



# Shell Group Medicare Advantage PPO

2024 Update



## What's New for 2024

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## Original Medicare Basics

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## Plan Benefits, Programs and Features

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## What to Expect Next/How to Enroll



# America's largest Medicare Advantage plan provider

**More people turn to UnitedHealthcare than any other company\* when it's time to choose their Medicare Advantage coverage.**

UnitedHealthcare is proud to have been serving the health care needs of people just like you for more than 40 years — and you can count on us to be here when you need us.

# Medicare Advantage's largest national provider network

**UnitedHealthcare has Medicare Advantage's largest national provider network, now with more doctors and specialists.\*\***



\*Based on CMS Enrollment Data as of June 2022..

\*\*Provider network may vary in local market..



# UnitedHealthcare is helping you do more with your Group Medicare Advantage plan



## Fill your prescriptions

When it comes to your prescription drug needs, it's good to know that you'll have one of the most comprehensive drug coverage programs available. And, you can have your prescriptions delivered straight to your door.



## Easily get help finding care

Whether it's an appointment with a doctor online, a call with a nurse at 3 a.m. or taking care of a wellness visit from the comfort of your home, we make it easier to connect you with care so you can stay on top of your health — when, where and how you need it.



## Keep your mind and body fit

Renew by UnitedHealthcare® helps you to take charge of your health and wellness every day by providing a wide variety of useful resources and activities, including brain games, healthy recipes, fitness activities, learning courses and more. All at no additional cost.\*



## Get 1-on-1 support

At UnitedHealthcare, it's not just customer service. It's 1-on-1 support to help answer your questions and take the extra steps to understand your needs. And it's helping you get the most out of your plan, so you can be at your best health.

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



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# Original Medicare Basics

# Understanding Original Medicare's 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 only be in one Medicare Advantage 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
- **When you are a member,** you are encouraged to read the plan's Evidence of Coverage (EOC), which included appeals and grievance rights, which can be found at [retiree.uhc.com/shell](https://retiree.uhc.com/shell).
- **The EOC also covers** specific plan benefits, copays, exclusions, limitations and other terms
- **Please review the full text of the Statement of Understanding** in your 2024 enrollment plan guide



# 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**



# Understanding your Medicare choices

Step

1

Enroll in  
Original Medicare

## Original Medicare

Provided by the federal government



### Part A

Helps pay for hospital stays and inpatient care



### Part B

Helps pay for doctor visits and outpatient care

After you enroll in Original Medicare (Parts A and B), you may choose to enroll in additional Medicare coverage.





# Understanding your Medicare choices

Step

2

Add a Medicare Advantage  
(Part C) plan

## Medicare Advantage plan

Offered by private companies



### Part C

Combines Part A (hospital insurance) and Part B (medical insurance) in 1 plan



### Part D

Usually includes prescription drug coverage



Provides additional benefits, services and programs not provided by Original Medicare





Shell Medicare Advantage PPO with Prescription Drug plan


# Plan Benefits, Programs and Features

# Shell plan overview

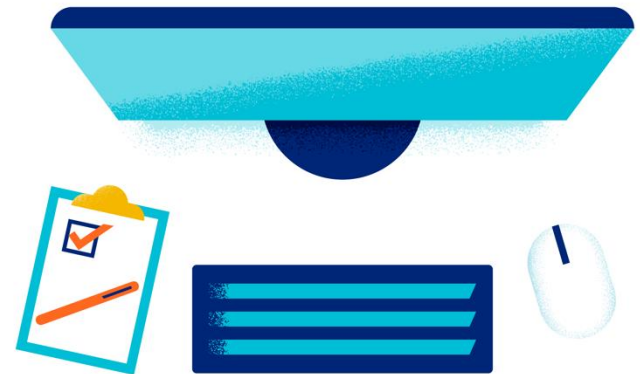
- Coverage for visiting doctors, clinics and hospitals
- The plan supplies Medical benefits, vision, hearing and chiropractic coverage.
- No referral needed to see a specialist
- You can see a doctor outside the network for the same cost share as network providers as long as the provider participates in Medicare and accepts the plan.



