



# 2021 Benefit Plan

## Harford County Public Schools

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# Welcome

**1** Original Medicare Basics

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**2** Plan Benefits, Programs and Features

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**3** What to Expect Next

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**4** How to Enroll

# UnitedHealthcare is here for you

## Helping you make the most of your plan

### **Get the 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. And it's helping you get the most out of your plan, so you can be at your best health.

### **Renew, 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.\*

\*Benefits and features vary by plan. Limitations and exclusions apply.



# UnitedHealthcare is here for you (continued)

## Helping you make the most of your plan

### **The nation's largest network of Medicare Advantage providers**

The freedom of nationwide access to care at in-network costs using the UnitedHealthcare® Medicare National partnership including top doctors and specialists.\*\*

### **Comprehensive drug coverage.**

When it comes to your prescription drug needs it's good to know that you'll have one of the most comprehensive drug coverage programs available. And, you can have your prescriptions delivered straight to your door — it's like having a drugstore at your fingertips.

### **America's #1 Medicare plan provider**

More people turn to UnitedHealthcare® than any other company when it's time to choose their Medicare coverage. UnitedHealthcare is proud to have been serving the health care needs of people just like you for more than 40 years — and you can count on us to be here when you need us.

\*\*Based on a year-over-year comparison of all network providers, doctors and specialists. Network size varies by market.

#Network size varies by market and exclusions may apply.





# Original Medicare Basics

# When are you eligible for Medicare?



You're 65 years old, or you're under 65 and qualify on the basis of disability or other special situation

**AND**



You're a U.S. citizen or a legal resident who has lived in the United States for at least 5 consecutive years

If you (or your spouse) have contributed payroll taxes to Medicare throughout your working life, you are eligible for Medicare when you reach age 65 — regardless of your income or health status

# Understanding your Medicare choices

After you enroll in Original Medicare (Parts A and B), you may choose to enroll in additional Medicare coverage

## Step 1: Enroll in Original Medicare

**Original Medicare**  
Provided by the federal Public Schools



**Part A**  
Helps pay for hospital stays and inpatient care



**Part B**  
Helps pay for doctor visits and outpatient care

MEDICARE HEALTH INSURANCE

Name/Nombre  
**JOHN L SMITH**

Medicare Number/Número de Medicare  
**1EG4-TE5-MK72**

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
<b>HOSPITAL (PART A)</b>	<b>03-01-2020</b>
<b>MEDICAL (PART B)</b>	<b>03-01-2020</b>

## Step 2: Decide if you need additional coverage. There are two ways to get it.

**OPTION 1** \_\_\_\_\_ or \_\_\_\_\_ **OPTION 2**

Add one or both of the following to Original Medicare:

Choose a Medicare Advantage plan:  
**HCPS designed especially for you!**

**Medicare Supplement Plan**  
Offered by private companies



Helps pay some or all of the out-of-pocket costs that come with Original Medicare

**Medicare Part D Plan**  
Offered by private companies



Helps pay for prescription drugs

**Medicare Advantage Plan or Part C Plan**  
Offered by private companies



**Part C:**  
Combines Part A (hospital insurance) and Part B (medical insurance) in one plan



**Part D:**  
Usually includes prescription drug coverage



Provides additional benefits, services and programs not provided by Original Medicare



# Plan Benefits, Programs and Features

Harford County Public Schools

UnitedHealthcare<sup>®</sup> Group Medicare Advantage (PPO)



# Your Medicare Advantage plan

Medicare Advantage (Part C) plans are provided through private insurers, like UnitedHealthcare



## All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



## All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests



## Prescription drug coverage

- Included in this Medicare Advantage plan  
Note: Stand Alone “street plans” for prescription drug coverage are not allowed in conjunction with this plan.



