



Welcome TRB Retirees to the 2022 Plan Review



Connecticut teachers' retirement board

Copyright unpublished Bargained Plans LLC 2018 all rights reserved may not be copied or distributed without the express written permission of the authors

United
Healthcare



Agenda

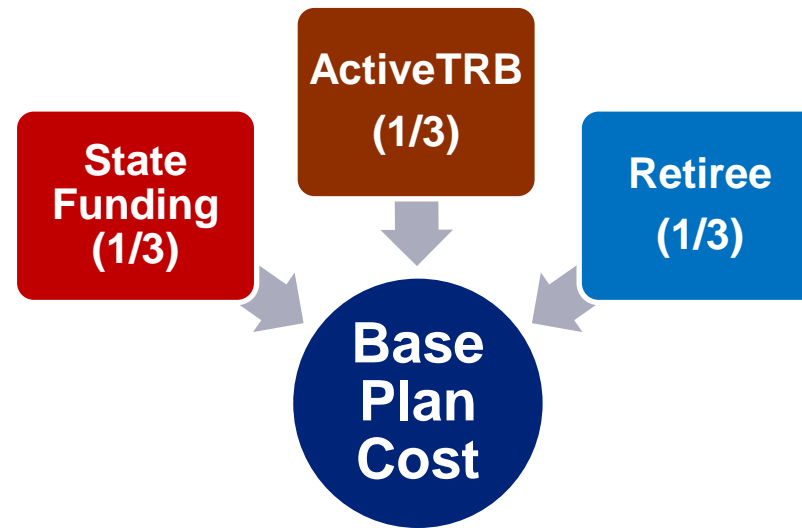
- **Funding Sources and the TRB Statute**
- **TRB 2022 Plan Rates**
- **What's New for 2022**
- **Plan Choices with United Healthcare**
- **Differences between the two plan options**
- **Enrolling in Coverage**
- **Changing Your Coverage**
- **Plan Comparison**
- **Additional Benefits**
- **Prescription Drug Coverage**
- **Dental**
- **What to expect next**
- **Q & A**

United
Healthcare |



The Statute

- The statute governing the TRB maintains that the State contribute 1/3 of the "Base Plan" cost of the retiree medical plan.



- The TRB statute also requires that the plan will not charge the retiree more than 1/3 of the cost of the plan.

United
Healthcare

2022 Monthly Rates for Members

	Medicare Advantage Base Plan	Senior Supplement
Medical/Prescription Drug – includes vision and hearing	\$30	\$269
Cigna Dental	\$50	\$50
Total	\$80	\$319
Annualized Cost		
Annualized Cost	\$960	\$3,828
Cost Difference between Base and Sr. Supp Plan	N/A	\$2,868

Note: IRMAA charges for Part B and Part D are separate from TRB premiums



What's new for 2022?

The Connecticut Teachers' Retirement Board (TRB) is pleased to introduce **new** health care and prescription drug coverage options for Medicare eligible retirees **beginning January 1, 2022.**

These plans have been designed **exclusively for TRB** retirees

You will have the choice between the UnitedHealthcare Group Medicare Advantage (PPO) plan with prescription drug or the UnitedHealthcare Senior Supplement plan with prescription drug.

Both plans provide the same prescription drug coverage

Routine vision and hearing for **all TRB retirees**



If you are currently enrolled in the Anthem Medicare Advantage plan, you will be automatically enrolled in the UnitedHealthcare® Group Medicare Advantage (PPO) plan, which is the new base plan for TRB. This plan includes prescription drug coverage, as well as vision and hearing benefits.




If you are currently enrolled in the Anthem Medicare Supplement plan, you will be automatically enrolled in the UnitedHealthcare® Senior Supplement® plan. For prescription drug coverage, you will be enrolled in the UnitedHealthcare Medicare Rx for group plans. This plan also includes vision and hearing.