# Visit any doctor, specialist or hospital that accepts Medicare

 Even though you are not required to see a network doctor, your doctor may already be part of our network. To find out, search our online Provider Directory at [retiree.uhc.com/shell](https://retiree.uhc.com/shell) or call UnitedHealthcare Customer Service at 1-866-413-2864 , TTY 711, 8 a.m. - 8 p.m. local time, Monday – Friday.

**If your doctor is in-network, they must accept this plan if you are an existing patient. If your doctor is out-of-network, they may choose not to treat you unless it is an emergency.**



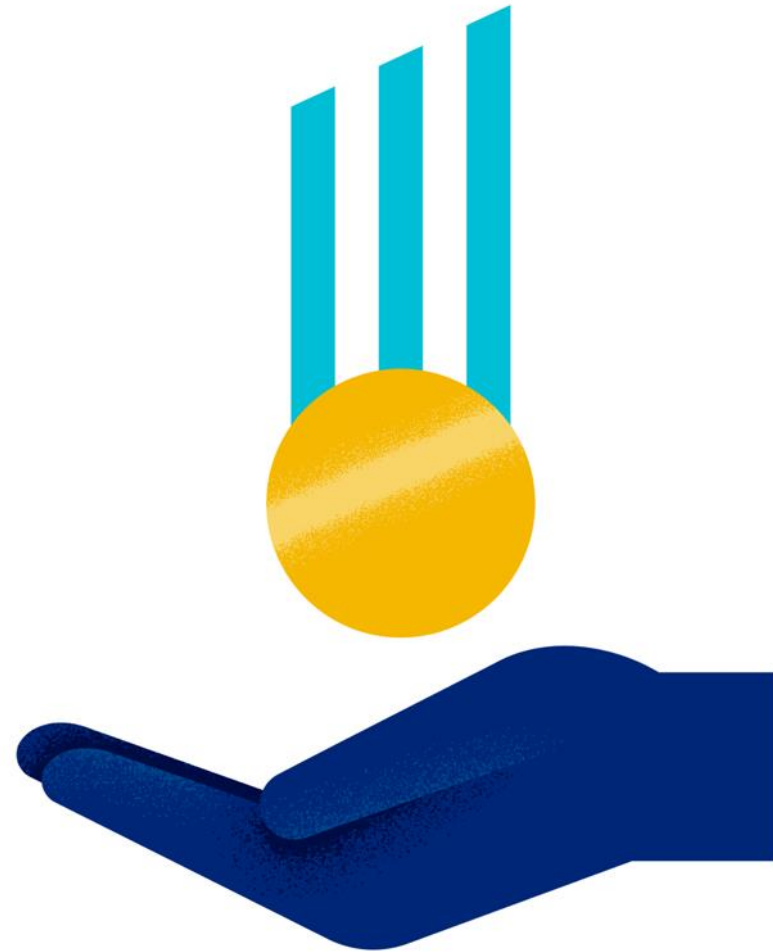
# Your monthly and annual costs

**Annual deductible**

\$0








**Annual out-of-pocket maximum**

\$3,000








# Shell Medicare Advantage PPO

## Plan benefits

Benefit coverage	In-network or Out-of-Network
 Primary care provider (PCP) office visit	\$15 copay
 Specialist office visit	\$25 copay
 Urgent care	\$35 copay
 Emergency room	\$120 copay
 Inpatient hospitalization	\$250 copay per stay
 Outpatient surgery	20% coinsurance
 Medical virtual visits	\$0 copay







# Preventive services

Benefit coverage	In-network or Out-of-Network
 Annual Physical	\$0 copay
 Annual Wellness Visit	\$0 copay
 Immunizations	\$0 copay
 Breast cancer screenings	\$0 copay
 Colon cancer screenings	\$0 copay








