Post-65 Retiree Benefits for 2020

October 2, 2019

Public Employee Benefits Alliance

TML Health Benefits Pool

UnitedHealthcare®
Agenda

Topic

Introductions

2020 Product Portfolio

2020 Benefit Packages

The Retiree Experience

Timeline

Wrap Up & Next Steps

Q&A
Overview

- Effective 2020, Post-65 Retiree benefits will be offered under a ‘package’ arrangement

- Employers will select which package should be offered to their Post-65 retirees for 2020

- This allows Retirees to select the coverage that meets their specific needs –
  - Group Medicare Advantage (MADP) with Rx
  - Sr Supplemental Plan only
  - Sr Supplemental Plan with a Prescription Drug Plan (PDP)

- This strategy is also allowing PEBA and TML Health to offer the most competitive rate available for 2020
Medicare Advantage PPO Plans

- All Medicare-eligible retirees can join the plan regardless of where they live in U.S.
- The Group Medicare Advantage PPO plan travels with the retiree; allowing retiree to access services throughout the U.S. and all U.S. territories with no referrals
- Freedom of choice to access both UnitedHealthcare network providers and out-of-network Medicare providers that accept the plan on a national basis
- Custom “passive” PPO plan design with same benefits and retiree cost share in and out-of-network
- Clinical programs to support those with chronic conditions such as diabetes or heart failure
- Value added benefits for retirees - Silver Sneakers fitness benefit, hiHealth Innovations hearing aids, Solution for Caregivers, HouseCalls and Member Rewards
- One ID card for medical and Rx - all the rights and privileges of Traditional Medicare (no need to show red, white and blue Medicare card)
Medicare Advantage PPO
Added Benefits

- House Calls
- Silver Sneakers
- hiHealth Innovations
- Member Rewards Program
- Routine Podiatry
- Solutions for Caregivers
Sr. Supplement Plans

- Private health insurance designed to supplement Medicare Parts A and B
- Covers many costs Original Medicare doesn't cover (e.g. deductible, coinsurance)
- See any provider who accepts Medicare
- No referrals or prior authorization needed for covered services
- Portability
- 24-hour Nurseline, fitness benefit and hearing aid discounts included
## Medicare Advantage vs. Original Medicare & Sr. Supplement

<table>
<thead>
<tr>
<th>Feature</th>
<th>Group Medicare Advantage</th>
<th>Traditional Medicare &amp; Sr. Supplement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clinical &amp; Wellness engagement</td>
<td>✓</td>
<td>❌</td>
</tr>
<tr>
<td>Care coordination</td>
<td>✓</td>
<td>❌</td>
</tr>
<tr>
<td>In-home health assessments</td>
<td>✓</td>
<td>❌</td>
</tr>
<tr>
<td>Reminders and rewards</td>
<td>✓</td>
<td>❌</td>
</tr>
<tr>
<td>Fitness club memberships</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Reduced premiums</td>
<td>✓</td>
<td>❌</td>
</tr>
<tr>
<td>One medical ID card and plan</td>
<td>✓</td>
<td>❌</td>
</tr>
<tr>
<td>Easier to understand benefit design</td>
<td>✓</td>
<td>❌</td>
</tr>
<tr>
<td>Value-added benefits</td>
<td>✓</td>
<td>❌</td>
</tr>
</tbody>
</table>
# Medicare Advantage vs. Original Medicare & Sr. Supplement

<table>
<thead>
<tr>
<th>Feature</th>
<th>Group Medicare Advantage</th>
<th>Traditional Medicare &amp; Med Supplement</th>
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<tbody>
<tr>
<td>Improved clinical outcomes</td>
<td>✓</td>
<td>x</td>
</tr>
<tr>
<td>Ability to influence retiree behavior</td>
<td>✓</td>
<td>x</td>
</tr>
<tr>
<td>Personalized retiree experience</td>
<td>✓</td>
<td>x</td>
</tr>
<tr>
<td>Higher quality Stars plan performance</td>
<td>✓</td>
<td>x</td>
</tr>
<tr>
<td>Ability to close gaps in care</td>
<td>✓</td>
<td>x</td>
</tr>
<tr>
<td>Overall cost savings for plan sponsors and retirees</td>
<td>✓</td>
<td>x</td>
</tr>
<tr>
<td>Includes Prescription Drug Plan</td>
<td>✓</td>
<td>x</td>
</tr>
</tbody>
</table>
Prescription Drug Plans (PDP)

