



# 2023 Benefit Plan

St. Martin Parish School Board

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United  
Healthcare





**Original Medicare Basics**



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# Original Medicare Basics

# When are you eligible for Medicare?



**You're 65  
years old**

**OR**



**You 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

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

After you enroll in Original Medicare (Parts A and B), you may choose to enroll in additional Medicare coverage.



# Option 2



**Add a Medicare Advantage  
(Part C) plan**

## Medicare Advantage 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





# **Part D Low Income Premium Subsidy (LIPS)**

# Low Income Premium Subsidy (LIPS)

- Members with lower income levels may be eligible for “Extra Help” with prescription drug copays through Social Security.
- If you are having trouble paying for your medications, please contact Social Security to see if you qualify for the Low Income Premium Subsidy program. If you qualify, you could receive lower copays on your medications.
- To see if you qualify, please contact Social Security at 1-800-772-1213, 8 am – 7pm, Monday – Friday.







UnitedHealthcare® Group Medicare Advantage National PPO Plan

# Plan Benefits, Programs and Features

# Plan highlights



## 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



## Prescription drug coverage

Included in your Medicare Advantage plan



## Additional benefits, programs and features

Bundled with your plan

**Medicare Advantage (Part C) plans are provided through private insurers like UnitedHealthcare**



# Plan highlights



**Prescription drug coverage**



**Vision, hearing and chiropractic coverage**



**No referral needed to see a specialist**

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## **Coverage for visiting doctors, clinics and hospitals**

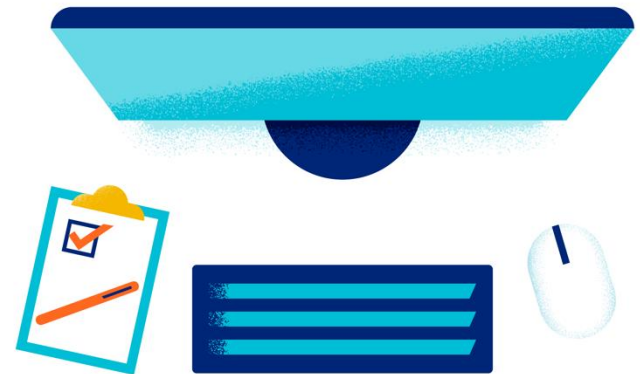
You may see a doctor outside the network for the same cost share as network providers as long as they agree to treat you and have not opted out of or been excluded or precluded from the Medicare Program.




# Visit any doctor, specialist or hospital that accepts Medicare

 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 [retiree.uhc.com](https://retiree.uhc.com) or call UnitedHealthcare Customer Service at 1-877-714-0178, TTY 711, 8 a.m. - 8 p.m. local time, Monday - Friday.

**If your doctor is in-network, they must accept this plan if you are an existing patient. If your doctor is out-of-network, they may choose not to treat you unless it is an emergency.**








# Plan benefits

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







# Preventive services

Benefit coverage	In-network	Out-of-network
 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



# Additional benefits

Benefit coverage	In-network	Out-of-network
 Medicare-covered podiatry	\$0 copay	\$0 copay
 Medicare-covered chiropractic care	\$0 copay	\$0 copay
 Medicare-covered vision services	\$0 copay	\$0 copay
 Medicare-covered hearing services	\$0 copay	\$0 copay





# 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 accuracy of your meter)
- 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.

**Plus, your plan provides coverage for many of the OneTouch<sup>®</sup> and ACCU-CHEK<sup>®</sup> blood glucose testing strips and meters\***

\*Other suppliers/vendors/providers are available in our network.