# Additional benefits

Benefit coverage	In-network or Out-of-Network
 Medicare-covered podiatry	\$25 copay
 Medicare-covered chiropractic care	\$20 copay
 Medicare-covered vision services	\$25 copay
 Medicare-covered hearing services	\$25 copay





# Additional Benefits

Benefit coverage	In-network or Out-of-Network
 Routine podiatry	\$25 copay (limited to 6 visits per year)
 Routine Acupuncture	\$25 copay
 Routine vision services	\$0 copay (1 per year)
 Routine hearing exam for hearing aids	\$0 copay (1 per year)
 Hearing Aid Allowance	\$500 (every 3 years)



# Diabetes testing and monitoring supplies

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:

- Lancets
- Lancing device
- Glucose control solution (to test accuracy of your meter)
- Replacement batteries for your meter

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

**Plus, your plan provides coverage for many of the OneTouch<sup>®</sup> and ACCU-CHEK<sup>®</sup> blood glucose testing strips and meters\***

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

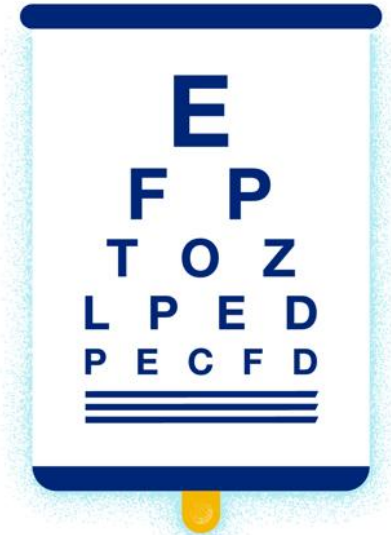


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# Vision exam\*

With the vision benefit, you'll have access to a nationwide network of providers with the freedom to see any participating vision provider. You will have access to an annual routine eye exam through a vision provider.

- ✓ A routine eye exam once every 12 months with a \$0 copay
- ✓ Out-of-network providers may require you to pay upfront and submit a reimbursement claim to UnitedHealthcare
- ✓ The network is UnitedHealthcare Medical Network with information on your UnitedHealthcare member ID card




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



## Part D

# Prescription drug coverage

- ✓ UnitedHealthcare has thousands of national, regional, local chain and independent neighborhood pharmacies in our network
  - ✓ Thousands of covered brand-name and generic prescription drugs
  - ✓ Bonus drug coverage in addition to Medicare Part D drug coverage
-  Check your plan's drug list at [retiree.uhc.com/shell](https://retiree.uhc.com/shell) or call Customer Service to see if your prescription drugs are covered



# Important terms to understand

## Annual deductible

Your plan does not include an annual deductible for either the medical or prescription drug plans. Your prescription drug coverage begins in the initial coverage stage

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## Copay

A fixed amount you pay for a covered service, usually when you get the service. For example, you might pay \$10 or \$20 for a doctor's visit or prescription drug. How much you pay depends on the type of service.

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## Coinsurance

Your share of the costs of a covered health care service. Typically, a percentage of total cost. Your plan pays the rest.



Find more terms at [justplainclear.com](https://www.justplainclear.com)

## Total drug costs

The amount you pay (or others pay on your behalf) and the plan pays for prescription drugs in a plan year. This does not include premiums.

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## Premium

The amount that must be paid for your health insurance or plan. You usually pay it monthly.

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## Out-of-pocket Maximum

For this Shell Medicare Advantage PPO with Prescription Drug plan, you will have a medical out of pocket maximum of \$3,000. In addition, you will have a maximum prescription out of pocket of \$2,950. This is the most that you will pay out of your pocket for covered plan expenses.



# Drug payment stages

## Initial coverage

In this drug payment stage, you pay a copay or coinsurance (percentage of a drug's total cost) and the plan pays the rest.



**You stay in this stage until your total drug costs reach \$5,030.**

## Coverage gap

Your plan provides additional coverage through the gap, and you continue to pay the same copay or coinsurance as you did in the initial coverage stage.



