

Get to Know the UnitedHealthcare Medicare Advantage PPO Plan

Date: August 19, 2015

Presenters: Doug McKeever and Christine Caloza

Doug: Good afternoon and welcome everyone. This is Doug McKeever. I'm the Chief of the Health Policy Research Division here at CalPERS. And I greatly thank you for taking the time this afternoon to log into the webinar so we can provide you with information on an exciting product that our board approved back in June with UnitedHealthcare for our Medicare members. One thing I want to mention before I turn it over to UnitedHealthcare is that for those of you who may be hearing this for the first time, we have spent the better part of about six months working with our stakeholders retiree groups in particular to vet this particular product so that our retiree members will be very well aware of and have their questions answered over the last six months prior to our board making a decision in June. So for those of you who might be joining us for the very first time, please recognize that this has been communicated on a very good basis over the last few months and we will endeavor to do our best to answer the questions that you have this afternoon.

For those that we cannot answer this afternoon, we will be recording those and then compiling them in a manner which in we can try and get those back out to the stakeholders with responses.

So, again, I want to take the time again to say thank you very much for your participation and with that I'm going to turn it over to Christine with UnitedHealthcare.

Christine: Thanks, Doug. Good afternoon everyone. My name is Christine from UnitedHealthcare and we are here today to provide an overview of the new plan available to CalPERS medicare eligible retirees effective January 1, 2016. As Heather mentioned earlier, a copy of the presentation is available in the handout section as well as the frequently asked questions. We're going to start talking about the Medicare Advantage PPO plan, what it is and how it works. A Medicare Advantage Plan is also known as Part C. It is another way for you to receive a Medicare Part A, Part B and Part D benefits. A Medicare Advantage plan also offers additional benefits like vision, hearing or fitness that go beyond what Medicare covers. With a Part C or Medicare Advantage plan the federal government pays private insurers like UnitedHealthcare to manage your care. Then the private insurers pays your doctors and hospitals for coverage services.

Let's compare the current UnitedHealthcare Medicare Advantage HMO plan to the new group Medicare Advantage PPO Plan that will be available to Medicare eligible retirees effective January 1st. Under the group Medicare Advantage HMO it is only available in 22 counties in California. It's in-network coverage only and retirees must select an HMO contracted provider and also assign a primary care physician. You will also need a

Get to Know the UnitedHealthcare Medicare Advantage PPO Plan

referral to see any specialist under the existing Medicare Advantage HMO and the prescription drug is integrated with a plan.

Under the new group Medicare Advantage PPO plan, this plan is available nationally to all 58 counties in California, the 50 states, and five U.S. territories, like the U.S. Virgin Islands, Puerto Rico, Guam, Samoa and Northern Mariana Islands. So meaning you can be in California this month and go on vacation in Florida and still utilize and see a provider and just pay your regular copayment. It has in-network and out-of-network benefits and the copayment would be the same for in-network and out-of-network. You have access to UnitedHealthcare Medicare contracted provider and all willing Medicare contracted provider. The prescription is also integrated in the plan meaning you will receive one ID card for medical and prescription drugs.

Here is a chart of your benefit coverage and what the cost are for your in-network and out-of-network benefits. The plan does not have an annual deductible. There is a \$1,500.00 out-of-pocket maximum. An out-of-pocket maximum place a limit on how much you have to pay for covered Medicare Part A and Part B services during any calendar year. Office visit is \$10.00. Inpatient and outpatient services are covered at 100 percent. You'll have worldwide emergency services with a \$50 copay. Diagnostic and X-ray and lab are covered at 100 percent. Once again the benefits or your copayment is the same whether you see a UnitedHealthcare contracted provider or a Medicare contracted provider who is not in our network.

Here's a chart of some of your preventive services as well as other coverage. The benefits include an annual examination, annual wellness visit and they're all covered at 100 percent. Immunization and durable medical equipment is also covered at 100 percent. Skilled nursing facilities covered at 100 percent up to 100 days per calendar year. Chiropractic and acupuncture services is covered with a \$15.00 copay per visit and there is a combined 20 visit maximum per calendar year.

Prescription drug is also covered in the plan. Medicare eligible retirees can obtain maintenance medication at participating local pharmacies so let's go over the copayment for a 30-day or a one-month supply. For generic there's a \$5.00 copayment. For preferred brands, there's \$20.00 copay. Non-preferred brands, \$50.00 copayment and any specialty medication is covered with a \$20.00 copay.

You can also obtain a maintenance medication like blood pressure, cholesterol medication, diabetic medication, anything that you take regularly and obtain up to 90-day supply of prescription and just pay your two month's copay. So for generic it's a \$10.00 copay. \$40.00 for brand, \$100.00 for non-preferred brand and \$40.00 for specialty prescription drugs.

