



It's time to take advantage

Explore plan benefits designed to help you live a healthier life

United
Healthcare®





We're here to help you live healthier

Your Teachers' Retirement System of Kentucky (TRS) Medicare Eligible Health Plan (MEHP) Group Medicare Advantage (PPO) plan through UnitedHealthcare® gives you access to many programs and services.



We put you first

It all comes down to you and your health needs because we believe that you deserve personal attention and service. From our dedicated Customer Service Advocates to programs that support your health — it's all about you.

Let's get started

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Renew by UnitedHealthcare

Renew helps inspire you to take charge of your health and wellness every day by providing a wide variety of useful resources and activities — all at no additional cost.



Brain Games
Play games to test your memory, reaction time and problem solving.



Interactive Quizzes and Tools
Take a quiz or use a tool to help you reach your goals.



Health Topic Library
Explore hundreds of health and wellness articles, videos and news.



Renew Positivity
Enjoy inspiring articles, photos, music and other fun activities.



Learning Courses
Take online lessons on a variety of topics like eating healthy and fitness.



Renew Rewards
Earn rewards for completing certain health care activities.



Recipe Library
Try a variety of tasty recipes for healthy meals.



Renew Magazine
Find health tips, the latest health trends, exercises, games and more.

Renew by UnitedHealthcare is not available in all plans. Resources may vary. 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.

Every day is an opportunity to get more from life

Explore all Renew has to offer. Just sign in at www.UHCRetiree.com/trs and go to **Health & Wellness**.

Feel your best with SilverSneakers®

SilverSneakers® gives you the opportunity to connect with your community, make friends and stay active. Find out what it is, how to get started, and why millions already love it.

What is SilverSneakers?

SilverSneakers is a fitness and lifestyle benefit included with your UnitedHealthcare® health plan at no additional cost.

What does SilverSneakers include?

- Memberships to thousands of fitness locations¹ — visit as many as you wish!
- Group exercise classes² designed for all abilities.
- Fun activities held outside the gym.²
- SilverSneakers On-Demand™ online workout videos that feature tips on fitness and nutrition.
- SilverSneakers LIVE virtual classes and workshops throughout the week.
- SilverSneakers GO™ mobile app with workout programs, location finder and more.





¹Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.
²Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer Members additional classes. Classes vary by location.

Get your SilverSneakers ID number today


Visit www.SilverSneakers.com/StartHere or call SilverSneakers Customer Service toll-free at **1-888-423-4632**, TTY 711, Monday – Friday, 8 a.m. – 8 p.m. ET.

Virtual Doctor and Behavioral Health Visits

See a doctor or a behavioral health specialist using your computer, tablet or smartphone¹ — anytime, day or night.

-  With a Virtual Doctor Visit, you can ask questions, get a diagnosis, or even get medication prescribed and, if appropriate, have it sent to your pharmacy.
-  Virtual Behavioral Health Visit services include initial evaluation, medication management and ongoing counseling.

Grab your member ID card, you'll need it to get access.




How to get care from Doctor On Demand.

Sign up. Download the app or go to www.UHCvirtualvisits.com and choose **Doctor On Demand**. Select **Sign up** and follow prompts.

Start a visit. Schedule a visit for later or wait for an on-demand appointment.

See the doctor. Start a secure and private video chat with the doctor of your choice.

Choose a pharmacy. If you need a prescription, your doctor can have it sent right to your favorite pharmacy.



How to get care from AmWell.

Sign up. Download the app or go to www.UHCvirtualvisits.com and choose **AmWell**. Select **Sign up for Account** and follow prompts.²

Start a visit. After choosing the type of service, select **Get Started** or choose a provider.

Choose a pharmacy. After answering a few visit questions, you will be asked to choose your pharmacy.

See the doctor. When it's your turn in the queue, a secure and private video chat will start.

¹Providers listed may not be available in every area. Other providers are available in our network. Contact the Customer Service number on the back of your member ID card for more information.
²Although your copay is \$0, AmWell will ask you for credit card information.

There are 2 ways to access Virtual Doctor and Virtual Behavioral Health Visits





On your computer: Visit www.uhcvirtualvisits.com and set up your account with either AmWell or Doctor on Demand.

On your tablet or smartphone: Download the Doctor on Demand or AmWell (American Well) app.