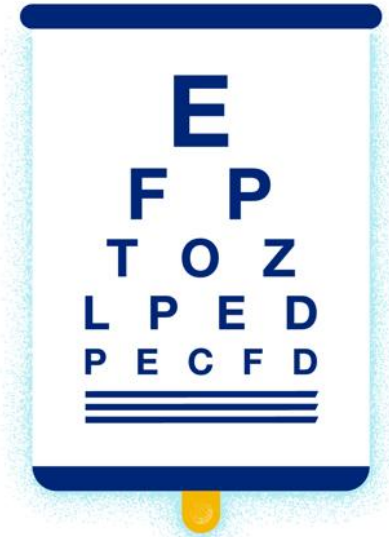
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# Vision exam and eyewear\*

With the vision benefit, you'll have access to a nationwide network of providers with the freedom to see any participating vision provider. You will have access to an annual routine eye exam through a vision provider and an allowance toward eyeglasses (frame and lenses) or contacts for vision correction, not related to cataract surgery.

- ✓ A routine eye exam once every 12 months with a \$0 copay
- ✓ \$130 allowance toward eyeglasses (frames and lenses), every 12 months or \$175 allowance toward contact lenses instead of eyeglasses, every 12 months
- ✓ Out-of-network providers may require you to pay upfront and submit a reimbursement claim to UnitedHealthcare
- ✓ The network is UnitedHealthcare Medical Network with information on your UnitedHealthcare member ID card



\*Please refer to your Summary of Benefits for details on your benefit coverage.



# Dental benefit

## Dental coverage for your oral health needs

With UnitedHealthcare® Dental, you'll have access to a large nationwide network with a combined 358,000 providers and locations.


- 100% coverage for exams, X-rays, cleanings and periodontal maintenance
- 80% coverage for minor services, including fillings, pulp protection and nitrous oxide\*
- 50% coverage for major services, including crowns, root canals, dentures and more\*
- Option of seeing out-of-network providers, if desired
- \$50 annual deductible; applies to minor and major services
- Deductible does not apply to preventive and diagnostic services
- \$1,000 annual calendar maximum
- Dental contact information can be found on the back of your UnitedHealthcare member ID card

\*Please refer to your Summary of Benefits for details on your benefit coverage



## Part D

# Prescription drug coverage

- ✓ UnitedHealthcare has thousands of national, regional, local chain and independent neighborhood pharmacies in our network
  - ✓ Thousands of covered brand-name and generic prescription drugs
  - ✓ Bonus drug coverage in addition to Medicare Part D drug coverage
-  **Call Customer Service at 1-877-714-0178, TTY 711, 8 a.m. - 8 p.m. local time, Monday – Friday to see if your prescription drugs are covered**



# Full coverage in the gap

## Initial coverage

In this drug payment stage, you pay a copay or coinsurance (percentage of a drug's total cost) and the plan pays the rest.



**You stay in this stage until your total drug costs reach \$4,660.**

## Coverage gap

Your plan provides additional coverage through the gap, and you continue to pay the same copay or coinsurance as you did in the initial coverage stage.



**You stay in this stage until your out-of-pocket costs reach \$7,400.**

## Catastrophic coverage

After your out-of-pocket costs reach \$7,400, you pay a small copay or coinsurance amount.

Generics \$0 copay

Brand name medications \$10.35 or 5% of the cost of the medication, whichever is lower



**You stay in this stage for the rest of the plan year.**

# Part D (prescription drug)

## 4-tier plans

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
1	<b>Preferred Generic</b> All covered generic drugs	\$0 copay	\$0 copay
2	<b>Preferred Brand</b> Many common brand-name drugs, called preferred brands	\$35 copay	\$70 copay
3	<b>Non-preferred Drug</b> Non-preferred brand-name drugs. In addition, Part D-eligible compound medications are covered in Tier 3.	\$50 copay	\$100 copay
4	<b>Specialty Tier</b> Unique and/or very-high-cost brand-name drugs	\$50 copay	\$50 copay (limited to 30-day supply)



# Common vaccines covered under:



## Part B

- ✓ Influenza (flu)
- ✓ Pneumococcal
- ✓ Hepatitis B for those at medium or high risk
- ✓ COVID-19\*



## Part D

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

### Did you know?

It is important to get a new flu shot every year because flu viruses are constantly changing.\*\*

The Shingrix vaccine is more than 90% effective at preventing shingles and long-term nerve pain.^

\*You will have \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers **during the national public health emergency period.**  
\*\*Centers for Disease Control and Prevention, 2019.  
^Centers for Disease Control and Prevention, 2020.



