



Shell Medicare Advantage PPO Plan

A Plan option for Medicare eligible retirees

2020 Open Enrollment



Welcome

Why we are here today

What you need to know

The Shell Medicare Advantage PPO Plan

How the plan works

Annual Enrollment Overview for 2020

What Happens after I enroll?

Shell Retiree Resources

Questions

What Shell Retirees Need to Know...

- ✓ **The Shell Medicare Advantage PPO Plan is a UnitedHealthcare® Group Medicare Advantage (PPO) plan custom designed for Shell. Introduced as a plan option for Shell retirees in 2018**

This Medicare Advantage PPO plan is different from the Medicare plans offered by Shell today in two important ways:

- 1. The Shell Medicare Advantage PPO Plan offers value to Shell retirees – broad national, enhanced coverage with low monthly premium contributions. Health & Wellness programs at no cost to you.**
- 2. You will receive the same benefit level in or out-of-network. This differs from an Medicare Advantage HMO plan, which restricts coverage to a specific network of doctors and hospitals. You can continue to see your current providers that are important to you, as long as they accept Medicare and the plan**

What Shell Retirees Need to Know... More...



- 1. Prescription Drugs are administered by Silver Script. It is the same plan as the one used for retirees enrolled in the UHC Medicare Complementary Plan.**
- 2. Annual Enrollment is October 9th – October 23rd.**
- 3. Annual Enrollment Personal Fact Sheet was mailed in mid-September**
- 4. If you would like to change your 2020 enrollment to the Shell Medicare Advantage PPO plan, contact the Shell Benefits Center at 1-800-30 SHELL/ 1-800-307-4355. 7:30 am – 7 pm CT, M-F**

Your Shell Medicare Advantage PPO Plan



- ✓ **You have the advantage of a single medical plan.**
 - ✓ **All the benefits of Part A – hospital stays, skilled nursing, home health care**
 - ✓ **All the benefits of Part B – doctor’s visits and outpatient care**
 - ✓ **Additional benefits, programs and features included in the plan**

- ✓ **Eligible Shell retirees enrolled in other Medicare plans can enroll in the Shell Medicare Advantage PPO Plan and the current SilverScript prescription drug plan. Call the Shell Benefits Service Center to enroll at 1-800-307-4355, 7:30 am to 7 pm CT, Monday – Friday.**

Plan Design Comparison – Medicare Complementary plan



Why choose the Shell Medicare Advantage PPO?

Plan Features	Shell Medicare Advantage PPO	Shell Medicare Complementary
Monthly premium contributions	Lower	Higher
Annual deductible	\$0	\$350
Eligible preventive care services	Covered at 100%	Covered at 100%
Primary care office visit	\$15 copay	20% coinsurance, after deductible
Specialist office visit	\$25 copay	20% coinsurance, after deductible
Inpatient hospital admission	\$250 copay per admission	20% coinsurance, after deductible
Outpatient hospital services	20% coinsurance	20% coinsurance, after deductible
Emergency room visit	\$120	20% coinsurance, after deductible
Urgent care visit	\$35	20% coinsurance, after deductible
Annual out-of-pocket maximum	\$3,000	\$3,000

- ← Lower contributions
- ← No annual deductible
- ← Simple fixed-dollar copays instead of coinsurance
- ← The same annual out-of-pocket maximum

How does the Plan Work?

- ✓ **This plan allows you to visit doctors, specialists and hospitals in and out of network for the same cost share as long as the provider participates in Medicare and accepts the plan**
 - **You receive the same level of benefits in- & out-of-network**
 - **No need to choose a primary care doctor**
 - **No need to obtain a referral to see a specialist**
 - **Emergency and urgent care coverage outside of the U.S.**

- ✓ **UnitedHealthcare will reimburse the providers directly.**

- ✓ **You only need to show your UnitedHealthcare® member ID card to your doctor for your medical claims**

How does the Plan Work?