Get to Know the UnitedHealthcare Medicare Advantage PPO Plan

Effective January 1st, UnitedHealthcare Medicare eligible retirees can obtain maintenance medication at any UnitedHealthcare participating pharmacies you're your Walgreen's, CVS, Wal-Mart, Costco. So if you're taking maintenance medication, you can just go to your local pharmacy and obtain your maintenance medication.

If you prefer to utilize our mail order program, you will receive information through our packet once you're enrolled and do also a mail order for your maintenance medications. We also offer a Pharmacy Saver Program. What it is, it is a program that featured contracted rates at select pharmacies and you will pay a copay as low as \$2.00. So as you can see on the previous slide, the generic copay is \$5.00 for a 30-day supply. With our Pharmacy Saver Program, you can obtain generic medication and pay as low as \$2.00 copay. If you fill your prescription at this location, like Wal-Mart, Walgreen's, Safeway, Pavilion's and Ralph's, all you have to do to view a list of covered medication with a \$2.00 copay is log on to www.unitedpharmacysaver.com, plug in your zip code and you also will be able to download a list of prescriptions to whichever pharmacy you prefer, and then if the medication that you're taking is on that list, you do not need to sign up or complete any other paperwork. All you have to do is show up at the pharmacy on this location and show your UnitedHealthcare ID card.

Let's go over what a member experience will look like for an office visit. Let's start on the top left side where it says "in-network provider." If a Medicare eligible retiree decides to see their primary physician and opted to see an in-network provider meaning their contracted with UnitedHealthcare and also contracted with Medicare, all that they have to pay is \$10.00 copay.

If a Medicare eligible retiree decides to see a non-network provider who accepts Medicare assignment, they still have to pay the \$10.00 copay.

Bottom right, which is the orange box, a retiree decides to see a non-network provider contracted with Medicare who does not accept Medicare assignment. The retiree is still responsible for their \$10.00 copayment.

Orange box on the left, if a provider, if a retiree opted to see a provider who opted out of Medicare entirely, they will be responsible for the services out of their own pocket unless it is an emergency. This is also how it works on the coordinated or the supplement plan they have right now.

This chart shows also the same scenario as the previous one. I just want to make sure that you pay attention on the last bullet, which is the non-network provider. As I mentioned, if a retiree opted to see a non-medicare provider, it will be covered for emergency services only. Any routine care, the member is responsible for those charges at 100%.

Get to Know the UnitedHealthcare Medicare Advantage PPO Plan

We also offer value-added services for CalPERS Medicare eligible retirees on the Medicare Advantage PPO plan. We have a program called HouseCalls. HouseCalls is a unique, convenient in-home assessment which includes a complete health, medication and safety review. The visit is conducted by a licensed nurse practitioner who will spend time with a member that he or she meets. Typically the visit will last about 60 minutes. There will be no cost to the member. And 96% of our members who have received a house call visit are highly satisfied with the care.

UnitedHealthcare identifies HouseCalls candidates through predictive modeling. An appointment is scheduled with the retiree and health information is pre-populated to make sure the healthcare practitioner is well-prepared. During the nurse visit, the practitioner can access the retiree's healthcare data, reviews their health status, can refer them into care management and behavioral health programs and reviews their medication with them.

Our licensed practitioner can also perform some lab tests and screening during the visit, like check the blood sugar, check the cholesterol and also a urine dipstick screening for kidney function.

We also would like you to stay physically fit and healthy and active through our Silver Sneakers Fitness Program at no additional cost. Our members will receive free basic gym membership, which includes but not limited to 24-hour fitness, Curves, YMCA, Anytime Fitness, Planet Fitness and Crunch Fitness. You can log into www.silversneakers.com, type in your zip code and it will show you the participating Silver Sneakers location in your area. You will be automatically enrolled in the Silver Sneakers once you become a member, so you do not need to enroll. You will receive your membership information in mail once your enrollment application is processed.

We also have hi HealthInnovations which is UnitedHealthcare's hearing aid program. Hearing aid cost range from \$1,000.00 to \$8,000.00, which is very expensive. We have hearing aids as low as \$649.00 this program is no cost to you. We will provide an additional \$500.00 hearing aid allowance benefit on top of the \$1,000.00 hearing aid benefit or allowance that you have through the plan. So you'll have \$1,500.00 allowance for calendar year. Another program we have is called Solutions for Caregivers. Our Solutions for Caregivers program provides support for you, your family and those that you care for. Some of the services include on-site assessment by a registered nurse and a personalized care plan and connections to local resources.

If you would like to get more information or have questions regarding the Medicare Advantage PPO Plan, you can contact our customer service at 888-867-5581. We are open from 7:00 a.m. -- I'm sorry, it's 7:00 a.m. to 8:00 p.m. seven days a week. You can log into our website at UHCretiree.com/CalPERS. We should have the 2016 plan

Get to Know the UnitedHealthcare Medicare Advantage PPO Plan

materials, EOC, the summary of benefits and all other plan information in there by Friday this week.

Now we will go to the question and answer chat. Thank you so much for your time.