

2019 GETTING STARTED GUIDE



Welcome to your Medicare Advantage plan



Look inside to learn about your health care plan

UnitedHealthcare® Group Medicare Advantage (PPO)



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Client Alts	Internal & External Team	Project Details	Color	Dimensions	Notes
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Good health takes teamwork

Let's work together throughout the plan year to help you live a healthier life. This guide is designed to help you get the most out of your plan.






Getting your preventive care and managing health conditions are important steps to good health. That's why we offer help and reminders throughout the year.

Help us get to know your health needs

Medicare requires us to ask you a few questions, so we'll be calling you early in the year and ask you to complete a short survey. You don't have to complete the survey, but your answers will help us work together better. We'll use your answers to suggest programs and resources in your plan that may help meet your needs.


✓ We'll try to call you and ask you to complete the health survey over the phone. If we can't reach you, we'll mail the survey to you.

What's inside?

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Visit us online anytime

 www.UHCRetiree.com/trs




 Call toll-free at **1-844-518-5877**, TTY 711,
8 a.m. – 8 p.m. local time, Monday – Friday


Get ready to start using your plan

Schedule these visits early in the year to help you stay on top of your health.




 **Enjoy a preventive care visit in the privacy of your own home**
With the UnitedHealthcare® HouseCalls program, you get an annual in-home preventive care visit from one of our health care practitioners at no extra cost. A HouseCalls visit is designed to support, but not take the place of your regular doctor's care.

What to expect from a HouseCalls visit:

-  A licensed health care practitioner will review your health history and current medications, perform health screenings, help identify health risks and provide health education.
-  You can talk about health concerns and ask questions that you haven't had time to ask before.
-  HouseCalls will send a summary of your visit to you and your primary care provider so they have this additional information regarding your health. HouseCalls may not be available in all areas.

 **Schedule your annual physical and wellness visits**
Your preventive care starts with two yearly visits: your annual wellness visit and routine physical exam. The annual wellness visit is a great chance to 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. You can schedule both visits together, each calendar year. And you don't have to wait a full year before scheduling your next visit.

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


-  **Make sure we have your current contact information**
To update your phone number and email address, please call us toll-free at **1-844-518-5877**, TTY **711**, 8 a.m. – 8 p.m. local time, Monday – Friday.
-  **Tell us about your primary care provider (PCP) or doctor**
We encourage all our members to have a doctor or primary care provider they see regularly. It is important for us to know who your doctor is so we may help him/her or them provide you with tools and resources that you deserve. To tell us who your doctor is or to get help finding one, call us at the Customer Service phone number found in this booklet or on the back of your member ID card.
-  **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.

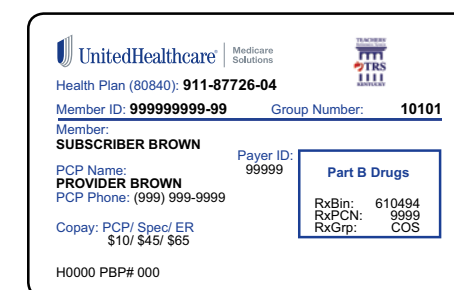
Don't have a doctor?

If you need to find a doctor, specialist or hospital, we can help. We can even help schedule your first appointment after your coverage begins.

Visit us online anytime



 www.UHCRetiree.com/trs

 Call toll-free at **1-844-518-5877**, TTY **711**, 8 a.m. – 8 p.m. local time, Monday – Friday



Watch the mail for your member ID card

When you get your member ID card you can use it to register online at www.UHCRetiree.com/trs. 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 the following:

-  Is all of your information correct? If not, call us to update it.

Explore your 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 the Evidence of Coverage (EOC) for complete details. Your Welcome Packet will include details on how to access your EOC.



Hearing Aids

With hi HealthInnovations® you may be able to get a discount on hearing aids.¹ Each hearing aid is custom programmed for your unique hearing needs. To learn more, call toll-free **1-855-523-9355**, TTY **711**, 9 a.m. – 5 p.m. CT, Monday – Friday. Or visit www.hiHealthInnovations.com/Medicare.



24/7 NurseLine

NurseLine gives you 24/7 access to a registered nurse who can help you with sudden health concerns as well as:

- ✓ Questions about a medication
- ✓ Finding a doctor or specialist
- ✓ Understanding an ongoing health condition or new diagnosis

Call toll-free **1-866-202-5975**, TTY **711**, 24 hours a day, 7 days a week.



Real Appeal

Real Appeal is a simple, step-by-step online program that helps make losing weight fun. The program offers tools that may help you lose weight, reduce your risk of developing serious health conditions, gain energy and achieve your long-term health goals, at no additional cost. When you enroll in Real Appeal you receive:

- ✓ A **Transformation Coach** who leads weekly online group sessions
- ✓ **Online tools** to help you track your food, activity and weight loss progress
- ✓ A **Success Kit** with food and weight scales, recipes, workout DVDs and more — shipped directly to your door.