- ✓ **UnitedHealthcare will mail a monthly statement of your Medicare Advantage PPO medical claims information to you**

- ✓ **Give UnitedHealthcare a call and we will do the work for you:**
 - ✓ **Confirm if your doctor or health care facility is part of the UnitedHealthcare network**

 - ✓ **Look up your doctor or health care facility to see if they have already accepted this type of plan in the past or, if they are not part of the network, explain how they can process claims for members**

 - ✓ **Take the name of your doctor or health care facility and make a personal call to them to explain how the Shell Medicare Advantage PPO plan works**

Shell Medicare Advantage PPO Plan Eligibility



Eligibility Requirements

- Be enrolled in Medicare Parts A & B to participate
- Continue to pay Part B monthly premiums & be a U.S. citizen or legal resident
- Medicare Beneficiary Identifier on file with Fidelity
- Permanent U.S. physical address on file with Fidelity that is not a P.O. Box
- Cannot be enrolled in another Medicare Advantage plan at the same time
- Centers for Medicare & Medicaid Services (CMS) must approve all enrollments



Enjoy a preventive care visit in the privacy of your own home at no cost to you!*

With the UnitedHealthcare® HouseCalls program, you get an annual in-home preventive care visit from one of our health care practitioners at no extra cost. A HouseCalls visit is designed to support, but not take the place of your regular doctor's care. What to expect from a HouseCalls visit:

- ✓ A knowledgeable health care practitioner will review your health history and current medications, perform health screenings, help identify health risks and provide health education
- ✓ You can talk about health concerns and ask questions that you haven't had time to ask before
- ✓ HouseCalls will send a summary of your visit to you and your primary care provider
- ✓ You may even be eligible for a reward when you complete a HouseCalls visit.

Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group

*HouseCalls may not be available in all areas

Fitness Membership

SilverSneakers® is a fitness program that includes:



- ✓ Access to exercise equipment
- ✓ Group classes led by certified instructors trained specifically in adult fitness
- ✓ 16,000+ participating locations*

***At-home kits are offered for members who want to start working out at home or for those who can't get to a fitness location due to injury, illness or being homebound.**

Want to talk to a nurse? You are never alone with NurseLine

Health questions can come up anytime. NurseLine provides you 24/7 access to a registered nurse who can help you with sudden health concerns as well as:

- ✓ Questions about a medication
- ✓ Finding a doctor or specialist
- ✓ Understanding an ongoing health condition or new diagnosis



Virtual Visits



With Virtual Visits, you're able to live video chat with a doctor or behavioral health specialist from your computer, tablet, or smartphone anytime, day or night - \$0 copay!

Virtual Doctor Visits

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, stomach ache

You can find a list of participating Virtual Doctor Visit providers by logging into your member website.

Virtual Behavioral Health Visits

Virtual Behavioral Health Visits may be best for:

- ✓ Initial evaluation
- ✓ Medication management
- ✓ Addiction
- ✓ Depression
- ✓ Trauma and loss
- ✓ Stress or anxiety

You can find a list of participating Virtual Behavioral Visit providers by logging into your member website.

*Doctors can't prescribe medications in all states.

Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group

Take an active role in your health with Renew

Renew by UnitedHealthcare* helps you unlock your unique potential and live your best life — with access to a wide range of resources, such as Renew magazine, brain games, recipes, learning courses, fitness activities, videos and more. Plus, you may be eligible to earn gift card rewards by completing certain health care activities such as your annual physical or wellness visit.**

Renew can help you take a more active role in your health and wellness through:

-  Renew Magazine
-  Interactive quizzes and tools
-  Renew Rewards
-  Health news, articles and videos
-  Brain games
-  Health topic library
-  Recipe library
-  Photo gallery
-  Streaming music
-  Learning courses



* Renew by UnitedHealthcare is not available in all plans. Resources may vary.