# Schedule a \$0 annual physical and wellness visit\*

- ✓ 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 do not have to wait 12 months. Schedule your Annual Wellness Visit anytime during the calendar year.**



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



# UnitedHealthcare® HouseCalls\*

**Have a yearly check-up at home to help stay on top of your health between regular doctors' visits.**

- ✓ No extra costs
- ✓ A licensed 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
- ✓ The visit lasts up to an hour. 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 regular doctor



## **UnitedHealthcare HouseCalls Video Visit**

Prefer a video visit instead? HouseCalls offers a video visit using a computer, tablet or smartphone to connect plan members with a health care practitioner. They will review your health history and current medications, discuss important health screenings, identify health risks and provide health education.

\*HouseCalls may not be available in all areas.





# Take an active role in your health with Renew by UnitedHealthcare<sup>®\*</sup>

**Explore 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.

**Renew can help you take a more active role in your health and wellness through:**

- Renew Active<sup>®</sup>
- Brain games
- Recipe library
- Workout videos
- Learning courses
- Interactive quizzes and tools
- Health news, articles and videos
- Health topic library



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



# Renew Active<sup>®<4></sup> by UnitedHealthcare

**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 gym membership at a fitness center you select from our large national network, including many premium gyms
- ✓ Thousands of on-demand workout videos and live streaming fitness classes
- ✓ Social activities at local health and wellness classes and events
- ✓ An online Fitbit<sup>®</sup> Community. No Fitbit device is needed.
- ✓ An online brain health program with exclusive content for Renew Active members through AARP<sup>®</sup> Staying Sharp<sup>®</sup>




# Get care virtually anywhere

**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>**

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 may be good for minor health concerns including:**

- ✓ Allergies, bronchitis, cold/cough
- ✓ Fever, seasonal flu, sore throat
- ✓ Migraines/headaches, sinus problems, stomachaches

 **You can find a list of participating Virtual Visit providers by logging in to your member website**

## **Virtual Behavioral Health Visits may be best for:**

- ✓ Initial evaluation
- ✓ Behavioral health medication management
- ✓ Addiction
- ✓ Depression
- ✓ Trauma and loss
- ✓ Stress or anxiety



\*The device you use must be webcam-enabled. Data rates may apply.  
This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.  
Providers cannot prescribe medications in all states.



# 24/7 Nurse Support<sup><6></sup>

**24/7 Nurse Support was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, anywhere 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

**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.**

- ✓ Choose from 2,000+ hearing aid models and styles from the industry's top brands, featuring advanced technology for superior sound quality, including Bluetooth® streaming, recharging capabilities, hands-free calls with tap control and more
- ✓ Get virtual care with hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers\* nationwide — both with support every step of the way
- ✓ Receive a complimentary hearing aid accessory with the purchase of a pair of hearing aids in the Premium technology level\*\*
- ✓ Enjoy a hassle-free experience with no claims or reimbursement forms
- ✓ \$2800 hearing aid allowance every 3 years when you use a UHC Hearing Provider



To get started and save up to 50%–80% off standard industry prices<sup>^</sup>, go online or call UnitedHealthcare Hearing.

\*Please refer to your Summary of Benefits for details on your benefit coverage. Network size varies by market.

\*\*Availability subject to change and may be discontinued at any time.

<sup>^</sup>Based on suggested manufacturer pricing.

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

Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.



# 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 Engagement Specialist
- ✓ 12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Engagement Specialist<sup><7></sup>
- ✓ 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.<sup><8></sup>



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



# Personal Emergency Response System (PERS)

With the Personal Emergency Response System, provided by Lifeline, help is a button push away.



In-home medical alert monitoring system



Quick access to help in any situation, whether an emergency or you just need a helping hand



Helps give you confidence and independence



# FirstLine™ Essentials

This 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 in 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 ShopFirstLineBenefits.com website or on the FirstLine Benefits app.