Real Appeal

Real Appeal[®] is a step-by-step online weight loss program on Rally Coach[™] proven to help you achieve real, lifelong results.

Enroll in Real Appeal and receive:

-  Support from an online coach to help you create healthy, lasting change.
-  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 to your door.
-  Get it at no additional cost to you.*



*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.

Get started today

Enroll online at uhctrs.realappeal.com.

UnitedHealthcare Hearing

Experiencing hearing loss? You’re not alone.

It’s estimated that 1 out of 3 people over age 65 has some degree of loss.¹ Treating it early may help you improve your emotional, physical and overall health. Why wait? You can get a hearing test and hearing aids starting at only \$699 per ear as part of your plan.^{1*}

Convenient, flexible hearing solutions

Discover a wide selection of hearing aids with advanced technology available through direct delivery or an in-person hearing provider.

- **Relate™**, UnitedHealthcare Hearing’s exclusive brand, features recharging capabilities, remote adjustments, Bluetooth® streaming and a smartphone app.
- **Phonak** has all of Relate’s features plus top-rated sound quality and speech understanding.
- **2,000+ name-brand models and styles** are available through an in-person UnitedHealthcare Hearing provider, including hearing aids from the industry’s top brands.

Choose from 2 care options

- **Right2You virtual care at home:** These live, online video appointments include remote hearing aid adjustments and follow-up visits with a licensed hearing care professional.
- **In-person care:** With 5,500+ locations, you’re only about 10 minutes away* from a UnitedHealthcare Hearing provider, the largest accredited network of providers in the nation.²

Don’t want to leave home for hearing care?

Our Right2You direct delivery option lets you choose from Relate or Phonak hearing aids delivered right to your doorstep, complete with virtual follow-up care.

^{1*}Please refer to your Evidence of Coverage for details on your benefit coverage.

¹Center for Hearing and Communication. Statistics and facts about hearing loss. chchearing.org/facts-about-hearing-loss/. Accessed July 2020.

²2020 UnitedHealthcare internal data.

³2020 UnitedHealthcare claims information

Explore your options today

To start using your hearing benefit, visit www.UHChearing.com/Retiree. You can even take an online hearing test to find out how well you’re hearing.

Or, call **1-866-445-2071**, TTY **711**, 9 a.m. to 9 p.m. ET, Monday – Friday.

Post-Hospital Discharge Meal Program

Receive up to 84 home delivered meals immediately following an inpatient hospitalization or skilled nursing stay through Mom’s Meals. A referral from a UnitedHealthcare Clinical Advocate is required. Meals are provided through our national provider Mom’s Meals.[®]*



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.



*This is a one time per year benefit. Restrictions may apply.

Learn more

Learn more at www.MomsMeals.com. Call **1-855-428-6667**, 7 a.m. – 6 p.m. ET, Monday – Friday to place your order.

Quit For Life

A clinically-proven tobacco cessation program offered in collaboration with the American Cancer Society.[®]

Although smoking rates have declined over the years, one out of six American adults still smokes.¹ It can be difficult for you to stop smoking or using any form of tobacco, especially without the proper help and resources.

The program uses an evidence-based combination of physical, psychological and behavioral strategies designed to help you overcome tobacco addiction.

Here’s how Quit For Life works.

Behavior-change strategies are developed for you based on your goals. A **Quit Plan** is designed to help keep you on track and includes:

- 1 Set a quit date.** Get help choosing your quit date along with coaching, text messaging and online support.
- 2 Manage tobacco urges.** Learn how to cope with urges to smoke, no matter when or where you have them.
- 3 Understand cessation medications.** See if nicotine replacement therapy and other FDA-approved cessation medications will help supercharge your ability to quit.
- 4 Tobacco-proof the environment.** Learn why getting rid of all tobacco, ashtrays and lighters can help you quit and not start again.
- 5 Use social support.** Learn why it is important to ask your family and friends for support, and how to ask.

