

Get to know your UnitedHealthcare® Group Medicare Advantage (PPO) plan benefits

Take advantage of benefits designed to help you live a healthier life

United Healthcare





We're here to help you live healthier

This booklet contains the benefit features and highlights a few of the programs and services included in the **2023 UnitedHealthcare® Group Medicare Advantage (PPO) plan** at no extra cost.

Benefit Features

UAW Retiree Medical Benefits Trust 16500, 16504, 16508

Effective January 1, 2023 to December 31, 2023

This is a short summary of your plan benefits and costs. See your Summary of Benefits for more information. Or review the Evidence of Coverage for a complete description of benefits, limitations, exclusions and restrictions. Benefit limits and restrictions are combined in- and out-of-network.

Plan Costs

	In-Network and Out-of-Network	
Annual medical deductible	Your plan has an annual combined in-network and out-of-network medical deductible of \$150 each plan year.	
Annual medical out-of-pocket maximum (The most you pay in a plan year for covered	Your Primary out-of-pocket maximum is \$500 (coinsurance services). Your Total out-of-pocket maximum is \$1,500. Cost shares paid toward your Primary amount also apply to your Total amount.	
medical care)	The plan pays 100% of the Primary costs after you meet your Primary or Total annual out-of-pocket maximum. The plan pays 100% of all costs after you meet your out-of-pocket maximum Total annual out-of-pocket maximum.	
	See your Evidence of Coverage (EOC) to find out what is included in each out-of-pocket maximum category.	

Medical Benefits

This is what you pay for services.

	In-Network and Out-of-Network	
Doctor's office visit	\$10 Primary care provider (PCP)	
	\$0 using Amwell, Doctor on Demand and Teladoc. \$10 using other in-network providers that have the ability and are qualified to offer virtual medical visits.	
	\$10 using out-of-network providers that have the ability and are qualified to offer virtual medical visits.	
	\$20 Specialist	
Preventive services	\$0 copay	
Medicare-covered		
Inpatient hospital care	10% coinsurance per stay deductible applies	
Skilled nursing facility (SNF)	10% coinsurance per day deductible applies	
Outpatient surgery	10% coinsurance deductible applies	
Outpatient rehabilitation Physical, occupational, or speech/language therapy	\$0 copay	

Medical Benefits continued

This is what you pay for services.

	In-Network and Out-of-Network
Mental health Outpatient and virtual	\$0 Group therapy
	\$0 copay Individual therapy
	\$0 Virtual visits
Diagnostic radiology services such as MRIs, CT scans	10% coinsurance deductible applies
Lab services	\$0 copay
Outpatient x-rays	10% coinsurance deductible applies
Therapeutic radiology services such as radiation treatment for cancer	10% coinsurance deductible applies
Ambulance	10% coinsurance
Emergency care	\$50 copay (worldwide)
Urgently needed services	\$25 copay (worldwide)

Additional benefits and programs not covered by Original Medicare

	In-Network and Out-of-Network	
Routine physical	\$0 copay; 1 per plan year*	
Foot care - routine	\$20 copay, 6 visits per plan year*	
UnitedHealthcare® Healthy at Home	\$0 copay for 28 meals, 12 rides, and 6 hours of in-home personal care up to 30 days following all inpatient and SNF discharges. Referral required.	
Routine transportation ModivCare	\$0 copay for 24 one-way trips to approved medically related appointments. No referral required.	
Vision – routine eye exam	\$20 copay, 1 exam every 12 months*	
Fitness program Renew Active® by UnitedHealthcare®	\$0 copay for a standard gym membership at participating locations	
24/7 Nurse Support	Receive access to nurse consultations and additional clinical resources at no additional cost.	
Coach programs Rally™	\$0 copay for the Rally coach programs: Real Appeal® — online weight loss program, Wellness Coaching — online and live coaching support program on topics that promote whole person health and the Quit for Life® Tobacco cessation program.	

^{*}Benefits are combined in and out-of-network

Prescription Drugs

	Your Cost		
Initial Coverage	Network Pharmacy (31-day retail supply)^	Mail Service Pharmacy (90-day supply)^	
Tier 1: Preferred Generic	\$5 copay		
Tier 2: Preferred Brand	\$40 copay		
Tier 3: Non-preferred Drug	\$115 copay		
Pharmacy Out-of-Pocket Maximum	When your Total Out-of-Pocket costs (what you pay) for Tier 1 and Tier 2 drugs reach \$1,500, you will not pay any copay for Tier 1 and Tier 2 drugs.		

[^]Most specialty drugs are limited to a 31-day supply through retail and mail order.

Common vaccines covered under Medicare Part D

Shingles

Hepatitis A

- Tetanus, diphtheria, pertussis (Tdap)
- Hepatitis B for individuals at low risk for hepatitis

Select Part D vaccines are covered at Pharmacy. Please see your Evidence of Coverage for detailed information.

Renew Active by UnitedHealthcare



Fitness for body and mind

Renew Active® is the gold standard in Medicare fitness programs for body and mind. Available with many UnitedHealthcare® Medicare Advantage plans at no additional cost.



Stay fit

Work out where you want, whether that's at a gym or fitness location or from your home.

- · A free gym membership
- Access to our nationwide network of gyms and fitness locations
- An annual personalized fitness plan
- Allows you to bring a family member or friend to the gym with you to assist in your workout, at no additional cost
- Access to thousands of on-demand workout videos and live streaming fitness classes



Stay focused

An online brain health program from AARP® Staying Sharp® with exclusive content for Renew Active members.

- · Brain health assessment
- Interactive brain health challenges
- Guide to Music and Brain Health, videos, fun games and more



Stay connected

Connect with other health-minded members.

