

Insurance guide 2022

What you need to know about your UnitedHealthcare® Senior Supplement® Plan



SDCERA

UnitedHealthcare Senior Supplement

Group Number: 05408

Effective: January 1, 2022 through December 31, 2022

United Healthcare

Introducing the plan

UnitedHealthcare® Senior Supplement® plan

Dear Retiree.

Your former employer or plan sponsor has selected UnitedHealthcare to offer UnitedHealthcare® Senior Supplement®, UnitedHealthcare® MedicareRx for Groups (PDP) and UnitedHealthcare® RxSupplement® plans. You will find your prescription drug plan information in the other guide included in this packet. We believe you should get more than a good plan, and that's why we have the people, tools and resources in place to help you live a healthier life.

Let us help you:

- Get tools and resources to help you be in more control of your health
- Find ways to save money on health care, so you can spend more on what matters to you

In this book you will find:

- A description of this plan and how it works
- Information on benefits, programs and services—and how much they cost
- Details on how to enroll
- What you can expect after your enrollment

How to enroll:

If you want to enroll in these plans, follow your plan sponsor's instructions. They will forward your enrollment information to UnitedHealthcare.

Take advantage of healthy extras with UnitedHealthcare



Telephonic Nurse Support



Gym membership



Virtual Visits

Questions? We're here to help.





UnitedHealthcare Senior Supplement group retiree plans are underwritten by UnitedHealthcare Insurance Company, a private insurance company not connected with or endorsed by the U.S. Government or the federal Medicare program. UnitedHealthcare is part of the UnitedHealth Group family of companies. UnitedHealthcare Senior Supplement plans are not Medicare Supplement plans. They are employer group retiree plans and may provide coverage that is different from a Medicare Supplement plan. In New York, the plans are called UnitedHealthcare Retiree Benefit Plans and are underwritten by UnitedHealthcare Insurance Company of New York. Senior Supplement plans may not be available in all states.

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

© 2021 United HealthCare Services, Inc. All Rights Reserved.

2021 Plan Summary

Plan F

UnitedHealthcare® Senior Supplement®

Underwritten by UnitedHealthcare Insurance Company In New York, Underwritten by UnitedHealthcare Insurance Company of New York

All covered amounts will vary depending on Medicare benefits for any particular year. Amounts listed on this summary are for Year 2021 benefits. Amounts may change for the Year 2022.

This summary is intended only to show highlights of benefits and should not be relied upon to fully determine health care expenses. Once you are enrolled in the plan, you will receive a Welcome Kit which will include a Certificate and Schedule of Benefits. These documents will provide you with a listing of services, limitations, exclusions, and a description of the terms, conditions of coverage and any state mandated benefits. If this description conflicts in any way with the policy issued to the enrolling group, the policy prevails.

If you would like to receive the Certificate and Schedule of Benefits before you enroll in the plan, please call Customer Service at the number located on the back of this booklet. A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Covered Service	Medicare Pays	Senior Supplement Pays	You Pay	
Inpatient Hospital Services				
Medicare Part A Hospital — semi-private room and board, general nursing and miscellaneous services and supplies.				
Days 1 - 60	All but \$1,484	\$1,484 (Medicare Part A Deductible)	\$0	
Days 61 - 90	All but \$371 per day	\$371 per day	\$0	
Days 91 – 150 (While using 60 lifetime reserve days)	All but \$742 per day	\$742 per day	\$0	
Days 151 – 365 — lifetime additional reserve days	\$0	100% of Medicare Eligible Expenses	\$0	
Beyond 365 lifetime additional reserve days	\$0	\$0	All costs	
Skilled Nursing Facility Care				

You must meet Medicare's requirements, including having been in a Hospital for at least 3 days and entering the Medicare approved facility within 30 days of leaving the Hospital.