## Additional benefits, programs and features

- Are bundled with the plan



The advantages  
of a single plan

# Your plan overview

- Significant savings on your monthly premium
- Coverage for visiting doctors, clinics and hospitals
- Prescription drug coverage
- Vision, hearing, and chiropractic coverage
- No referral needed to see a specialist
- You can see a doctor outside the network for the same cost share as in-network providers as long as the provider participates in Medicare and accepts the plan

# Your doctors

- This plan lets you visit doctors, specialists and hospitals of your choice for the same cost share as long as the provider participates in Medicare and accepts the plan.
- Even though you are not required to see a contracted provider, your doctor may already be partnered with us. To find out, search our online Provider Directory at [www.UHCRetiree.com](http://www.UHCRetiree.com) or call UnitedHealthcare® Customer Service.
- If your doctor does partner with us, he or she must accept this plan if you are a current patient. If your doctor is not contracted with us, he or she may choose not to treat you unless it is an emergency.
- UnitedHealthcare® will be outreaching to many of your current providers to educate them on how the plan works.
- If your provider has any questions, we encourage them to contact us for more information. Additionally, if you would like us to outreach to a specific provider, please share their information with us and we will be happy to do so and follow up with you.

# Medicare Advantage PPO

	You Pay
Annual deductible	\$0
Annual out-of-pocket maximum	\$2000

**Monthly Premium:**

- Retirees Hired Before July 1, 2006: \$37.23 per individual per month
- Retirees Hired On or After July 1, 2006: \$260.59 per individual per month
- Full Monthly Premium: \$372.27 per individual per month

Your premium will continue to be collected the same way it is today.

# MAPD PPO

Benefit Coverage	In-Network/Out-of-Network
Primary Care Provider (PCP) office visit	\$5
Specialist office visit	\$10
Urgent care	\$10
Emergency room	\$50
Inpatient hospitalization	\$0
Outpatient surgery	\$0

# MAPD PPO

## Preventive Services

Benefit Coverage	In-Network/Out-of-Network
Annual physical	\$0
Annual wellness visit	\$0
Immunizations	\$0
Breast cancer screenings	\$0
Colon cancer screenings	\$0

# MAPD PPO

Benefit Coverage	In-Network/Out-of-Network
Medicare-covered podiatry	\$10
Medicare-covered chiropractic care	\$10
Medicare-covered vision services	\$5
Medicare-covered hearing services	\$5

# MAPD PPO

Benefit Coverage	Cost Share	Benefit
Routine Podiatry	\$10	6 visits per year
Acupuncture	\$10	20 visits per year
Routine Eye Exam	\$5	\$130 per year towards glasses and contact lenses
Routine Hearing Exam	\$5	\$5000 every 36 months towards hearing aids



# Diabetes testing and monitoring supplies

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.



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

# Your Part D (prescription drug) Plan

- UnitedHealthcare® has over 67,000 national, regional, local chains and independent neighborhood pharmacies in our network
- Thousands of covered brand name and generic prescription drugs
- Bonus drug coverage in addition to Medicare Part D drug coverage



Check your plan's drug list online at **[www.UHCRetiree.com](http://www.UHCRetiree.com)**  
or call Customer Service to see if your prescription drugs are covered.

# Drug payment stages — full coverage in the gap

Initial Coverage	Coverage Gap or “Donut Hole”	Catastrophic Coverage
<p>In this drug payment stage:</p> <p>You pay a copay or coinsurance (percentage of a drug’s total cost) and the plan pays the rest</p> <p>You stay in this stage until your <b>total drug costs</b> reach \$4,130</p>	<p>Your plan provides additional coverage through the gap</p> <p>You continue to pay the same copay or coinsurance as you did in the initial coverage stage</p> <p>You stay in this stage until your <b>out-of-pocket costs</b> reach \$6,550</p>	<p>After your <b>out-of-pocket costs</b> reach \$6,550.</p> <p>You continue to pay the same copay or coinsurance as you did in the initial coverage stage</p> <p>You stay in this stage for the rest of the plan year</p>