Call 844-564-2198, TTY 711 to place your order by phone





# Understanding Original Medicare's rules

- **You must be entitled to Medicare Part A and 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
- **When you are a member,** you are encouraged to read the plan's Evidence of Coverage (EOC), including appeals and grievance rights, which can be found at [retiree.uhc.com](http://retiree.uhc.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 2023 enrollment plan guide





# Retiree Testimonials

# Here is what some of the UnitedHealthcare Medicare Advantage members are saying:

Lottie B, Administrator, and spouse

As a retired administrator, I was faced with a decision regarding my health insurance coverage. My husband and I attended a meeting in 2021 with representatives from UnitedHealthcare and Mrs. Gwen Theriot, employee of the St. Martin Parish School Board. We were given a detailed explanation regarding the advantages of participating in the UnitedHealthcare (UHC)/Medicare Program. Such advantages included membership to a health club, a reduction in monthly insurance costs, over the counter products every quarter resulting in a savings of \$80 for both my husband and me, vision and dental coverage, visits and tele-conferences via health providers and, most importantly, quality customer service provided by UnitedHealthcare representatives. Honestly, I can say the UHC representatives are extremely professional and are available upon calling the 1-800-457-8506 number provided.

During the initial meeting in 2021, I recall saying to my husband—“**this sounds too good to be true!**” We decided at the end of the presentation that we would participate. To this day, we have no regrets! My husband and I are extremely satisfied with UnitedHealthcare Services. I am providing this testimonial because my husband and I are fully satisfied with the services, and we want you to share in the wonderful benefits provided by UnitedHealthcare/Medicare.



# Here is what some of the UnitedHealthcare Medicare Advantage members are saying:

Kathy B, Business Office

I was skeptical at first, since I was just turning 65 and not sure what to expect switching from the St. Martin Parish School Board UMR PLAN to this new plan. But I must say I researched the Dr's that Sandy and I currently see and made sure they were on the new Plan. I also called to confirm that my scripts and Sandy's were also covered. One of Sandy's Diabetes medications was not covered. They suggested something else for me to get with his Dr and he did, and he was able to switch with no cost to him for the new script whereas before with the UMR PLAN he had a 10.00 Co-pay.

- 1) One benefit I find was the membership at Anytime Fitness. I was paying \$41.00 per month for my membership. But since switching to this UnitedHealthcare Medicare Advantage Plan my gym membership is free.
- 2) Another benefit is the Over-the-Counter products. We both receive \$40.00 per quarter for over-the-counter products.
- 3) Another benefit is my eyeglasses. I just ordered new glasses. I will receive a \$130.00 refund on the script for my new glasses, which I should be able to get every 2 years.

Also, by switching to the new plan, it will cost me less for my Group Insurance. That will help now that I have to pay the \$170.00 for my Medicare.



# Here is what some of the UnitedHealthcare Medicare members are saying:

Cheryl F, Educator

Now that I have been part of UnitedHealthcare Insurance, for the past year, I want to thank you for all the efforts you put toward making SMP's insurance program viable for retired teachers. Over the year I have taken advantage of the many benefits this plan offers. The "Over the Counter" program has saved me \$40.00 every three months on the items that I'd otherwise have to pay for such as, electric toothbrush, toothpaste, Q-Tips, and much more. When I went for my biannual check up at the dentist, I left without having to fork over a credit card, saving about \$380.00; additionally, I was told there was a \$1,000.00 per year allowance for dental work. My eye exam was also covered by UnitedHealthcare, with an allowance for glasses. The prescriptions that are covered by the plan are free. However, the 'icing on the cake' of this health care plan, is the exercise benefits that are offered through certain fitness centers. The exercise machines at Lourdes Fitness Center are free and for \$9.00 a month, I am able to participate in any of the fitness instructional classes such as Tai Chi, Water Aerobics, and Water Pilates.



