



# 2025 Quick Start Guide

Get ready to use your UnitedHealthcare®  
Senior Supplement® Insurance Plan



# Welcome to your plan

This guide is a resource to help you make the most of your UnitedHealthcare Senior Supplement Insurance Plan.

Senior Supplement insurance plans are medical plans for Medicare-eligible retirees and are available only through employer groups. They enhance your existing Medicare Part A (hospital) and Part B (doctor and outpatient care) coverage, helping to pay for some or all of the costs that Original Medicare does not cover.

## Watch the mail for your UnitedHealthcare member ID card

Please note that your member ID card is sent in a separate mailing. When you get your member ID card you can use it to register online at [retiree.uhc.com/TRB](https://retiree.uhc.com/TRB). After you register, you can:

- Find providers in your area
- View plan documents

**Bring your card with you when you get health care services. When your card arrives, check if all of your information is correct. If not, call us to update it.**



**Medicare Part A**  
Hospital



**Medicare Part B**  
Doctor and outpatient



**Senior Supplement**  
Covers some or all of  
the costs not paid by  
Parts A and B

# Go online for more ways to take advantage of your plan

When you get your UnitedHealthcare member ID card you can use it to register online at [retiree.uhc.com/TRB](https://retiree.uhc.com/TRB). After you register, you can:

- Find a doctor
- Set your preferences for online delivery for your plan documents
- Review your Certificate of Coverage and other helpful plan documents



## Visit [retiree.uhc.com/TRB](https://retiree.uhc.com/TRB)

Click the **New user? Register Now** button and then click **Register Now** on the next screen.



## Enter your information

First and last name, date of birth, ZIP code, UnitedHealthcare member ID number and click **continue**.



## Create a username and password

Enter your email address then click on **create my ID**. Write down your user name and password and keep it in a secure place. You will need it each time you sign in to your personal account.



## For security purposes, verify your account

Choose by email, call or text. Follow the prompts when signing up.

## The advantages of registering online

- Quickly find what you need
- Help reduce paper clutter and sign up for plan documents online
- Learn more about health and wellness topics with Renew
- Access your plan information from anywhere you have an internet connection

# Get ready to start using your plan



## Annual Physical and Wellness Visits<sup>Δ</sup>

Your preventive care starts with two yearly visits: your annual wellness visit and routine physical exam. The annual wellness visit is a great way to start your year, meet with your doctor and create a plan for prevention. During your routine physical exam, a copay or coinsurance may apply if your doctor orders lab work or includes additional screenings or tests.

**For your convenience, your annual physical and wellness visits can be combined and you don't have to wait a full year before scheduling your next visit.**



## Stay on top of your preventive care

Preventive care is important for your health and may help catch health issues early. Ask your doctor to recommend a personalized preventive care plan based on your health and medical history. Use the checklist below to help make sure you are getting the screenings and preventive care you need.

### Recommended preventive care services may include the following<sup>1</sup>:

Once a year	Date done	As needed	Date done
<input type="checkbox"/> Flu shot (every flu season)		<input type="checkbox"/> Colon cancer screening for adults age 45 or older <sup>2</sup>	
<input type="checkbox"/> Vaccine review (See what shots you may be due for like COVID-19, Pneumonia, Shingles and Hepatitis B)		<input type="checkbox"/> Hepatitis C virus infection screening for people at high risk and a one-time test for adults born between 1945-1965	
Annual wellness visit/routine physical	Date done	<input type="checkbox"/> Breast cancer screening (mammogram) every year starting at age 45; at age 55, it may change to every other year <sup>2</sup>	
<input type="checkbox"/> Advance care planning		For people with diabetes	Date done
<input type="checkbox"/> Blood pressure check		<input type="checkbox"/> Exam to detect diabetes-related issues for eyes	
<input type="checkbox"/> Head-to-toe examination		<input type="checkbox"/> Exam to detect diabetes-related foot issues	
<input type="checkbox"/> Height, weight and body mass index (BMI)		<input type="checkbox"/> Hemoglobin A1c (HbA1c) check	
<input type="checkbox"/> Lifestyle screening: discuss alcohol use, healthy eating habits, available support for quitting tobacco, and more		<input type="checkbox"/> LDL cholesterol check	
As recommended by your doctor	Date done	<input type="checkbox"/> Statin medication, if clinically appropriate	
<input type="checkbox"/> Dental exam		<input type="checkbox"/> Kidney Health Tests to prevent or delay Chronic Kidney Disease (CKD)	
<input type="checkbox"/> Hearing exam		- Urine Albumin Creatinine Ratio (uACR) test	
<input type="checkbox"/> Routine eye exam		- Estimated Glomerular Filtration Rate (eGFR) test	
<input type="checkbox"/> Cholesterol screening			
<input type="checkbox"/> Bone mineral density test to screen for osteoporosis			
<input type="checkbox"/> Fasting blood sugar screening			
<input type="checkbox"/> Cervical cancer screening (Pap test) for women ages 21-65			

<sup>Δ</sup>A copay or coinsurance may apply if you receive services that are not part of the annual physical/wellness visit.

## Here are some additional things you can do once your coverage begins



### **Make sure we have your current contact information**

To update your address, phone number and email address, please call us toll-free at **1-866-794-3033**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Friday.