# Your Part D (prescription drug) benefits:

Tier	Prescription Drug Type	Your Costs	
		Retail 34-day supply	Preferred Mail Order (100 day supply)
<b>Tier 1</b>	<b>Preferred Generic —</b> All covered generic drugs.	\$10	\$10
<b>Tier 2</b>	<b>Preferred Brand —</b> Many common brand name drugs, called preferred brands.	\$20	\$20
<b>Tier 3</b>	<b>Non-preferred Drug –</b> Non-preferred brand name drugs. In addition, Part D eligible compound medications are covered in Tier 3.	\$40	\$40
<b>Tier 4</b>	<b>Specialty Tier —</b> Unique and/or very high-cost brand drugs.	\$40	\$40

UnitedHealthcare® is partnering with your current provider to transfer your open prescriptions

\*\*Exceptions for some prescriptions may apply

# More ways you can save



## Review your medications

Discuss all your prescription drugs with your doctor at least once a year



## Use your UnitedHealthcare® member ID card

Show your member ID card at the pharmacy to get the plan's discounted rates



## Use participating network pharmacies

You may save on the medication you take regularly



## Consider using OptumRx® Home Delivery Pharmacy

You could save time and trips to the pharmacy

# Home Delivery Pharmacy<sup>2</sup>

After you've chosen OptumRx<sup>®</sup> and your order has been placed:



**1** Your order enters the OptumRx<sup>®</sup> fulfillment system



**2** A pharmacist reviews your information for drug interactions, allergies and dosage

**3** For your safety, another pharmacist reviews your medication for accuracy after it is dispensed

**4** OptumRx seals your medication in a tamper-evident package



**5** OptumRx mails your medication to you and notifies you when it has been shipped

# UnitedHealthcare<sup>®</sup> HouseCalls

Yearly check-ups at home to help stay up-to-date on your health between regular doctor's visits at no extra cost.

## What to expect from a HouseCalls visit:

- A knowledgeable health care practitioner 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



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

\*HouseCalls may not be available in all areas.



# Take an active role in your health with Renew

Renew by UnitedHealthcare® is a health and wellness experience that helps empower you to take charge of your well-being every day. It provides a wide variety of useful resources and activities, including brain games, healthy recipes, learning courses, fitness activities and more. Plus, you may be eligible to earn rewards by completing certain health care activities such as your annual physical or wellness visit.\*\*

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



Renew Magazine



Streaming music



Health news, articles and videos



Renew Rewards



Learning courses



Health topic library



Brain games



Interactive quizzes and tools



Photo gallery



Recipe library

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

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



# 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 any time during the calendar year no matter when you had your last visit the previous year.**



Take charge  
of your health

\*A copay or coinsurance may apply if you receive additional services that are not part of the annual physical.

+Covered at a \$0 copay when you see a network doctor (if your plan has a network).

# Gym and fitness membership



**SilverSneakers<sup>®3</sup> is a fitness benefit that includes:**

- Memberships to thousands of locations\* nationwide
- Group exercise classes\*\* designed for all abilities
- Always-available fitness classes through SilverSneakers On-Demand™
- 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
- Events including shared meals, holiday celebrations and class socials

Local Options include: Anytime Fitness-Bel Air and Falston, Planet Fitness-Aberdeen, Abingdon, Forest Hill, Gold's Gym-Shrewsbury, Snap Fitness-Joppa, Southern Branch YMCA-Shrewsbury, and many more!

\*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.

# 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>5</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.

# NurseLine<sup>6</sup>



## You are never alone with NurseLine

NurseLine was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions any time, 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

# 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.

- Get access to the largest nationwide accredited network of more than 5,500 hearing providers\*
- Choose latest technology hearing aids from major manufacturers, including Phonak, Starkey<sup>®</sup>, Oticon, Signia, ReSound, Widex<sup>®</sup> and Unitron<sup>™</sup>
- Order hearing aids in-person or through home delivery
- Receive exclusive pricing, helping you save thousands of dollars

\*Please refer to your Summary of Benefits for details on your benefit coverage.

