



# Insurance Guide 2023

What you need to know  
about your UnitedHealthcare®  
Senior Supplement® Plan

**STAFFORD COUNTY GOVERNMENT**

UnitedHealthcare Senior Supplement

**Group Number:** 07061

**Effective:** January 1, 2023 through December 31, 2023



United  
Healthcare

STAFFORD  
*Virginia* 

# Introducing the Plan

## UnitedHealthcare® Senior Supplement® plan

Dear Retiree,

Your former employer or plan sponsor has selected UnitedHealthcare to offer UnitedHealthcare® Senior Supplement®, UnitedHealthcare® MedicareRx for Groups (PDP) and UnitedHealthcare® RxSupplement® plans. You will find your prescription drug plan information in the other guide included in this packet. We believe you should get more than a good plan, and that's why we have the people, tools and resources in place to help you live a healthier life.

### Let us help you:

- Get tools and resources to help you be in more control of your health
- Find ways to help save money on health care, so you can spend more on what matters to you

### In this book you will find:

- A description of this plan and how it works
- Information on benefits, programs and services —and how much they cost
- Details on how to enroll
- What you can expect after your enrollment

### How to enroll:

If you want to enroll in these plans, follow your plan sponsor's instructions. They will forward your enrollment information to UnitedHealthcare.

## Take advantage of healthy extras with UnitedHealthcare



**24/7 Nurse  
Support**



**Fitness Program**



**Virtual Visits**

## Questions? We're here to help.



[retiree.uhc.com](https://retiree.uhc.com)



Call toll-free **1-800-698-0822**, TTY **711**  
8 a.m.-8 p.m. local time, 7 days a week

UnitedHealthcare Senior Supplement group retiree plans are underwritten by UnitedHealthcare Insurance Company, a private insurance company not connected with or endorsed by the U.S. Government or the federal Medicare program. UnitedHealthcare is part of the UnitedHealth Group family of companies. UnitedHealthcare Senior Supplement plans are not Medicare Supplement plans. They are employer group retiree plans and may provide coverage that is different from a Medicare Supplement plan. In New York, the plans are called UnitedHealthcare Retiree Benefit Plans and are underwritten by UnitedHealthcare Insurance Company of New York. Senior Supplement plans may not be available in all states.

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

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# 2023 Plan Summary

## Plan F

### UnitedHealthcare® Senior Supplement®

Underwritten by UnitedHealthcare Insurance Company

In New York, Underwritten by UnitedHealthcare Insurance Company of New York

All covered amounts will vary depending on Medicare benefits for any particular year. Amounts listed on this summary are for year 2023 benefits. Amounts may change for the year 2024.

This summary is intended only to show highlights of benefits and should not be relied upon to fully determine health care expenses. Once you are enrolled in the plan, you will receive a welcome kit which will include a Certificate and Schedule of Benefits. These documents will provide you with a listing of services, limitations, exclusions, and a description of the terms, conditions of coverage and any state mandated benefits. If this description conflicts in any way with the policy issued to the enrolling group, the policy prevails.

If you would like to receive the Certificate and Schedule of Benefits before you enroll in the plan, please call customer service at the number located on the back of this booklet. A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Covered service	Medicare pays	Senior Supplement pays	You pay
<b>Inpatient hospital services</b>			
Medicare Part A hospital—semi-private room and board, general nursing and miscellaneous services and supplies.			
Days 1–60	All but \$1,600	\$1,600 (Medicare Part A deductible)	\$0
Days 61–90	All but \$400 per day	\$400 per day	\$0
Days 91–150 (while using 60 lifetime reserve days)	All but \$800 per day	\$800 per day	\$0
Days 151–365—lifetime additional reserve days	\$0	100% of Medicare eligible expenses	\$0
Beyond 365 lifetime additional reserve days	\$0	\$0	All costs
<b>Skilled nursing facility care</b>			
You must meet Medicare’s requirements, including having been in a hospital for at least 3 days and entering the Medicare approved facility within 30 days of leaving the hospital.			
Days 1–20	All approved amounts	\$0	\$0
Days 21–100	All but \$200 per day	Up to \$200 per day	\$0
Days 101 and after	\$0	\$0	All costs

