## TRS-Care Medicare Info Session for 2022 Benefits





## Agenda

- UnitedHealthcare (UHC)
- SilverScript
- Question & Answer Session



2022 TRS-Care Medicare Advantage Plan - UnitedHealthcare



### UnitedHealthcare is here for you





#### Helping you get care you need when — and where — you need it

Whether it's an appointment with a doctor online, a call with a nurse at 3 a.m. or taking care of a wellness visit from the comfort of your home, we make it easier to connect you with care so you can stay on top of your health — when where and how you need it.



#### One-on-one help using your Medicare plan

At UnitedHealthcare, it's not just customer service. It's 1-on-1 support to help answer your questions and take the extra steps to understand your needs. It's helping navigate your care during a health event. **1-866-347-9507**, **TTY 711** 7 a.m. – 6 p.m. CT, Monday – Friday.



## Renew by UnitedHealthcare®, our health and wellness experience

Renew helps inspire you to take charge of your health and wellness every day by providing a wide variety of useful resources and activities, including brain games, healthy recipes, fitness activities, learning courses and more. All at no additional cost.\*

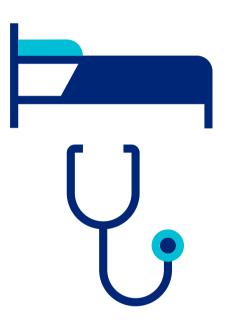


# TRS-Care Medicare Plan Benefits, Programs and Features

### Your Plan Advantages



## The advantages of a single plan









- All the benefits of Part A (hospital insurance)
  - Hospital stays
  - Skilled nursing
  - Home health
- All the benefits of Part B (doctor and outpatient care)
  - Doctor visits
  - Outpatient care
  - Screenings and shots
  - Lab tests
- Additional benefits, programs and features
  - Bundled with the plan

## Your TRS-Care Medicare Advantage PPO Overview



- Coverage for visiting doctors, clinics and hospitals.
- One UnitedHealthcare ID card to access your medical benefits.
- No referral needed to see a specialist.
- Your benefit levels (copays and coinsurances) are the same for in-network and out-of-network providers.
- Out-of-network doctors don't have or need a contract with UnitedHealthcare to see you. With the TRS-Care Medicare Advantage plan, which is a Preferred Provider Organization (PPO) plan, you can see any out-of-network provider that accepts Medicare and is willing to bill UnitedHealthcare.

## Finding a doctor is easy



If you need help finding a doctor or a specialist, just give UnitedHealthcare a call.

To see if your provider is part of the UnitedHealthcare network, go to www.UHCRetiree.com/TRS-CareMA and click on "Look up a provider now."



## Your TRS-Care Medicare Advantage Plan Benefits



- Physician and professional services received at a primary care physician's office do not apply to your annual deductible.
- Virtual Doctor Visits, Ambulance, Emergency and Urgent care services do not apply to your annual deductible.
- Please refer to your summary of benefits for detailed benefit information.

	You Pay
Annual Deductible	\$500 per year for in-network and out-of-network services
Annual maximum out-of-pocket	\$3,500

No changes to plan rates or benefits for 2022!

Call us at: **1-866-347-9507**, TTY **711**, 7 a.m. – 6 p.m. CT, Monday – Friday

## TRS-Care Medicare Advantage Preventive Benefit Highlights



- Your plan provides coverage for preventive services at a \$0 copay.
- The following is a list of some, but not all, preventive services covered by the plan.
- Annual Physical
- Annual Wellness Visit
- Immunizations
- Breast Cancer Screenings
- Colon Cancer Screenings
- Cardiovascular Screening
- Diabetes Screenings



## TRS-Care Medicare Advantage Benefit Highlights



Benefit Coverage	In-Network	Out-of-Network
Primary care provider (PCP) sick visit	\$5 copay	\$5 copay
Specialist office visit*	\$10 copay	\$10 copay
Urgent care	\$35 copay	\$35 copay
Emergency room	\$65 copay	\$65 copay
Inpatient hospitalization* (Unlimited number of days)	\$500 per stay	\$500 per stay
Outpatient surgery*	\$250 copay	\$250 copay

<sup>\*</sup> Deductible applies

## Diabetes testing & monitoring supplies



Your plan provides coverage for many of the OneTouch® and ACCU-CHEK® blood glucose testing strips and meters.