**You stay in this stage until your out-of-pocket costs reach \$8,000.**

## Catastrophic coverage

After your out-of-pocket costs reach \$8,000, you pay \$0.



**You stay in this stage for the rest of the plan year.**



# Part D (prescription drug) benefits

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply or CVS Retail Pharmacy
1	<b>Preferred Generic</b> Most generic drugs	\$7 copay	\$15 copay
2	<b>Preferred Brand</b> Many common brand-name drugs, called preferred brands, and some higher-cost generic drugs	\$47 copay	\$90 copay
3	<b>Non-preferred Drug</b> Non-preferred generic and non-preferred brand-name drugs. In addition, Part D-eligible compound medications are covered in Tier 3.	\$80 copay	\$125 copay
4	<b>Specialty Tier</b> Unique and/or very-high-cost brand-name and generic drugs	\$80 copay	\$125 copay



# More ways to save



# 1

## **Review your medications**

Discuss all your prescription drugs with your doctor at least once a year.

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# 2

## **Use your UnitedHealthcare member ID card**

Show your member ID card at the pharmacy to get the plan's discounted rates.

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# 3

## **Use participating network pharmacies**

You may save on the medication you take regularly.

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# 4

## **Consider using Optum<sup>®</sup> Home Delivery through OptumRx pharmacy**

You could save time and trips to the pharmacy.





# Ordering through Optum Home Delivery

1

## Order submitted

After your account is set up, your Optum Home Delivery order enters the OptumRx pharmacy system

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2

## Pharmacist review

A pharmacist reviews your information for drug interactions, allergies and dosage

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3

## Safety review

For your safety, another pharmacist reviews your medication for accuracy after it is dispensed

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4

## Packaging

OptumRx seals your medication in a tamper-evident package

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5

## Shipping

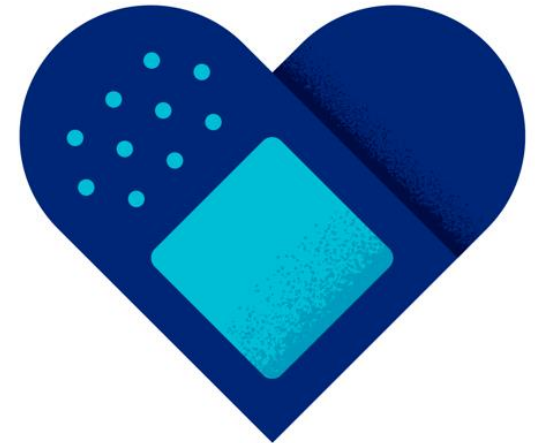
Optum Home Delivery mails your medication to you and notifies you when it has been shipped



# Why vaccines are important

- ✓ **Vaccines work with your body's natural defenses** to protect against infection and help reduce the risk of disease
- ✓ **They do this by imitating an infection without causing the disease** — and getting your immune system to respond the same way it would to a real infection. This prepares your body to recognize and fight the disease in the future.

**Check with your doctor to see if the vaccines listed on the next slide are right for you**



# Common vaccines covered under:



## Part B

- ✓ Influenza (flu)
- ✓ Pneumococcal
- ✓ Hepatitis B for those at medium or high risk
- ✓ COVID-19\*



## Part D

- ✓ Shingles
- ✓ Tetanus, diphtheria, pertussis (Tdap)
- ✓ Hepatitis A
- ✓ Hepatitis B for those at low risk

### Did you know?

It is important to get a new flu shot every year because flu viruses are constantly changing.\*\*

The Shingrix vaccine is more than 90% effective at preventing shingles and long-term nerve pain.^

\*You will have \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers **during the national public health emergency period.**  
\*\*Centers for Disease Control and Prevention, 2019.  
^Centers for Disease Control and Prevention, 2020.