Days 1 - 20	All approved amounts	\$0	\$0
Days 21 - 100	All but \$185.50 per day	Up to \$185.50 per day	\$0

Covered Service	Medicare Pays	Senior Supplement Pays	You Pay
Days 101 and after	\$0	\$0	All costs
Blood			
First 3 pints Medicare Part A	\$0	100%	\$0
Additional amounts under Medicare Part A	100%	\$0	\$0
First 3 pints Medicare Part B	\$0	100%	\$0
Next \$203 of Medicare Approved Amounts under Medicare Part B	\$0	\$203 (Medicare Part B Deductible) ¹	\$0
Remainder of Medicare Approved Amounts under Medicare Part B	80%	20%	\$0
Hospice Services			
Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	100% of balance	\$0
Medical Services			
Includes services such as p services and supplies, phys			ical and surgical
First \$203 of Medicare Approved Amounts	\$0	\$203 (Medicare Part B Deductible) ¹	\$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Outpatient Mental Illness – for most outpatient mental illness services	80%	20%	\$0
Medicare Part B Excess Charges (above Medicare Approved Amounts)	\$0	100%	\$0
Preventive Healthcare (Medicare Covered)			
Periodic Health Screenings (please refer to your certificate)	100%	Balance (if applicable)	\$0

Covered Service	Medicare Pays	Senior Supplement Pays	You Pay
Durable Medical Equipment			
First \$203 of Medicare Approved Amounts	\$0	\$203 (Medicare Part B Deductible) ¹	\$0
Remainder of Medicare Approved Amounts	80% of approved amounts	20% of approved amounts	\$0
Home Health Care			
Skilled Care Services and Medical Supplies	All approved amounts	Balance (if applicable)	\$0
Preventive Healthcare (not covered by Medicare)			
Annual Routine Physical Exam	\$0	100%	\$0
Foreign Travel			
Medically Necessary Emergency Care services beginning during the first six months of each trip outside the United States. First \$250 each calendar year	\$0	\$0	\$250 Deductible
Remainder of charges	\$0	80% up to a lifetime maximum benefit of \$50,000	20% and all amounts over the \$50,000 lifetime maximum

Exclusions and Limitations

No benefits will be provided for, or in connection with, the following treatments, services or supplies:

- Any expense or service that is not determined by the Company to be a Medicare Eligible Expense, unless coverage for the expense or service is specifically provided by a Rider to the Policy.
- Any treatment, service or supply paid for by Medicare or found to be medically unnecessary or unnecessary by Medicare.
- Any treatment, service or supply that is provided before the effective date of coverage or after coverage has terminated.
- Any injury or sickness due to any past or present employment, or that is covered under any Workers' Compensation law or similar law.
- Charges for self-inflicted injury or attempted suicide.
- Any treatment, confinement, services or supply provided by a government owned or operated facility.

- Any injury or sickness resulting from war or any act of war (declared or undeclared).
- Acts beyond the company's control such as any major disaster, epidemic, complete or partial destruction of facility, war, riot, or civil insurrection, which result in the unavailability of the facilities or personnel.
- Charges incurred as a result of participation in a riot, insurrection or the commission of a felony.
- Blood and plasma except as stated above.
- Experimental or investigational treatment, procedures and items.
- Hospital expenses for days 366 and beyond after the Medicare 60 lifetime reserve days have been used.

This Plan Summary is a highlight of benefits only and is not all inclusive of the Plan's benefits, services, or Exclusions and Limitations.

Questions?



1-800-698-0822, TTY 711 8 a.m. to 8 p.m. local time, 7 days a week



www.UHCRetiree.com

Plan details

UnitedHealthcare® Senior Supplement®

Let's start with a quick look at how your plan works. Medicare only covers about 80% of your expenses. Senior Supplement plans are medical insurance plans that help you pay for some or all of the costs Medicare Parts A and B don't cover - like copays and deductibles. Plus, your plan includes programs that go beyond Original Medicare Part A and Part B.



Make sure you know what parts of Medicare you have

You must be entitled to Medicare Part A and enrolled in Medicare Part B to enroll in this plan.