** Reward offerings will vary by member and Renew Rewards is not available in all plans with Renew by UnitedHealthcare.


What to Expect After Enrollment

- ✓ **You will receive your new UnitedHealthcare Medicare Advantage (PPO) member ID card in December and you can start using it as soon as your plan is effective.**
- ✓ **You will receive a welcome packet that gives you more information on how your benefits work and how to get the most out of your plan.**
- ✓ **After your effective date:**
 - ✓ **You will receive a welcome call to answer any questions about the plan and will be provided the opportunity to take a health assessment.**


New Medicare Card

- ✓ Beginning in April 2018, Centers for Medicare and Medicaid Services (CMS) began mailing new cards to beneficiaries to help prevent fraud and comply with The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA).
- ✓ MACRA requires CMS to replace Medicare beneficiaries' Social Security-based Health Insurance Claim Number (HICN) with a Medicare Beneficiary Identifier (MBI).
- ✓ CMS will have completed the process of replacing beneficiaries' cards by April 2019.
- ✓ MACRA and the new Medicare card do not impact your UnitedHealthcare plan or member ID card.

Card with Health Insurance Claim Number (HICN)

MEDICARE			HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)				
NAME OF BENEFICIARY JOHN DOE				
MEDICARE CLAIM NUMBER 000-00-0000-A		SEX MALE		
IS ENTITLED TO HOSPITAL (PART A)		EFFECTIVE DATE 01-01-2014		
MEDICAL (PART B)		01-01-2014		
SIGN HERE → _____				

Card with Medicare Beneficiary Identifier (MBI)

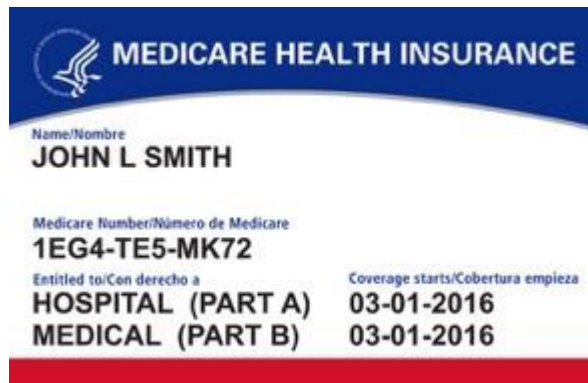
		MEDICARE HEALTH INSURANCE	
Name/Nombre JOHN L SMITH			
Medicare Number/Número de Medicare 1EG4-TE5-MK72			
Entitled to/Con derecho a HOSPITAL (PART A)		Coverage starts/Cobertura empieza 03-01-2016	
MEDICAL (PART B)		03-01-2016	

How to use your new plan after 1/1/2020

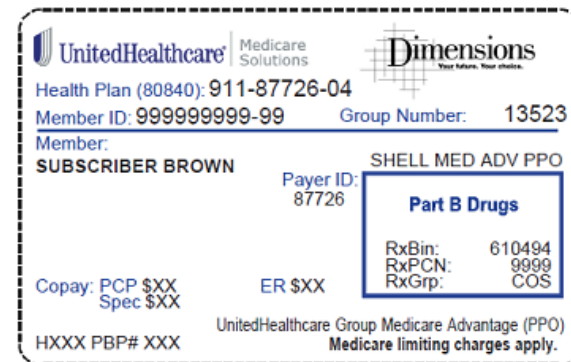
It's easy!

- ✓ Beginning 1/1/2020, simply use your UnitedHealthcare member ID card each time you go to the doctor or hospital
- ✓ The back of your member ID card lists important phone numbers you may need throughout the year.
- ✓ Don't discard your red, white and blue Medicare card.

Store this card in a safe place in 2020

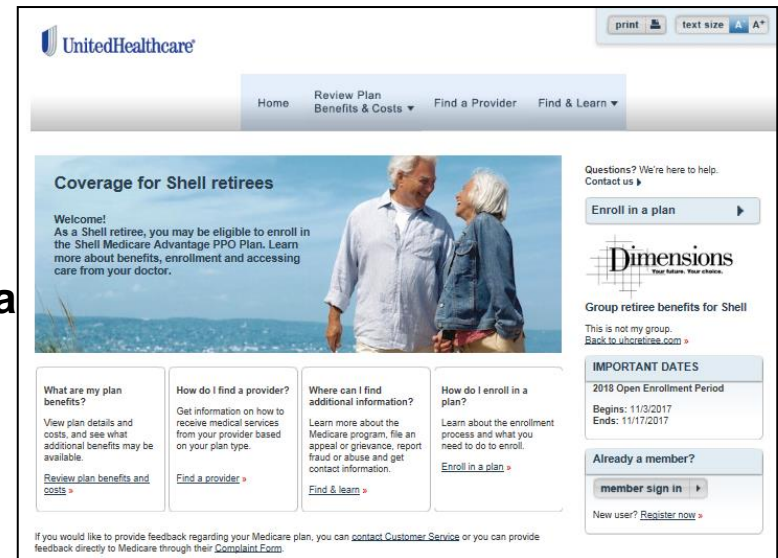


Use this card beginning January 1, 2020



Once you register online at www.UHCRetiree.com/shell you can:

- ✓ Look up your latest claim information
- ✓ Review benefit information and plan materials
- ✓ Review your personal health record
- ✓ Print a temporary member ID card and request a new one
- ✓ Search for network doctors
- ✓ Learn about health and wellness topics and sign up for healthy challenges based on your interests and goals
- ✓ Sign up to get Explanation of Benefits online



The screenshot shows the UnitedHealthcare website interface for Shell retirees. At the top, there is a navigation bar with the UnitedHealthcare logo, a 'print' button, and a 'text size' selector. Below the navigation bar are links for 'Home', 'Review Plan Benefits & Costs', 'Find a Provider', and 'Find & Learn'. The main content area features a large banner titled 'Coverage for Shell retirees' with a photo of an elderly couple. Below the banner, there are four columns of information: 'What are my plan benefits?', 'How do I find a provider?', 'Where can I find additional information?', and 'How do I enroll in a plan?'. To the right of the banner, there is a 'Questions? We're here to help. Contact us' link, an 'Enroll in a plan' button, and a 'Dimensions' logo. Below these, there is a section for 'Group retiree benefits for Shell' and 'IMPORTANT DATES' for the 2018 Open Enrollment Period. At the bottom, there is an 'Already a member?' section with a 'member sign in' button and a 'New user? Register now' link.

Summary – Remember These Important Items



- Shell Retirees will need to make an active election if you want to enroll in the Shell Medicare Advantage PPO plan for coverage beginning January 1, 2020.

- The Shell Medicare Advantage PPO plan option offers value to Shell retirees :
 - Enhanced coverage with low monthly contributions
 - Programs at no additional cost, such as HouseCalls & NurseLine
 - SilverScript prescription drug program automatically provided

- You will receive the same level of benefits in- and out-of-network as long as the provider accepts Medicare and the plan.

- No referrals and no selection of a primary care physician required.

Shell Retiree Resources



	Fidelity Shell Benefits Service Center	Shell Medicare Advantage PPO	SilverScript Rx
For Questions About...	<ul style="list-style-type: none"> • Enrollment • Eligibility • Premium Payment 	<ul style="list-style-type: none"> • Retiree education meeting opportunities • Network providers • Plan details and coverage questions • Claims questions • Plan comparison 	<ul style="list-style-type: none"> • Prescription drug plan details and coverage questions for participants enrolled in the Shell Medicare Advantage PPO plan
Toll-Free Number	1-800 30 SHELL (1-800-307-4355), 7:30 am – 7 pm CT, M-F.	1-866-413-2864. 8 am – 8 pm, local time. 7 days a week through 11/20, then M-F. TTY 711	1-855-702-1189, 24 hours per day, 7 days per week. TTY 711
Participant Website	www.netbenefits.com	www.UHCRetiree.com/shell	www.shell.silverscript.com



Questions?

Questions?

Q & A

Disclaimer



This information is not a complete description of benefits. Call 1-866-413-2864 , TTY 711, 8 a.m. – 8 p.m. local time, 7 days a week for more information. The provider network may change at any time. You will receive notice when necessary.

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, including the cost-sharing that applies to out-of-network services.

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

Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2019 All rights reserved.

The Nurseline service 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.

Solutions for Caregivers assists in coordinating community and in-home resources. The final decision about your care arrangements must be made by you. In addition, the quality of a particular provider must be solely determined and monitored by you. Information provided to you about a particular provider does not imply and is in no way an endorsement of that particular provider by Solutions for Caregivers. The information on and the selection of a particular provider has been supplied by the provider and is subject to change without written consent of Solutions for Caregivers.