- When you use one of the approved meters and corresponding strips, your cost-share for diabetes testing and monitoring supplies is a **\$0 copay**.
- These supplies also include any brand of lancets, lancing device, glucose control solution (to test the accuracy of your meter), and replacement batteries for your meter.



To switch to one of the preferred brands, you may be required to get a new prescription from your doctor. A temporary supply of your current brand can be requested.

### UnitedHealthcare® HouseCalls



Enjoy a \$0 preventive care visit in the privacy of your own home \*



#### What to expect from a HouseCalls visit:

- A member of our licensed medical staff will perform a head-to-toe exam, health screenings, review your health history and current medications, 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.
- You'll get a personalized checklist of topics to discuss at your next doctor's visit.
- HouseCalls will send a summary of your visit to you and your primary care provider.
- Video visits from UnitedHealthcare HouseCalls A HouseCalls video visit uses technology to connect plan members with a health care practitioner for up to a full hour to review your health history and current medications, discuss important health screenings, identify health risks and provide health education.

## Take an active role in your health with Renew



### Renew can help you take a more active role in your health



Renew magazine



Workout videos



Health news, articles and videos



Renew Rewards



Learning courses



Health topic library



Brain games



Interactive quizzes and tools



Recipe library

## Annual physical and wellness visit



- Schedule your annual physical and wellness visit both are covered by your health plan for a \$0 copay.\*
- Save time by combining your wellness visit and physical into a single office visit.
- Schedule your appointment early in the year to get any other preventive care you may need.
- Make sure you follow through with your provider's recommendations for screenings, exams and other care.

You can get your Annual Wellness Visit anytime during the calendar year no matter when you had your last visit the previous year.

<sup>\*</sup>A copay or coinsurance may apply if you receive additional services that are not part of the annual physical. ©2021 United HealthCare Services, Inc. All rights reserved. Propriety information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

### Virtual Visits



With Virtual Visits, you're able to live video chat with a doctor or behavioral health specialist from your computer, tablet or smartphone anytime, day or night.<sup>1</sup>

#### **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

#### **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 find a list of participating Virtual Visit providers by logging into your member website at www.UHCRetiree.com/TRS-CareMA

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## Telephonic Nurse Support





#### You are never alone with Telephonic Nurse Support

Telephonic Nurse Support was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, anywhere — 24 hours a day, 7 days a week — at no additional cost.

### When you call, a registered nurse can help you:

- Choose where to go for care whether that's self-care, a doctor visit or urgent care.
- Find a doctor or hospital that meets your needs and preferences.
- Understand your diagnosis and explore treatment options.

You can contact the Telephonic Nurse Support line at 1-877-365-7949, TTY 711.

This number is also located on the back of your ID card.

## Gym and fitness membership





#### SilverSneakers® is a fitness benefit that includes:

- A \$0 membership fee
- Memberships to thousands of locations\* nationwide
- Group exercise classes\*\* designed for all fitness level and abilities
- ◆ Always-available fitness classes through SilverSneakers On-Demand<sup>™</sup>
- SilverSneakers Live virtual classes and workshops throughout the week
- SilverSneakers GO™ mobile app with adjustable workout plans and more
- Fun activities held outside the gym\*\*
- Group activities and classes offered outside the traditional gym setting
- You can call SilverSneakers at 1-888-423-4632, TTY 711, 8 a.m. 8 p.m. ET,
   Monday Friday, for more details

\*Participating 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.

\*\*Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

### UnitedHealthcare Hearing





#### Hear the moments that matter most

With UnitedHealthcare Hearing, you can receive a hearing exam and have access to a wide selection of name-brand and private-labeled custom-programmed hearing aids at significant savings. Plus, you'll receive personalized care and follow-up support from experienced hearing providers, helping you to hear better and live life to the fullest.

- \$500 allowance for hearing aids every 3 years.
- Get access to the largest nationwide accredited network of more than 7,000 hearing providers with UnitedHealthcare Hearing .\*
- Choose from the latest in technology hearing aids from major manufacturers, including Phonak, Starkey<sup>®</sup>, Oticon, Signia, ReSound, Widex<sup>®</sup> and Unitron™.
- Order hearing aids in-person or through home delivery.
- Receive exclusive pricing, helping you save thousands of dollars.