- If you're not sure if you are enrolled in Medicare Part B, check with the Social Security office
- Visit www.ssa.gov/locator or call 1-800-772-1213, TTY 1-800-325-0778, 8 a.m.-7 p.m., Monday-Friday or call your local office
- · You must continue paying your Medicare Part B premium to be eligible for coverage under this group-sponsored plan
- If you stop paying your Medicare Part B premium, you may be disenrolled from this plan

There are multiple coverage options:



Medicare Part A Hospital





Medicare Part B Doctor and outpatient





Senior Supplement Covers some or all of the costs not paid by Parts A and B

Senior Supplement plan basics

Choosing UnitedHealthcare means you're working with a national health care leader. We'll help you get the care you need and we'll be with you every step of the way. We can also help you with the following:



Stay within your budget

This Senior Supplement plan helps limit your out-of-pocket expenses by covering many costs that Original Medicare Parts A and B don't cover.



Visit the doctors you want

You have the freedom to choose any doctor, specialist or hospital anywhere in the country that accepts Medicare.



Additional support and programs

You get health and wellness programs at no additional cost.



Don't worry about paperwork

With this plan, you have virtually no claim forms to file.



Be covered by a trusted leader

UnitedHealthcare has the largest Medicare Advantage provider network,* with top doctors and health care professionals. We make it easier for you to get the care, tests and treatment you need at the right time.

^{*}Network size varies by market

Additional support and programs



Annual Wellness Visit¹ and preventive services at \$0 copay

An Annual Wellness Visit with your doctor is one of the best ways to start your year off and stay on top of your health. Take control by scheduling your annual physical and wellness visit early in the year to give you the most time to take action. You and your doctor can work as a team to create a preventive care plan, review medications and talk about any health concerns.



Telephonic Nurse Support²

Speak to a registered nurse 24/7 about your medical concerns at no additional cost to you.



UnitedHealthcare fitness program

Renew Active®³ is the gold standard in Medicare fitness programs for body and mind, available at no additional cost. You'll receive a free gym membership with access to the largest Medicare fitness network of gyms and fitness locations. This includes access to many premium gyms, on-demand digital workout videos and live streaming classes, social activities and access to an online Fitbit® Community for Renew Active and access to an online brain health program from AARP® Staying Sharp®. (No Fitbit device is needed.)



Hear the moments that matter most with custom-programmed hearing aids

Your hearing health is important to your overall well-being and can help you stay connected to those around you. With UnitedHealthcare Hearing, you'll get access to hundreds of name-brand and private-labeled hearing aids — available in-person at any of our 7,000+ UnitedHealthcare Hearing providers nationwide⁴ or delivered to your doorstep with Right2You direct delivery and virtual care (select products only) — so you'll get the care you need to hear better and live life to the fullest.



Virtual Doctor Visits

See a doctor using your computer, tablet or smartphone. With Virtual Doctor Visits, you're able to live video chat with a doctor — any time, day or night. 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 are good for minor health concerns like:

- Allergies, bronchitis, cold/cough
- · Fever, seasonal flu, sore throat
- Migraines/headaches, sinus problems, stomachache
- Bladder/urinary tract infections, rashes

Tools and resources to put you in control



Get valuable plan information online

As a UnitedHealthcare member, you will have access to a safe, secure website where you'll be able to:

- Look up your latest claim information
- Review benefit information and plan materials
- · Print a temporary member ID card and request a new one
- Learn more about health and wellness topics and sign up for healthy challenges based on your interests and goals

¹A copay or coinsurance may apply if you receive services that are not part of the annual physical/wellness visit.

²The 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 doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

³Participation 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. The largest gym network of all Medicare fitness programs is based upon comparison of competitors' website data as of March 2021. 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.

⁴Please refer to your Certificate of Coverage for details regarding your benefit coverage.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply.

Premium and/or copayments/coinsurance may change each plan/benefit year.

