United Healthcare
Group Medicare Advantage

SAINT PAUL
MINNESOTA

Support at every step

City of Saint Paul

UnitedHealthcare® Group Medicare Advantage (PPO) and MedicareRx for Groups (PDP) plans

2027 Plan Year

We're here to help explain:

- Original Medicare basics
- Plan benefits, programs and features
- How to enroll
- What to expect next



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Original Medicare basics

When are you eligible for Medicare?



You're 65 years old

OR



You qualify on the basis of disability or other special situation

AND



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

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Understanding your Medicare choices

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.

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Plan highlights



Part A

Hospital stays, skilled nursing and Home Health

Part B

Provider visits, outpatient care, screenings, shots, and lab tests

Added benefits

Benefits and programs not covered by Original Medicare

Part D

Prescription drug plan (PDP)

Medicare Advantage (Part C) plans include Parts A and B and are bundled with added benefits, programs and services.

Part D is also included but is separate from your Medicare Advantage plan.

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City of Saint Paul Group Medicare Advantage (PPO) Plan

Medical benefits, programs and features

Plan highlights

UnitedHealthcare Group Medicare Advantage (PPO) and MedicareRx for Groups (PDP) plans

This is a **Group Plan** exclusive to retirees of the City of Saint Paul and their eligible dependents



Customized medical benefits with enhanced coverage and value



Nationwide plan; includes worldwide coverage for urgent care and emergencies



Vision coverage, hearing benefits, and more!



No referral needed to see a specialist



Includes additional programs and services not covered by original Medicare

Freedom to see any provider who accepts Medicare

Even though you are not required to see a network provider, they may already be part of our network.

To find out, search our online Provider Directory at **retiree.uhc.com/saintpaul** or call UnitedHealthcare Customer Service for assistance.

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Your monthly and annual costs

$300 **new for 2027**

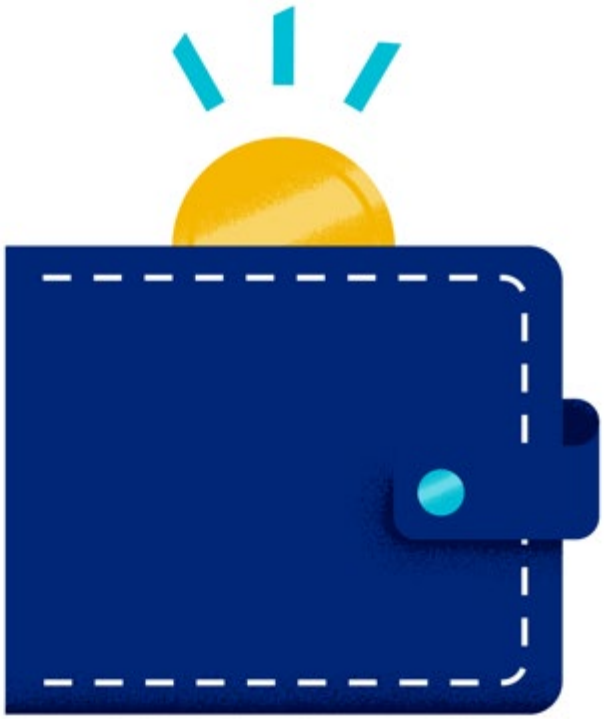
Annual deductible

$3,000

Annual out-of-pocket maximum*

Unlimited

Lifetime maximum



* Limitations, exclusions and/or network restrictions may apply. Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.

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Plan benefits

Benefit coverage	Plan copays (in- and out-of-network)
Preventive care	$0 copay
Primary care provider (PCP) office visit	$15 copay new for 2027
Specialist office visit	$15 copay new for 2027
Urgent care	Retail walk-in clinic $10 copay Urgent care center $50 copay (worldwide)
Emergency room	$50 copay (worldwide)
Inpatient hospitalization	$100 copay
Outpatient surgery	$50 copay
Medical virtual visits*	$0 copay preferred provider $10 copay non-preferred provider

* Not all network providers offer virtual care. Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies.

