



2022 Benefit Plan

Operating Engineers Local 49

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United
Healthcare





Welcome

1

Original Medicare Basics

2

Plan Benefits, Programs and Features

3

What to Expect Next

4

How to Enroll





UnitedHealthcare and Sav-Rx are 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 and Part D Wrap plans

At UnitedHealthcare and Sav-Rx, 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 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.*

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



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UnitedHealthcare and Sav-Rx are here for you

Helping you make the most of your plan (continued)



Medicare Advantage's largest provider network

UnitedHealthcare has Medicare Advantage's largest provider network now with more 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. The Sav-Rx benefit is completely personalized for you by your Plan, giving you greater access to medications. Plus, you have your choice to pick up prescriptions at your local pharmacy or 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.

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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 government



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
HOSPITAL (PART A)
MEDICAL (PART B)

Coverage starts/Cobertura empieza
01-01-2022
01-01-2022

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7



Understanding your Medicare choices

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

OPTION 1 _____ **or** _____ **OPTION 2**

Add 1 or both of the following to
Original Medicare:

Choose a Medicare Advantage plan:

Medicare Supplement plan

Offered by private companies



Helps pay for 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 1 plan



Part D:

Usually includes prescription drug coverage



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





Understanding your Medicare choices (continued)

Medicare Part C (Medicare Advantage plan)

Medicare Advantage plan Offered by private companies



Combines Part A (hospital insurance) and Part B (medical insurance) in 1 plan



Usually includes prescription drug coverage



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





Plan Benefits, Programs and Features

Operating Engineers Local 49



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



Prescription drug coverage

- Included in many Medicare Advantage plans



All the benefits of Part B

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



Additional benefits, programs and features

- May be bundled with the plan





Your plan overview National PPO

- Coverage for visiting doctors, clinics and hospitals
- Prescription drug coverage and Sav-Rx
- Additional benefits for vision, hearing and chiropractic coverage
- No referral needed to see a specialist
- Depending on where you live, you can see a doctor outside the network for the same cost share as network providers as long as the provider participates in Medicare and accepts the plan





Your doctors National PPO

- This plan lets you visit doctors, specialists and hospitals in or out of our network 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 network doctor, your doctor may already be part of our network. To find out, search our online Provider Directory at **UHCRetiree.com** or call UnitedHealthcare Customer Service.
- If your doctor is in the network, he or she must accept this plan if you are a current patient. If your doctor is not in our network, he or she may choose not to treat you unless it is an emergency.





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	You pay
Annual deductible	\$0
Annual out-of-pocket maximum	\$0





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Medicare Advantage Plan

Benefit coverage	In-network Plan	Out-of-network Plan
Primary care provider (PCP) office visit	\$0 copay	\$0 copay
Specialist office visit	\$0 copay	\$0 copay
Urgent care	\$0 copay	\$0 copay
Emergency room	\$0 copay	\$0 copay
Inpatient hospitalization	\$0 copay	\$0 copay
Outpatient surgery	\$0 copay	\$0 copay
Medical virtual visits	\$0 copay	\$0 copay





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Medicare Advantage Plan

Preventive services

Benefit coverage	In-Network plan	Out-of-Network plan
Annual physical	\$0 copay	\$0 copay
Annual wellness visit	\$0 copay	\$0 copay
Immunizations	\$0 copay	\$0 copay
Breast cancer screenings	\$0 copay	\$0 copay
Colon cancer screenings	\$0 copay	\$0 copay





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Medicare Advantage Plan

Benefit coverage	In-Network	Out-of-Network
Medicare-covered podiatry	\$0, Routine Podiatry-up to 6 visits per plan year	\$0, Routine Podiatry-up to 6 visits per plan year
Medicare-covered chiropractic care	\$0 copay	\$0 copay
Vision service, Routine Vision Exam	\$0, 1 exam every 12 months	\$0, 1 exam every 12 months
Hearing service, Routine Hearing Exam	\$0, 1 exam every 12 months	\$0, 1 exam every 12 months
Hearing services, Hearing Aids	Up to a \$500 allowance for hearing aid(s) every 3 years	No Coverage





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)

Your Prescription Drug Benefits Are Not Changing.

