



# 2023 Benefit Plan Options

LADWP





## **Plan Benefits, Programs and Features**

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## **How to Enroll**

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LADWP

UnitedHealthcare® Group Medicare Advantage  
PPO and HMO Plans

# 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 these Medicare Advantage plans



## Additional benefits, programs and features

Bundled with these plans

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



# HMO Plan highlights



The HMO is for either Nevada or California only and includes worldwide coverage for urgent care and emergencies

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You must select an in-network Primary Care Provider (PCP)

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You **must** get referrals from your PCP to see most specialists

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Your doctors may already be part of our network. To find out, search our online Provider Directory at **retiree.uhc.com** or call UnitedHealthcare Customer Service

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Call UnitedHealthcare with any questions about the plans, available 8 a.m. - 8 p.m. local time, 7 days a week at **1-877-714,0178 TTY 711.**



# PPO Plan highlights



The PPO is a nationwide plan and includes worldwide coverage for urgent care and emergencies

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You may use any willing Medicare provider

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No referral needed to see a specialist

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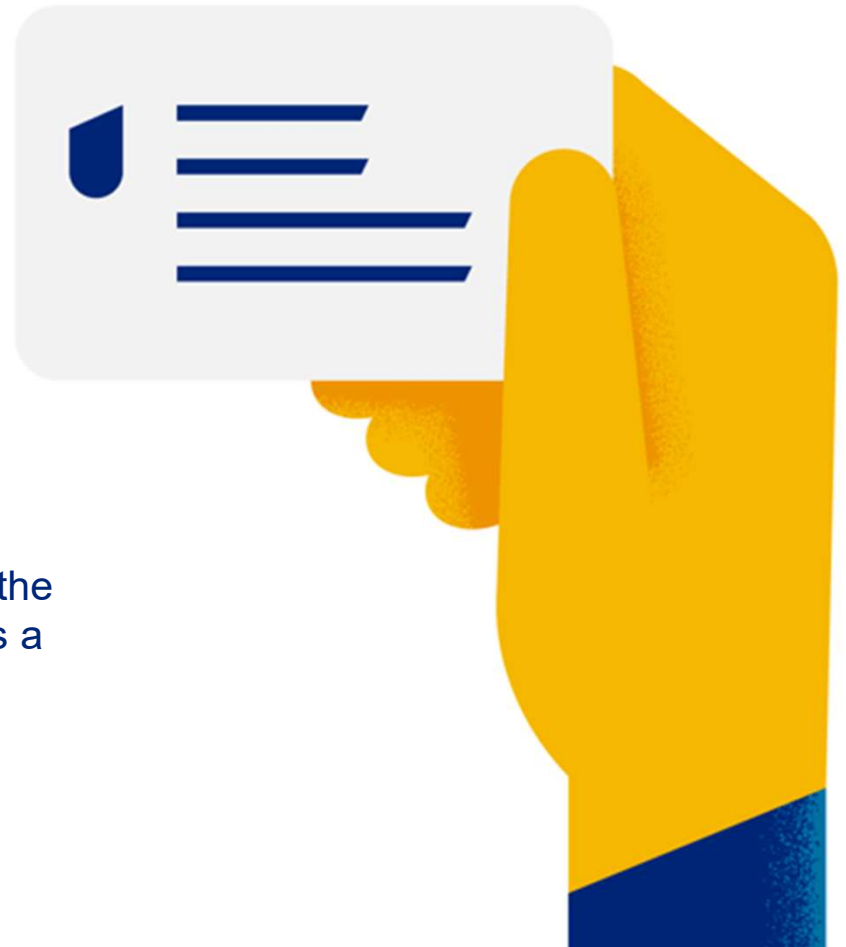


Even though you are not required to see a network doctor, your doctor may already be part of our network. To find out, search our online Provider Directory at [retiree.uhc.com](https://retiree.uhc.com) or call UnitedHealthcare Customer Service