Understanding your TRB Medical Choices

Option 1

UnitedHealthcare Group Medicare Advantage (PPO) plan with Prescription Drug coverage

Medicare Advantage Plan or Part C Plan

-  **Part C:**
Combines Part A (hospital insurance) and Part B (medical insurance) in one plan
-  **Part D:**
Includes prescription drug coverage
-  Provides additional benefits, services and programs not provided by Medicare

The UnitedHealthcare Group Medicare Advantage (PPO) plan with Prescription Drug coverage delivers all the benefits of Original Medicare (Parts A and B), includes prescription drug coverage (Part D), and offers additional benefits and features. This plan is not a supplement plan and does not pay secondary to Medicare.

- \$0 copay for diabetic monitoring supplies
- Custom drug list for preferred diabetic insulin. You pay no deductible; 20% coinsurance up to a \$25 maximum copay for a 31-day supply or up to a \$50 maximum copay for a 90-day supply
- Hearing and vision included for all TRB retirees



Understanding your TRB Medical Choices

Option 2

UnitedHealthcare Senior Supplement Plan +
UnitedHealthcare Medicare Rx:

UnitedHealthcare Senior Supplement Plan



Helps pay the out-of-pocket costs that Medicare doesn't cover

UnitedHealthcare MedicareRx for Groups Plan



Helps cover your prescription drug costs

The UnitedHealthcare Senior Supplement Plan is a medical insurance plan that helps pay for some or all of the costs Original Medicare (Parts A and B) doesn't cover. It's available to you only through TRB

- Hearing and vision included in this plan for all TRB retirees

The UnitedHealthcare MedicareRx for Groups plan helps cover some of your prescription drug costs. This plan is also known as a Medicare Part D plan with an employer group wrap. You have access to more covered prescription drugs than a traditional Medicare Part D plan.

- \$0 copay for diabetic monitoring supplies
- Custom drug list for preferred diabetic insulin. You pay no deductible; 20% coinsurance up to a \$25 maximum copay for a 31-day supply or up to a \$50 maximum copay for a 90-day supply



What are the differences between the two plans?

- The **UnitedHealthcare Group Medicare Advantage (PPO) plan with Prescription Drug coverage** provides all the benefits of Original Medicare (Parts A & B) and includes Prescription Drug Coverage (Part D). It also includes additional benefits and features that are not covered by Original Medicare. This plan is not a supplement plan and does not pay secondary to Medicare.
 - One ID card for both Medical and Prescription Drug
 - Put your Red, White, and Blue Medicare card in a safe place
- The **UnitedHealthcare Senior Supplement plan** is a medical insurance plan that helps pay for some or all the costs Original Medicare (Parts A & B) does not cover. Medicare is the primary payer and will pay their Medicare-Approved amount. The UnitedHealthcare Senior Supplement plan will pay most or all the remaining costs. The **UnitedHealthcare MedicareRx prescription drug plan** helps cover some of your prescription drug costs. This plan is also known as a Medicare Part D plan.
 - Two separate ID cards
 - Continue using your Red, White, and Blue Medicare card
- For either plan you chose you must continue to pay your Medicare Part B premium



Enrolling in Coverage

Current Retirees

- If you are currently enrolled in the Anthem Medicare Advantage plan, ***you will be automatically enrolled*** in the UnitedHealthcare® Group Medicare Advantage (PPO) plan, which is the new base plan for TRB. This plan includes prescription drug coverage, ***as well as vision and hearing benefits***.
- If you are currently enrolled in the Anthem Medicare Supplement plan, ***you will be automatically enrolled*** in the UnitedHealthcare® Senior Supplement® plan and the United Healthcare Medicare Rx prescription drug plan. The medical plan also ***includes vision and hearing***.