- Choice of stand-alone Group Part D Prescription Drug plans that can be paired with Sr. Supplement plans
- Broad formulary coverage, designed for the Medicare population
  - Full Gap Coverage
  - Tier 1 Gap Coverage
- Nationwide coverage
- Over 68,000 retail pharmacies nationally
- Convenient home delivery options
2020 Benefit Packages
### 2020 Post-65 Retiree Benefit Packages & Rates

- Each employer group may select Benefit Package 1, 2 or 3
- Plan designs are the same as 2019
- Within the selected Package, the Retiree may elect either:
  - Medicare Advantage (MAPD),
  - Sr Supplement Plan (only), or
  - Sr Supplement Plan and Prescription Drug Plan (PDP)

<table>
<thead>
<tr>
<th>Package 1</th>
<th>Package 2</th>
<th>Package 3</th>
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</thead>
<tbody>
<tr>
<td><strong>Plans</strong></td>
<td><strong>Rate</strong></td>
<td><strong>Plans</strong></td>
</tr>
<tr>
<td>Medicare Advantage 1 (w/ PDP)</td>
<td>$440.35</td>
<td>Medicare Advantage 2 (w/ PDP)</td>
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<tr>
<td>Sr Supplement Plan F</td>
<td>$255.61</td>
<td>Sr Supplemental Plan K</td>
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<tr>
<td>Prescription Drug Plan 1</td>
<td>$265.56</td>
<td>Prescription Drug Plan 2</td>
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</table>
Retiree Experience
Retiree Enrollment Packets

- Enrollment Packets will be mailed to your retirees by October 18th
- A dedicated Pre-Enrollment Support Line (1-844-481-8835) to educate your Post-65 retirees on the following:
  - Medicare 101
  - Available benefit package
  - Plan material
  - Enrollment process
- Retirees may enroll either via paper or telephonically
- UnitedHealthcare will confirm enrollment and provide member ID cards beginning December 15th
- A Welcome Packet will be sent to Retirees who are:
  - Enrolling for Post-65 benefits the first time, or
  - Enrolling in a MAPD plan for the first time
Group Retiree Call Center

Average speed of answer:

Post enrollment: 7 seconds
Pre enrollment: 2 seconds

8 am – 8 pm local time, M-F
(expanded to 7 days a week during transition)

No call prompting during your transition

5 + years average tenure

Member Satisfaction:
95% are completely or very satisfied

Group Retiree Call Centers
Concord NC & Hopkinsville, KY - Pre enrollment
Harlingen, TX - Post enrollment
The UnitedHealthcare team will be with your retirees every step of the way

October 2019

Member Education and Support

UHC agent reviews options available to the retiree based on package selected by employer

If the retiree wants to select the MAPD plan, the UHC agent will take the enrollment over the phone

Selecting a Plan

If the retiree chooses to keep their current (2019) plan(s), agent will let them know that no further action is required

Welcome

Retirees who select a new plan will receive a Welcome Packet along with their ID Card

Communication

Enrollment Support

When a Retiree Calls

UHC agent provides Medicare 101 if appropriate

UHC agent reviews current utilization and medications to help the retiree choose the plan that will best fit their needs

Enrollment Packet

Retiree Packets mailed on October 18
Renewal Timeline

**October**
- **Oct 8** Employers submit 2020 Benefit Package option
- **Oct 18** Renewal packets mailed to Retirees
- **Oct 29** Retiree education webinar

**November**
- Retirees can call UHC for questions
- Retirees can enroll telephonically

**December**
- **Dec 7** Retiree Open Enrollment Period ends
- **Dec 15** UHC begins mailing Welcome Packets and ID Cards (if applicable)