



2023 Benefit Plan

Shell Medicare Complementary Prescription Drug Plan



Original Medicare Basics



Plan Benefits, Programs and Features



What to Expect Next



How to Enroll



Original Medicare Basics

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

Decide if you need
more coverage

Option 1

Add 1 or both of the following
to Original Medicare

Medicare Supplement plan

Offered by private companies



Helps pay for some or
all of the out-of-pocket
costs that come with
Original Medicare

Medicare Part D plan

Offered by private companies



Helps pay for
prescription drugs

Option 2

Choose 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



Understanding your Medicare choices

Step 2

Keep Original Medicare
and add 1, or both, of
these plans

Medicare Supplement plan

Offered by private companies



Helps pay for some or all of the
out-of-pocket costs that come with
Original Medicare

Medicare Part D plan

Offered by private companies



Helps pay for prescription drugs






Shell Medicare Complementary Prescription Drug Plan

Plan Benefits, Programs and Features

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/shellmedcomprx 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 the prescription drug plan. Your prescription drug coverage begins in the initial coverage stage

Copay

A fixed amount you pay for a covered service, usually when you get the service. For example, you might pay \$7 copay for a prescription drug.

Coinsurance

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

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.

Premium

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

Out-of-pocket Maximum

You will have a maximum out of pocket of \$2,950. This is the most that you will pay out of your pocket for covered prescription drugs



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



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 \$4,660.

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 \$7,400.

Catastrophic coverage

After your out-of-pocket costs reach \$7,400, you pay a small copay or coinsurance amount.



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	Preferred Generic Most generic drugs	\$7 copay	\$15 copay
2	Preferred Brand Many common brand-name drugs, called preferred brands, and some higher-cost generic drugs	\$47 copay	\$90 copay
3	Non-preferred Drug 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	Specialty Tier 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.

2

Use your UnitedHealthcare member ID card

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

3

Use participating network pharmacies

You may save on the medication you take regularly.

4

Consider using Optum[®] 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

2

Pharmacist review

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

3

Safety review

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

4

Packaging

OptumRx seals your medication in a tamper-evident package

5

Shipping

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



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.





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.

2

Register online to access your plan information

After you receive your member ID card, you can register online at retiree.uhc.com/shellmedcomprx

3

Start using your card

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

4

Help us understand your unique health needs

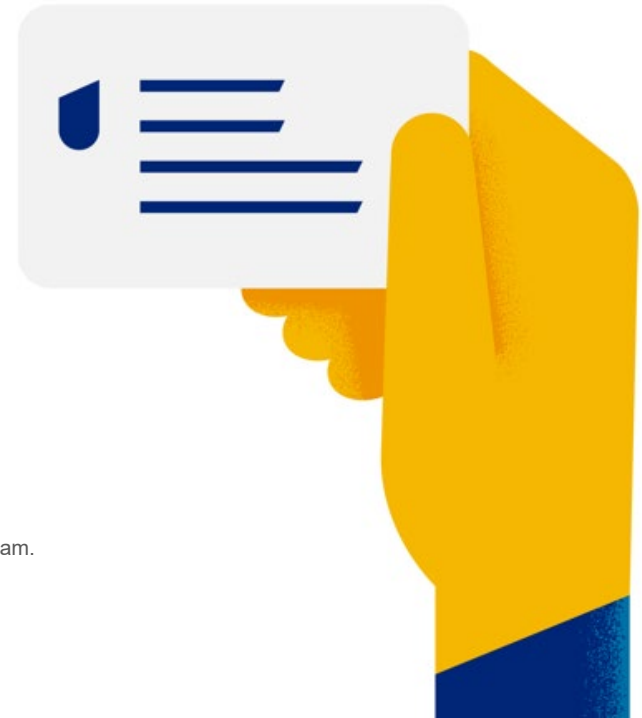
Soon after your effective date, we will contact you to complete a short health survey. Throughout the year, we'll also provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.



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 get a prescription filled at the pharmacy. You will continue use your UnitedHealthcare card for your medical visits
- ✓ The back of your member ID card lists important phone numbers you may need throughout the year



*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/shellmedcomprx

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
- ✓ 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 pharmacies
- ✓ Sign up to get your Explanation of Benefits online

Note: This is a separate account from your medical account accessed under myUHC.com.





How to Enroll

Enrolling for Shell retirees

You will be automatically enrolled

Shell has selected Part D Prescription drug for its Medicare-eligible retirees, spouses and their Medicare eligible dependents as the prescription drug plan for those enrolled in the Medicare Complementary plan

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**



Resources available to Shell retirees

Who should I call?

	Fidelity Shell Benefits Service Center	UHC Part D Prescription Drug	Medicare Complementary plan
Responsible for Questions About...	<ul style="list-style-type: none"> • Enrollment • Eligibility • Premium Payment 	<ul style="list-style-type: none"> • Review drug costs • Locate Network Pharmacies • Discuss drug claims 	<ul style="list-style-type: none"> • Locate Network providers • Discuss claims • Review medical benefits
Toll-Free Number	1-800 30 SHELL (1-800-307-4355), 7:30 am – 7 pm CT, Mon-Fri.	1-844-600-7913 8 am – 8 pm, local time. Mon-Fri TTY 711	1-800-752-8982 8 am – 8 pm, Eastern time. Mon-Fri TTY 711
Participant Website	www.netbenefits.com	retiree.uhc.com/shellmedcomprx	myUHC.com





Questions and Answers

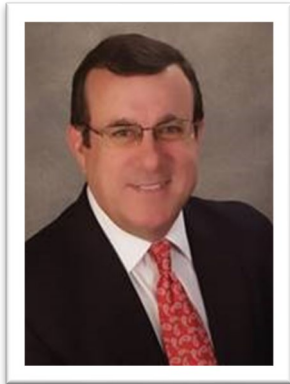


Thank You

We look forward to welcoming you to our Medicare family

With you today

Brian Dean - Senior Strategic Account Executive



- Responsible for the overall relationship with Shell
- Works with Shell to develop a strategic benefit plan for retiree benefit
 - Has been with UHC for just over 12 years

Lynn Luttrell - Client Service Manager

- Responsible for managing the day-to-day overall service experience, partnering with the Strategic Account Executive, to drive and support benefit strategies and initiatives
 - Has been with UHC for just over 8 years



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

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

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.

²Optum 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.

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.]