To learn more, visit www.uhctrs.realappeal.com.



Will Program

You have access to a state-specific will program that can help you create your or a loved one's will online, in a private and secure environment.



SilverSneakers®

SilverSneakers is a fitness program that gives you access to:

- ✓ Trained instructors for support
- ✓ Classes designed for all fitness levels and abilities
- ✓ Exercise equipment and other amenities at 14,000+ participating locations*
- ✓ On-demand workout videos plus health and nutrition tips
- ✓ Group fitness classes outside traditional gyms

Find a participating location at www.silversneakers.com or call toll-free **1-888-423-4632**, TTY **711**, 8 a.m. – 8 p.m. ET, Monday – Friday.

*At-home kits are offered for members who want to start working out at home or for those who can't get to a fitness location due to injury, illness or being homebound.



Solutions for Caregivers

Solutions for Caregivers supports you, your family and those for whom you provide care. It gives you information, resources and care planning at no additional cost.

- ✓ Get helpful advice, and assistance finding services and programs from a professional care manager
- ✓ Have a registered nurse perform an in-person assessment of your situation
- ✓ Receive a personalized care plan with recommendations and resources

You will also have access to our Caregiver Partners website to explore our library of articles and caregiver-related products and services. To learn more, call toll-free **1-866-896-1895**, TTY **711**, 24 hours a day, 7 days a week or online at www.UHCforCaregivers.com/welcome/uhcretiree. Please use code **uhcretiree** when creating an account.



Post-Hospital Discharge Meals

You are eligible to receive up to 84 home delivered meals immediately following an inpatient hospitalization when referred by a case manager. Meals are provided through our national provider Mom's Meals.® All meals are ordered in succession of one another immediately following an inpatient hospitalization and cannot be spread out throughout the course of the year.

- ✓ Meals are delivered to your door in a climate-controlled cooler in "Fresh-Lock" packaging in shipments of 14 meals or greater.
- ✓ Meals can be refrigerated for up to 14 days or frozen for up to three months.
- ✓ Meals are available to support 9 different health conditions.
- ✓ The first meal delivery may take up to 72 hours upon order.

If you have been recently discharged from the hospital and would like to be referred into the program call toll-free **1-866-896-1895**, TTY **711**, 24 hours a day, 7 days a week.



Virtual Visits

Virtual Doctor Visits

See and speak to a doctor from the privacy of your home. With Virtual Doctor Visits, you're able to live video chat with a doctor from your computer, tablet or smartphone – anytime, day or night. You can ask questions, get a diagnosis, or even get medication prescribed² and if appropriate, can be 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, stomach ache

Virtual Behavioral Health Visits

Talk to a behavioral health specialist anytime using live video chat from your computer, tablet or smartphone anytime, day or night. Virtual Behavioral Health Visits may be best for:

- ✓ Initial evaluation
- ✓ Medication management
- ✓ Addiction
- ✓ Depression
- ✓ Trauma and loss
- ✓ Stress or anxiety

You can find a list of participating virtual providers by signing in to your personal online account at www.UHCRetiree.com/trs.



Chronic Conditions Programs

UnitedHealthcare has special programs designed to support members living with chronic conditions like diabetes or heart disease.

Sign up for your secure online account

As a member, you get a secure account on our website. You can use this account to help make it easier to keep track of your health.

- 1 As soon as your coverage begins, visit www.UHCRetiree.com/trs**
and click on the “Register Now” button.
- 2 Enter your member ID number**
from the front of your member ID card and your date of birth, then click “Continue.”
- 3 Create a username and password,**
and keep it somewhere safe.

Visit us online anytime



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The benefits of registering online

Quickly find what you need.

Search for doctors and hospitals based on your ZIP code.

Reduce paper clutter.

Never lose important plan documents and reduce paper clutter in your home. Log into your account to see your plan materials, benefit and claim information.

Easily track your medical history.

You can check your Personal Health Record online. Bring a copy to your doctor appointments so your doctor always has this information.

Today is a great day to start exploring Renew

Once you register online, you will have access to Renew³ by UnitedHealthcare, our member-only Health & Wellness Experience. You'll get inspiring lifestyle tips, learning activities, videos, recipes, interactive health tools, rewards and more — all designed to help you live your best life.