# Transportation program



**Get to health-related appointments following an inpatient hospital stay or discharge from a skilled nursing facility**

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

## **Post-Discharge Routine Transportation**

- Unlimited rides up to 30 days following your inpatient stay at a hospital or skilled nursing facility when referred by a UnitedHealthcare Clinical Advocate
  - Transportation provided to and from approved locations and must be medically-related such as doctors' appointments and pharmacy trips
  - Transportation cannot be used for emergency-related situations

# Post-Discharge Meal Delivery Benefit



Our post-discharge meal delivery program provides freshly-made meals to your home after you have been discharged from the hospital or skilled nursing facility, at no additional cost.

The program provides up to 84 meals immediately following an inpatient hospital discharge or skilled nursing facility stay when referred by a UnitedHealthcare Clinical Advocate.

# Explore your plan benefits virtually



The **Virtual Education Center**, a new online resource, was created because it's not always possible to share information face-to-face. We've brought all our resources together in one place, wherever and whenever you need it.

You can learn about the benefits, programs and services available to you as part of the plan. View flyers, brochures, videos and more at [www.uhcvirtualretiree.com/ss](http://www.uhcvirtualretiree.com/ss)



# Understanding Original Medicare's rules

- You must be entitled to Medicare Part A and/or enrolled in Medicare Part B and continue to pay your Medicare Part B premium.
- You can only be in one Medicare Advantage plan at a time. Enrolling in another plan will automatically disenroll you from any other Medicare Advantage or prescription drug plan.
- If you do not enroll in a Medicare Part D prescription drug plan or a Medicare Advantage plan that includes prescription drug coverage, or you do not have other creditable prescription drug coverage, you may have to pay Medicare's Late Enrollment Penalty.
- You must inform us of any current prescription drug coverage or future enrollment that includes prescription drug coverage.
- Medicare allows you to have different plans for medical (Medicare Advantage) and prescription drug coverage (Part D), but they both must be group-sponsored retiree health coverage.
- When you are a member, you are encouraged to read the plan's Evidence of Coverage (EOC).
- The EOC also covers specific plan benefits, copays, exclusions, limitations and other terms.
- Please review the full text of the Statement of Understanding in your 2021 enrollment kit.



# What to Expect Next

# What to expect after enrollment



You will receive your new UnitedHealthcare® member ID card along with Quick Start Guide that gives you more information on how your benefits work and how to get the most out of your plan. You can start using your member ID card as soon as your plan is effective.



After you receive your member ID card, you can register online at [www.UHCRetiree.com](http://www.UHCRetiree.com) to get access to your plan information.



Soon after your effective date, we will contact you to complete a short health survey so we can understand your unique health needs.



Start using your plan on January 1, 2021 and remember to use your UnitedHealthcare member ID card.

# How to use your new plan after 1/1/2021

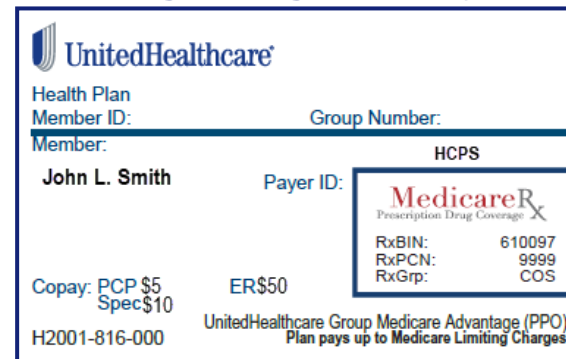
## It's easy!