<sup>\*</sup>Please refer to your Summary of Benefits for details on your benefit coverage.

## Trusted care at home when you need it





You are eligible for in-home, non-medical care through our national provider, CareLinx<sup>®</sup>.

This may include grocery shopping, meal preparation, light housekeeping, personal care, medication reminders and more.

- \$0 Copay.
- Coverage includes 8 hours of in-home, non-medical care per month through CareLinx; unused hours do not roll over.
- Some restrictions and limitations apply.

The 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.

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## Routine Transportation program





### Get to health-related appointments easier at no additional cost

This transportation program can help you get to your health care appointments — at no extra cost to you.

- \$0 copay.
- Up to 24 one-way trips or 12 round trips per year, up to 50 miles one way
- Transportation provided to and from approved locations (must be medically-related) such as doctors' appointments and pharmacy trips.
- Transportation cannot be used for emergency-related situations.
- Scheduling is allowed up to 30 days in advance but requires at least two business days advanced notice.

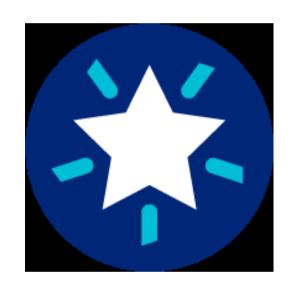
### Healthy at Home: New for 2022!





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® when referred by a UnitedHealthcare Advocate\*.
- 12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Advocate\*.
- 6 hours of in-home personal care provided through a CareLinx® professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more. A referral is not required.



## Personal Emergency Response System (PERS)





With the Personal Emergency Response System, by Philips Lifeline, help is a button push away.

- \$0 copay.
- Quick access to help in any situation, whether an emergency or you
  just need a helping hand.
- Helps give member confidence and independence.

The 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 have a working landline and/or cellular phone coverage to use PERS

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## Rally Coach Programs





You have access to 3 unique programs that provide online and telephonic coaching support designed to support your health and wellness goals

- 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
- Rally Wellness Coaching provides personal coaching, online learning and support for a variety of topics that promote whole-person health. Wellness Coaching offers a comprehensive solution to address your physical, mental, social and emotional needs. Wellness Coaching includes the option to select a program topic of interest, work with a coach, set an action plan and engage with online learning modules and digital tools at your own pace.
- With the **Quit For Life®** Tobacco Cessation Program, you will have 24/7 access to tools and resources to help you quit all types of tobacco use.

## Health Products Benefit FirstLine Essentials+



### Over-the-Counter care at no cost to you



FirstLine Essentials+ is an over-the-counter benefit that gives you credits to spend on over-the-counter care. Shop toothpaste, pain relief, vitamins, cough drops and more. It's all included with your health plan.

\$40 in program credit is added to your account every three months for a total of (160 credits annually). Credits may be carried over month to month but expire at the end of the plan year. You can use it to buy health and wellness products.

#### Choose how to shop for products

**Catalog**: You'll receive a catalog in the mail 4 to 6 weeks after enrollment. A new catalog will be sent every three months. Fill out an order form and mail it in. Or call to order by phone.

Online: Use your digital account on the FirstLine Essentials+ website.

### Virtual Education Center





www.uhcvirtualretiree.com/TRS-CareMA

- Learn more about the additional programs offered to TRS-Care Medicare Advantage participants.
- Watch videos from real life UnitedHealthcare Medicare Advantage members.
- Print additional plan program information.
- Access via any tablet, computer or smartphone.



