

UnitedHealthcare® Group Medicare Advantage (PPO) Plan with Prescription Drugs (MAPD)

UAW Region 8 Retiree Conference 2025



Region 8 States



Tennessee

Kentucky

Virginia

West Virginia

North Carolina

South Carolina

Mississippi

Alabama

Georgia

Florida

District of Columbia

Maryland

Delaware

Arkansas

Texas

Louisiana

New Mexico

Oklahoma

Pennsylvania (Franklin,
Cumberland, Adams, York)



Plan benefits – PPO Plan

Benefit coverage	In-network and Out-of-network plan
Primary care provider (PCP) office visit	\$0 copay
Specialist office visit	\$10 copay
Urgent care	\$15 copay
Emergency room	\$50 copay
Inpatient hospitalization	\$0 copay
Outpatient surgery	\$0 copay

Part D prescription drug coverage

Tier	Retail 31-day supply	Optum® Home Delivery Pharmacy 90-day supply
1	\$0 copay	\$0 copay
2	\$33 copay	\$33 copay
3	\$115 copay	\$115 copay



Selecting a provider

In-network doctor:

- Network doctors have a contract with UnitedHealthcare
- We pay network providers based on their contracted rate
- Simply show your UnitedHealthcare member ID card

Out-of-network doctor:

- We pay out-of-network providers the same as the Medicare reimbursement rate
- Most doctors accept this plan and will bill UnitedHealthcare directly for your care. ¹



Network Negotiations

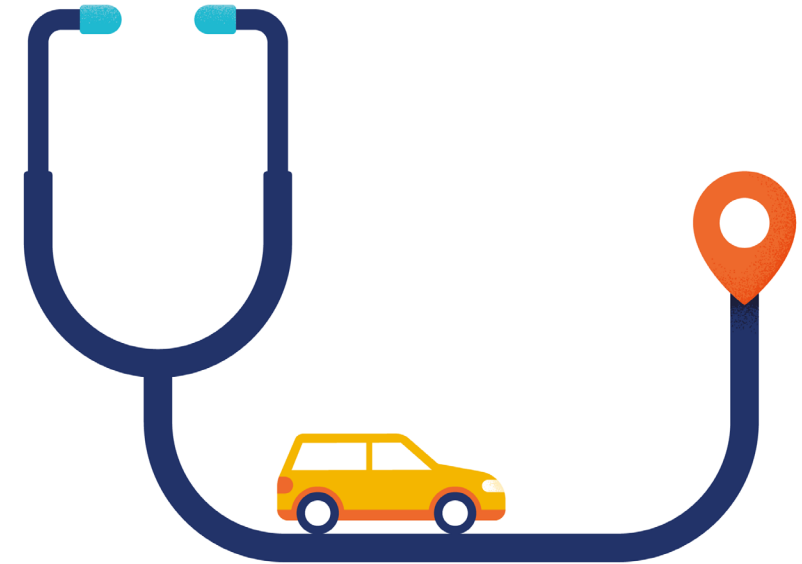
- Most providers contracted by UnitedHealthcare for our Medicare Advantage network have evergreen contracts; that is, the contract has an automatic renewal date after the initial term.
- Providers need to submit a termination to renegotiate the contract.
- Should a provider term, they typically do continue to see our members Out-of-Network.



Get to health-related appointments easier⁵

This transportation program can help you get to your health care appointments and to the pharmacy to pick up your prescriptions — at no extra cost to you.

- ✓ Up to 24 one-way trips
- OR**
- ✓ 12 round trips per year



Transportation provided to and from approved locations and must be medically related, such as provider appointments and pharmacy trips. Transportation cannot be used for emergency-related situations.

UnitedHealthcare® HouseCalls

Yearly check-ups at home to help members stay on top of their health between regular doctors' visits.*

- ✓ A licensed health care practitioner will perform a head-to-toe exam, review health history and current medications, help identify health risks and provide health education to members
- ✓ The visit lasts up to an hour
- ✓ Member personalized checklist of topics to discuss at their next doctor's visit
- ✓ House Calls will send a summary of the visit to the member and their primary doctor
- ✓ Members are eligible for a reward for completing the visit

**House Calls may not be available in all areas.*



Gym and fitness membership

SilverSneakers® is a fitness benefit that includes:

- ✓ A free membership and access to group exercise classes** at participating fitness locations***
- ✓ Virtual resources and a support network through SilverSneakers LIVE™, SilverSneakers On-Demand™ and the SilverSneakers GO™ fitness app
- ✓ Find a participating gym at silversneakers.com
- ✓ Get started with a SilverSneakers Member ID by calling or go online: Silversneakers.com/starthere or call 866-584-7389
- ✓ Use the SilverSneakers member ID to access any participating gym



Help get your health questions answered with 24/7 nurse support

When you call, a registered nurse can help you:

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



**Get professional help
making health
decisions**

Diabetes Support Program Premium- New for 2025

How does the program work?