¹http://www.cdc.gov/tobacco/data_statistics/fact_sheets/adult_data/cig_smoking/

Quit smoking today

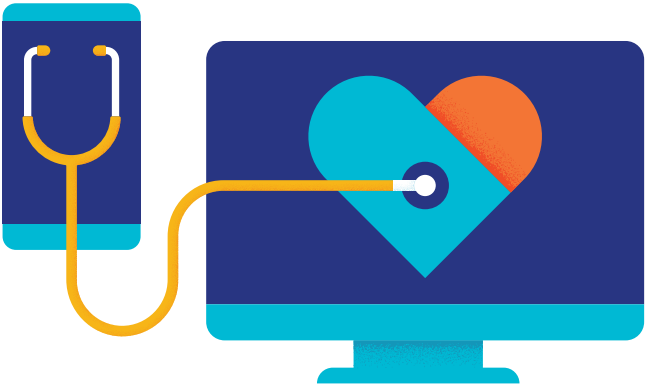
To access the benefit please call **1-866-QUIT-4-LIFE**, TTY **711**, 24 hours a day, 7 days a week, or visit **www.quitnow.net**.

Online Resources

Sign up for your secure online personal account today at **www.UHCRetiree.com/trs**.

Your member website has been designed to help you get the most out of managing your health plan information. After you sign up for your online account and log in, the homepage shows your plan information at a glance which will help you find what you need quickly.

- Look up your latest claim information.
- Review benefit information and plan materials.
- Print a temporary UnitedHealthcare[®] member ID card and request a new one.
- Search for network doctors.
- Explore Renew by UnitedHealthcare, our member-only Health & Wellness experience. Learn about wellness topics, use interactive quizzes and tools, and watch health-related videos.
- Sign up to get your Explanation of Benefits (EOB) online.



Follow these easy steps to sign up for your online account:

- 1** Visit **www.UHCRetiree.com/trs** and click on 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 your username and password, enter your email address, and click “Create my ID.” Write down your username and password and keep them in a safe place. You will need them each time you sign in to your account.
- 4** For security purposes, verify your account by email, call or text.
 - If by email, follow the instructions in your confirmation email.
 - If by call, you’ll get an automated call with a code to enter into the website page.
 - If by text, you will get a text message with a code to enter into the website page.

Learn more today

Visit **www.UHCRetiree.com/trs**.

NurseLine

Coping with health concerns can be time-consuming and complex. With so many choices, it can be hard to know where to look for information and support.

NurseLine was designed specifically to help make your health decisions simple and convenient by providing:

- Quick answers to your health questions any time, anywhere — 24 hours a day, 7 days a week.
- Access to registered nurses with clinical experience.
- Information to guide your health care decisions.

When you call, a registered nurse can help you:

Learn about conditions and treatment options.

- Understand a wide range of symptoms.
- Learn more about a diagnosis.
- Explore the risks, benefits and possible outcomes of your treatment options.
- Determine what type of care may be right for your needs.

Choose a health care provider.

- Find doctors or hospitals that meet your needs.
- Locate an urgent care center and other health resources in your area.

Learn about healthy living.

- Get tips on how nutrition and exercise can help you maintain a healthy weight.
- Learn about important health screenings and immunizations.

This 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.

Specialized Care Programs

Throughout the year, we'll connect you to special programs based on your situation.

UnitedHealthcare offers programs and resources to help members with chronic diseases, like diabetes or heart disease as well as more complex conditions.

Programs offer personalized attention for eligible members and outreach to doctors so they get up-to-date information to help them make decisions. Programs for complex conditions may have additional resources, support and/or care coordination depending on each member's diagnosis or situation.

Registered nurses are available any time, day or night

Call this service any time for health information and support — all at no additional cost to you.

1-877-365-7949, TTY 711 and ask for the number above.

Online resources

Visit online today at **www.UHCRetiree.com/trs** for health and well-being news, tools, resources and more.



Notes

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.

***Please refer to your Evidence of Coverage for details on your benefit coverage. This information is not a complete description of benefits. Limitations and restrictions may apply.

§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. © 2020. All rights reserved.

This information is available for free in other languages. Please call our customer service number located on the back of your member ID card.

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Go ahead, take advantage



1-844-518-5877, TTY 711

8 a.m. – 8 p.m. local time, Monday – Friday



www.UHCRetiree.com/trs

Learn more about the benefits, programs and services available to you by visiting the Virtual Education Center, a new online resource. View flyers, brochures, videos and more at **www.uhcvirtualretiree.com/trs**.