You will receive benefits under a combination of two plans:



(Primary)
UnitedHealthcare
Group Part D Prescription Drug Plan



(Secondary)
Sav-Rx Prescription Services
Your Plan's Personalized Wrap



Retail Pharmacies:

- When you go to the pharmacy you must show both your Primary UnitedHealthcare ID card and your Sav-Rx ID card. The pharmacist will use the UHC card first and then the Sav-Rx card.



Mail Order Facts:

- ***The Sav-Rx Mail Order Pharmacy will be your preferred mail order provider.***
- You may have received information about the OptumRX mail order program, (OptumRX handles all UHC's mail service pharmacy). Please disregard this information; instead, order your mail order medications through Sav-Rx.



Your Part D Plus Sav-Rx Wrap Benefit Highlights



	Retail <i>Up to 90-day fills</i>	Mail Order <i>Up to 90-day fills</i>	Specialty <i>Up to 30-day fills</i>
Generic	20% copay	20% copay	25% copay
Formulary Medications	25% copay	25% copay	25% copay
Non-Formulary Medications	25% copay	25% copay	25% copay

Maximum Out of Pocket: \$1,000 per individual



More Ways to Save

Sav-Rx Tips for Success



Review your medications.

Review your drugs with your doctor at least once a year. Ask, “Do I still need them all? Can I stop taking the ones I don’t need?”



Use both your member ID cards.

Remember to show both your UHC and Sav-Rx ID cards to your retail pharmacist.



Use participating network pharmacies.

You’ll get the greatest benefit.



Use the mail service pharmacy for long-term, maintenance medications.

Continue to receive your maintenance prescriptions through the Sav-Rx mail order pharmacy.



Remember that coupons for brand-name medications cannot be used with Medicare.

Contact a Sav-Rx Pharmacist to discuss lower-cost options.



Call Sav-Rx Any Day, Anytime

Call Sav-Rx at **800-228-3108** for questions regarding your prescription benefit



Sav-Rx ID Card (Secondary Card)



SAV-RX	
Prescription Drug Card	
800-228-3108	Pharmacist: See back of card for instructions.
Plan Name	
Secondary Prescription Plan	
ID: 123456789	Group: ABCDE
SMITH, JOHN	01

This is your secondary prescription card. Please show the pharmacy both your primary carrier prescription card and this card, in order to receive your full benefits. If you have any questions please contact Sav-Rx at 1-800-228-3108.

For Plan and other general information call Sav-Rx at 800-228-3108.
Participating pharmacies must transmit prescription claims on-line to Sav-Rx.
For electronic claim submission problems, pharmacies call NDC at 800-388-2316.
This card is owned by Sav-Rx and is not transferable. Sav-Rx may revoke, repossess, modify or cancel at any time. Use of this card is governed by the conditions set forth when issued and retention or use of this card constitutes acceptance thereof. The unauthorized or fraudulent use of this card to obtain prescription drugs is punishable by law. A lost or stolen card must be reported in writing to Sav-Rx.



Sav-Rx
224 North Park Ave.
Fremont, NE 68025

www.savrx.com
Use bin No. 006558

Reminder:

- ✓ Present **both** your UHC and Sav-Rx ID cards at the pharmacy starting on January 1, 2022.
- ✓ For any questions regarding your prescription benefit, call Sav-Rx at: 800-228-3108.





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.



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





Vaccines

Common vaccines covered under Medicare Part B

- Influenza (flu)
- Pneumococcal
- Hepatitis B for individuals at medium or high risk for hepatitis

Common vaccines covered under Medicare Part D

- Shingles
- Tetanus, diphtheria, pertussis (Tdap)
- Hepatitis A
- Hepatitis B for individuals at low risk for hepatitis

Use your Medicare Red, White & Blue ID card when getting the following vaccine

- COVID-19*

Did you know?

