



# 2021 Benefit Plan

Fairfax County Government from UnitedHealthcare

©2020 UnitedHealthcare Services, Inc. All rights reserved. Propriety information of UnitedHealth Group.  
Do not distribute or reproduce without express permission of UnitedHealth Group.



# Welcome

**1** Original Medicare Basics

---

**2** Plan Benefits, Programs and Features

---

**3** What to Expect Next

---

**4** How to Enroll





# 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




## 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:

**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



# Option 2:

## Medicare Part C (Medicare Advantage Plan)

### Medicare Advantage Plan

Offered by private companies



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



Usually includes prescription drug coverage



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





# Plan Benefits, Programs and Features

UnitedHealthcare Group Medicare Advantage  
National 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



## Additional benefits, programs and features

- May be bundled with the plan



**The advantages  
of a single plan**





# Your plan overview National PPO

- Coverage for visiting doctors, clinics and hospitals
- 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 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 [www.UHCRetiree.com/fairfax](http://www.UHCRetiree.com/fairfax) 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.



# UnitedHealthcare Group Medicare Advantage National PPO

	You Pay
Annual deductible	\$0
Annual out-of-pocket maximum	\$1,500

---



# UnitedHealthcare Group Medicare Advantage National PPO

Benefit Coverage	In-Network	Out-of-Network
Primary Care Provider (PCP) office visit	\$5	\$5
Specialist office visit	\$5	\$5
Urgent care	\$10	\$10
Emergency room	\$120	\$120
Inpatient hospitalization	\$0	\$0
Outpatient surgery	\$0	\$0



# UnitedHealthcare Group Medicare Advantage National PPO

## Preventive Services

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



# UnitedHealthcare Group Medicare Advantage National PPO

Benefit Coverage	In-Network	Out-of-Network
Medicare-covered podiatry	\$5	\$5
Medicare-covered chiropractic care	\$10	\$10
Medicare-covered vision services	\$0	\$0
Medicare-covered hearing services	\$0	\$0



# 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® 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

\*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.



# 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.



# 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.
- 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.





# How to Enroll





# How to enroll

- To enroll in this plan, you must be eligible for Medicare. You must enroll in, and maintain coverage in, both Medicare Part A and B at your earliest eligibility.
- If you have not already, you must present proof of your Medicare enrollment to the Benefits Division.
- Complete the 2021 Fairfax County Government Retiree Open Enrollment Form. The form will be included in your Retiree Open Enrollment packets (mailed mid-October) or found on the Fairfax County's public website.
- Submit your completed 2021 Retiree Open Enrollment Form to the Benefits Division **before 4:30 pm on Monday, November 30, 2020.**
- For questions concerning the enrollment process, contact the Benefits Division through HR Central at (703) 324-3311 or by email [HRCentral@fairfaxcounty.gov](mailto:HRCentral@fairfaxcounty.gov)





# 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/fairfax](http://www.UHCRetiree.com/fairfax) 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.



# 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 UnitedHealthcare Group Medicare Advantage National PPO. View flyers, brochures, videos and more at [www.uhcvirtualretiree.com/ss](http://www.uhcvirtualretiree.com/ss).



# How to use your new plan after January 1, 2021

## It's easy!

- Beginning January 1, 2021, simply use your UnitedHealthcare® member ID card(s) each time you go to the doctor or hospital
- 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



# UHCRetiree.com

After you get your UnitedHealthcare<sup>®</sup> 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<sup>®</sup> member ID card and request a new one
- 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.





# Questions and Answers



# Thank You

We look forward to welcoming  
you to our Medicare family.



# Additional information

This information is not a complete description of benefits. Call [insert customer service phone number/TTY] for more information. [Limitations, copayments, and restrictions may apply.] [Benefits, premiums and/or copayments/co-insurance] may change on January 1 of each year.]

The 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 Sponsor> 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. Enrollment in the plan depends on the plan's contract renewal with Medicare.

SPRJ54761



# Additional information

Renew by UnitedHealthcare is not available in all plans.

[<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. © 2020 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. Equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in AARP® Staying Sharp and the Fitbit® Community for Renew Active is subject to your acceptance of their respective terms and policies. AARP® Staying Sharp is the registered trademark of AARP®. 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 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.

SPRJ54761