Covered service	Medicare pays	Senior Supplement pays	You pay
<b>Blood</b>			
First 3 pints Medicare Part A	\$0	100%	\$0
Additional amounts under Medicare Part A	100%	\$0	\$0
First 3 pints Medicare Part B	\$0	100%	\$0
Next \$226 of Medicare approved amounts under Medicare Part B	\$0	\$226 (Medicare Part B deductible) <sup>1</sup>	\$0
Remainder of Medicare approved amounts under Medicare Part B	80%	20%	\$0
<b>Hospice services</b>			
Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	100% of balance	\$0
<b>Medical services</b>			
Includes services such as physician services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy and diagnostic tests.			
First \$226 of Medicare approved amounts	\$0	\$226 (Medicare Part B deductible) <sup>1</sup>	\$0
Remainder of Medicare approved amounts	Generally 80%	Generally 20%	\$0
Outpatient mental illness—for most outpatient mental illness services	80%	20%	\$0
Medicare Part B excess charges (above Medicare approved amounts)	\$0	100%	\$0
<b>Preventive healthcare (Medicare covered)</b>			
Periodic health screenings (please refer to your certificate)	100%	Balance (if applicable)	\$0

Covered service	Medicare pays	Senior Supplement pays	You pay
<b>Durable medical equipment</b>			
First \$226 of Medicare approved amounts	\$0	\$226 (Medicare Part B deductible) <sup>1</sup>	\$0
Remainder of Medicare approved amounts	80% of approved amounts	20% of approved amounts	\$0
<b>Home health care</b>			
Skilled care services and medical supplies	All approved amounts	Balance (if applicable)	\$0
<b>Preventive healthcare (not covered by Medicare)</b>			
Annual routine physical exam	\$0	100%	\$0
<b>Foreign travel</b>			
Medically necessary emergency care services beginning during the first six months of each trip outside the United States. First \$250 each calendar year	\$0	\$0	\$250 deductible
Remainder of charges	\$0	80% Up to a lifetime maximum benefit of \$50,000	20% and all amounts over the \$50,000 lifetime maximum

## Exclusions and limitations

No benefits will be provided for, or in connection with, the following treatments, services or supplies:

- Any expense or service that is not determined by the company to be a Medicare eligible expense, unless coverage for the expense or service is specifically provided by a rider to the policy.
- Any treatment, service or supply paid for by Medicare or found to be medically unnecessary or unnecessary by Medicare.
- Any treatment, service or supply that is provided before the effective date of coverage or after coverage has terminated.
- Any injury or sickness due to any past or present employment, or that is covered under any workers' compensation law or similar law.
- Charges for self-inflicted injury or attempted suicide. Except when the injuries are otherwise covered by the plan and are the result of a medical condition (such as depression).
- Any treatment, confinement, services or supply provided by a government owned or operated facility.
- Any injury or sickness resulting from war or any act of war (declared or undeclared).
- Acts beyond the company's control such as any major disaster, epidemic, complete or partial destruction of facility, war, riot, or civil insurrection, which result in the unavailability of the facilities or personnel.
- Charges incurred as a result of participation in a riot, insurrection or the commission of a felony.
- Blood and plasma except as stated above.
- Experimental or investigational treatment, procedures and items.
- Hospital expenses for days 366 and beyond after the Medicare 60 lifetime reserve days have been used.

**This plan summary is a highlight of benefits only and is not all inclusive of the plan's benefits, services, or exclusions and limitations.**

## Questions?



**1-800-698-0822, TTY 711**

8 a.m.–8 p.m. local time, 7 days a week



**[retiree.uhc.com](http://retiree.uhc.com)**

<sup>1</sup>Once \$226 of Medicare approved amounts for covered services have been paid, the Medicare Part B deductible will have been met for the calendar year.

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# Plan Details

## UnitedHealthcare® Senior Supplement®

Let's start with a quick look at how your plan works. Medicare only covers about 80% of your expenses. Senior Supplement plans are medical insurance plans that help you pay for some or all of the costs Medicare Parts A and B don't cover — like copays and deductibles. Plus, your plan includes programs that go beyond Original Medicare Part A and Part B.



### Make sure you know what parts of Medicare you have

You must be entitled to Medicare Part A and enrolled in Medicare Part B to enroll in this plan.

