

# Quick Start Guide 2020



**Take advantage of your plan**

**Look inside to learn about your health care plan**

UnitedHealthcare® Group Medicare Advantage (PPO)



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# Welcome to your plan

This guide is a resource to learn what steps you can take now to get ready for when your coverage begins.






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 asking you to complete a short survey. You don’t have to complete the survey, but your answers will help us suggest programs and resources that may help meet your needs.


✓ If we can’t reach you by phone, we’ll mail the survey to you. You can also go online to your plan website and take the survey.

# What’s inside?

	Get ready to start using your plan ..... Pg. 4
	Explore your extras ..... Pg. 6
	Go online for more resources ..... Pg. 10
	We’re here for you ..... Pg. 13
	Terms to know ..... Pg. 14

## Learn more

 Visit us online:  
[www.UHCRetiree.com/trs](http://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 UnitedHealthcare® HouseCalls, you get a yearly in-home 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 knowledgeable 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.

## 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.

## 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 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 UnitedHealthcare 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 located in this book or call the number on the back of your member ID card to add an authorized representative.

### Watch the mail for your UnitedHealthcare Member ID card

When you get your member ID card you can use it to register online at [www.UHCRetiree.com/trs](http://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.

# Get ready for 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 the Evidence of Coverage (EOC) for complete details. Your Plan Details will include information on how to access your EOC.



## Hearing Aids

With UnitedHealthcare Hearing, you can receive a hearing exam\* and have access to a wide selection of brand name and private-labeled hearing aids that are custom-programmed to your hearing loss at any of our 5,000 UnitedHealthcare Hearing providers nationwide.\*\* Receive hearing aids in-person or through home delivery with personalized support every step of the way including a hearing test, hearing aid adjustments, extra batteries and follow-up care for all your hearing needs.

To learn more, call toll-free at **1-855-523-9355**, TTY **711**, 8 a.m. – 8 p.m. CT, Monday – Friday. Or visit **www.uhchearing.com**.



## Quit for Life®

Get the support and help you may need to quit smoking once and for all. We'll help you create an easy-to-follow Quitting Plan that will show you how to get ready, take action, and live the rest of your life as a nonsmoker. Start living tobacco-free by calling **1-866-784-8454**, TTY **711**, 24 hours a day, 7 days a week.



## Speak to a nurse 24/7

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 symptoms, an ongoing health condition or new diagnosis

Call toll-free at **1-877-365-7949**, TTY **711**, 24 hours a day, 7 days a week.



## 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 offered through our national provider Mom's Meals Nourishcare®.

- ✓ 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.

To learn more, call Mom's Meals at **1-855-428-6667**, 7 a.m. – 6 p.m. CT, Monday – Friday or the phone number located on the back of your member ID card.



## Get active and have fun with a gym membership

Designed for all fitness levels and abilities, SilverSneakers® includes:

- ✓ Access to exercise equipment
- ✓ Group classes and more at 16,000+ fitness locations\*
- ✓ Signature classes led by certified instructors trained specifically in adult fitness

Classes, equipment, facilities and services may vary by location.

Find a participating location at **www.silversneakers.com** or call toll-free at **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.

## 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

\*Other hearing exam providers are available in our network. Your plan includes benefits for hearing aid coverage outside of the UnitedHealthcare Hearing network. See plan for details.

\*\* 2019 UnitedHealthcare Internal Data



## 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](http://www.uhctrs.realappeal.com).



## Make caring for a loved one easier

Solutions for Caregivers supports you, your family and those you care for by providing information, education, resources and care planning, at no additional cost.

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

To learn more, call toll-free at **1-866-896-1895**, TTY **711**, 24 hours a day, 7 days a week or online at [www.UHCforCaregivers.com/welcome/uhcretiree](http://www.UHCforCaregivers.com/welcome/uhcretiree). Please use code **uhcretiree** when creating an account.



## 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.



## Chronic Conditions Programs

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



## Virtual Visits

See a doctor or a behavioral health specialist using your computer, tablet or smartphone. With Virtual Visits, you're able to live video chat from your computer, tablet or smartphone — anytime, day or night. You will first need to register and then schedule an appointment. On your tablet or smartphone you can download the Doctor On Demand or Amwell apps for our Virtual Visits providers.

### 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, stomachaches
- ✓ Bladder/urinary tract infections, rashes

### Virtual Behavioral Health Visits

Virtual Behavioral Health Visits may be best for:

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

You can access Virtual Visits or find a list of participating virtual providers by signing in to your personal online account at [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs).