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Vision exam and eyewear*

- **Routine eye exam**
  Once every 12 months with a $0 copay
- **$150 eyeglass allowance (frames and lenses)**
  Every 12 months
- **$150 contact lenses allowance (instead of eyeglasses)**
  Every 12 months
- **Access to a national network of providers**
  With the freedom to see any participating vision provider



The network is UnitedHealthcare Medical Network

Before you schedule routine vision services (routine eye exam and eyeglasses or contact lenses), make sure your vision and eyewear provider(s) will bill the UnitedHealthcare medical plan

Out-of-network providers may require you to pay up front and submit a reimbursement claim to UnitedHealthcare

*Please refer to your Summary of Benefits for details on your benefit coverage.

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Additional Benefits not covered by Medicare

Benefit coverage	In-Network and Out-of-Network
Routine podiatry	$10 copay; up to 6 visits per plan year
Routine Acupuncture	$10 copay
Nutrition Therapy & Counseling	$0 copay; unlimited
Routine hearing exam	$0 copay, 1 exam every 12 months
Routine hearing aids	$1,000 allowance every 3 years through UnitedHealthcare Hearing

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Testing and monitoring supplies to help manage diabetes

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:

- ✔ Lancet
- ✔ Lancing device
- ✔ Glucose control solution (tests meter accuracy)
- ✔ Replacement batteries for your meter



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

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

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

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City of Saint Paul Group Prescription Drug Plan

Medicare Part D (prescription drug) benefits and features

Prescription Drug Plan (PDP) highlights

There are thousands of national, regional, local chain and independent neighborhood pharmacies in our network

Includes thousands of covered brand-name and generic prescription drugs

All covered generic drugs are in Tier 1

Bonus drug coverage in addition to Medicare Part D drug coverage



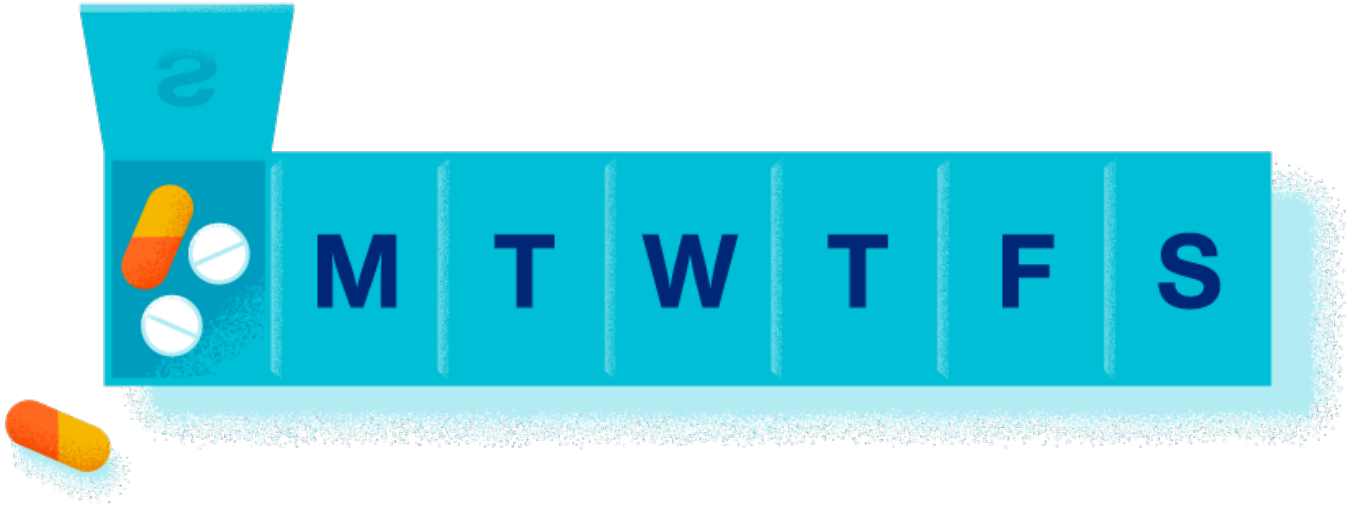
If you need assistance:
Call UnitedHealthcare Customer Service to see if your prescription drugs are covered at **1-844-588-5873**, TTY **711,** 8 a.m.- 8 p.m. CT, Monday-Friday or visit **retiree.uhc.com/saintpaul**

