

Saint Paul Public Schools

Looking forward to what's ahead



more support getting ready

2026 Plan Year

November 2025



We're here to help explain:

- + Original Medicare basics
- + Plan benefits, programs and features
- + How to enroll
- + What to expect next





Original Medicare basics



When are you eligible for Medicare?



OR



AND



You're 65 years old

You qualify on the basis of disability or other special situation

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

Enroll in Original Medicare

Original Medicare

Offered by the federal government



Part A

Helps pay for hospital stays and inpatient care



Part B

Helps pay for provider visits and outpatient care

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



Plan highlights



Part A

- Hospital stays
- Skilled nursing
- Home health



Part B

- Provider visits
- Outpatient care
- Screenings and shots
- Lab tests



Part D

- Prescription drug plan (PDP)



Medicare Advantage (Part C) plans include Parts A and B and are bundled with added benefits, programs and services. Part D is also included but is separate from your Medicare Advantage plan.

Change to your UnitedHealthcare® Group Medicare Advantage PPO plan

Saint Paul Public Schools has chosen to move from a combined Medicare Advantage plan with prescription drug coverage to **two separate plans** effective January 1, 2026.

A UnitedHealthcare Group Medicare Advantage plan will provide your medical coverage, and a stand-alone UnitedHealthcare Group Medicare Part D Plan (PDP) will provide your prescription drug coverage with OptumRx.



For your new Part D prescription drug coverage:

- The United Healthcare MedicareRx for Groups Plan Guide will be available online at retiree.uhc.com/spps in early October. It will provide more information about your new prescription drug plan.
- You'll also get your MedicareRx for Groups member ID card in December.

For your UnitedHealthcare medical coverage:

- The UnitedHealthcare Group Medicare Advantage Plan Guide will also be available at retiree.uhc.com/spps in early October. It will provide more information about your plan for 2026.
- You'll also get a new UnitedHealthcare member ID card in December.





Saint Paul Public Schools Group Medicare Advantage (PPO) Plan

Medical benefits, programs and features



Group Medicare Advantage (PPO) and Prescription Drug Plans

Plan highlights



Coverage for visiting doctors, clinics and hospitals



Prescription drug coverage



Routine vision, hearing, acupuncture, chiropractic, and podiatry coverage



Includes additional benefits and services not covered by Medicare



No referral needed to see a specialist

This is a **Group Plan** exclusive to retirees of Saint Paul Public Schools and their eligible dependents



A national plan covering you anywhere in the U.S., D.C. and 5 U.S. territories

You may see a provider outside the network for the same cost share as network providers as long as they participate in the Medicare Program.



Your monthly and annual costs

\$0

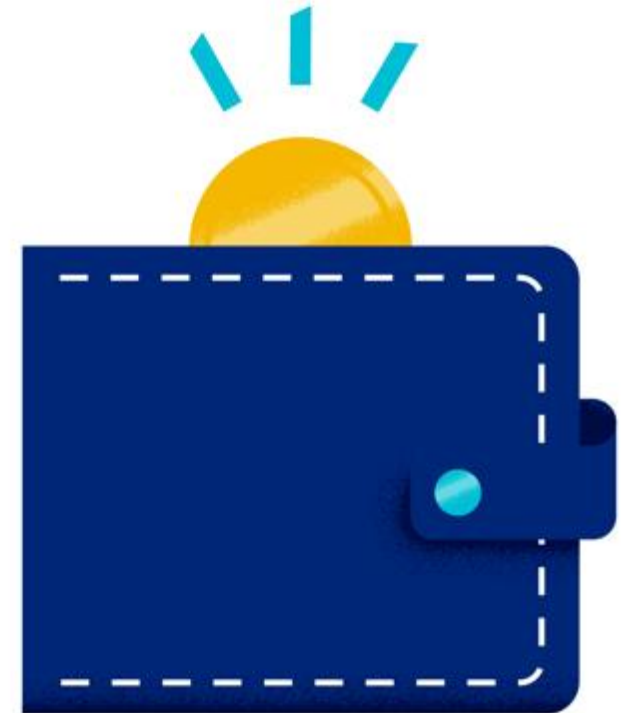
Annual deductible

\$3,000

Annual out-of-pocket maximum*

Unlimited

Lifetime maximum



* Limitations, exclusions and/or network restrictions may apply. Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.