- It is important to get a new flu shot every year because flu viruses are constantly changing**
- Shingrix vaccine is more than 90% effective at preventing shingles and long-term nerve pain^

*You will have a \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers because of the CDC COVID-19 Vaccination Program Provider Agreement currently running **through Dec. 31, 2021**. Once the program is complete the COVID-19 vaccine will be covered through your Part B vaccine benefit.

**Centers for Disease Control and Prevention, 2019.

^Centers for Disease Control and Prevention, 2020.





UnitedHealthcare[®] HouseCalls

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

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



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

*HouseCalls may not be available in all areas.



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Take an active role in your health with Renew by UnitedHealthcare®*

Renew by UnitedHealthcare is our 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



Workout videos



Health news, articles
and videos



Renew Rewards



Learning courses



Health topic library



Brain games



Interactive quizzes
and tools



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.





Take an active role in your health with Renew by UnitedHealthcare®*

Renew by UnitedHealthcare is our 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



Recipe library



Health news, articles
and videos



Renew Active®4



Workout videos



Health topic library



Renew Rewards



Learning courses



Brain games



Interactive quizzes
and tools

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Introducing Renew Active® — the gold standard in Medicare fitness programs for the body and mind, at no additional cost to you

Renew Active includes:

- A free membership at a gym near you
- Access to our nationwide network of gyms and fitness locations, including many premium gyms — it is the largest of all Medicare fitness programs*
- An annual personalized fitness plan
- Access to thousands of on-demand workout videos and live-streaming fitness classes
- Social activities at local health and wellness classes and events
- An online brain health program from AARP® Staying Sharp®, including a brain health assessment and exclusive content for Renew Active members
- Access to the online Fitbit® Community for Renew Active. This allows participation in fun, friendly step challenges with other health-minded members. Joining the community also provides access to Fitbit Premium™. To access Fitbit Premium, members must first join the online Fitbit Community for Renew Active. No Fitbit device is needed.

*Based on gym and fitness location network size.



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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^{<5>}

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 including:

- 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 in to your member website.





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





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.

- One of the largest nationwide networks of hearing professionals, with more than 7,000 locations
- Choose latest technology hearing aids from major manufacturers, including Phonak, Starkey®, Oticon, Signia, ReSound, Widex® and Unitron™
- Receive hearing aids in person or delivered directly to your doorstep with virtual follow-up care through Right2You, available only through UnitedHealthcare Hearing*
- 50%–80% off standard industry prices when purchasing hearing aids through UnitedHealthcare Hearing**

*Select products only.

**Based on suggested manufacturer pricing.





UnitedHealthcare Healthy at Home



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.

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





FirstLine™ Essentials



Over-the-counter care at no cost to you

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

\$40 credits are added to your account every 3 months. Use them to buy everyday health and wellness products. These credits will expire quarterly.

Choose how to shop for products:

Catalog – You'll receive a catalog in the mail 4 to 6 weeks after enrollment. Simply fill out an order form and mail it in.

Online – Use your digital account on the FirstLine Essentials website or on the FirstLine Benefits app.





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
- When you become effective, you are encouraged to read the plan's Evidence of Coverage (EOC), including appeals and grievance rights, which can be found at www.uhcretiree.com
- 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 2022 enrollment kit





What to Expect Next



What to expect



You will receive your new UnitedHealthcare member ID card along with a Quick Start Guide that gives you more information on how your benefits work and how to get the most out of your plan



After you receive your member ID card, you can register online at **UHCRetiree.com** to get access to your plan information. You can start using your member ID card as soon as your plan is effective.