# 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 [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs).

- 1 Visit [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs)**  
and click the **New user? Register Now** button and then click **Register Now** on the next screen.
- 2 Enter your first and last name,**  
date of birth, ZIP code, UnitedHealthcare Member ID number and click continue.
- 3 Create a username and password**  
and 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.
- 4 For security purposes, verify your account**  
by email, call or text. Follow the prompts when signing up.

## The benefits of registering online

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



# 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 when your issue isn't an emergency, you are unable to visit your primary care provider, and 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, stomachache 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.



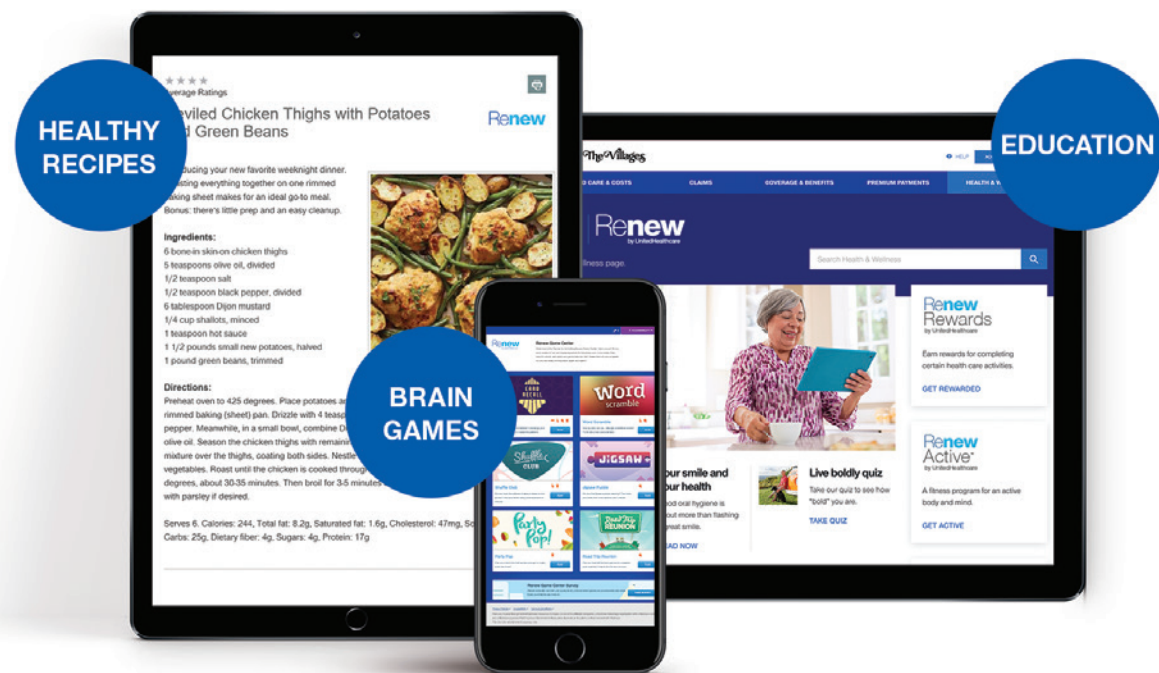
## Urgent Care

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.



## Take an active role in your health with Renew

Renew by UnitedHealthcare helps you unlock your unique potential and live your best life — with access to a wide range of resources, such as Renew magazine, brain games, recipes, learning courses, fitness activities, videos and more.

Plus, you may be eligible to earn gift card rewards by completing certain health care activities such as your annual physical or wellness visit, preventive screenings or a flu shot.

### Renew can help you take a more active role in your health and wellness through:

- ✓ Renew Magazine
- ✓ Brain Games
- ✓ Recipe Library
- ✓ Learning Courses
- ✓ Interactive Quizzes and Tools
- ✓ Health News, Articles and Videos
- ✓ Health Topic Library
- ✓ Photo Gallery
- ✓ Streaming Music

Visit [www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs) to sign in or register and go to the **Health & Wellness** tab 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. Customer Service 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 UnitedHealthcare Member ID card ready when you call.

Learn more online at  
[www.UHCRetiree.com/trs](http://www.UHCRetiree.com/trs)

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

### 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 claim information.



#### Annual Notice of Changes

Just before the 2020 plan year ends, you'll receive information on important plan changes for 2021.

# 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](http://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.

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

Renew by UnitedHealthcare is not available in all plans.

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. © 2019. 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. Enrollment in the plan depends on the plan’s contract renewal with Medicare.

The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed on your ID card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文(Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。



# Visit us online anytime



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