Compare your retirement plan choices

Postal retirees, when you enroll in Medicare you have the choice between the UnitedHealthcare Feds PSHB Retiree Advantage plan or being auto-enrolled into the MedicareRx (PDP) Part D prescription drug plan alongside your Choice Plus PSHB medical benefits. Please see the chart below for a side by side comparison of the plan choices available for you to choose from.

Medical benefits	Choice Plus PSHB Medical with MedicareRx Part D Prescriptions	Retiree Advantage with Part D Prescriptions
Annual medical deductible	$750	None
Annual medical out-of-pocket maximum	$7,350	None
Physician visits (primary care or virtual)	$0	$0
Preventive services	$0	$0
Specialist office visit	$60	$0
Inpatient hospital	20% after deductible	$0
Outpatient hospital	20% after deductible	$0
Emergency room and ambulance	20% after deductible	$0
Urgent care	$60	$0
Physical and occupational therapy	20% after deductible 60 visit limit combined	$0 no visit limit
Durable medical equipment	20% after deductible	$0
Diabetic supplies	20% after deductible	$0
Routine podiatry — 6 per year	Not covered	$0
Hearing aids	20% after deductible $2,500 allowance	$0 $1,500 allowance

Pharmacy benefits

Pharmacy benefits	Choice Plus PSHB Medical with MedicareRx Part D Prescriptions	Retiree Advantage with Part D Prescriptions
Part D Prescriptions	Yes	Yes
Deductible	$0	$0
Out-of-pocket max	$2,000	$2,100
Retail pharmacy		
Tier 1	$10	$5
Tier 2	$45	$25
Tier 3	$100	$60
Tier 4	$100	$90
Mail order pharmacy		
90 day supply	2.5 times retail copay	2 times retail copay

Plan highlights

Plan highlights	Choice Plus PSHB Medical with MedicareRx Part D Prescriptions	Retiree Advantage with Part D Prescriptions
National network	✔	✔
Dental coverage (preventive care only, $500 annual max)	✔	✔
Remain in the PSHB program	✔	✔
Worldwide coverage		✔
One plan — no need to coordinate benefits		✔

Plus, these extras that only come with Retiree Advantage

$150
Monthly Part B premium subsidy

Free gym membership

$100
Per year vision eyewear allowance

Post-discharge home-delivered meals

$40
Quarterly credit for over-the-counter items

Optum® HouseCalls

You must continue to pay your UnitedHealthcare Choice Plus PSHB premium if you elect to enroll in the Retiree Advantage plan, but there is no additional premium for the Retiree Advantage plan.

retiree.uhc.com/postal

1-844-481-8821, TTY 711
8 a.m.–8 p.m. local time, Monday–Friday

Important information

Enrollment information

As a part of the PSHBP (Postal Service Health Benefits Program), you will be automatically enrolled into the UnitedHealthcare MedicareRx (PDP) Part D prescription drug plan for your prescription drug benefits **unless** you choose to opt into the UnitedHealthcare Feds PSHB Retiree Advantage (PPO) plan, which includes Part D prescription drugs.

If you elect to enroll in the Retiree Advantage plan it will take over as the primary and only payer so you will not need to coordinate benefits, however, you must remain enrolled in the Choice Plus PSHB plan and continue to pay that plan premium if you elect the Retiree Advantage plan. Do not suspend or cancel your coverage with OPM or you will also be terminated from the Retiree Advantage plan.

Disenrollment Information

As a part of the PSHBP (Postal Service Health Benefits Program), you will be automatically enrolled into the UnitedHealthcare MedicareRx (PDP) Part D prescription drug plan for your prescription drug benefits **unless** you choose to opt in to the UnitedHealthcare Feds PSHB Retiree Advantage (PPO) plan, which includes Part D prescription drugs.

If you opt out or disenroll from the UnitedHealthcare MedicareRX (PDP) and do not elect to enroll in the UnitedHealthcare Feds PSHB Retiree Advantage plan, your premium will not change and you will no longer have prescription drug coverage through the PSHB program, until next Open Season.

If you enroll in the Retiree Advantage plan and find that it's not the right fit, you can disenroll at any time.

If you disenroll from the Retiree Advantage plan you will be moved back to Original Medicare primary with the Choice Plus PSHB Health Plan secondary for medical, and auto-enrolled into the MedicareRX (PDP) plan for prescription benefits.

Medicare Part B enrollment

In most cases, if you retire after January 1, 2025 you must enroll in Medicare Part B when you are first eligible to continue retiree coverage in the PSHB Program. Having Medicare Part B makes you eligible for the Retiree Advantage plan. You must continue paying your Medicare Part B premium to be eligible for the UnitedHealthcare Feds PSHB Retiree Advantage plan. If you stop paying your Medicare Part B premium, you may be disenrolled from PSHB coverage.

Medicare Part B Late Enrollment Penalty (LEP)

If you didn't get Medicare Part B when you were first eligible, your monthly premium may go up. In most cases, you'll have to pay this penalty each time you pay your premiums, for as long as you have Medicare Part B. You must continue paying your Medicare Part B premium to be eligible for coverage under the PSHB program. If you stop paying your Medicare Part B premium, you may be disenrolled from this plan.

Medicare Part D Late Enrollment Penalty (LEP)

Once you become a MedicareRx (PDP) or Retiree Advantage plan member, you will receive a letter to confirm you have had continuous prescription drug coverage. If you had coverage through the UnitedHealthcare FEHB or PSHB health plan or another FEHB or PSHB plan since you became Medicare eligible, you had what is known as "creditable coverage" and a penalty will not apply. You simply need to respond to the letter as quickly as possible to avoid an unnecessary penalty.

Income-Related Monthly Adjustment Amount (IRMAA)

IRMAA is an amount Social Security determines you may need to pay in addition to your monthly Part B and D premium if your modified adjusted gross income on your IRS tax return from 2 years ago is above a certain limit. The MedicareRx (PDP) plan and Retiree Advantage plan's included prescription drug coverage is considered Part D coverage. Therefore if you currently have a Part B IRMAA, then you may incur a Part D IRMAA when enrolling in either of these plans.

Copay cards

In most cases, coupons and prescription drug copay cards can't be used with a Part D plan. Copay cards include disclaimer language that state that they can't be used with Federal health care programs. Part D prescription drug plans are a Federal program.

Call Social Security to see if you qualify for Extra Help

If you have a limited income, you may be able to get Extra Help to pay for your prescription drug costs. Many people qualify and don't know it. There's no penalty for applying, and you can re-apply every year.

Call toll-free at **1-800-772-1213,** TTY **1-800-325-0778,** 8 a.m.–7 p.m., Monday–Friday.

Out-of-pocket maximum excludes premiums, prescription drug costs, and non-Medicare covered benefits.

Allowance for unlimited aids every 3 years. Allowance is combined for both ears.

Combined medical & pharmacy out-of-pocket max

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