# Here is what some of the UnitedHealthcare Medicare members are saying:

Rosemary D, Nutrition

I am very impressed with the retirement insurance. I have used everything they have told us we would get. My husband and I go to the gym every morning where I also get to do Zumba, all for free. All generic medicines including chemotherapy drugs are all free and never had problems filling any prescriptions. The \$130 eye glass benefit was very easy to get. The dental was for cleaning, we paid half and they paid half which will now be twice a year for free. The \$40 over the counter drugs every 3 months were easy to get with just a phone call. I have used the insurance for surgery, Dr visits, urgent care, lab services, and all visits have been paid 100%.





# What to Expect Next

# What to expect after enrollment

## Current members

If you are currently enrolled, you do not need to re-enroll for your coverage to continue

1

### Get your UnitedHealthcare member ID card

You will receive your new 2023 UnitedHealthcare member ID card as well as the Annual Notice of Change (ANOC) before the beginning 2023

If you opted to receive your Annual Notice of Change electronically, you will receive an email when the ANOC is available on your member website, [retiree.uhc.com](https://retiree.uhc.com)

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2

### Register online to access your plan information

After you receive your member ID card, you can register online at [retiree.uhc.com](https://retiree.uhc.com) if you have not already

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3

### Start using your card

You can start using your member ID card as soon as your plan is effective

**Customer Service 1-800-457-8506 Monday – Friday, 8 a.m. – 8 p.m. local time**





# What to expect after enrollment

## New members

1

### **Get your UnitedHealthcare member ID card and read your Quick Start Guide**

The Quick Start Guide gives you more information on how your benefits work and how to get the most out of your plan. Your member ID card will be attached to the front cover of your guide.

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2

### **Register online to access your plan information**

After you receive your member ID card, you can register online at [retiree.uhc.com](https://retiree.uhc.com)

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3

### **Start using your card**

You can start using your member ID card as soon as your plan is effective

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4

### **Help us understand your unique health needs**

Soon after your effective date, we will contact you to complete a short health survey. Throughout the year, we'll also provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.



# Visit the Virtual Education Center to explore and learn more

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

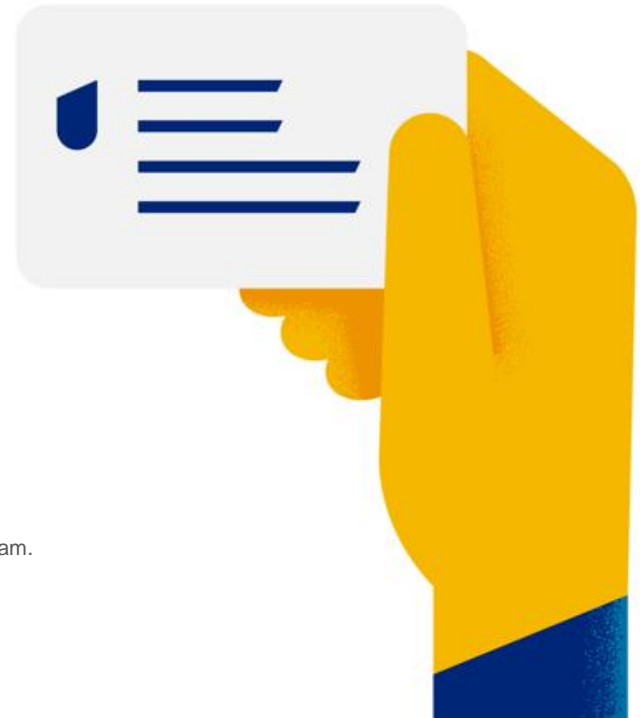
 [uhcvirtualretiree.com/ra](https://uhcvirtualretiree.com/ra)



# How to use your new UnitedHealthcare member ID card

**You and any Medicare-eligible dependent covered by the plan will each be receiving a UnitedHealthcare Quick Start Guide and member ID card, which is your confirmation of enrollment.\***

- ✓ Simply use your UnitedHealthcare member ID card 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
- ✓ Store this card in a safe place
- ✓ Don't discard your red, white and blue Medicare card



\*Retirees in the same household may receive these on different days, which is a normal part of the mail stream.



