



UnitedHealthcare (UHC) Group Medicare Advantage PPO Plan Questions & Answers

Q: WHY IS CALPERS TAKING AWAY MY MEDICARE PLAN?

A: CalPERS moved to a single non-Kaiser Medicare option for HMO subscribers in 2016 because it will provide our members with more extensive Medicare coverage and reduce costs. The UnitedHealthcare (UHC) Group Medicare Advantage PPO plan has HMO-like pricing and the geographic freedom of a PPO. The UHC Medicare plan will allow members to receive care from any provider who accepts Medicare. They'll be able to use it in all 58 California counties and anywhere in the United States and its territories.

Q: WHAT MEDICARE PLANS WILL THE UHC GROUP MEDICARE ADVANTAGE PPO PLAN REPLACE?

A: The UHC Group Medicare Advantage PPO plan will replace the HMO Medicare health plans offered by Anthem Blue Cross, Blue Shield of California, Health Net and Sharp. Kaiser Permanente will continue to offer its Senior Advantage Medicare plan and the CalPERS PPO Medicare supplement plans for PERS Select, PERS Choice and PERSCare will remain in place.

Q: WILL THE UHC GROUP MEDICARE ADVANTAGE PPO PLAN COVER ALL PARTS OF MEDICARE?

A: Yes, it will cover Medicare Parts A, B and D (prescription drug coverage). In addition, the UHC Medicare plan includes an optional dental and vision benefit for retirees in public agencies who don't have those benefits through their former employer. The retiree will pay the full cost of the dental and vision premium directly to UHC.

Q: WILL THE PLAN WITH THE OPTIONAL DENTAL AND VISION BENEFITS BE AVAILABLE TO BASIC PLAN MEMBERS UNDER UNITEDHEALTHCARE, AS WELL?

A: No. The dental and vision benefit will only be available to those in the UHC Group Medicare Advantage PPO plan.

Q: WILL I BE ABLE TO USE MY CURRENT MEDICARE HEALTH CARE PROVIDER IF I SWITCH TO THE UHC GROUP MEDICARE ADVANTAGE PPO PLAN?

A: Yes. In the unlikely event that your provider says it does not accept your coverage or isn't contracted with UnitedHealthcare, contact UHC. Their staff will work to get your coverage accepted and ensure your services are paid for.

Q: IF I'M ENROLLED IN A MEDICARE PLAN AND MY SPOUSE IS IN A BASIC PLAN (OR VICE VERSA), WHEN I MOVE INTO THE UHC MEDICARE ADVANTAGE PPO PLAN WILL MY SPOUSE HAVE TO CHANGE PLANS AS WELL?

A: Yes, subscribers and all their dependents must receive health benefits through the same insurance carrier. If you switch to the UHC Group Medicare Advantage PPO plan, your spouse will move to the UHC Basic plan, Signature Value Alliance. You and your spouse may also choose to switch to the Kaiser Permanente (if Kaiser offers both the Medicare and Basic plans in your area) or CalPERS PPO Medicare Supplement plans.

Q: WILL MY SPOUSE AND I HAVE TO CHANGE DOCTORS IF WE MOVE INTO THE UHC PLANS?

A: Some people in combination plans may find that they have to change doctors when they switch to the UHC Medicare and Basic plans. However, the majority of people who switch will find that they won't have to change doctors. Very often the same doctors who accept Medicare and Basic coverage under our current non-Kaiser HMO plans will also accept the UHC plans.

Q: WHERE CAN I FIND A LIST OF MEDICARE DOCTORS AND PROVIDERS?

A: You can find a current list of Medicare doctors and providers in the UHC network online at www.uhcretiree.com/calpers. Click on "Find a Provider" and follow the prompts.

Q: WHAT ARE MY OUT-OF-POCKET COSTS WITH THE UHC GROUP MEDICARE ADVANTAGE PPO PLAN?

A: Members enrolled in the UHC Group Medicare Advantage PPO plan will have a co-pay of \$10. Your co-pay will be same whether you live in California or out of state.

Q: HOW DOES THE OUT-OF-POCKET MAXIMUM WORK?

A: An out-of-pocket maximum places a limit on how much money you pay out of your pocket for your covered medical expenses in a calendar year. With this plan, the maximum amount that you would pay out of your pocket for covered medical expenses in a single year is \$1,500. Once you have paid \$1,500 in covered medical expenses, including your co-payments, your UHC Medicare Advantage plan pays 100 percent of the cost of your covered medical care expenses for the rest of the year.

Q: WHAT NATIONAL RETAIL PHARMACIES ARE IN THE PLAN?

A: The UHC Group Medicare Advantage PPO plan includes over 65,000 regional and local pharmacies in its network including major national retail pharmacies. Some examples include: Walgreens, CVS, Target, Costco, Rite Aid and many others.

Q: WILL I BE ABLE TO RETAIN MY CURRENT PRESCRIPTIONS WHEN I SWITCH TO THE UHC GROUP MEDICARE ADVANTAGE (PPO) PLAN?

A: Yes. The UHC Medicare Advantage Prescription Drug benefit will allow you to obtain a refill of your maintenance medications by providing your UHC ID card at the local pharmacy (i.e., CVS, Walgreens, Longs, Rite Aid, Safeway, Costco, and Target etc.). You may obtain up to 90-day supply of maintenance medication at the local pharmacy or use the mail order service.

The Medication Transition Coverage for new members in the plan may cover up to a 30-day transition fill (for drugs with new Prior Authorization, Quantity Limit or Step Therapy requirements or drugs that are

not covered) during the member's first 90 days with the plan. This transition prescription fill will give you time to talk to your doctor about switching to an alternate therapy or to request an exception.

Q: WHERE CAN I FIND MORE DETAILED INFORMATION ABOUT THE UHC GROUP MEDICARE ADVANTAGE PPO PLAN?

A: On the CalPERS website at calpers.ca.gov, or at uhcretiree.com/calpers. You may also contact the UHC Retiree Customer Service line at (888) 867-5581.

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