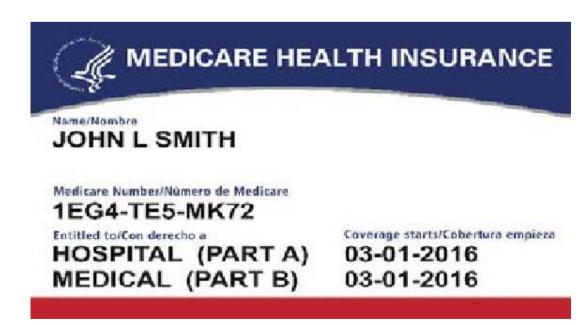
## What to expect after enrollment

### What to expect next

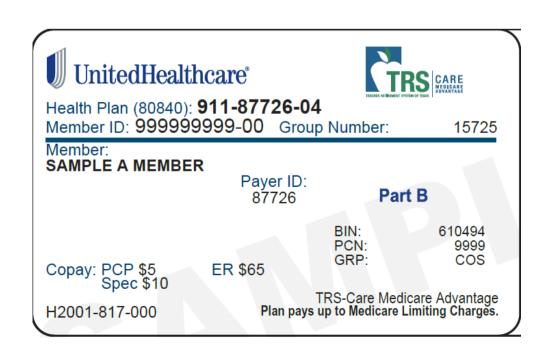


- Once your plan is effective, simply use your TRS-Care Medicare Advantage ID card each time you go to the doctor or hospital.
- The back of your ID card lists important phone numbers you may need throughout the year like your TRS-Care Medicare Advantage Dedicated Advocates phone number: **1-866-347-9507**.
- Don't discard your red, white and blue Medicare card.

### Store your Medicare card in a safe place



## Use this card when your plan becomes effective



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

- Visit the website and click on the "New user? Register Now" button and then click "Register Now."
- Enter your information (first and last name, date of birth, ZIP code, TRS-Care Medicare Advantage ID number) and click "Continue."
- Create your username and password, enter your email address, and click "Create my ID."
- For security purposes, you will need to verify your account by email, call or text.

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# Setting up your personal TRS-Care Medicare Advantage online account

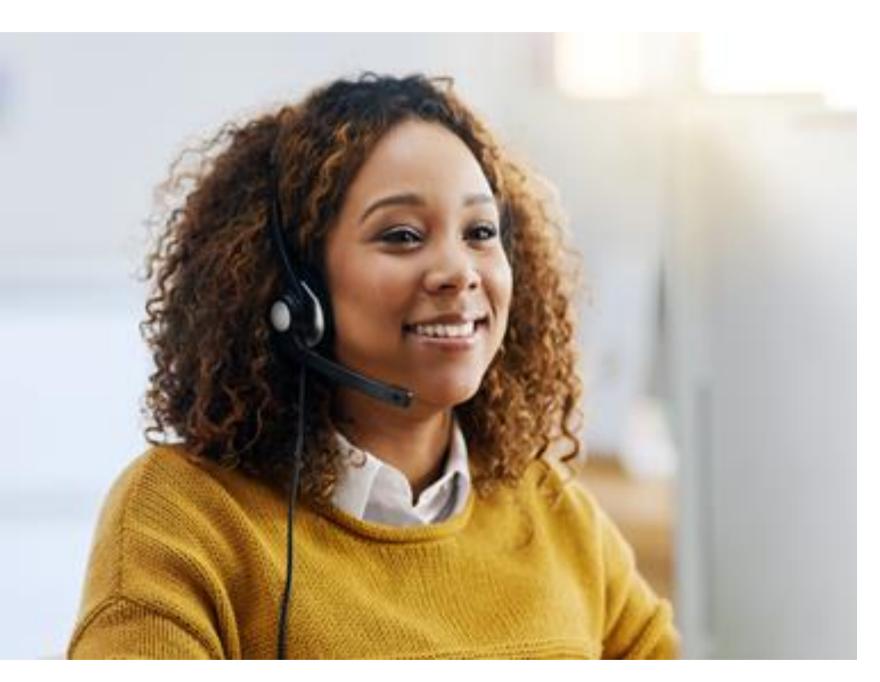
After you get your TRS-Care Medicare Advantage ID card, sign up for your secure online personal account at <a href="https://www.UHCRetiree.com/TRS-CareMA">www.UHCRetiree.com/TRS-CareMA</a>.

#### After you sign up, you can:

- Look up your latest claim information.
- Review benefit information and plan materials.
- Print a temporary TRS-Care Medicare Advantage ID card and request a new one.
- Search for network doctors.
- Explore Renew by UnitedHealthcare, our members-only Health & Wellness experience.
- View your plan documents online.

