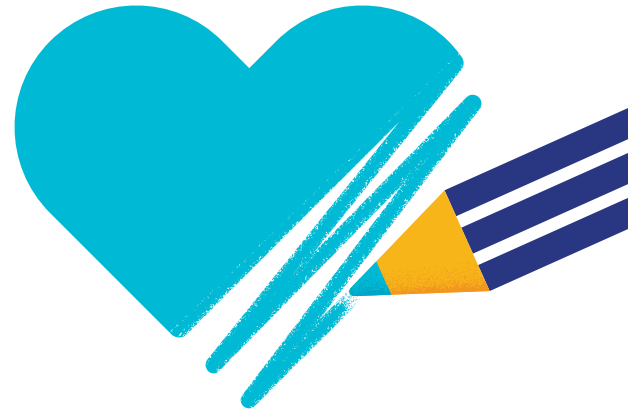


Compare plans

If you are enrolled in the SAMBA High Option, retired, and enrolled in Medicare Parts A and B, you may be eligible for the UnitedHealthcare Medicare Advantage (PPO) plan. Review this side-by-side plan comparison to help you determine if the Medicare Advantage plan will meet your needs.



 Medical benefits	SAMBA High Option with Medicare Parts A and B	SAMBA High Option Medicare Advantage
Annual medical deductible	\$0	\$0
Annual medical out-of-pocket maximum	\$0	\$0
Preventive services	\$0	\$0
Physician office visits (primary, specialist and virtual)	\$0	\$0
Hospital visits (inpatient and outpatient)	\$0	\$0
Emergency room or urgent care	\$0	\$0
Ambulance services	\$0	\$0
Physical and occupational therapy	\$0/80 visits combined per year	\$0/unlimited visits per year
Speech therapy	\$0/50 visits per year	\$0/unlimited visits per year
Durable medical equipment	\$0	\$0
Prosthetics	\$0	\$0
Diabetic supplies (test strips, lancets, glucose monitors)	\$0	\$0
Routine podiatry	N/A	\$0/6 visits per year
Hearing aid allowance ¹ — allowance for unlimited aids every 3 years	\$500 per ear	\$1,000 for both ears

Compare prescription plans

When you enroll in Medicare and are retired, the SAMBA Health Benefit Plan will auto enroll you into an Express Scripts Part D prescription plan unless you elect the Medicare Advantage plan or request to opt-out of the auto enrollment into the Express Scripts Part D plan.

Please see the chart below for a side by side comparison of the prescription benefits available to you.

 Pharmacy benefits	Part D Prescriptions with Express Scripts	Medicare Advantage with Part D Prescriptions
Retail pharmacy (30 day supply)		
Tier 1: Generic	\$5	\$10
Tier 2: Preferred brand	20% – \$100 maximum	\$35
Tier 3: Non-preferred brand	25% – \$300 maximum	\$75
Tier 4: Specialty tier	25% – \$160 maximum	\$110
Mail order pharmacy² (90 day supply)		
Tier 1: Generic	\$12	\$15
Tier 2: Preferred brand	25% – \$300 maximum	\$70
Tier 3: Non-preferred brand	25% – \$400 maximum	\$150
Tier 4*: Specialty tier	N/A	N/A

*Tier 4 Drugs are limited to 30 day supply.



Extras

SAMBA High Option with Medicare Parts A and B

Overseas coverage



National network*



Remain in the FEHB program



Remain a SAMBA High Option member



*You have access to our national coverage. Unlike most PPO plans, with this plan, you pay the same share of cost in and out of network as long as providers are eligible to participate in the Medicare Program.

More benefits. No additional premium.

Enjoy these extras at no additional premium to your High Option plan.

\$100

Monthly Medicare Part B
premium reduction



Optum®
HouseCalls³

\$200

Vision allowance for
glasses or contacts



Free gym
membership⁴



\$40 quarterly
over-the-counter
item allowance



100% coverage for
preventive and diagnostic
dental services

To learn more about the SAMBA High Option Medicare Advantage Plan

Call our dedicated Customer Service Advocates at **1-866-794-6791**, TTY 711,
8 a.m.–8 p.m. local time, Monday–Friday or visit retiree.uhc.com/samba.

Important information

Enrollment information

If you elect to enroll in the Medicare Advantage plan it will take over as the primary and only payor so you will not need to coordinate benefits, however, you must remain enrolled in your SAMBA Health Benefit Plan if you elect the Medicare Advantage plan. Do not suspend or cancel your coverage with OPM or you will also be terminated from the Medicare Advantage plan.

Disenrollment Information

Enrollment is voluntary and retirees may opt in or out of the Medicare Advantage enhanced benefits at any time throughout the year. If you elect to disenroll from the Medicare Advantage plan you will be moved back to Original Medicare primary with your SAMBA High Option medical benefits secondary, and then auto-enrolled into the Express Scripts Part D Prescription Drug plan effective the first of the following month.

Medicare Part B enrollment

Being enrolled in Medicare and the SAMBA Medicare Advantage plan can help decrease your out-of-pocket health care expenses. Even though enrolling in Medicare Part B is not required in the Federal Employees Health Benefits (FEHB) Program, there are some advantages to having Medicare Parts A and B. The decision to enroll in Medicare is entirely yours. If you choose to enroll in Medicare, visit www.ssa.gov/locator or call **1-800-772-1213**, TTY **1-800-325-0778**, 7 a.m.–7 p.m. local time, Monday–Friday.

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 this Medicare Advantage plan. If you stop paying your Medicare Part B premium, you may be disenrolled from this plan.

Medicare Part D (LEP)

Once you become a SAMBA Medicare Advantage member, you may receive a letter to confirm you have had continuous prescription drug coverage. If you had coverage through the SAMBA High Option Plan or another FEHB 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 Part D premium if your modified adjusted gross income on your IRS tax return from 2 years ago is above a certain limit. The UnitedHealthcare Medicare Advantage (PPO) plan for the SAMBA Health Benefit Plan's included prescription drug coverage is considered a Part D plan therefore if you currently have a Part B IRMAA then you may incur a Part D IRMAA when enrolling in this plan.

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.

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

¹You must contact UHC Hearing and use a UHC Hearing provider for hearing aid coverage. Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.

²Optum Home Delivery® Pharmacy, a service available through Optum Rx®, is provided by your plan. Optum Rx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery for a 90-100 day supply of your maintenance medication.

³HouseCalls may not be available in all areas.

⁴The fitness benefit and gym network varies by plan/area and participating locations may change. The fitness benefit includes a standard fitness membership at participating locations.

OTC benefits have expiration timeframes. Review your Evidence of Coverage (EOC) for more information.

This information is not a complete description of benefits. Contact the plan for more information.

Limitations, copayments and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.