# Schedule a \$0 annual physical and wellness visit\*

- ✓ Save time by combining your wellness visit and physical into a single office visit
- ✓ Schedule your appointment early in the year to get any other preventive care you may need
- ✓ Make sure you follow through with your provider's recommendations for screenings, exams and other care

**You do not have to wait 12 months. Schedule your Annual Wellness Visit anytime during the calendar year.**



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



# UnitedHealthcare® HouseCalls\*

**Have a yearly check-up at home to help stay on top of your health between regular doctors' visits.**

- ✓ No extra costs
- ✓ A licensed health care practitioner will perform a head-to-toe exam, health screenings, review your health history and current medications, help identify health risks and provide health education
- ✓ The visit lasts up to an hour. You can talk about health concerns and ask questions that you haven't had time to ask before.
- ✓ You'll get a personalized checklist of topics to discuss at your next doctor's visit
- ✓ HouseCalls will send a summary of your visit to you and your regular doctor



## **UnitedHealthcare HouseCalls Video Visit**

Prefer a video visit instead? 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.



# Take an active role in your health with Renew by UnitedHealthcare<sup>®\*</sup>

**Explore our health and wellness experience that helps empower you to take charge of your well-being every day.**

It provides a wide variety of useful resources and activities, including brain games, healthy recipes, learning courses, fitness activities and more.

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

- Renew Active<sup>®</sup>
- Brain games
- Recipe library
- Workout videos
- Learning courses
- Interactive quizzes and tools
- Health news, articles and videos
- Health topic library



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



# Renew Active<sup>®4</sup> by UnitedHealthcare

**Renew Active, the gold standard in Medicare fitness programs for the body and mind, at no additional cost to you.**

## **Renew Active includes:**

- ✓ A free gym membership at a fitness center you select from our large national network, including many premium gyms
- ✓ Thousands of on-demand workout videos and live streaming fitness classes
- ✓ Social activities at local health and wellness classes and events
- ✓ An online Fitbit<sup>®</sup> Community. No Fitbit device is needed.
- ✓ An online brain health program with exclusive content for Renew Active members through AARP<sup>®</sup> Staying Sharp<sup>®</sup>




# Get care virtually anywhere

**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.<sup>5</sup>**

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 may be good for minor health concerns including:**

- ✓ Allergies, bronchitis, cold/cough
- ✓ Fever, seasonal flu, sore throat
- ✓ Migraines/headaches, sinus problems, stomachaches

 **You can find a list of participating Virtual Visit providers by logging in to your member website**

## **Virtual Behavioral Health Visits may be best for:**

- ✓ Initial evaluation
- ✓ Behavioral health medication management
- ✓ Addiction
- ✓ Depression
- ✓ Trauma and loss
- ✓ Stress or anxiety



\*The device you use must be webcam-enabled. Data rates may apply.  
This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.  
Providers cannot prescribe medications in all states.





# Mental and Behavioral Health

**Nothing is more important than your health, which includes your mental health.**

You have access to many resources to help improve your emotional and mental health, including:

- ✓ Personalized virtual therapy programs with AbleTo
- ✓ Ongoing mental health support with Optum® Behavioral Health
- ✓ Health and Wellness Resources with Renew by UnitedHealthcare



# 24/7 Nurse Support<sup>6</sup>

**24/7 Nurse Support was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, anywhere at no additional cost.**

When you call, a registered nurse can help you:

- ✓ Choose where to go for care — whether that's self-care, a doctor visit or urgent care
- ✓ Find a doctor or hospital that meets your needs and preferences
- ✓ Understand your diagnosis and explore treatment options



# UnitedHealthcare Hearing

**With UnitedHealthcare Hearing, you can receive a hearing exam and have access to a wide selection of name-brand and private-labeled custom-programmed hearing aids at significant savings. Plus, you'll receive personalized care and follow-up support from experienced hearing providers.**

- ✓ Choose from 2,000+ hearing aid models and styles from the industry's top brands, featuring advanced technology for superior sound quality, including Bluetooth® streaming, recharging capabilities, hands-free calls with tap control and more
- ✓ Get virtual care with hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers\* nationwide — both with support every step of the way
- ✓ Receive a complimentary hearing aid accessory with the purchase of a pair of hearing aids in the Premium technology level\*\*
- ✓ Enjoy a hassle-free experience with no claims or reimbursement forms



To get started and save up to 50%–80% off standard industry prices<sup>^</sup>, go online or call UnitedHealthcare Hearing.