New Retirees

- You must submit your application 30 days prior to your Medicare effective date
- You can download an application from the TRB website at: www.portal.ct.gov/TRB
 - click on Forms & Applications
 - click on Health Insurance Forms
- Or contact the TRB and have a copy mailed to you 1-800-504-1102



Changing or Opting Out of Coverage

You can change your coverage

- You can change your coverage election during Open Enrollment, which takes place in the Fall each year. This year open enrollment is from October 18th to November 22nd. Coverage is effective the following January 1.
- If you would like to choose a different plan option, please **call UnitedHealthcare at 1-866-794-3033**, 8 am – 8 pm local time, 7 days a week.

You can cancel coverage

- You will have the opportunity to opt-out of this plan if you don't want to be enrolled
- If you do not wish to be enrolled in this plan, call TRB at 1-800-504-1102 or go online to www.ct.gov/trb and complete the **Health Insurance Cancellation form** by November 22, 2021
- You must submit your cancellation form 30 days before the month you want coverage to be cancelled.
- If you opt out, you cannot re-enroll for two years without a qualifying event.



Medicare Advantage Plan vs Senior Supplement

Medical Plan Comparison	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Senior Supplement Plan
AMOUNTS ARE WHAT YOU PAY		
Network Services	All Medicare Participating providers	All Medicare Participating providers
Medicare Part A		
Inpatient Hospital	\$200 copay/admission	\$250 copay/admission
Skilled Nursing Facility	\$0 copay for days 1-100; You pay all costs after 100 days	\$0 copay for days 1-20; \$250 copay for days 21-100; you pay all costs after 100 days; requires 3-day minimum hospital stay
Medicare Part B		
Annual Deductible	\$0	Part B: \$203 (for 2021)
Annual Out-of-Pocket Maximum	\$2,000: excludes non-Medicare covered services	\$2,203 (\$2,000 plus the Part B deductible): excludes non-Medicare covered services



Medicare Advantage Plan vs Senior Supplement

Medical Plan Comparison	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Senior Supplement Plan
	AMOUNTS ARE WHAT YOU PAY	
Physician Office Visits (Includes virtual visits. DoD, Amwell and Teladoc \$0 copay)	\$10 copay for Medicare-covered services	\$10 copay after deductible for Medicare-covered services
Outpatient Diagnostic Tests and Therapeutic Services and Supplies (including radiation therapy, X-ray, PET, CT, SPECT, MRI scans)	\$0 copay for Medicare-covered services	\$0 copay after deductible for Medicare-covered services
Diabetic Supplies Continuous Glucose Monitors (Dexcom G5 and Freestyle Libre)	\$0 copay for preferred blood glucose monitors and test strips from the following brands: Accu-chek and OneTouch \$0 copay	\$0 copay \$0 copay after deductible
Insulin Pump and Supplies (Medtronic and Tandem)	\$10 copay	\$0 copay after deductible
Durable Medical Equipment	\$10 copay	\$0 copay after deductible



Medicare Advantage Plan vs Senior Supplement

Medical Plan Comparison	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Senior Supplement Plan
	AMOUNTS ARE WHAT YOU PAY	
Ambulance Services	\$100 copay	\$100 copay after deductible
Emergency Care Worldwide Coverage	\$100 copay Covered	\$100 copay after deductible \$250 deductible then 20% (1 st 6 mos)
Urgently Needed Care	\$10 copay	\$10 copay after deductible
Routine Vision Services (1 exam every 12 months) Eyewear or contact lenses (every 24 months)	\$10 copay \$240 allowance	\$0 copay \$240 allowance
Routine Hearing Services (1 exam every 12 months) Routine Hearing Aids	\$0 copay \$1,500 max benefit every 36 months	\$0 copay after deductible \$5,000 max benefit every 24 months
Preventive Care	\$0 copay for Medicare-covered services	\$0 copay for Medicare-covered services



Medicare Advantage Plan vs Senior Supplement

Medical Plan Comparison Non-Medicare Covered Services	UnitedHealthcare Medicare Advantage Plan	UnitedHealthcare Senior Supplement Plan
	AMOUNTS ARE WHAT YOU PAY	
Routine Podiatry	\$10 copay up to 6 visits per year	Not covered
Gradient Compression Stockings (includes custom-built stockings) up to 6 stockings per year	\$10 copay	Not covered
Shoe insert orthotics - unlimited	\$10 copay	Not covered