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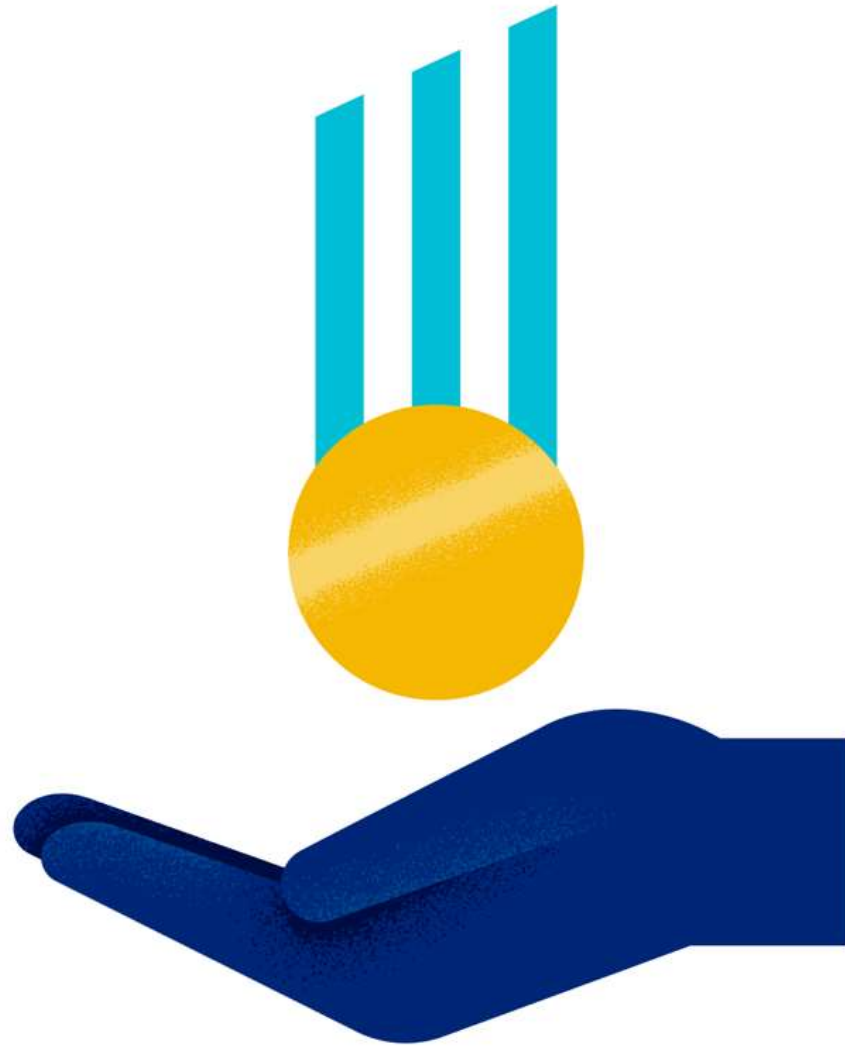
Call UnitedHealthcare with any questions about the plans, available 8 a.m. - 8 p.m. local time, 7 days a week at **1-877-710,3044 TTY 711.**









# Your deductible and out-of-pocket maximum

**Annual deductible**  
\$0 (All Plans)

**Annual out-of-pocket maximum**  
PPO Plans \$1,000  
CA HMO Plan \$6,700  
NV HMO Plan \$1,500








# Plan benefits

Benefit coverage	PPO Plan		HMO Plan CA Copay	HMO Plan NV Copay
	In- Network Copay	Out-of- Network Copay		
 Primary care provider (PCP) office visit	\$0	\$0	\$0	\$3
 Specialist office visit	\$0	\$0	\$0	\$10
 Urgent care	\$15	\$15	\$0	\$15
 Emergency room	\$25	\$25	\$0	\$25
 Inpatient hospitalization	\$0	\$0	\$0	\$0
 Outpatient surgery	\$0	\$0	\$0	\$0








# Preventive services

Benefit coverage	PPO Plan		HMO Plan CA Copay	HMO Plan NV Copay
	In- Network Copay	Out-of- Network Copay		
 Annual Physical	\$0	\$0	\$0	\$0
 Annual Wellness Visit	\$0	\$0	\$0	\$0
 Immunizations	\$0	\$0	\$0	\$0
 Breast cancer screenings	\$0	\$0	\$0	\$0
 Colon cancer screenings	\$0	\$0	\$0	\$0







# Additional Benefits

Benefit coverage	PPO Plan		HMO Plan CA Copay	HMO Plan NV Copay
	In- Network Copay	Out-of- Network Copay		
 Routine podiatry – 6 visits per plan year	\$0	\$0	N/A	\$10
 Medicare-covered chiropractic care *routine covered up to 24 visits per plan year	\$0*	\$0*	\$0	\$10
 Routine Acupuncture **Medicare covered only	\$10 (limited to 20 visits per year)	\$10 (limited to 20 visits per year)	N/A**	N/A**