UnitedHealthcare Senior Supplement group retiree plans are underwritten by UnitedHealthcare Insurance Company, a private insurance company not connected with or endorsed by the U.S. Government or the federal Medicare program. UnitedHealthcare is part of the UnitedHealth Group family of companies. UnitedHealthcare Senior Supplement plans are not Medicare Supplement plans. They are employer group retiree plans and may provide coverage that is different from a Medicare Supplement plan. In New York, the plans are called UnitedHealthcare Retiree Benefit Plans and are underwritten by UnitedHealthcare Insurance Company of New York. Senior Supplement plans may not be available in all states.

© 2021 United HealthCare Services, Inc. All Rights Reserved.

UHEX22SS4978002_000 SPRJ61798

English

You may be entitled to the rights and services below. These rights apply only under California law. However, these rights do not apply to all California residents. These rights do not apply to all languages.

IMPORTANT: You can get an interpreter at no cost to talk to your doctor or health insurance company. To get an interpreter or to ask about written information in (your language), first call your insurance company's phone number at **1-800-698-0822**.

Someone who speaks (your language) can help you. If you need more help, call the Department of Insurance Hotline at 1-800-927-4357.

Español

Usted puede tener derecho a los derechos y servicios que se indican a continuación. Estos derechos se aplican sólo bajo la ley de California. No obstante, estos derechos no se aplican a todos los residentes de California. Estos derechos no se aplican a todos los idiomas.

IMPORTANTE: Puede obtener la ayuda de un intérprete sin costo alguno para hablar con su médico o compañía de seguros de salud. Para obtener la ayuda de un intérprete o preguntar sobre información escrita en español, primero llame al número de teléfono de su compañía de seguros de salud al **1-800-698-0822**.

Alguien que habla español puede ayudarle. Si necesita ayuda adicional, llame a la Línea Directa del Departamento de Seguros al 1-800-927-4357. (Spanish)

中文

您可能有權擁有下列權利並取得下列服務。這些權利僅按加州法律規定而適用。然而這些權利並不適用於所有加州居民。這些權利並不適用於所有語言。

重要資訊:您可以免費取得口譯員服務,與您的醫師或醫療保險公司聯絡。欲取得口譯員服務,或索取以您的語言撰寫的書面資料,請先致電您的保險公司,電話為 1-800-698-0822

與您說同樣語言的服務人員會協助您。若您需要額外協助,請致電 1-800-927-4357 與加州保險局聯絡。 (Chinese)



<u>عربی</u>

قد تحق لك الحقوق والخدمات المبينة أدناه. تطبق هذه الحقوق فقط بموجب قوانين ولاية كاليفورنيا. ولكن، لا تطبق هذه الحقوق على كافة اللغات.

هام: يمكنك الحصول على مترجم بدون تكلفة للتكلم مع طبيبك أو مزود خدماتك الطبية. للحصول على مترجم أو لطلب معلومات متوفرة باللغة العربية، رجاء أن تتصل أولاً برقم شركة تأمينك على الرقم 0822-698-800-1

سيساعدك شخص يتكلم العربية. إذا احتجت لمساعدة إضافية، اتصل بالخط الساخن لإدارة شركات التأمين 1-800-927-4357. (Arabic)

<u>Հայերեն</u>

Հնարավոր է, որ դուք իրավասու լինեք ներքևի ծառայություններին։ Այս իրավունքները կիրառելի են միայն Կալիֆորնիայի օրենքների ներքո։ Բայց և այնպես, այս օրենքները կիրառելի չեն Կալիֆորնիայի բոլոր բնակիչների համար։ Այս օրենքները չեն տարածվում բոլոր լեզուների վրա։

ԿԱՐԵՎՈՐ՝ Կարող եք անվձար թարգման ձեռք բերել ձեր բժշկի կամ առողջական ապահովագրության ընկերության հետ խոսելու համար։ Թարգման ձեռք բերելու կամ հայերենով գրավոր տեղեկություն խնդրելու համար, նախ զանգահարեք ձեր ապահովագրական ընկերության հեռախոսահամարին՝ 1-800-698-0822