Plan benefits

Benefit coverage	In-network and Out-of-network
Primary care provider (PCP) office visit	\$20 copay
Specialist office visit	\$35 copay
Urgent care	Retail walk-in clinic \$10 copay Urgent care center \$35 copay (worldwide)
Emergency room	\$50 copay (worldwide)
Inpatient hospitalization	\$100 copay
Outpatient surgery	\$100 copay
Medical virtual visits*	\$0 copay preferred provider \$20 copay non-preferred provider

* Not all network providers offer virtual care. Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies.



Preventive services

Benefit coverage	In-network and Out-of-network
Annual physical	\$0 copay
Annual Wellness Visit*	\$0 copay
Optum® HouseCalls visit	\$0 copay
Immunizations	\$0 copay
Breast cancer screenings	\$0 copay
Colon cancer screenings	\$0 copay

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



Additional Benefits not covered by Medicare

Benefit coverage

In-Network and Out-of-Network

 **Routine podiatry** \$35 copay; up to 6 visits per plan year

 **Routine Chiropractic** \$20 copay; up to 36 visits per plan year





 **Routine Acupuncture** \$35 copay; up to 20 visits per plan year

 **Medical Nutritional Therapy and Counseling** \$0 copay; 4 visits every 12 months

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



Additional Benefits not covered by Medicare

Benefit coverage	In-Network and Out-of-Network
 Routine Eye Exam	\$0 copay; 1 exam every 12 months
 Vision Hard wear Allowance	\$150 <u>annual</u> allowance for eyeglasses and contact lenses (combined)
 Routine hearing exam	\$0 copay, 1 exam every 12 months
 Routine hearing aids	\$1,000 allowance every 3 years through UnitedHealthcare Hearing

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





Saint Paul Public Schools Group Prescription Drug Plan

Medicare Part D (prescription drug) benefits and features



Part D prescription drug coverage



UnitedHealthcare has thousands of national, regional, local chain and independent neighborhood pharmacies in the network



Thousands of covered brand-name and generic prescription drugs



Bonus drug coverage in addition to Medicare Part D drug coverage



All covered generic drugs are in Tier 1



Check your plan's drug list at retiree.uhc.com/spps after 10/03 or call Customer Service to see if your prescription drugs are covered



Part D (prescription drug) plan

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
1	Preferred Generic All covered generic drugs	\$7 copay at a Preferred Pharmacy \$12 copay at a Standard Pharmacy	\$24 copay
2	Preferred Brand Many common brand-name drugs (preferred brands)	\$19 copay at a Preferred Pharmacy \$24 copay at a Standard Pharmacy	\$48 copay
3	Non-preferred Drug Non-preferred brand-name drugs plus Part D-eligible compound medications	\$24 copay at a Preferred or Standard Pharmacy	\$48 copay
4	Specialty Tier Unique and/or very-high-cost brand-name drugs	5% coinsurance at a Preferred or Standard Pharmacy	5% coinsurance



Your plan's drug coverage stages and costs

Drug payment stages:

Annual deductible

Your plan has no deductible

Initial coverage

You pay a copay (fixed amount) for covered drugs.

Catastrophic coverage

After you and others on your behalf have paid a combined total of \$2,100 for your prescription drugs, you will pay \$0 for Medicare Part D-covered drugs for the rest of the plan year.





Saint Paul Public Schools Group Medicare Advantage (PPO) Plan

Extra benefits, programs and services



Optum[®] HouseCalls brings yearly check-in care to you*

Get a yearly in-home visit from a licensed health care practitioner at no cost to you. The visit includes:

- + Up to an hour of 1-on-1 time with the health care practitioner
- + A comprehensive exam
- + Tailored health screenings
- + A medication review
- + An opportunity to get advice and ask questions to help you manage your health
- + Education, prevention tips and referrals to health services, if needed



Prefer a video visit?