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Part D (prescription drug) plan

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
1	**Preferred Generic** All covered generic drugs	$10 copay at a Preferred Pharmacy $15 copay at a Standard Pharmacy	$20 copay
2	**Preferred Brand** Many common brand-name drugs (preferred brands)	$25 copay at a Preferred Pharmacy $30 copay at a Standard Pharmacy	$50 copay
3	**Non-preferred Drug** Non-preferred brand-name drugs plus Part D-eligible compound medications	$30 copay at a Preferred or Standard Pharmacy	$60 copay
4	**Specialty Tier** Unique and/or very-high-cost brand-name drugs	$60 copay at a Preferred or Standard Pharmacy	Limited to a 30-day supply

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Your plan's drug coverage stages and costs

Annual deductible	Initial coverage	Catastrophic coverage
This plan has a **$200** pharmacy deductible (new effective January 1, 2027). You pay the total cost of your drugs until you reach your deductible.	You pay a copay or coinsurance for covered drugs based on the tier of the medication	After you have paid a total of **$2,400** for your prescription drugs, you will pay $0 for Medicare Part D covered drugs for the rest of the plan year.

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Extra benefits, programs and services

Optum® HouseCalls brings yearly check-in care to you*

Get a yearly in-home visit from a licensed health care practitioner at no cost to you. The visit includes:

- Up to an hour of 1-on-1 time with the health care practitioner
- A comprehensive exam
- Tailored health screenings
- A medication review
- An opportunity to get advice and ask questions to help you manage your health
- Education, prevention tips and referrals to health services, if needed



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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Gym and fitness membership

Renew Active is a Medicare fitness program offered at no additional cost to you. It includes a gym membership at a fitness center you select from our large national network.



Visit uhcrenewactive.com to find gyms, classes, and clubs near you

The Renew Active® Program and its gym network 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 at participating locations and other offerings. The participating locations and offerings may change at any time. Fitness membership equipment, classes and activities may vary by location. Certain services, classes, activities 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.

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Let’s Move by UnitedHealthcare is your plan's exclusive wellness program

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 get fit
Get free access to at-home workouts, participating gyms and local fitness events.



Let’s be mentally fit
Support your mental health with services, online tools and resources.



Let’s make friends
Find ways to connect through local and online events, classes, volunteering and more.



Let’s live well
From helping to manage your financial well-being to supporting caregivers to helping stop tobacco use, we're here for your wellness.

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Support your mental and physical well-being with Calm Health

As a UnitedHealthcare Group Medicare Advantage plan member, Calm Health is included in your health plan and available at no additional cost.

The Calm Health app provides programs and tools to help you:

- **Learn techniques to improve well-being:** Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals:** Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body:** Access mental health information and support to help you strengthen the mind-body connection

Look for more information in your plan materials.



Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product, and is not intended to make any mental health recommendations or give clinical advice. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.

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Extra help recovering with UnitedHealthcare Healthy at Home

You are eligible for the following benefits up to 30 days after all inpatient hospital 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 nonmedical personal care provided by 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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Rewards

Earn rewards and challenge yourself to become healthier!

All members receive Visa® Reloadable Cards for completing eligible health-related activities:

- ✓ **Annual Wellness or Physical Visit**
- ✓ **Eligible health screenings**
- ✓ **HouseCalls**

Visa® Reloadable Reward card



Members simply call UnitedHealthcare Customer Service to report your eligible health-related activities or self-report them on your secure member account at **retiree.uhc.com/saintpaul**

Newly-earned rewards are automatically loaded to a member's reloadable card within 24 hours

Reward offerings may vary by plan and are not available in all plans. Reward program Terms of Service apply.

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What is the TCPA?

The Telephone Consumer Protection Act (TCPA) is a federal law enacted in 1991 to protect consumers from unsolicited telemarketing calls, SMS/text messages and automated voice messages. The law emphasizes the importance of obtaining consumer consent before sending marketing communications.