Հայերեն խոսող մի անձ կարող է օգնել ձեզ։ Եթե ձեզ լրացուցիչ օգնություն է հարկավոր, զանգահարեք Ապահովագրության Բաժանմունքի Հրատապ Գծին 1-800-927-4357 համարով։ (Armenian)

<u>ភាសាខ្មែរ</u>

អ្នកអាចនឹងមានសិទ្ធិ ចំពោះសិទ្ធិ និងសេវានៅខាងក្រោម ។ សិទ្ធិទាំងនេះពាក់ព័ន្ធតែនៅក្រោមច្បាប់នៃរដ្ឋកាលីហ្វ័រនីញ៉ាប៉ុណ្ណោះទេ ។ តែជាយ៉ាងណាមិញ សិទ្ធិទាំងនេះមិនពាក់ព័ន្ធដល់ប្រជាជនទាំងអស់នៅរដ្ឋកាលីហ្វ័រនីញ៉ាទេ ។ សិទ្ធិទាំងនេះមិនពាក់ព័ន្ធចំពោះភាសា ទាំងអស់ឡើយ ។

សារៈសំខាន់ : អ្នកអាចទទួលជំនួយពីអ្នកបកប្រែ ដោយឥតអស់ថ្លៃ ដើម្បីនិយាយទៅកាន់គ្រូពេទ្យ ឬក្រុមហ៊ុនធានារ៉ាប់រឯសុខភាព របស់អ្នក ។ ដើម្បីទទួលជំនួយពីអ្នកបកប្រែ ឬដើម្បីសាកសួរអំពីព័ត៌មានដែលបានសរសេរជាភាសាខ្មែរ ជាដំបូងអ្នកត្រូវទូរស័ព្ទទៅ ក្រុមហ៊ុនធានារ៉ាប់រឯរបស់អ្នក តាមលេខ 1-800-698-0822

ដេមានមនុស្សដែលនិយាយភាសាខ្មែរ អាចជួយអ្នកបាន ។ បើសិនជាអ្នកត្រូវការជំនួយថែមឡេត សូមទូរស័ព្ទទៅលេខពិសេសក្រសួងការធានារ៉ាប់រង តាមលេខ 1-800-927-4357 ។

(Khmer)



فارسى

ممكن است استحقاق حقوق قانونى و خدمات زير را داشته باشيد. اين حقوق قانونى صرفاً تحت قوانين كاليفرنيا موجودند. در عين حال، اين حقوق قانونى به تمامى ساكنين كاليفرنيا اطلاق پذير نيستند. اين حقوق قانونى به تمامى زبانها اطلاق پذير نيستند.

نکته مهم: میتوانید از خدمات یک مترجم شفاهی برای صحبت کردن با پزشک یا شرکت بیمه بهداشتی|درمانی خود بطور مجانی استفاده کنید. برای دریافت خدمات مترجم شفاهی و یا سئوالات راجع به اطلاعات کتبی به فارسی، ابتدا با شرکت بیمه خود با این شماره تماس بگیرید: **698-0822-180**

یک نفر که به زبان شما صحبت میکند به شما کمک خواهد کرد. برای دریافت کمک بیشتر، به خط کمکی اداره بیمه به شماره 4357-927-800-1 تلفن کنید. شماره Farsi)

Hmoob

Tej zaum koj yuav muaj cov cai thiab yuav tau cov kev pab nram qab no. Cov cai no tsuas siv rau California txoj cai xwb. Tiam sis, cov cai no tsis yog siv rau tag nrho cov neeg nyob hauv California. Cov cai no tsis siv rau tag nrho txhua hom lus.