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.



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Renew Active^{®3} by UnitedHealthcare

Renew Active is a Medicare fitness program offered at no additional cost to you. It includes:

- + A gym membership at a fitness center you select from our large national network
- + Thousands of on-demand workout videos and livestreaming fitness classes
- + Activities at local health and wellness classes

Visit UHCRenewActive.com to find participating fitness locations near you or wherever you're traveling nationwide



The Renew Active[®] Program and its gym network varies by plan/area and may not be available on all plans. 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 at participating locations and other offerings. The participating locations and offerings may change at any time. Fitness membership equipment, classes and activities may vary by location. Certain services, classes, activities 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 is subject to your acceptance of their respective terms and policies. 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.



Let's Move by UnitedHealthcare is your plan's exclusive wellness program

At no additional cost to you, Let's Move by UnitedHealthcare is here to help keep your mind, body and social life active. With simple resources, tools, fun events and personalized support, we'll help you explore ways to eat well, stay connected and be financially, physically and mentally fit.



Let's eat well

Treat yourself to tasty recipes, fun cooking events and support.



Let's get fit

Get free access to at-home workouts, participating gyms and local fitness events.



Let's be mentally fit

Support your mental health with services, online tools and resources.



Let's make friends

Find ways to connect through local and online events, classes, volunteering and more.



Let's live well

From helping to manage your financial well-being to supporting caregivers to helping stop tobacco use, we're here for your wellness.



Take care of your mental health with behavioral health resources

You have access to many resources to help improve your emotional and mental health, including:

- + Ongoing mental health support with Optum® Behavioral Health
- + Resources through our Health and Wellness experience
- + **New for 2026** Calm Health app, that helps you:
 - **Learn techniques to improve well-being:** Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
 - **Work toward goals:** Join self-guided self-care programs, and track your progress along the way
 - **Support your mind and body:** Access mental health information and support to help you strengthen the mind-body connection



Hear the moments that matter most

With UnitedHealthcare Hearing, you can get a hearing exam and access to one of the widest selections of prescription and non-prescription hearing aids at significant savings.

Plus, you'll get personalized care and follow-up support from experienced hearing providers, helping you to hear better and live life to the fullest.

- + Get friendly expert advice through our national network of 6,500+ hearing providers*
- + Get personalized support to help you adjust to your new hearing aids
- + Choose from the latest technology from popular brands including Phonak, Starkey®, Oticon, Signia, ReSound, Widex® and Unitron™
- + \$1,000 Combined hearing aid allowance every 3 years through UnitedHealthcare Hearing

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

^Based on suggested manufacturer pricing.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Provider network size may vary by local market.



Save thousands of dollars, up to

50%

off standard industry prices[^] with exclusive pricing



Extra help recovering with UnitedHealthcare Healthy at Home

You are eligible for the following benefits up to 30 days after all inpatient hospital and skilled nursing facility discharges*:



28 home-delivered 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



6 hours of non-medical personal care provided by a professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more; a referral is not required

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



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How to enroll



Enrolling for Saint Paul Public Schools retirees



You will be automatically enrolled. If you wish to continue to receive medical and prescription drug coverage through Saint Paul Public Schools, you do not need to take any action

You can opt out

You have until November 14, 2025, to opt out of this plan if you don't want to be enrolled. You can opt out by contacting BRI at **(866) 996-5200, press 3, then state "Retiree"**

IMPORTANT

- Before opting out, make sure you understand what it means for the other benefits you receive through the SPPS
- If you opt out for January 1, 2026, you will not be eligible to re-enroll in the coverage at any time in the future
- SPPS will continue to pay the same portion of your monthly insurance premiums as members of the UnitedHealthcare Group Medicare Advantage and Group Part D Prescription Drug plans



Understanding Original Medicare 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 be in only 1 Medicare Advantage or Part D Prescription Drug 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.