- Social activities at local health and wellness classes and events
- Step challenges with other members through the online Fitbit® Community for Renew Active — no Fitbit device is needed. Joining the community also provides access to Fitbit Premium™.



Living healthier with Renew

Renew Active is a key part of Renew by UnitedHealthcare®, which offers a wide variety of health and wellness resources and activities to help you take charge of your well-being every day.

Learn more about Renew Active

To learn more about Renew Active and to find a fitness location, visit **UHCRenewActive.com**.

Once you become a member of the health plan, sign in to your plan website, go to Health & Wellness and look for Renew Active to get your confirmation code.



Once you are enrolled in the health care plan, you will have access to the Transportation benefit.

If you're in need of a reliable ride to your doctor or specialist appointments, our transportation program managed by ModivCare can help. We have a variety of options depending on your needs, all at no additional cost to you.



How it works

- Use your transportation benefit for rides to and from your medical appointments and to the pharmacy to pick-up your prescriptions.
- Schedule up to 24 one-way trips per year.
- Once you are enrolled in the plan, call ModivCare with the number on the back of this flyer to schedule your ride. Your trip can be scheduled up to 30 days in advance, but must be made at least two days prior to your appointment for standard services.
- A ModivCare representative will ask for some information, such as your name and address, UnitedHealthcare® member ID number and the address of your medical appointment or pharmacy. Please have this information ready when you call.



If you need to make any changes or cancel your appointment, please call ModivCare as soon as you can

ModivCare can accommodate changes you need to make within a reasonable amount of time. If your ride does not come within the scheduled window, call the number below for assistance.



After your plan's effective date, schedule your ride or find out more

For more information visit **retiree.uhc.com/UAWTrust.** Or call toll-free **1-844-320-5021**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Friday.

UnitedHealthcare Healthy at Home



With 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®1.



12 one-way rides to medically related appointments and to the pharmacy².



6 hours of in-home personal care provided through a CareLinx® professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more³.



Once you become a member of the UnitedHealthcare® Group Medicare Advantage (PPO) plan you will have access to the Healthy at Home benefit

- Contact Mom's Meals for additional details at 1-866-204-6111
- Contact ModivCare for additional details or to schedule your trip 1-833-219-1182,
 TTY 1-844-488-9724 or visit www.modivcare.com/BookNow
- Contact CareLinx at 1-844-383-0411 or visit www.carelinx.com/UHC-retiree-post-discharge



Rally CoachTM programs

Get help living a healthier, happier life with Rally Coach programs at no additional cost.



Real Appeal® weight loss and Real Appeal diabetes prevention*

Online weight-loss programs designed to help you gain energy, reduce risk of developing serious health conditions and achieve your long-term health goals.



Wellness coaching

An online and live coaching support program that provides access to variety digital health and wellness courses.



Quit For Life®

A tobacco cessation program providing access to the tools and resources you may need to help you quit all types of tobacco use.



Once you become a member of the UnitedHealthcare® Group Medicare Advantage (PPO) plan

Visit rallyhealth.com/retiree or call the numbers below:

- For Real Appeal call **1-844-924-7325**
- For Rally Wellness Coaching call 1-800-478-1057, TTY 711
- For Quit for Life call 1-866-QUIT-4-LIFE, TTY 711

Vaccines



Why are vaccines 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 below are right for you.



Common vaccines covered under Medicare Part B

Use your UnitedHealthcare Medicare Advantage Plan ID card when getting the following vaccines:

- Influenza (flu)
- Pneumococcal
- Hepatitis B for individuals at medium or high risk for hepatitis
- COVID-19*

*You will have \$0 cost-share (copayments, deductibles or coinsurance) for the vaccine at both in- and out-of-network providers through the national public health emergency. Providers should not ask Medicare members for vaccine payment upfront or after the vaccine is received.



Common vaccines covered under Medicare Part D

Use your UnitedHealthcare Medicare Advantage ID card when getting the following vaccines:

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

Part B vaccinations can be administered in your doctor's office or pharmacy. Part D vaccinations are typically administered at a participating pharmacy.

Did you know?

- 40–60% of vaccinated people are less likely to get the flu¹
- For all Americans 50+: Shingrix vaccine is more than 90% effective at preventing shingles and long-term nerve pain²

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.

¹Centers for Disease Control and Prevention, 2020.

²Centers for Disease Control and Prevention, 2019.

¹A new referral is required after every discharge to access your meal and transportation benefit

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. The largest gym network of all Medicare fitness programs is based upon comparison of competitors' website data as of March, 2021. 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.

Real Appeal is available at no additional cost to UnitedHealthcare members on this insurance plan with a BMI of 19 and higher, subject to eligibility. Benefits and features may vary by plan/area. The information provided through the program is for informational purposes only and provided as part of your health plan. It is educational in nature and should not substitute for medical advice. Rally and the Rally logo(s) are registered trade and service marks of Rally Health, Inc. ©2021 Rally Health, Inc. All Rights Reserved.

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

Renew Rewards is not available in all plans with Renew by UnitedHealthcare. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine.

Telephonic 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 doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits and features may vary by plan/area. Limitations and exclusions apply. Benefits, Premium and/or copayments/coinsurance may change on January 1 of each year.

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

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^{*}ModivCare may subcontract to other vendors or individuals. Subcontracting is at the discretion of ModivCare.

^oModivCare 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.

^{*}Refer to the Evidence of Coverage for eligibility requirements.

Questions?



Call toll-free at **1-844-320-5021**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Friday



retiree.uhc.com/UAWTrust