\*Please refer to your Summary of Benefits for details on your benefit coverage. Network size varies by market.

\*\*Availability subject to change and may be discontinued at any time.

<sup>^</sup>Based on suggested manufacturer pricing.

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

Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.



# UnitedHealthcare Healthy at Home

**You are eligible for the following benefits up to 30 days following all inpatient and skilled nursing facility discharges\*:**

- ✓ 28 home-delivered meals through Mom's 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<sup><7></sup>
- ✓ 6 hours of in-home personal care provided through a CareLinx professional caregiver to perform tasks such as preparing meals, bathing, medication reminders, and more. A referral is not required.<sup>8</sup>



\*A new referral is required after every discharge to access your meal and transportation benefit.



# Personal Emergency Response System (PERS)

With the Personal Emergency Response System, provided by Lifeline, help is a button push away.



In-home medical alert monitoring system



Quick access to help in any situation, whether an emergency or you just need a helping hand



Helps give you confidence and independence



# Discount program

As a UnitedHealthcare member, you have access to discounts on a variety of products and services. This may include discounts on home-delivered meals, in-home personal care, vitamins, fitness gear, chiropractic, acupuncture, vision services and more.\* These discounts are available at no cost to you. Learn more by visiting [uhcretairediscounts.lifemart.com](https://uhcretairediscounts.lifemart.com).



The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the UnitedHealthcare grievance process.

\*Acupuncture, chiropractic, natural healing, and physical and occupational therapy discounts are currently not available in California.





# What to Expect Next

# What to expect after enrollment

1

## **Get your UnitedHealthcare member ID card and read your Quick Start Guide**

The Quick Start Guide gives you more information on how your benefits work and how to get the most out of your plan. Your member ID card will be attached to the front cover of your guide.

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2

## **Register online to access your plan information**

After you receive your member ID card, you can register online at [retiree.uhc.com/shell](https://retiree.uhc.com/shell)

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3

## **Start using your card**

You can start using your member ID card as soon as your plan is effective

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4

## **Help us understand your unique health needs**

Soon after your effective date, we will contact you to complete a short health survey. Throughout the year, we'll also provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.





# Visit the Virtual Education Center to explore and learn more

- ✓ Learn more about the custom programs offered to Shell plan members
- ✓ Watch videos from UnitedHealthcare Medicare Advantage plan members
- ✓ Print additional plan program information
- ✓ Access via any tablet, computer or smartphone

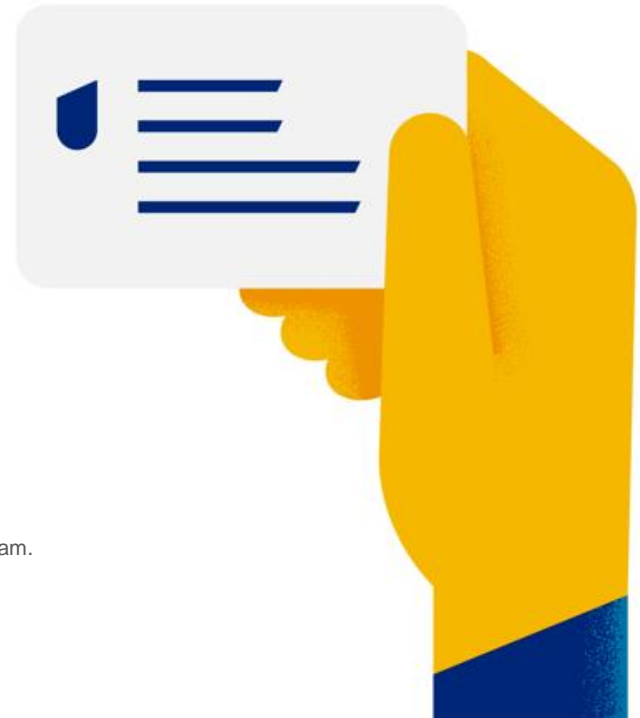
 [uhcvirtualretiree.com/shell](https://uhcvirtualretiree.com/shell)



