

Dependable support



more of what matters for your health

Learn about the 2025 UnitedHealthcare
Medicare Advantage Plan premiums



Stay with the plan you've relied on to be there for what matters

Thank you for being a valued member.

We're proud to once again be an option for your retiree health care coverage in 2025. For over 10 years we've been committed to SHBP retirees by delivering a Group Medicare Advantage (PPO) plan that fits your needs and provides quality care.

This year you must re-enroll to remain on your UnitedHealthcare Group Medicare Advantage plan.



Years of experience helping SHBP retirees adds up to a better experience for you

4+

CMS Star Rating for the last 8 years¹

96%

SHBP member satisfaction rating for the last 10 years²



We're here to help:

- ✓ Deliver reliable coverage with plans built to be used with benefits that matter to you
- ✓ Provide support when you need it
- ✓ Find care and resources to support your health and wellbeing

You've earned a plan that provides benefits you can count on

The UnitedHealthcare Group Medicare Advantage Plan will continue to include:



Anywhere access

See any in- or out-of-network provider who accepts Medicare and the plan option. Plus, get worldwide emergency and urgent care coverage.



Personalized support

UnitedHealthcare will connect you with knowledgeable Customer Service Advocates who can help you with claims and plan benefits questions and may refer you to relevant programs based on your specific health concerns.



Additional benefits

- ✓ **In-home wellness visits** with UnitedHealthcare® HouseCalls
- ✓ **Post-discharge meals, post-discharge transportation and in-home care**, exclusive to the UnitedHealthcare Group Medicare Advantage (PPO) plan options through UnitedHealthcare Healthy at Home
- ✓ **A free gym membership**
- ✓ **Resources, events and personalized support** to help keep your mind, body and social life active with Let's Move by UnitedHealthcare®
- ✓ **\$0 routine vision copay**
- ✓ **Reduced prior authorization requirements**

“I love that my UnitedHealthcare Customer Service Advocate can contact providers to clarify costs and verify any out-of-network benefits.”

– Satisfied SHBP retiree

Act now to re-enroll

The State Health Benefit Plan Retiree Option Change Period (ROCP) is October 15–November 8.

If you don't take action, you will automatically be enrolled in the lowest cost plan option SHBP offers, the Standard Plan offered by Anthem.

Ready to re-enroll? Contact SHBP.

800-610-1863

8:30 a.m.–5 p.m. ET, Monday–Friday
mySHBPga.adp.com

Have plan questions?

UnitedHealthcare can help.

877-246-4190, TTY 711

8 a.m.–8 p.m. ET, Monday–Friday
retiree.uhc.com/shbp

A note from UnitedHealthcare regarding 2025 Plan premiums

In your ROCP mailing from SHBP, you will see that there has been an increase in UnitedHealthcare's plan premiums. As a current UnitedHealthcare member, we wanted to highlight some recent regulations that are impacting Medicare benefits and plan premiums.



Funding changes of Medicare Advantage and Part D plans

Medicare Advantage Plans, like your Group Medicare Advantage Plan offered through the State Health Benefit Plan, receive funding from Congress and the Centers for Medicare and Medicaid Services (CMS). Changes in funding from CMS have a direct impact on employer group premiums.



Introduction of the Inflation Reduction Act (IRA)

This will bring richer pharmacy benefits for all Part D beneficiaries in 2025 including the elimination of the coverage gap (donut hole) and a \$2,000 out-of-pocket maximum. While these are positive changes for beneficiaries, they do impact the 2025 premium rates.

We know you have an important decision to make during this year's ROCP. While Medicare Advantage is changing across the industry, we are committed to continuing to deliver a plan that provides you more access to care, extra benefits and personalized service.

¹Every year Medicare evaluates plans based on a 5 Star rating system. The Medicare Advantage Plan Star Rating applies to Contract H2001 that was rated 5 out of 5 stars for 2022 and 4.5 stars in 2023. Previous plan performance can be found at <https://www.cms.gov/medicare/health-drug-plans/part-c-d-performance-data>

²UnitedHealthcare Customer Experience Survey scores for SHBP Medicare Advantage plan members. Benefits, features and/or devices may vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

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.

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 these plans depends on the plan's contract renewal with Medicare.

UnitedHealthcare Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 877-246-4190, TTY 711.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 877-246-4190, TTY 711.

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