LUS TSEEM CEEB: Yuav muaj ib tug neeg los txhais lus uas koj yuav tsis tau them nqi li los nrog koj tus kws kho mob los sis lub tuam txhab them nqi kho mob tham. Yog xav tau ib tug neeg txhais lus los sis xav nug txog cov lus qhia uas sau rau hauv ntawv ua lus Hmoob, hu rau koj lub tuam txhab tus xov tooj ntawm **1-800-698-0822**

Yuav muaj ib tug neeg uas hais lus Hmoob los pab koj. Yog hais tias koj xav tau kev pab, hu rau Lub Caj Meem Fai Muab Kev Tuav Pov Hwm Tus Xov Tooj Muab Kev Pab ntawm 1-800-927-4357. (Hmong)

한국어

귀하는 아래와 같은 권리 및 서비스를 누리실 수 있습니다. 다음의 권리들은 오직 캘리포니아 법에 의해서만 주어집니다. 그러나 모든 캘리포니아 거주자들이 다음의 권리들을 가지는 것은 아닙니다. 또한 다음의 권리가 모든 언어에 적용되는 것은 아닙니다.

중요 사항: 귀하가 의사나 의료보험회사와 대화시 무료 통역 서비스를 받으실 수 있습니다. 통역사 서비스 혹은 한국어로 번역된 서면 정보를 원하시는 분은 본인 보험회사의 다음 안내번호로 문의하십시오. 1-800-698-0822

귀하가 원하는 언어로 도움을 받으실 수 있습니다. 도움이 더 필요하신 분은 보험 담당국 핫라인 1-800-927-4357번으로 전화하십시오. (Korean)



ລາວ

ບາງທີ່ທ່ານມີສິດຈະໄດ້ຮັບບໍລິການແລະສິດທິພິເສດດັ່ງລຸ່ມນີ້. ສິດເຫລົ່ານີ້ອິງຕາມກິດໝາຍແຫ່ງລັດ ຄາລິຟໍເນຍ. ຢ່າງໃດກໍ່ດີ ບໍ່ແມ່ນວ່າພືນລະເມືອງລັດຄາລິຟໍເນຍທຸກໆຄົນທີ່ມີສິດເຫລົ່ານີ້. ບໍ່ແມ່ນວ່າ ສິດເຫລົ່ານີ້ໃຊ້ໄດ້ກັບທຸກໆພາສາ.

ສຳຄັນ: ທ່ານສາມາດໄດ້ຮັບບໍລິການແປພາສາໄດ້ໂດຍບໍ່ເສຍຄ່າເພື່ອປຶກສາກັບທ່ານໝໍຫລືບໍລິສັດ ປະກັນໄພສຸກຂະພາບຂອງທ່ານ. ເພື່ອຈະໄດ້ຮັບບໍລິການແປພາສາ ຫລືເພື່ອຖາມເຖິງຂໍ້ມູນພາສາລາວ ເປັນລາຍລັກອັກສອນ, ໃຫ້ໂທຫາບໍລິສັດປະກັນໄພສຸກຂະພາບຂອງທ່ານກ່ອນ ຕາມໝາຍເລກ 1-800-698-0822

ຄົນນຶ່ງຄົນໃດທີ່ເວົ້າພາສາລາວສາມາດຊ່ວຍທ່ານໄດ້. ຫາກວ່າທ່ານຕ້ອງການຄວາມ ຊ່ວຍເຫລືອເພີ່ມຕື່ມ, ໃຫ້ໂທຫາສາຍດ່ວນແຫ່ງກົມປະກັນໄພຕາມ 1-800-927-4357. (Laotian)

Русский

Возможно, вы можете претендовать на следующие права и услуги. Данные права применяются только в соответствии с законодательством штата Калифорния. Однако эти права применимы не ко всем жителям Калифорнии и не ко всем языкам.