Why is the TCPA important to you as a member?

Opting in allows members to get reminders about health care screenings, plan information and available services. These calls – which may use an auto-dialer, artificial voice or pre-recorded call technologies – support member's health and help them get the most from their plan.

Allowing personalized automated calls can help you:

- ✔ Stay up-to-date with reminders about important preventive care screenings
- ✔ Learn about plan information that might benefit you
- ✔ Discover available services you may not know about
- ✔ Receive support after events like hospital stays

You can earn a reward* once you become a member by signing up and updating your **Communication Preferences** through **Account Settings** on your member site or the UnitedHealthcare® app. Or call Customer Service at 866-519-5652, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Friday.

*Reward offerings may vary by plan and are not available in all plans. Reward Program Terms of Service apply. This reward is not available to members who have already received a reward for Automated Call Consent.

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Enrollment & what to expect next

Enrolling for City of Saint Paul retirees

- **Already enrolled?** You **DO NOT** need to take any action
- **Newly retired with the City and eligible for Medicare?** You will be automatically enrolled

You can decline coverage

You will have the opportunity to decline coverage in the plan offered by the City. You can do this by filling out the Saint Paul 2027 Benefit Plan Options form included with the communication you received from BRI.

IMPORTANT

- The City will continue to pay the same portion of your monthly insurance premiums as members of the UnitedHealthcare Group Medicare Advantage and Group Part D Prescription Drug plans

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Understanding Original Medicare 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 be in only 1 Medicare Advantage or Part D Prescription Drug 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.

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.

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How to use your new UnitedHealthcare member ID cards

What to Expect

- In December 2026, you and any Medicare-eligible dependents will receive:
  - A Medical member ID card
  - A Prescription Drug (Part D) member ID card
- Your new ID cards should be used beginning January 1, 2027.*



Using Your New ID Cards

- Prescription Drug Coverage
  - Present your Part D ID card when filling prescriptions.
- Medical Coverage
  - Present your Medical ID card when visiting providers or hospitals.

Important Reminders

- Save your ID cards in a secure location.
- The back of each card includes important customer service phone numbers.
- Keep your red, white, and blue Medicare card. Do not discard it.

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

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Secure personal online account

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

1. Download the UnitedHealthcare® app or visit **retiree.uhc.com/saintpaul** and click on **Sign in or register.**
2. Click **Register Now.**
3. Enter your information (first and last name, date of birth, email) and click **Continue.**
4. Check the email you entered (in step 2) for a 6-digit code from HealthSafe ID. Enter the code and click **Continue.**
5. For your security, you will be asked to enter your phone number. Choose text or call to receive your code over the phone.
6. Enter the 6-digit code and click **Continue**.
7. Enter your identification number (Member ID or Medicare Number) and click **Continue**.
8. Create a password and click **Continue.**
9. Account created will show email and phone number for successful registration.

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

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24/7 access to your benefits with the UnitedHealthcare app

Find care

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

Stay on top of costs

- View your copays and out-of-pocket expenses

Manage your health plan details

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

Stay fit

- Find a gym location

Download on the App Store

GET IT ON Google Play

To download the app, scan the QR code with the camera on your mobile device or create a secure personal online account at **retiree.uhc.com/saintpaul**

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Contacts and Customer Service

Contact..	To..	How..
Benefit Resource (BRI)	Ask about eligibility, enrollment and premium	**320-316-0521** 7:00 a.m. – 7:00 p.m. CT Monday – Friday
UnitedHealthcare Customer Service	• Learn about plan benefits, programs, and features. • Find a provider • Look up prescription drugs	Toll-free: **1-866-519-5652**, TTY **711** 8:00 a.m. – 8:00 p.m. CT Monday - Friday **retiree.uhc.com/saintpaul**

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Thank you

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

Formularies and/or provider/pharmacy networks
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.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing.

Other pharmacies are available in our network.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare Group Medicare Advantage PPO 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 **1-866-519-5652**, TTY: 711, 8 a.m.–8 p.m. local time, M-F, 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.

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