- If you're not sure if you are enrolled in Medicare Part B, check with the Social Security office
- Visit [ssa.gov/locator](https://ssa.gov/locator) or call **1-800-772-1213**, TTY **1-800-325-0778**, 8 a.m.–7 p.m., Monday–Friday or call your local office
- You must continue paying your Medicare Part B premium to be eligible for coverage under this group-sponsored plan
- If you stop paying your Medicare Part B premium, you may be disenrolled from this plan

## There are multiple coverage options:



**Medicare Part A**  
Hospital

+



**Medicare Part B**  
Doctor and Outpatient

+



**Senior Supplement**  
Covers some or all of the costs not paid by Parts A and B

# Senior Supplement plan basics

Choosing UnitedHealthcare means you're working with a national health care leader. We'll help you get the care you need and we'll be with you every step of the way. We can also help you with the following:



## **Stay within your budget**

This Senior Supplement plan helps limit your out-of-pocket expenses by covering many costs that Original Medicare Parts A and B don't cover.



## **Visit the doctors you want**

You have the freedom to choose any doctor, specialist or hospital anywhere in the country that accepts Medicare.



## **Additional support and programs**

You get additional health and wellness programs, at no additional cost.



## **Don't worry about paperwork**

With this plan, you have nearly no claim forms to file.



## **Be covered by a trusted leader**

UnitedHealthcare has Medicare Advantage's largest national provider network,\* with top doctors and health care professionals. We make it easier for you to get the care, tests and treatment you need at the right time.

\*Provider network may vary in local market

## Additional support and programs



### Annual Physical and Wellness Visit<sup>1</sup>

An Annual Wellness Visit with your doctor and many preventive services at \$0 copay is one of the best ways to stay on top of your health. Take control by scheduling your annual physical and wellness visit early in the year to give you the most time to take action. You and your doctor can work as a team to create a preventive care plan, review medications and talk about any health concerns.



### 24/7 Nurse Support

Speak to a registered nurse 24/7 over the phone about your medical concerns at no additional cost to you.



### UnitedHealthcare Fitness Program

Renew Active<sup>®</sup> is the gold standard in Medicare fitness programs for body and mind, available at no additional cost. You'll receive a free gym membership with access to our nationwide network of gyms and fitness locations. This includes access to many premium gyms, on-demand workout videos and live streaming fitness classes, social activities and access to an online Fitbit<sup>®</sup> Community for Renew Active (no Fitbit device is needed) and an online brain health program from AARP<sup>®</sup> Staying Sharp<sup>®</sup>.



### Custom-Programmed Hearing Aids

Your hearing health is important to your overall well-being and can help you stay connected to those around you. With UnitedHealthcare Hearing, you'll get access to hundreds of name-brand and private-labeled hearing aids — available in-person at any of our 7,000+<sup>2</sup> UnitedHealthcare Hearing providers nationwide<sup>3</sup> or delivered to your doorstep with direct delivery and virtual care (select products only) — so you'll get the care you need to hear better and live life to the fullest.



### Virtual Doctor Visits

See a doctor using your computer, tablet or smartphone. With Virtual Doctor Visits, you're able to live video chat with a doctor — any time, day or night. 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 like:

- Allergies, bronchitis, cold/cough
- Fever, seasonal flu, sore throat
- Migraines/headaches, sinus problems, stomachache
- Bladder/urinary tract infections, rashes

# Tools and resources to put you in control



## Get valuable plan information online

As a UnitedHealthcare member, you will have access to a safe, secure website where you'll be able to:

- Look up your latest claim information
- Review benefit information and plan materials
- Print a temporary member ID card and request a new one
- Learn more about health and wellness topics and sign up for healthy challenges based on your interests and goals

<sup>1</sup>A copay or coinsurance may apply if you receive services that are not part of the Annual Physical/Wellness Visit.

<sup>2</sup>Network size varies by market.

<sup>3</sup>Please refer to your Summary of Benefits for details regarding your benefit coverage.

# Here's What You Can Expect Next

## UnitedHealthcare will process your enrollment

This chart shows you how we will be contacting you after your enrollment

<b>UnitedHealthcare member ID card</b>	Watch for your UnitedHealthcare member ID card in the mail.
<b>Quick Start Guide</b>	You will receive a Quick Start Guide in the mail to help you start using your new plan.
<b>Website access</b>	After you receive your UnitedHealthcare member ID card, you can register online at the website listed below to get access to plan information.

**Start using your plan on your effective date.** Remember to use your UnitedHealthcare member ID card.

## We're here for you

When you call, be sure to let the Customer Service Advocate know that you're calling about a group-sponsored plan. In addition, it will be helpful to have:

- ✓ **Medicare number and Medicare effective date — you can find this information on your red, white and blue Medicare card**
- ✓ **Names and addresses for doctors, hospitals and specialists**
- ✓ **List of current health conditions and treatments**

## Questions? We're here to help.

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Important Plan Information  
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