# How to use your new UnitedHealthcare member ID card

**Sometime in the month before your coverage begins, you and any Medicare-eligible dependent covered by the plan will each be receiving a UnitedHealthcare Quick Start Guide and member ID card, which is your confirmation of enrollment.\***

- ✓ Beginning on your effective date, simply use your UnitedHealthcare member ID card each time you go to the doctor or hospital or get a prescription filled at the pharmacy
- ✓ 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



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



# Sign up for your secure personal online account

[retiree.uhc.com/shell](https://retiree.uhc.com/shell)

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

- 1 Visit the website and click on the **Sign In/Register** button and then click **Register Now**
- 2 Enter your information (first and last name, date of birth, ZIP code, UnitedHealthcare member ID number) and click **Continue**
- 3 Create your username and password, enter your email address, and click **Create my ID**
- 4 For security purposes, you will need to verify your account by email, call or text

## 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 doctors
- ✓ Sign up to get your Explanation of Benefits online





# How to Enroll

# Enrolling for Shell retirees

## You will be automatically enrolled

Shell has selected Medicare Advantage PPO with Part D Prescription drug for its Medicare-eligible retirees, spouses and their Medicare eligible dependents.

Shell Medicare-eligible retirees, spouses and their Medicare eligible dependents will be automatically enrolled in the plan and no action is needed.

**If you wish to continue to receive medical and prescription drug coverage through Shell, you do not need to take any action.**

## You can opt out

- You will have the opportunity to opt out of this plan if you don't want to be enrolled
- You can opt out by contacting Fidelity Benefit Service Center at **1-800-30-SHELL**, TTY **711**, 7:30am – 7:00pm Monday-Friday or at **[netbenefits.com](https://www.netbenefits.com)**





# Questions and Answers

# Resources available to Shell retirees

## Who should I call?

	Fidelity Shell Benefits Service Center	UHC Medicare Advantage PPO
<b>Responsible for Questions About...</b>	<ul style="list-style-type: none"> <li>• Enrollment</li> <li>• Eligibility</li> <li>• Premium Payment</li> </ul>	<ul style="list-style-type: none"> <li>• Network providers</li> <li>• Plan details and coverage questions for medical</li> <li>• Claims questions</li> <li>• Plan &amp; cost comparison</li> </ul>
<b>Toll-Free Number</b>	1-800 30 SHELL (1-800-307-4355) 7:30 am – 7 pm CT, Mon-Fri.	1-866-413-2864 8 am – 8 pm, local time. Mon-Fri. TTY 711
<b>Participant Website</b>	<a href="http://www.netbenefits.com">www.netbenefits.com</a>	<a href="http://retiree.uhc.com/shell">retiree.uhc.com/shell</a>





# Thank You

We look forward to welcoming you to our Medicare family



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

**[[Formularies and/or provider/pharmacy networks disclaimer]** [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.]

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].

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.

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. [AARP MedicareComplete and AARP MedicareRx Plans carry the AARP name, and UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. You do not need to be an AARP member to enroll. AARP and its affiliates are not insurers. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.]

#### **[[UnitedHealthcare® Senior Supplement Plans]**

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.]

#### **[[AARP/Walgreens PDP Plans]**

AARP MedicareRx Walgreens (PDP)'s pharmacy network offers limited access to pharmacies with preferred cost sharing in urban ND; suburban CA, HI, ND, PA and rural AK, AR, HI, IA, ID, KS, MN, MO, MS, MT, NE, OK, PA, SD, TX and WY. There are an extremely limited number of preferred cost share pharmacies in rural ND. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including pharmacies with preferred cost sharing, please call us or consult the online pharmacy directory using the contact information that appears on the booklet cover.]

