UnitedHealthcare® Group Medicare Advantage
$0 Premium/Endorsed plans

#1 Most admired health care company — FORTUNE magazine¹

- $0 or a low monthly premium; retirees pay a copay or coinsurance only for the services used, in addition to their Part B premium
- Medical, preventive care, pharmacy, vision, hearing, and wellness benefits
- Prescription drug coverage including Tier 1 (generic or low-cost brand name drugs) through the coverage gap

Benefits for employers

- Medicare Advantage benefits that are richer than our individual market plans, enabling you to offer something better to your retirees than what they can get on their own
- Vision exam, hearing aid and fitness benefits included
- Available in select markets across 39 states and Washington, D.C.

Benefits for retirees

- Richer benefits and services than available in most individual plans
- Part D prescription drug benefits included, with generic drug coverage in the coverage gap
- No referrals required to see specialists in most markets
- Access to a 24/7 NurseLine
- A national pharmacy network with more than 65,000 retail locations
- Excellent customer care. Over 93% of members satisfied with call outcomes. 98% of calls answered in less than 30 seconds; 99.6% of issues resolved in 24 hours; 100% resolved in 72 hours²

¹Category, Health Care: Insurance and Managed Care; published March 21, 2011.
$0 Premium/Endorsed Medicare Advantage plans

These new Medicare Advantage retiree plans are enhanced $0 premium Medicare Advantage plans that offer your retirees richer benefits than those available via comparably-priced plans in the individual insurance marketplace. These plans do not require a financial contribution by the employer, and Medicare-eligible retirees may switch to this group plan at any time during the calendar year that the employer designates for open enrollment.

Clinical programs that offer a continuum of care

Our wellness and disease management programs focus on retirees’ total health care needs.

• Prevention and wellness programs educate retirees on how to maintain health and wellness
• Disease- and condition-specific management programs help retirees effectively manage acute and chronic conditions
• High-risk case management program supports and coordinates care for retirees with multiple complex conditions
• Advanced illness programs help retirees and families dealing with catastrophic health concerns by offering comprehensive health management, palliative care and end-of-life support

Interested in other options?

UnitedHealthcare has many retiree health care options, including Medicare Advantage, Medicare supplement, and Medicare Part D plans. From designing effective group plans to helping retirees transition to individual Medicare plans, we have a solution for every employer.

What are Medicare Advantage HMO, PPO and POS retiree plans?

Medicare Advantage (or Medicare Part C) health plans are administered through private insurance companies. They combine Medicare Part A (hospital stays), Part B (doctor visits) and optional Part D (prescription drug) coverage into a single plan. Health Maintenance Organization (HMO) plans provide care through a network of local doctors and hospitals. HMOs generally do not provide out-of-network coverage except in emergencies. Preferred Provider Organization (PPO) and Point-of-Service Organization (POS) plans let members choose from in-network and out-of-network providers. Out-of-network services generally cost more. There are also PPO plans available with no difference between in-network and out-of-network benefits.

Questions?

1-800-496-5881, 8 a.m. – 5 p.m. CT, Monday through Friday.
You can also contact your UnitedHealthcare representative.

www.uhc.com/retiree

Not for distribution to retirees or beneficiaries.

SPRJ4841