Medicare allows you to have different plans for medical (Medicare Advantage) and prescription drug coverage (Part D), but they both must be group-sponsored retiree health coverage. If you are enrolled in a group Medicare Advantage plan without prescription drug coverage and need Part D coverage, you cannot enroll in an individual Part D plan. You must enroll in a group-sponsored Part D prescription drug plan.





What to expect next



How to use your new UnitedHealthcare member ID cards

In December 2025, you and any Medicare-eligible dependents covered by the plan will each get a Welcome Letter and **2 UnitedHealthcare member ID cards**, which is your confirmation of enrollment in both plans.*

For your new Part D prescription drug coverage:

- You'll get your UnitedHealthcare Medicare Part D member ID card soon
- On your plan effective date, use your new ID card each time you go to get a prescription filled at the pharmacy

For your UnitedHealthcare medical coverage:

- You'll also get a new UnitedHealthcare member ID card soon
- On your plan effective date, use your new ID card each time you go to a provider or hospital

- + The back of your member ID cards list important phone numbers you may need throughout the year
- + Store your ID cards in a safe place
- + Don't discard your red, white and blue Medicare card



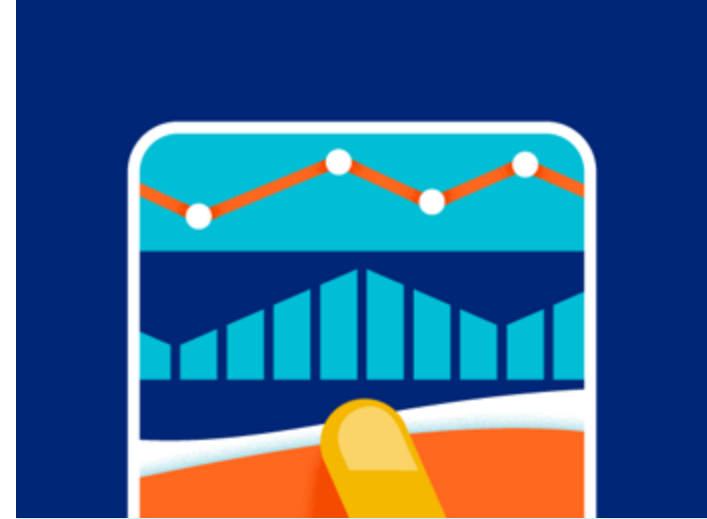
*Retirees in the same household may receive these on different days, which is a normal part of the mail stream.



Register for your secure personal online account at retiree.uhc.com/spps

Follow these easy steps to register for your secure and personal online account:

- 1** Visit the website and click on the **Sign In or register** button and then click **Register Now**
- 2** Enter your information (first and last name, date of birth, UnitedHealthcare member ID number or Medicare 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 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 providers
- **Sign up** to get your Explanation of Benefits online



UnitedHealthcare mobile app

With the UnitedHealthcare mobile app, you can stay on top of your benefits 24/7 anywhere you go.

Find care

- + Find network care options for providers, clinics and hospitals in your area
- + Talk to a provider 24/7 (Virtual Visits)

Manage your health plan details

- + Generate and share digital health plan ID cards
- + View claims and rewards

Stay on top of costs

- + View your copay, annual deductible and out-of-pocket expenses

Stay fit

- + Find a gym location

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To download the app,
scan the QR code with
the camera on a
smartphone or tablet



Contacts and Customer Service

Contact..	To..	How..
Saint Paul Public Schools Human Resources	Ask about eligibility, enrollment and premium	651-744-1030 8:00 a.m. – 4:30 p.m. CT Monday – Friday
UnitedHealthcare Customer Service	<ul style="list-style-type: none"> • Learn about plan benefits • Find a provider • Look up prescription drugs 	Toll-free: 1-866-747-1013 , TTY 711 8:00 a.m. – 8:00 p.m. local time Monday - Friday retiree.uhc.com/spps





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, exclusions and/or network restrictions may apply.

Formularies and/or provider/pharmacy networks

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.

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.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing.

Other pharmacies are available in our network.

Out-of-network/non-contracted providers are under no obligation to treat United Healthcare Group Medicare Advantage PPO 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].

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.

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.

