



2021 Benefit Plan Options Chicago Teachers' Pension Fund (CTPF) UnitedHealthcare® Group Medicare Advantage (PPO) Plan



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**United
Healthcare®**

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UnitedHealthcare is here for you

Helping you make the most of your plan

Get the care you need when — and where — you need it.

Whether it's an appointment with a doctor online, a call with a nurse at 3 a.m. or taking care of a wellness visit from the comfort of your home, we make it easier to connect you with care so you can stay on top of your health — when, where and how you need it.

One-on-one help using your Medicare plan.

At UnitedHealthcare®, it's not just customer service. It's 1-on-1 support to help answer your questions and take the extra steps to understand your needs. It's helping navigate your care during a health event. And it's helping you get the most out of your plan, so you can be at your best health.

Medicare's largest provider network.

The freedom of nationwide access to care at in-network costs using the UnitedHealthcare® Medicare National Network including top doctors and specialists. **

America's #1 Medicare plan provider

More people turn to UnitedHealthcare® than any other company# when it's time to choose their Medicare coverage. UnitedHealthcare is proud to have been serving the health care needs of people just like you for more than 40 years — and you can count on us to be here when you need us.

**Based on July 2018 CMS and Internal Company Enrollment Data.

#Network size varies by market and exclusions may apply. Based on August 2019 Company Member Perception Report, UHC Market Research





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



CTPF Annuitant Health Plans

CTPF offers its Medicare-eligible annuitants three health plan options:

1. **AARP Medicare Supplement Plan F (UnitedHealthcare) with Express Scripts Medicare PDP***
2. **Humana Group Medicare Advantage HMO with Part D Pharmacy**
3. **UnitedHealthcare Group Medicare Advantage PPO with Express Scripts Medicare PDP (Part C)**

*Due to a change in federal legislation, the AARP Plan F will not be open to individuals who are turning age 65 on or after January 1, 2020.

Members who are age 65 or older prior to January 1, 2020, may continue to choose coverage in Plan F.

Reminder: All CTPF-sponsored plans include Part D coverage; you do not need to enroll in a separate Part D plan



Medicare Advantage plans 101

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



Prescription drug coverage

- CTPF Medicare Advantage plans come with prescription drug coverage included; there is no need to enroll in a separate Pharmacy (Part D) plan



Additional benefits, programs and features

- Included with the CTPF's UnitedHealthcare® Group Medicare Advantage (PPO) Plan



**The advantages
of a single plan**





Plan Benefits

UnitedHealthcare[®] Group Medicare Advantage (PPO) Plan

Your plan overview (National PPO)

- Coverage for visiting doctors, clinics and hospitals
- No referral needed to see a specialist
- Prescription drug coverage through Express Scripts
- Vision, hearing, podiatry and chiropractic coverage
- Eyewear and hearing aid allowances



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/CTPF** or
 - Call UnitedHealthcare® Customer Service at **1-866-572-9396**, TTY 711, 8:00 a.m. – 8:00 p.m. local time, 7 days a week



UnitedHealthcare® Group Medicare Advantage (PPO) Plan

Benefit	You Pay (In- and out-of-network)
Annual deductible	\$175
Coverage after deductible is met	100%
Annual out-of-pocket maximum	\$1,500



UnitedHealthcare[®] Group Medicare Advantage (PPO) Plan

Benefit Coverage	In-Network	Out-of-Network
Primary Care Provider (PCP) office visit		\$0
Specialist office visit		\$0
Urgent care		\$0 (worldwide)
Emergency room		\$50 (worldwide)
Inpatient hospitalization		\$0
Outpatient surgery		\$0



UnitedHealthcare® Group Medicare Advantage (PPO) Plan

Preventive Services

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



UnitedHealthcare® Group Medicare Advantage (PPO) Plan

Medicare-covered Services

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



UnitedHealthcare® Group Medicare Advantage (PPO) Plan

Routine Services

Benefit Coverage	In-Network	Out-of-Network
Routine Eye Exam	\$0 copayment, limited to one exam every 12 months	
Routine Eye Wear	\$300 allowance for eyeglasses or contact lenses, every 2 years	
Routine Podiatry	\$0, 6 visits per year	
Routine Hearing Exam	\$0 copayment, one exam every 12 months	
Routine Hearing Aids	\$1,000 allowance for hearing aids every 3 years (in-network)	





Plan Programs and Features

UnitedHealthcare® Group Medicare Advantage (PPO) Plan

UnitedHealthcare[®] 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
- HouseCalls does not replace your annual physical exam or wellness visit—it's meant to compliment your care

*HouseCalls may not be available in all areas.