- Beginning 1/1/2021, simply use your UnitedHealthcare® member ID card each time you go to the doctor, hospital or get a prescription filled at the pharmacy
- The back of your member ID card lists important phone numbers you may need throughout the year
- Don't discard your red, white and blue Medicare card

## Store this card in a safe place



## Use this beginning January 1, 2021



# UHCRetiree.com

After you get your UnitedHealthcare® member ID card, sign up for your secure online personal account at [UHCRetiree.com](https://UHCRetiree.com).

After you sign up, you can:

- Look up your latest claim information
- Review benefit information and plan materials
- Print a temporary UnitedHealthcare® member ID card and request a new one
- Look up drugs and how much they cost under your plan
- Search for network doctors
- Explore Renew by UnitedHealthcare, our member-only Health & Wellness experience
- Get your Explanation of Benefits online

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

1. Visit the website and click on the “New user? Register Now” button and then click “Register Now”.
2. Enter your information (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”.
4. For security purposes, you will need to verify your account by email, call or text.



# How to Enroll

# Enrolling for Harford County Public Schools retirees

## You will be automatically enrolled

- Harford County Public Schools has selected UHC Medicare Advantage PPO for its Medicare-eligible retirees, spouses and their dependents.
- Harford County Public Schools retirees, spouses and their dependents will be automatically enrolled in the plan and no action is needed.
- If you decide to terminate this plan at a later date, you will not be eligible to re-enroll.
- **You can opt-out:** You will have the opportunity to opt-out of this plan if you don't want to be enrolled.

To opt out, email [benefits@hcps.org](mailto:benefits@hcps.org) to request an opt out form no later than October 30, 2020.

If you have any questions, please email [benefits@hcps.org](mailto:benefits@hcps.org) or call (410) 588-5275. Please note that due to limited in-office staff, responses may take up to 48 business hours.

October 2020						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

- If you wish to continue to receive medical and prescription drug coverage through Harford County Public Schools, **you do not need to take any action.**



# Questions and Answers





# Thank You

We look forward to welcoming  
you to our Medicare family.

# Terms and definitions

**Annual deductible:** Your plan does not include an annual deductible. Your coverage begins in the initial coverage stage.

**Coinsurance:** Your share of the costs of a covered health care service. It's usually a percentage of total cost. Your plan pays the rest.

**Copay:** A fixed amount you pay for a covered service, usually when you get the service. For example, you might pay \$10 or \$20 for a doctor's visit or prescription drug. How much you pay depends on the type of service.

**Out-of-Pocket costs:** The amount you pay (or others pay on your behalf), including the deductible, for prescription drugs starting January 2021. This does not include premiums, or the amount the group health plan, former employer, or plan sponsor pays for prescription drugs.

**Premium:** The amount that must be paid for your health insurance or plan. You usually pay it monthly.

**Total drug costs:** The amount you pay (or others pay on your behalf) and the plan pays for prescription drugs starting January 2021. This does not include premiums.



You can find more  
terms online at  
[justplainclear.com](https://www.justplainclear.com)

# Additional information

This information is not a complete description of benefits. Call 1-877-576-1278, TTY 711 for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.

Formularies and/or provider/pharmacy networks disclaimer: The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party.

Out-of-network/non-contracted providers are under no obligation to treat Harford County Public Schools members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

This document is available in alternative formats. If you receive full or partial subsidy for your premium from a plan sponsor (former employer, union group or trust), the amount you owe may be different than what is listed in this document. For information about the actual premium you will pay, please contact your plan sponsor's benefit administrator directly.

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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# Additional information

<sup>2</sup>OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 100-day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. Prescriptions from OptumRx should arrive within 5 business days after we receive the complete order. Contact OptumRx anytime at 1-888-279-1828, TTY 711.

Other pharmacies are available in our network.

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# Additional information

Renew by UnitedHealthcare is not available in all plans.

<sup>3</sup>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. SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers GO and SilverSneakers On-Demand are trademarks of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved.

<sup>5</sup>Benefits and availability may vary by plan and location.

<sup>6</sup>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.]

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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