### TRS Advocates





### Advocacy that delivers for TRS Participants

Know that someone is looking out for you with every interaction. Advocates are able to help you:

- Find a Provider
- Schedule a health care appointment
- Review your benefits and claims
- Connect with local resources
- Take advantage of the exclusive TRS-Care value-added benefits

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2022 TRS-Care Medicare Rx Plan - SilverScript



### TRS-Care Medicare Rx® Benefits



- Richer benefits than Individual Part D plans
- No "donut hole" or coverage gap
- No large out-of-pocket costs for brand or specialty drugs like you would have with an individual Medicare Part D plan
- Access to a broad network of pharmacies
- 90-day supply option through CVS Caremark Mail Service Pharmacy™ or Retail-Plus pharmacies
- No requirement to use CVS pharmacies



### Copays - Up to a 31-Day Supply at Retail



Drug Tier	Copayment
Generic	\$5
Preferred Brand Drugs	\$25
Non Preferred Drugs	\$50
Specialty/High Cost Tier (Limited to a 31- Day Supply)	\$50

## Copays – Up to 90-Day Supply at Retail-Plus Pharmacies or CVS Mail Service Pharmacy



Drug Tier	Copayment
Generic	\$15
Preferred Brand Drugs	\$70
Non Preferred Drugs	\$125
Specialty/High Cost Tier	Limited to a 31-Day Supply

For a 32-90 day supply at a Retail-Plus pharmacy, or up to a 90-day supply through CVS Mail Service Pharmacy.

## Medicare Part D Drug Payment Stages



Participant: You pay copays or less through all stages in 2022				
1. Deductible Stage (\$480 for 2022):	No deductible, you pay your copay			
2. Initial Coverage Limit Stage (\$4,430):	You pay your copay			
3. Coverage Gap (Donut Hole) (\$4,430-\$7,050):	You pay your copay			
4. Catastrophic Stage (over \$7,050):	You pay your copay or less			

## Medicare Drug Stage Example:



Ronald takes Forteo (Non-Preferred Brand) at a 31-day supply.

The cost of this medication is \$1013.00.

Here's what would happen with a "marketplace" plan vs. TRS-Care Medicare Rx®.

Phase	Marketplace Plan	TRS-Care Medicare Rx	Savings with TRS
Deductible	\$613.25	\$50.00	\$563.25
Initial Coverage Limit	\$253.25	\$50.00	\$203.25
Gap "Donut Hole"	\$253.25	\$50.00	\$203.25
Catastrophic Phase	\$50.65	\$50.00	\$0.65

## Diabetic Supply Coverage



- Meters, Lancets and Test strips Present your UHC card at the
  pharmacy when filling these supplies to
  receive them at no cost to you.
- Needles and Syringes fill a 90-day supply through SilverScript to obtain needles or syringes at no cost to you. If you fill a prescription for less than 90 days, you'll pay a copay.





## Communications from TRS-Care Medicare Rx®



#### Joining us soon?

- Turning 65 packet from TRS 90 days before 65th birthday month. Contains Summary of Benefits
- Confirmation of Enrollment from SilverScript 30 days before enrollment. Contains ID Card.
- Welcome Kit from SilverScript 30 days before enrollment. Contains Evidence of Coverage, drug list and the pharmacy directory.

You can only have one Part D plan at a time. If you have Part D coverage when you join TRS-Care Medicare Rx®, you will be disenrolled from the other plan.

#### Already with us? Keep an eye out for these mailings:

- Annual Notice of Change (end of October) Details changes for 2022
- Evidence of Coverage (end of October) Full details on your plan
- Explanation of Benefits (EOBs) Sent the month after you fill to summarize your prescription activity.

## Thank You!

### TRS-Care Eligibility and Enrollment (TRS):

888-237-6762, M-F, 7 a.m. - 6 p.m. www.trs.texas.gov

### Medical Questions (UnitedHealthcare):

1-866-347-9507 (TTY: 711), M-F, 7 a.m. – 6 p.m. www.uhcretiree.com/trs-carema

### Prescription Drugs Questions (SilverScript):

1-844-345-4577 (TTY: 711), 24 hours a day, 7 days a week. https://info.caremark.com/trscaremedicarerx

Up Next: Q&A