You will continue to use your current UnitedHealthcare member ID card through December 31, 2024. **Note: You will receive a new member ID card in the mail in mid-November. Use this card beginning January 1, 2025.**

2

If you haven't already done so register online to access your plan information at retiree.uhc.com/peehip





How to enroll

Important Reminders for PEEHIP retirees



You will be automatically enrolled

- PEEHIP retirees, spouses and their eligible dependents will be automatically enrolled into the plan and no action is needed.
- You must be enrolled in Medicare Parts A and B to be eligible for UnitedHealthcare PEEHIP Group Medicare Advantage coverage.
- To remain in the UnitedHealthcare PEEHIP Group Medicare Advantage plan, you cannot have enrolled in any other Medicare Advantage coverage or Part D prescription coverage.

Please note: You will receive a new ID card mid-November to use beginning 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. You can opt out by contacting PEEHIP at **1-334-517-7000**, TTY **711**, or toll free at **1-877-517-7000**, TTY **711**, Monday-Friday, 8 a.m.-5 p.m. CT. or at P.O. Box 302150, Montgomery, Alabama 36130 or at <https://mso.rsa-al.gov> no later than December 15, 2024

Visit the Virtual Education Center to explore and learn more

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



uhcvirtualretiree.com/peehip



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

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:

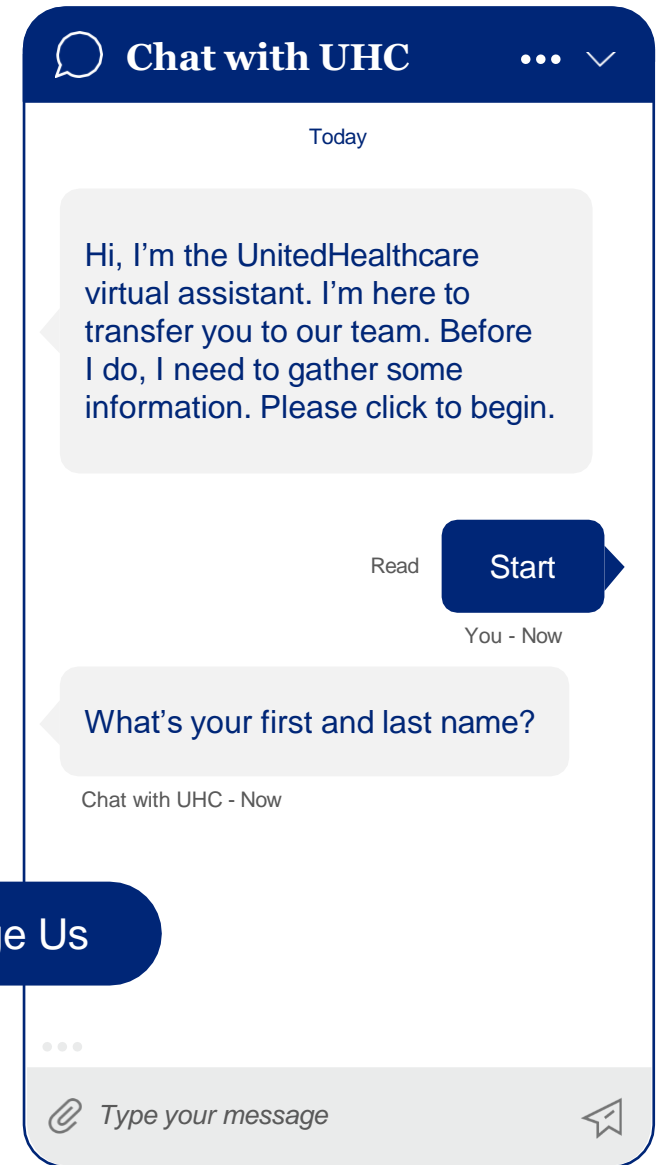
- **Look up** your latest claim information
- **Review** benefit information and plan materials
- **Print** a temporary member ID card and request a new one
- **Look up** drugs and how much they cost under your plan
- **Search** for network providers
- **Sign up** to get your Explanation of Benefits online



New pre-enrollment online chat

Key features:

- ✓ Chat online with a UnitedHealthcare representative 8 a.m–8 p.m. Central Time, Monday–Friday
- ✓ Ask questions and enroll
- ✓ Receive and send plan documents in real time
- ✓ Access online chat conversation history up to 13 months
- ✓ Easier communication method for those with disabilities — online chat is Americans with Disabilities Act (ADA) compliant



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 and rewards

Stay on top of costs

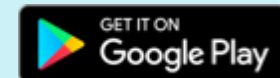
- View your copay, annual deductible and out-of-pocket expenses

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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Google Play and the Google Play logo are trademarks of Google LLC.





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.

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.

Other pharmacies are available in our network.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Copays apply after deductible.

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. CT, Monday-Friday, for additional information.