Renew may help you:

- ✓ **Take charge of your health**
 - ✓ Explore a resource library full of articles, videos and interactive tools
 - ✓ Grow your health knowledge with online learning courses
 - ✓ Earn rewards for taking an active role in your health and wellness by completing certain health care activities
- ✓ **Live healthy**
 - ✓ Browse the recipe library to find simple, delicious recipes
 - ✓ Read tips and tricks for keeping your mind and body active
 - ✓ Find your inner calm with printable coloring pages
 - ✓ Exercise your mind with interactive brain games and quizzes
- ✓ **Get inspired**
 - ✓ Find inspiring stories and videos that help you take your health even further
 - ✓ Read the latest on healthier living with Renew online magazine, including interviews, health articles and wellness activities
 - ✓ Stream music that fits your mood
 - ✓ View and share hundreds of photos and positive messages

Get the right care for your needs

When you need care, here's a guide for knowing the best place to go.



NurseLine

Use NurseLine when you have a sudden health concern and need help deciding what to do next. Call them for things like questions about a medication, finding a doctor or a specialist, or understanding an ongoing health condition or new diagnosis.



Virtual Doctor Visits

Use Virtual Doctor Visits if your issue isn't an emergency, you are unable to visit your primary care provider, or if your condition doesn't require a hands-on exam or test. Use Virtual Doctor Visits for things like a cold, flu, skin rash, sore throat, stomach ache or bronchitis.



Doctor's Office

Visit your primary care provider for preventive and routine care. Visit them for things like checkups, immunizations, making a wellness plan, preventive care, or illnesses like earaches.



Urgent Care

Visit urgent care when your issue isn't an emergency and your primary care provider isn't available to help. Visit them for things like sprains, strains, minor bone breaks, sudden illnesses like fever, or minor burns.



Emergency Room

For life-threatening or very serious conditions, call 911 or go to the nearest emergency room to get immediate care. Go to them for things like heavy bleeding, chest pain, major burns or difficulty breathing.



Answers to your questions

If you have any questions or need help with your plan, we're here for you. Your Customer Service Advocate can help you:

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

To save time, please have your member ID card ready when you call.

Learn more online at www.UHCRetiree.com/trs

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We'll be in touch throughout the year



Health reminders and information about programs and services

To help you make the most of your plan, throughout the year we'll call you and mail information about programs and services.



Explanation of Benefits statements

Each month you use your plan, you'll receive a statement online or through the mail with your medical claim information.

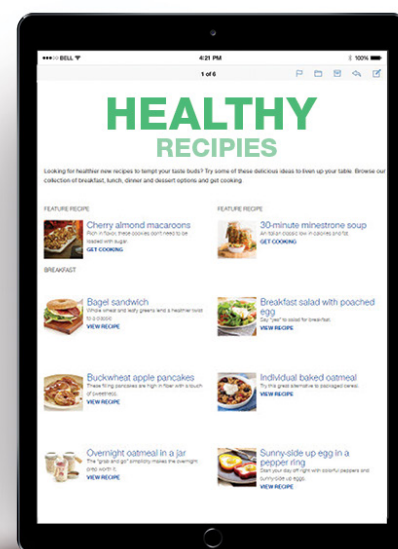


Annual Notice of Changes

Just before the 2019 plan year ends, you'll receive information on important plan changes for 2020.

Go beyond the plan benefits to help live your best life

As a member, you can use a computer, tablet or smartphone to access Renew. Living healthy is easier when you have so many resources available to use anytime, anywhere. Explore all that Renew has to offer by logging in to your member website and looking for **Health & Wellness**.



Terms to know

Health care and health insurance terms can be hard to understand. Here are some definitions of common words you may see. Refer back to these definitions whenever you need to. You can find more definitions in your Evidence of Coverage or online at www.glossary.justplainclear.com.

Authorized representative

Your health information is protected by law. This means only you can get information about your health plan. However, you can give someone else — an authorized representative — access to speak with us about your account. This person does not have the right to make plan decisions for you. Your authorized representative can be a spouse, family member, friend, caregiver or someone else you trust.

Claim

A request for a benefit (including reimbursement of a health care expense) made by you or your health care provider to your health insurer or plan for items or services you think are covered.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. The health insurance or plan pays the rest of the allowed amount.

Copayment (or copay)

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Deductible

The amount of money you must pay each year before the plan starts to pay its share. Not all plans have deductibles.

Premium

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

Preventive care

Health care services that are intended to prevent disease or identify disease while it may be easier to treat. Most preventive care is covered by your plan. Examples include flu shots, colonoscopies, mammograms or prostate exams.

¹The 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.

You must continue to pay your Medicare Part B premium.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply.

Benefits, premium and/or copayments/coinsurance may change on January 1 of each year.

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

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. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc. and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2018. All rights reserved.

Solutions for Caregivers assists in coordinating community and in-home resources. The final decision about your care arrangements must be made by you. In addition, the quality of a particular provider must be solely determined and monitored by you. Information provided to you about a particular provider does not imply and is in no way an endorsement of that particular provider by Solutions for Caregivers. The information on and the selection of a particular provider has been supplied by the provider and is subject to change without written consent of Solutions for Caregivers.

The Nurseline service 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.

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.

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