If a member qualifies for the diabetes support program, outreach will be made to the member to provide more details on how to complete the required activities to access the program.

Members must complete the following activities to qualify for the benefits:

- Annual Care Visit and Annual Retinal Eye Exam

What does the program offer members?

A choice of 1 of the following:

- 1-time pest service treatment
- 12 hours of in-home personal care services to help with daily tasks
- One deep Housecleaning service



UnitedHealthcare Healthy at Home²

Members are eligible for the following benefits up to 30 days following all inpatient and skilled nursing facility discharges



28 home-delivered meals when referred by a UnitedHealthcare Engagement Specialist.



12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Engagement Specialist.



6 hours of in-home personal care provided through a professional caregiver to support members with activities of daily living, such as preparing meals, bathing, medication reminders, and more.



Keep health on track with a \$0 Annual Wellness Visit



Combine visits

Save time by combining your wellness visit and physical into a single office visit.



Schedule early

Schedule your appointment early in the year. You don't need to wait 12 months



Follow recommendations

Make sure you follow through with your provider's recommendations for screenings, exams and other care.

What's the difference between your annual physical and wellness visit? ⁶

A **physical exam** includes a head-to-toe exam, blood sugar test and cholesterol test. This visit is a good time to review your medications and/or health concerns. Your plan covers this visit once per calendar year.

A **wellness visit** includes a blood pressure check, height and weight measurement and body mass index (BMI) test. Your plan covers this visit once per calendar year.

Empowering Health: Online Tools for Wellness

Discover a range of online tools designed to empower the health journey and enhance overall wellness, helping to keep the mind, body, and social life active as a member of our plan.



Let's Move by UnitedHealthcare

Tasty recipes, fitness classes, cooking events and support.



Let's be mentally fit

Support your mental health with services, online tools and resources.



Discount Program⁷

Discounts on a variety of products and services; like travel, fitness gear, and meal delivery



My care checklist

Keep track of and view exams, tests, and screenings recommended.



Caregiver Resources

Find caregiver resources to help you support loved ones and yourself.

2025 Rewards Communications Overview

Examples

Mail/Email

Quarter 1

Health
Planner,
Annual
Wellness Visit
mailers

Quarter 2

Screening reminders
(Osteo, Colon/ Breast Cancer, etc.)
Flu Shots
Virtual Visits

Quarter 3

Quarter 4

Reminders to
redeem and
complete
activities by
12/31/2025⁹



Our Advocates: the Member Service Experience

Service delivered
with a
member centric focus



Referrals to
all available
and needed
programs



Provider
outreach
and education



Scheduling
Appointments



Compassion
Calls

Programs

- ✓ HouseCalls
- ✓ Rewards

Support

- ✓ Healthy at Home benefits
- ✓ Nurse Support
- ✓ Assist with social needs

UnitedHealthcare mobile app

Improvement | Member Card

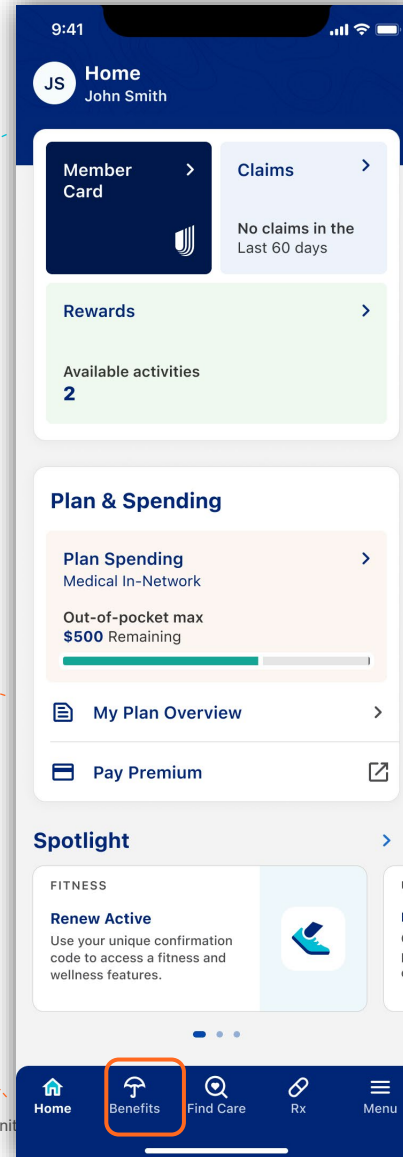
Member's ID card right
on the front page