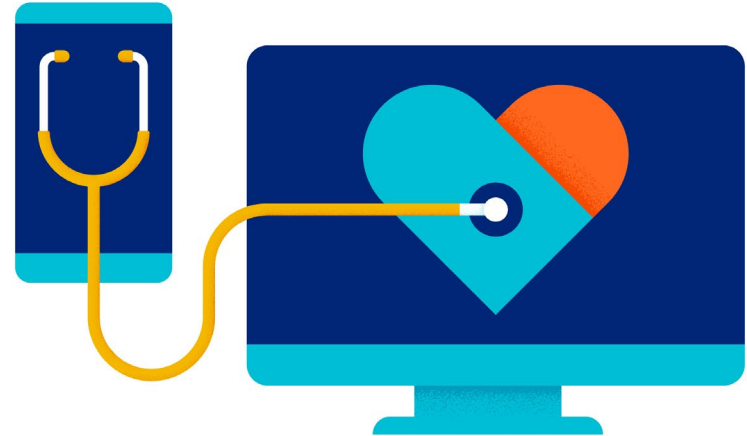
Soon after your effective date, we will contact you to complete a short health survey so we can understand your unique health needs





Visit the Virtual Education Center to explore and learn more

- Learn more about the programs offered to Operating Engineers Local 49
- Watch videos from UnitedHealthcare Medicare Advantage plan members
- Print additional plan program information
- Access via any tablet, computer or smartphone



uhcvirtualretiree.com





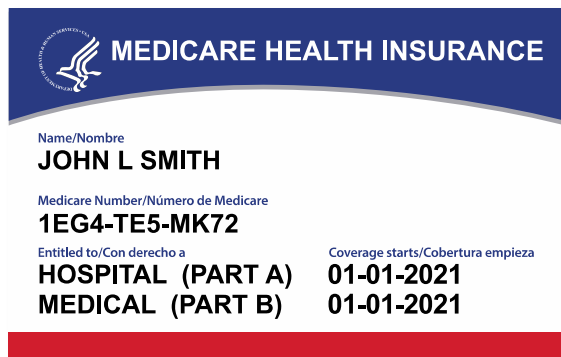
How to use your new plan

January 1, 2022

It's easy!

- January 1st, 2022, simply use your UnitedHealthcare and Sav-Rx member ID cards each time you go to the doctor or 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, 2022





UHCRetiree.com

After you get your UnitedHealthcare member ID card, sign up for your secure personal online account at UHCRetiree.com

After you sign up, you can:

- Look up your latest claim information
- Review benefit information and plan materials
- Print a temporary member ID card and request a new one
- Search for network doctors
- Explore Renew by UnitedHealthcare, our member-only Health & Wellness experience
- Sign up to 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 “Sign In/Register” 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 Operating Engineers Local 49 retirees

You will be automatically enrolled

- Operating Engineers Local 49 has partnered with UnitedHealthcare Medicare Advantage Plan for its Medicare-eligible retirees and spouses.
- Operating Engineers Local 49 retirees and spouses will be automatically enrolled in the plan and no action is needed

You can opt out

- You will have the opportunity to opt-out of this plan if you don't want to be enrolled
- You can opt out by contacting Operating Engineers Local 49 at **800-535-6373**, TTY **711**, Monday-Friday 8:00Am-5:00PM no later than **November 22, 2021**

If you wish to continue to receive medical and prescription drug coverage through Operating Engineers Local 49 , you do not need to take any action.





Questions and Answers



Thank You

We look forward to welcoming you to our Medicare family

Additional information

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

[[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 <Plan> 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.

[<X>OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a [<90- or 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.]

[Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. [Copays apply after deductible.]]



Additional information

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.

[<3>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. © 2021 Tivity Health, Inc. All rights reserved.]

[<4>Participation in the Renew Active® program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, discounts, classes, events and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services are subject to your acceptance of their respective terms and policies. AARP Staying Sharp is the registered trademark of AARP. The largest gym network of all Medicare fitness programs is based upon comparison of competitors' website data as of March, 2021. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan. Renew Active premium gym and fitness location network only available with certain plans.]

[<5>Benefits and availability may vary by plan and location.]

[<6>The Telephonic Nurse Support 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.]

[OTC benefits have expiration timeframes. Call the plan or refer to your Evidence of Coverage (EOC) for more information.]

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 <1-844-808-4553, TTY: 711, 8 a.m.–8 p.m. local time, 7 days a week>, for additional information.

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