Enjoy a preventive
care visit in the
privacy of your
own home*



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

*Reward offerings will vary by member and Renew Rewards is not available in all plans with Renew by UnitedHealthcare.



Gym and fitness membership



SilverSneakers^{®2} 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.⁴

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.



NurseLine⁵



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[®], Oticon, Signia, ReSound, Widex[®] and Unitron[™]
- 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.



FirstLine Essentials



Over-the-counter care at no cost to you

FirstLine Essentials is an over-the-counter benefit that gives you dollars to spend on over-the-counter care. Shop toothpaste, pain relief, vitamins, cough drops and more. It's all included with your health plan.

\$60 is added to your account every 3 months. You can use it on everyday health and wellness products. These dollars will expire quarterly. You can choose how to shop for products — through the catalog or online:

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 FirstLine Essentials website or on the FirstLine Benefits app.



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 (PPO) Plan. View flyers, brochures, videos and more at www.uhcvirtualretiree.com/CTPF.





What to Expect Next

What to expect after enrollment



You will receive your new UnitedHealthcare® member ID card along with a Quick Start Guide that gives you more information on how your benefits work and how to get the most out of your plan.



After you receive your member ID card, you can register online at www.UHCRetiree.com/CTPF 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.






How to use your new plan

It's easy!

- Simply use your UnitedHealthcare® member ID card 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

Use this card after your effective date

 Health Plan (80840): 911-87726-04 Member ID: 0000000000 Group Number: 12830 Member: MARY K SAMPLE Payer ID: 87726 Copay: PCP \$0 Spec \$0 ER \$50 UnitedHealthcare Group Medicare Advantage (PPO) Plan pays up to Medicare Limiting Charges.	 Chicago Teachers' Pension Fund CTPF Part B Drugs RxBIN: 610494 RxPCN: 9999 RxGrp: COS X144417326700001	Customer Service Hours: Mon - Fri 8 am - 8 pm Printed: 11/25/2019  For Members Website: www.UHCretiree.com/CTPF Customer Service: 1-866-572-9396 TTY 711 NurseLine: 1-877-365-7949 TTY 711 Behavioral Health: 1-800-453-8440 TTY 711 For Providers www.UHCprovider.com 1-877-842-3210 Medical Claim Address: P.O. Box 31362, Salt Lake City, UT 84131-0362 UHC For Pharmacists 1-877-889-6510 Part B RX Claims OptumRx P.O. Box 650287, Dallas, TX 75265-0287
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Store this card in a safe place

 MEDICARE HEALTH INSURANCE	
Name/Nombre JOHN L SMITH	
Medicare Number/Número de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a HOSPITAL (PART A)	Coverage starts/Coertura empieza 03-01-2020
MEDICAL (PART B)	03-01-2020



UHCRetiree.com/CTPF

After you get your UnitedHealthcare[®] member ID card, sign up for your secure online personal account at UHCRetiree.com/CTPF.

After you sign up, you can:

- Look up your latest claim information
- Review benefit information and plan materials
- Print a temporary UnitedHealthcare[®] member ID card and request a new one
- Look up drugs and how much they cost under your plan
- 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.





How to Enroll

Enrolling for CTPF Annuitants

Ready to enroll?

Contact CTPF:

- Visit the CTPF website at www.ctpf.org for an enrollment form
- Contact CTPF Member Services:
 - Email: memberservices@ctpf.org
 - Fax: 1-312-641-7185
 - Phone: 1-312-641-4464, 8:00 am – 5:00 pm CT, Monday - Friday





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 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/Part D 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 and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

¹OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90- or 100-day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. Prescriptions from OptumRx should arrive within 5 business days after we receive the complete order. Contact OptumRx anytime at 1-888-279-1828, TTY 711.

Other pharmacies are available in our network.

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Additional information

Renew by UnitedHealthcare is not available in all plans.

²Availability 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.

³Participation 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.

⁴Benefits and availability may vary by plan and location.

⁵The 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.

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