Renew Active

by  UnitedHealthcare®

Introducing Renew Active® — the premier fitness program for the body and mind, at no additional cost to you

Renew Active includes:

- A free membership at a gym near you
- Access to our nationwide network of gyms and fitness locations, including many premium gyms — it is the largest of all Medicare fitness programs*
- An annual personalized fitness plan
- Access to thousands of on-demand workout videos and live-streaming fitness classes
- Social activities at local health and wellness classes and events

- An online brain health program from AARP® Staying Sharp®, including a brain health assessment and exclusive content for Renew Active members
- Access to the online Fitbit® Community for Renew Active. This allows participation in fun, friendly step challenges with other health-minded members. Joining the community also provides access to Fitbit Premium™. To access Fitbit Premium, members must first join the online Fitbit Community for Renew Active. No Fitbit device is needed.



Routine Hearing Exam and Hearing Aids included for all retirees

- \$0 copay for routine hearing exam every 12 months
- \$1,500 hearing aid allowance every 3 years – **Medicare Advantage Plan**
- \$5,000 hearing aid allowance every 2 years – **Senior Supplement Plan**
- UnitedHealthcare Hearing Network provides a wide selection of brand name and private labeled custom programmed hearing aids, including digital hearing aids, at significant savings.
- Either plan will provide you with a wide selection of hearing aids within the hearing aid allowance.
- Get virtual care with hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers nationwide, both with full support every step of the way



**Hear the
moments that
matter most**

Take an active role in your health

Renew by UnitedHealthcare® is a 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. Plus, you may be eligible to earn 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



Streaming music



Health news, articles and videos



Renew Rewards-
Medicare Advantage only



Learning courses



Health topic library



Brain games



Interactive quizzes and tools



Photo gallery



Recipe library

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



Healthy at Home

- 28 home-delivered meals through Mom's Meals
- 6 round-trip rides to medically related appointments and to the pharmacy
- 6 hours of in-home personal care

Personal Emergency Response System (PERS)

- Monitoring device that provides fast and simple access to help 24 hours per day, 365 days per year with a simple push of a button

Rally Coach programs

- 3 unique programs that provide on-line and telephonic coaching support to help maintain your health and wellness goals

HouseCalls

- Yearly check-ups at home to help stay up to date on your health between regular doctor's visits at no extra cost.



Prescription Drug Coverage – Preferred Brand Diabetic Insulin

New Savings for 2022

Preferred Diabetic	Deductible	Cost-Share/Copay
31 Day Supply	\$0	20% up to \$25 Maximum
90 Day Supply	\$0	20% up to \$50 Maximum

**Humalog,
Humulin, Insulin
Lispro, Lantus,
Levemir, Lyumjev,
Toujeo and Tresiba**



2022 Prescription Drug Plan

Co-Pay Structure

You pay a \$200 deductible. Once the deductible is met, you'll pay a coinsurance of:

5% for Generic or,

20% for Preferred Brand or,

30% for Non-Preferred Brand or

30% for Specialty

Until you reach the \$3,500 Maximum Out-of-Pocket (MOOP) per calendar year



Preferred brand 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 the accuracy of your meter) and 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.
- May be obtained through your local pharmacy or DME provider.



Your plan provides coverage for many OneTouch® and ACCU-CHEK® blood glucose testing strips and meters

Maintenance Medications through OptumRx Home Delivery



- Automatic refill reminders
- Access to licensed pharmacists if you have questions
- 90 day-supply





With the **Total Cigna DPPO network**, you have a choice of more than 150,000 dentists nationwide.¹



CIGNA DENTAL VIRTUAL CARE

Get the dental care you need without leaving home

If you need dental care and are unable to reach your regular provider, you now have the option to consult with a licensed dentist through a video call.