Plan spend

Check out of
pocket costs for
medical spend

Benefits

One-tap navigation to
access member benefit
details

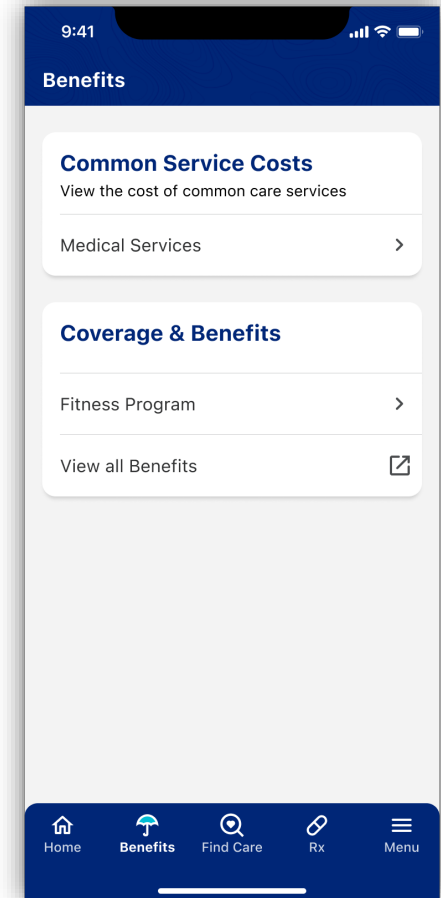


Improvement | Rewards

Snapshot view of
available and
completed
activities

Plan Overview

Member's plan details
and coverages all in
one snapshot view,
including fitness



Important Contacts

UnitedHealthcare Customer Care:

1-844-320-5021, TTY: 711

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

UnitedHealthcare Website:

retiree.uhc.com/UAWTrust

Retiree Healthcare Connect (RHCC):

1-866-637-7555, TTY: 711

Monday-Friday, 8:30 a.m. – 4:30 p.m. ET





Thank you

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. If you are enrolled in a group Medicare Advantage plan without prescription drug coverage and need Part D coverage, you cannot enroll in an individual Part D plan. You must enroll in a group-sponsored Part D prescription drug plan.
- **When you are a member,** you are encouraged to read the plans and Evidence of Coverage (EOC) including appeals and grievance rights, which can be found at retiree.uhc.com/uawtrust.
- **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 2025 enrollment plan guide



*Benefits, features and/or devices may vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

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

¹ Out-of-network/ non-contracted providers are under no obligation to treat Trust 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].

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 these plans depends on the plan's contract renewal with Medicare.

Optum Home Delivery Pharmacy and Optum Rx are affiliates of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy for medications you take regularly. If you have not used Optum Home Delivery Pharmacy, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. There may be other pharmacies in our network. Other pharmacies are available in our network.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing.

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, Braille, large print, audio, or you can ask for an interpreter. Please contact Customer Service at 1-844-320-5021, TTY: 711, 8 a.m.–8 p.m. local time, M - F, for additional information



³ 24/7 Nurse Hotline 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 provider's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

⁵ Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Routine transportation not for use in emergencies.

² A new referral is required after every discharge to access your meal and transportation benefit

⁴ Reward offerings may vary by plan and are not available in all plans. By participating in the program or accessing rewards funds, you agree to the Rewards Program Terms of Service

<https://member.uhc.com/medicare/content/medicare/about/rewards-terms.html>

⁶ A copay may apply if you receive services that are not part of the Annual Wellness Visit and physical.

⁷ 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.

9 Medicare Advantage reward offerings may vary by plan and are not available in all plans. By participating in the program or accessing rewards funds, you agree to the Rewards Program Terms of Service.

Rewards can only be used by members of UnitedHealthcare Group Medicare Advantage plans for eligible items at participating merchants and in accordance with applicable Medicare laws. Rewards funds are not redeemable for cash except as required by law. No ATM access. Fees may apply. Rewards cannot be used to purchase Medicare-covered items or services, including medical or prescription drug out-of-pocket costs, or alcohol, tobacco or firearms. The Reloadable Visa® Reward Card may be used for qualified purchases in the U.S. and District of Columbia

7 The discounts described 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. Discount offerings may vary by plan and are not available on all plans. The discount offers are made available to members through a third party. Participation in these third-party services are subject to your acceptance of their respective terms and policies. UnitedHealthcare and its respective subsidiaries are not responsible for the services or information provided by third parties.

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

***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. 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 and SilverSneakers FLEX are registered trademarks of Tivity Health, Inc. SilverSneakers LIVE, SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc.

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