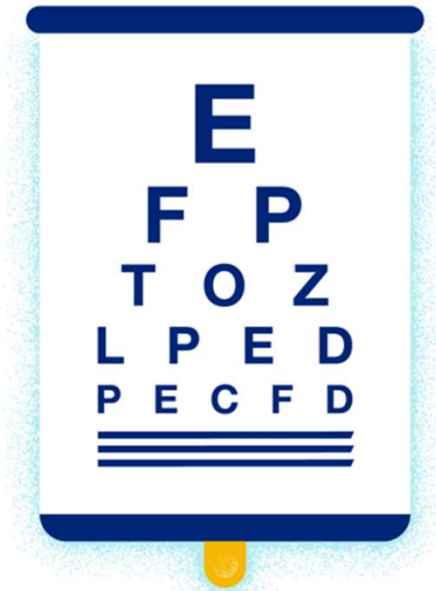
# Additional Benefits

Benefit coverage	PPO Plan		HMO Plan CA Copay	HMO Plan NV Copay
	In- Network Copay	Out-of- Network Copay		
 Routine hearing exam	\$0	\$0	\$0	\$0
 Hearing aids	\$2,500 allowance for hearing aids every 3 years	Not covered	\$500 allowance every year	\$300 allowance every year
 Routine Vision	\$0	\$0	\$0	\$3
 Eye Wear	\$160 eyeglass allowance, or \$105 toward contact lenses, every year		\$70 allowance eyeglasses or \$105 allowance for contact lenses every 12 months	\$105 eyeglasses contact lenses allowance every 12 months

# Vision exam and eyewear\*

**With the vision benefit, you'll have access to a 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 copay
- ✓ The PPO plans have coverage Out-of-network, however, 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.



## 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

 Check your plan's drug list at [retiree.uhc.com](https://retiree.uhc.com) or call Customer Service to see if your prescription drugs are covered



# Part D (prescription drug) PPO Plan A

## 4-tier plans

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
<b>1</b>	<b>Preferred Generic</b> All covered generic drugs	\$5 copay	\$10 copay
<b>2</b>	<b>Preferred Brand</b> Many common brand-name drugs, called preferred brands	\$10 copay	\$20 copay
<b>3</b>	<b>Non-preferred Drug</b> Non-preferred brand-name drugs. In addition, Part D-eligible compound medications are covered in Tier 3.	\$10 copay	\$20 copay
<b>4</b>	<b>Specialty Tier</b> Unique and/or very-high-cost brand-name drugs	30% coinsurance with a \$95 max	30% coinsurance with a \$190 max



# Part D (prescription drug) PPO Plan B

## 4-tier plans

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
<b>1</b>	<b>Preferred Generic</b> All covered generic drugs	\$10 copay	\$20 copay
<b>2</b>	<b>Preferred Brand</b> Many common brand-name drugs, called preferred brands	\$20 copay	\$40 copay
<b>3</b>	<b>Non-preferred Drug</b> Non-preferred brand-name drugs. In addition, Part D-eligible compound medications are covered in Tier 3.	\$20 copay	\$40 copay
<b>4</b>	<b>Specialty Tier</b> Unique and/or very-high-cost brand-name drugs	30% coinsurance with a \$95 max	30% coinsurance with a \$190 max



# Part D (prescription drug) PPO Plan C

## 4-tier plans

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
<b>1</b>	<b>Preferred Generic</b> All covered generic drugs	\$10 copay	\$20 copay
<b>2</b>	<b>Preferred Brand</b> Many common brand-name drugs, called preferred brands	\$30 copay	\$60 copay
<b>3</b>	<b>Non-preferred Drug</b> Non-preferred brand-name drugs. In addition, Part D-eligible compound medications are covered in Tier 3.	50% coinsurance with a \$95 max	50% coinsurance with a \$190 max
<b>4</b>	<b>Specialty Tier</b> Unique and/or very-high-cost brand-name drugs	50% coinsurance with a \$95 max	50% coinsurance with a \$190 max





# Part D (prescription drug) HMO California

## 4-tier plans

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
1	<b>Preferred Generic</b> – Most generic drugs.	\$5 copay	\$5 copay
2	<b>Preferred Brand</b> – Many common brand name drugs, called preferred brands and some higher-cost generic drugs.	\$5 copay	\$5 copay
3	<b>Non-preferred Drug</b> – Non-preferred generic and non-preferred brand name drugs. In addition, Part D eligible compound medications are covered in Tier 3.	\$5 copay	\$5 copay
4	<b>Specialty Tier</b> – Unique and/or very high-cost brand and generic drugs.	\$5 copay	\$5 copay



# Part D (prescription drug) HMO Nevada

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 100-day supply
1	<b>Preferred Generic</b> – Most generic drugs.	\$5 copay	\$5 copay
2	<b>Preferred Brand</b> – Many common brand name drugs, called preferred brands and some higher-cost generic drugs.	\$15 copay	\$15 copay
3	<b>Non-preferred Drug</b> – Non-preferred generic and non-preferred brand name drugs. In addition, Part D eligible compound medications are covered in Tier 3.	\$30 copay	\$30 copay



# More ways to save



**1**

## **Review your medications**

Discuss all your prescription drugs with your doctor at least once a year.

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**2**

## **Use your UnitedHealthcare member ID card**

Show your member ID card at the pharmacy to get the plan's discounted rates.

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**3**

## **Use participating network pharmacies**

You may save on the medication you take regularly.

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**4**

## **Consider using Optum<sup>®</sup> Home Delivery through OptumRx<sup>2</sup> pharmacy**

You could save time and trips to the pharmacy.