<1>[[Preferred Retail Pharmacy Network] Member may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Pharmacies in the Preferred Retail Pharmacy Network may not be available in all areas. [Copays apply after deductible.]]



[<2>Optum Home Delivery is a service of OptumRx pharmacy. OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery for a [<90- or 100-day>] supply of your maintenance medication. If you have not used Optum Home Delivery, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. Contact OptumRx anytime at 1-888-279-1828, TTY 711.]

**[[AARP® MedicareRx Preferred Retail Pharmacy Network disclaimer]** [AARP MedicareRx Preferred (PDP)'s pharmacy network includes limited lower-cost pharmacies in rural AK, MT, NE, ND, SD and WY. There are an extremely limited number of preferred cost share pharmacies in suburban MT. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call us or consult the online pharmacy directory using the contact information that appears on the booklet cover.]]

**[[AARP® MedicareRx Walgreens Retail Pharmacy Network disclaimer]** [AARP MedicareRx Walgreens (PDP)'s pharmacy network includes limited lower-cost pharmacies in urban ND; suburban HI, ND, PA, and rural AK, AR, HI, IA, ID, KS, MN, MS, MT, NE, OK, OR, PA, SD, and WY. There are an extremely limited number of preferred cost share pharmacies in suburban MT and rural ND. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call us or consult the online pharmacy directory using the contact information that appears on the booklet cover.]]

[Other pharmacies are available in our network.]

[Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. [Copays apply after deductible.]]

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.

[<3>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. SilverSneakers and SilverSneakers FLEX are registered trademarks of Tivity Health, Inc. SilverSneakers LIVE, SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved.]

[<4>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 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. 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.]



[<5>Benefits and availability may vary by plan and location.]

[<6>24/7 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 provider's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.]

[<7>ModivCare may subcontract to other vendors or individuals. Subcontracting is at the discretion of ModivCare. ModivCare does not guarantee urgent requests will be met when scheduled less than 2 days in advance for standard services. ModivCare supports any language the member requires, through a third-party translator service.]

[<8>The CareLinx services are made available to you from a third party through your UnitedHealthcare® Group Medicare Advantage insurance plan. CareLinx is not a UnitedHealthcare company. UnitedHealthcare and your Plan are not responsible for any services you receive from this third party. This is not an insurance program and may be discontinued at any time. Benefits and features may vary by plan/area. Limitations and exclusions apply. UnitedHealthcare does not make any representations regarding the content or accuracy of the materials on such sites. CareLinx will share only non-identifiable, aggregate information with UnitedHealthcare that is collected through the use of the CareLinx platform. This information may be used by UnitedHealthcare to potentially help develop future programs and services for its insured members. CareLinx is the network administrator of this in-home care service offer. CareLinx does not employ or recommend any care provider or individual seeking services nor is it responsible for the conduct of any care provider or care seeker. The CareLinx website is a venue that provides tools to help care seekers and care providers connect online. Each individual is solely responsible for selecting a care provider or care seeker for themselves or their families and for complying with all laws in connection with any employment relationship they establish. All decisions about medications and care are between you and your health care provider.]

[<9>Real Appeal® Weight Loss is available to those with a BMI of 19 and higher. Real Appeal Diabetes Prevention is available to you if you have a BMI ≥ 25 (BMI ≥ 23 for Asian Americans), have Prediabetes, and no previous diagnosis of Type 1 or Type 2 Diabetes. If you are pregnant, please speak with your primary care provider before joining the program. Real Appeal is offered at no additional cost to you as part of your UnitedHealthcare Medicare Advantage plan coverage, subject to eligibility requirements.]

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[OTC benefits have expiration timeframes. Call the plan or refer to your Evidence of Coverage (EOC) for more information.]

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