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# Sign up for your secure personal online account

retiree.uhc.com

Follow these easy steps to sign up for your secure and personal 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

## 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
- ✓ Look up drugs and how much they cost under your plan
- ✓ Search for network doctors
- ✓ Sign up to get your Explanation of Benefits online





# How to Enroll

# Enrolling for St. Martin Parish School Board retirees

You will **NOT** need to do anything if you like your current medical/Rx insurance selection...BUT if you want to change you must see Stacey Bienvenu and complete an Open Enrollment Change form to

- Change from UMR to UHC Group Medicare Advantage
- Change from UHC Group Medicare Advantage to UMR
- Next option to make changes will be at Open Enrollment with changes effective 1/1/2024.
- Drop all coverage (This can be done at any time during the year. Once dropped coverage **CANNOT** be reinstated) Persons with Medicare and Medicaid may want this option if they have been having a premium deducted from their retirement check but all of their medical costs are covered by Medicare and Medicaid.
- You can opt out at meetings scheduled 7/19/2023 or afterwards by contacting St. Martin Parish School Board Benefits at 1-337-266-5695, TTY 711, and completing paperwork no later than **August 1, 2023**





**Income Related  
Monthly Adjustment  
Amount  
(IRMAA)**

# IRMAA - Income Related Monthly Adjustment Amount

- Members with higher income levels are required to pay an adjusted Medicare Part B premium plus an additional amount when enrolled in Medicare Part D prescription drug coverage. The additional amount is called Income-Related Monthly Adjustment Amount or IRMAA.
- Income level based on modified adjusted gross income, which is the total of your adjusted gross income and tax-exempt interest income.
- IRMAA is mandated by Federal law and each amount is deducted from your monthly Social Security payments.
- IRMAA will apply if individual income is over **\$91,000** or if married (filing joint tax return) income is over **\$182,000**.
- If enrolled in the Group Medicare Advantage plans with UnitedHealthcare, higher income members may be subject to IRMAA.





# Part B IRMAA – 2023 Amounts

This chart is based on IRS Reported Income from 2 years prior (2020 reported income) and are subject to change:

Beneficiaries who file individual tax return:	Beneficiaries who file a joint tax return with income:	Total monthly additional Part B premium amount:
Less than or equal to \$97,000	Less than or equal to \$194,000	\$0
Greater than \$97,000 and less than or equal to \$123,000	Greater than \$194,000 and less than or equal to \$246,000	\$65.90
Greater than \$123,000 and less than or equal to \$153,000	Greater than \$246,000 and less than or equal to \$306,000	\$164.80
Greater than \$153,000 and less than or equal to \$183,000	Greater than \$306,000 and less than or equal to \$366,000	\$263.70
Greater than \$183,000 and less than or equal to \$500,000	Greater than \$366,000 and less than or equal to \$750,000	\$362.60
Greater than \$500,000	Greater than \$750,000	\$395.60



# Part D IRMAA – 2023 Amounts

This chart is based on IRS Reported Income from 2 years prior (2020 reported income) and are subject to change:

Beneficiaries who file individual tax return:	Beneficiaries who file a joint tax return with income:	Total monthly additional Part D premium amount:
Less than or equal to \$97,000	Less than or equal to \$194,000	\$0
Greater than \$97,000 and less than or equal to \$123,000	Greater than \$194,000 and less than or equal to \$246,000	\$12.20
Greater than \$123,000 and less than or equal to \$153,000	Greater than \$246,000 and less than or equal to \$306,000	\$31.50
Greater than \$153,000 and less than or equal to \$183,000	Greater than \$306,000 and less than or equal to \$366,000	\$50.70
Greater than \$183,000 and less than or equal to \$500,000	Greater than \$366,000 and less than or equal to \$750,000	\$70.00
Greater than \$500,000	Greater than \$750,000	\$76.40





# Questions and Answers



# Thank You

We look forward to welcoming you to our Medicare family

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.

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.

<2>Optum Home Delivery is a service of OptumRx pharmacy. OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery for a 90- day supply of your maintenance medication. If you have not used Optum Home Delivery, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. Contact OptumRx anytime at 1-888-279-1828, TTY 711.

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.

<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. 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.

<6>24/7 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.

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.