ВАЖНО: Вы можете бесплатно воспользоваться услугами переводчика, чтобы поговорить с врачом или компанией, предоставляющей вам медицинскую страховку. Чтобы воспользоваться услугами переводчика или получить письменную информацию на русском языке, сначала позвоните в вашу страховую компанию по тел.:

1-800-698-0822

Вам может помочь сотрудник, говорящий на русском языке. Если вам нужна дополнительная помощь, позвоните в Департамент страхования (Department of Insurance) по телефону горячей линии: 1-800-927-4357. (Russian)

Tagalog

Maaaring karapat-dapat ka sa mga karapatan at mga serbisyo sa ibabâ. Ang mga karapatang ito ay umaaplay lamang sa ilalim ng batas ng California. Gayunman, ang mga karapatang ito ay hindi umaaplay sa lahat ng mga naninirahan sa California. Ang mga karapatang ito ay hindi umaaplay sa lahat ng mga wika.

MAHALAGA: Maaari kang kumuha ng interpreter (tagasalin) nang libre upang makausap ang iyong doktor o kompanya ng health insurance. Upang makakuha ng isang interpreter o magtanong tungkol sa nakasulat na impormasyon sa Tagalog, tawagan muna ang telepono ng iyong insurance sa **1-800-698-0822**

May makakatulong sa iyo na nagsasalita ng Tagalog. Kung kailangan mo ng karagdagang tulong, tawagan ang Department of Insurance Hotline sa 1-800-927-4357. (Tagalog)



Tiếng Việt

Quý vị có thể hội đủ điều kiện hưởng các quyền và dịch vụ dưới đây. Các quyền này chỉ áp dụng theo luật tiểu bang California. Tuy nhiên, các quyền này không áp dụng cho tất cả các cư dân California. Các quyền này không áp dụng cho mọi ngôn ngữ.

QUAN TRONG: Quý vị có thể được một thông dịch viên trợ giúp miễn phí để nói chuyện với bác sĩ hay hãng bảo hiểm sức khỏe của quý vị. Để có dịch vụ thông dịch hoặc để hỏi về văn bản tài liệu bằng tiếng Việt, trước hết xin gọi hãng bảo hiểm của quý vị tại số **1-800-698-0822**

Sẽ có nhân viên biết nói tiếng Việt giúp đỡ quý vị. Nếu quý vị cần giúp đỡ thêm, xin gọi Đường Dây Khẩn của Ban Bảo Hiểm tại số 1-800-927-4357. (Vietnamese)



Here's what you can expect next

UnitedHealthcare will process your enrollment

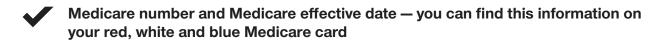
This chart shows you how we will be contacting you after your enrollment

UnitedHealthcare member ID card	Watch for your UnitedHealthcare member ID card in the mail.
Quick Start Guide	Once you're enrolled, you will receive a Quick Start Guide in the mail to help you start using your new plan.
Website access	After you receive your UnitedHealthcare member ID card, you can register online at the website listed below to get access to plan information.

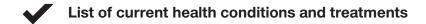
Start using your plan on your effective date. Remember to use your UnitedHealthcare member ID card.

We're here for you

When you call, be sure to let the Customer Service Advocate know that you're calling about a group-sponsored plan. In addition, it will be helpful to have:







Questions? We're here to help.





UnitedHealthcare Senior Supplement group retiree plans are underwritten by UnitedHealthcare Insurance Company, a private insurance company not connected with or endorsed by the U.S. Government or the federal Medicare program. UnitedHealthcare is part of the UnitedHealth Group family of companies. UnitedHealthcare Senior Supplement plans are not Medicare Supplement plans. They are employer group retiree plans and may provide coverage that is different from a Medicare Supplement plan. In New York, the plans are called UnitedHealthcare Retiree Benefit Plans and are underwritten by UnitedHealthcare Insurance Company of New York. Senior Supplement plans may not be available in all states.





Call toll-free **1-800-851-3802**, TTY **711** 8 a.m. - 8 p.m. local time, 7 days a week



www.UHCRetiree.com/sdcera

United Healthcare