- Available 24 hours a day, seven days a week, 365 days a year
- Helps address urgent dental situations like toothaches, infection, swelling, bleeding and more
- Identifies whether more involved procedures are needed, and helps guide care
- If necessary, prescribes medication² to be filled at your local pharmacy
- Processed as in-network claim on your plan, with no copay or coinsurance costs (but does apply to your plan's annual maximum, if applicable)

Network Options	In-Network Cigna DPPO Network	*Non-Network: See Non-Network Reimbursement		
Calendar Year Benefits Maximum	\$2,500	\$2,500		
Calendar Year Deductible Individual	\$50	\$50		
Benefit Highlights	Plan Pays	You Pay	Plan Pays	You Pay
Class I: Diagnostic & Preventive	100% After Deductible	No Charge After Deductible	100% After Deductible	No Charge After Deductible
Class II: Basic Restorative :	80% After Deductible	20% After Deductible	80% After Deductible	20% After Deductible
Class III: Major Restorative	50% After Deductible	50% After Deductible	50% After Deductible	50% After Deductible

*** Non-network dentist may balance bill up to their usual fees .**



When to expect your UnitedHealthcare member ID card(s)

Medicare Advantage plan with Prescription Drug coverage

- Mid-December you will receive a UnitedHealthcare Quick Start Guide with your member ID card affixed to the front of the guide

Senior Supplement plan with Prescription Drug coverage

- Mid-December you will receive a UnitedHealthcare Quick Start Guide for both your Senior Supplement and Prescription Drug coverage. Your prescription drug member ID card will be affixed to the front of the Quick Start Guide and a **separate** confirmation letter will include your Senior Supplement member ID card.

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



UHCRetiree.com/TRB

Online access to valuable plan information

After you sign up, you can:

- Look up your latest claim information
- Review benefit information and plan materials
- Print a temporary UnitedHealthcare member ID card and request a new one
- Look up drugs and how much they cost under your plan
- Search for network pharmacies
- Get your Explanation of Benefits online

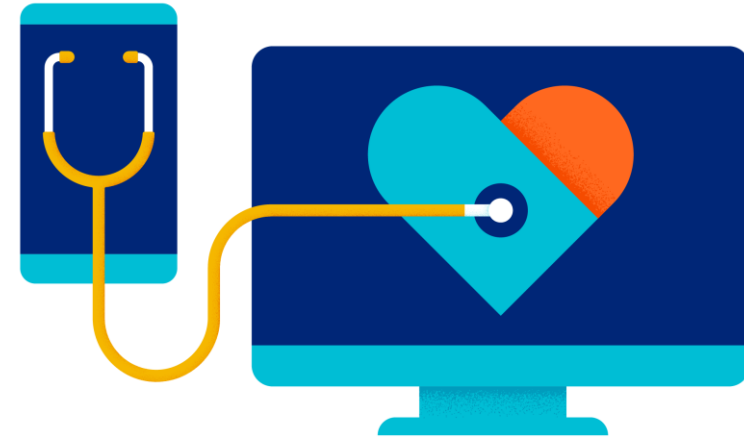


After you get your UnitedHealthcare member ID card, sign up for your secure online personal account

[Sign up](#)

Visit the Virtual Education Center to explore and learn more

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



uhcvirtualretiree.com/TRB

Contact Information

For general questions about your enrollment and eligibility, contact the Connecticut Teachers' Retirement Board:

165 Capitol Avenue
 Hartford, CT 06106
 1-800-504-1102
ct.gov/trb

Benefit	Contact	Phone	Website
UnitedHealthcare Plans Medicare Advantage, Senior Supplement	UnitedHealthcare	1-866-794-3033 TTY 711, 8 a.m.–8 p.m. local time, 7 days a week	UHCRetiree.com/TRB
Dental	Cigna Dental	1-800-244-6224 24 hours a day, 7 days a week	Cigna.com Or Mycigna.com



Thank you