### **Choose an authorized representative**

By law, you are the only person who can access your account online or discuss it with us over the phone. You can choose a trusted person to have access to your account information. This person does not have the right to make plan decisions for you, but they can help you understand and manage your plan. Call the Customer Service number on the back of your member ID card to add an authorized representative.

## Your plan gives you the freedom to choose the doctor or hospital that is right for you



### **There is no network with this plan**

You can go to any doctor or hospital anywhere in the country that accepts Medicare and the plan. For help finding a doctor or other health care provider, call the Customer Service number on the back of your member ID card.<sup>3</sup>



### **No prior authorization is required for any services covered by Medicare**



### **There is almost no paperwork**

UnitedHealthcare will process your claims and send you an Explanation of Benefits (EOB) statement to help you track your spending or go online to your member site to get your EOB delivered electronically.

**NOTE: You must be enrolled in both Medicare Parts A and B** and continue to make your monthly premium payment to remain enrolled in this plan.

# Get some great extras

As a member, you'll have an array of programs and services available. Start looking now to see which ones you'll want to use right away once your plan is effective. Please review your plan materials for complete details.



## UnitedHealthcare Hearing

You have access to routine hearing exams, customized care options, brand-name and private-label hearing aids and professional national support for your hearing needs.<sup>4</sup>

[uhcaring.com/retiree](https://uhcaring.com/retiree) | 1-866-445-2071, TTY 711



## Renew Active<sup>®5</sup>

Stay active with a free gym membership at a participating fitness location and stay active socially with local wellness clubs, activities and events. To get started, you need a confirmation code. Log in to your plan website, or call the number on the back of your UnitedHealthcare member ID card to obtain your code.



## Discount Program<sup>6</sup>

You'll also have access to discounts on a variety of products and services. This may include discounts on major purchases and everyday essentials like travel, home services, meal delivery and in-home personal care, nutrition, fitness gear, vision services and more. These discounts are available at no cost to you.

Learn more by visiting [uhretireediscounts.lifemart.com](https://uhretireediscounts.lifemart.com) for a list of discounts available to you.



## Virtual Visits<sup>7</sup>

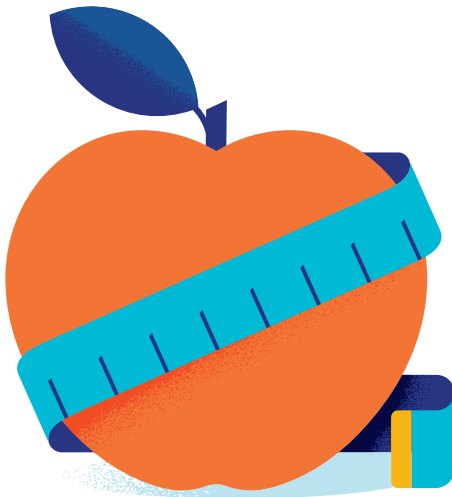
See a doctor using your computer, tablet or smartphone. With Virtual Doctor Visits, you're able to live video chat – anytime, day or night. You will first need to register and then schedule an appointment. On your tablet or smartphone, you can download the Amwell®, Doctor On Demand® or Teladoc™ Health (medical visits only) apps. Speak with a provider about your medical concerns and questions. Providers are available anytime, day or night.

### 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, stomachache
- Bladder/urinary tract infections, rashes

You can access Virtual Visits or find a list of participating virtual providers by signing in to [uhcvirtualvisits.com](https://uhcvirtualvisits.com).



## Live healthier with Renew

Renew<sup>8</sup> is our health and wellness experience that offers a wide variety of resources and activities designed to help support your health and wellness goals.

Renew includes:

- Recipes
- Workout videos
- And more!

Visit [retiree.uhc.com/TRB](https://retiree.uhc.com/TRB) to sign in or register and go to **Health & Wellness** to explore all Renew has to offer.

# Answers to your questions

If you have any questions or need help with your plan, we're here for you. We'll be in touch throughout the year with health reminders and information about programs and services to help you make the most of your plan. Your Customer Service Advocate can help you:

- Find a doctor
- Understand your coverage and costs
- Understand more about your extra programs
- Add an authorized representative to your account
- And much more

**To help save time, please have your UnitedHealthcare member ID card ready when you call**



Learn more online at  
[retiree.uhc.com/TRB](https://retiree.uhc.com/TRB)



Toll-free **1-866-794-3033**, TTY **711**,  
8 a.m.–8 p.m. local time, Monday–Friday

<sup>1</sup>This is a list of suggested screenings. Coverage for these screenings (including how often they are covered) may vary by plan. If you have questions about your specific benefits or coverage details, please call Customer Service at the number on the back of your member ID card or check your Evidence of Coverage.

<sup>2</sup>American Cancer Society, 2024.

<sup>3</sup>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.

<sup>4</sup>Please refer to your Certificate of Coverage for details regarding your benefit coverage. Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.

<sup>5</sup>Participation in the Renew Active<sup>®</sup> 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, activities and events may vary by location. Certain services, discounts, classes, activities, 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 is subject to your acceptance of their respective terms and policies. 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. Gym network may vary in local market and plan.

<sup>6</sup>The products and services described 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 grievance process.

<sup>7</sup>Not all providers offer virtual care. Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies.

<sup>8</sup>Renew is not available in all plans. Resources may vary.

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.

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