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# 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>®3</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.<sup>4</sup>**

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:**

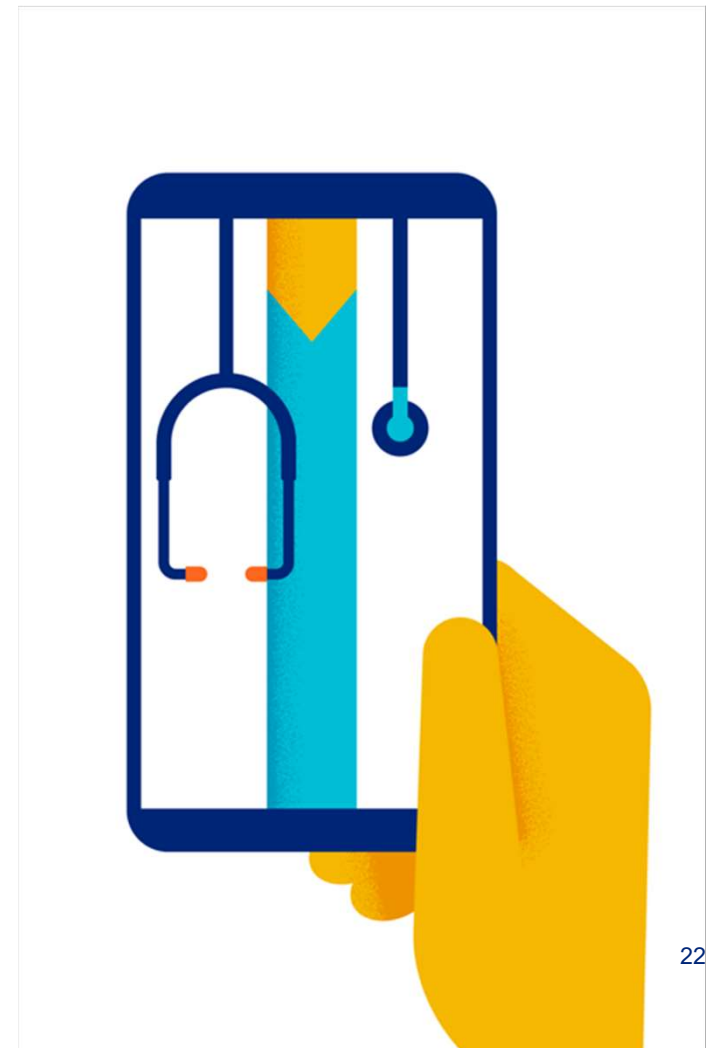
- ✓ Allergies, bronchitis, cold/cough
- ✓ Fever, seasonal flu, sore throat
- ✓ Migraines/headaches, sinus problems, stomachaches

 **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.



# Mental and Behavioral Health

**Nothing is more important than your health, which includes your mental health.**

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

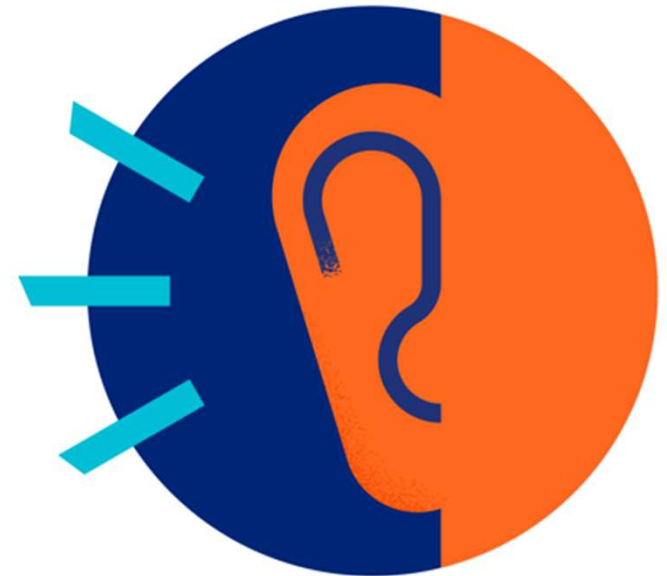
- ✓ Personalized virtual therapy programs with AbleTo
- ✓ Ongoing mental health support with Optum® Behavioral Health
- ✓ Health and Wellness Resources with Renew by UnitedHealthcare



# 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



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>5</sup>
- ✓ 6 hours of in-home personal care provided through a CareLinx<sup>5</sup> 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.



# 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



# Understanding Original Medicare's rules

- **You must be 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
- **You must inform us of any current prescription drug coverage or future enrollment** that includes prescription drug coverage
- **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 within your member portal.
- **The EOC covers** specific plan benefits, copays, exclusions, limitations and other terms
- **Please review the full text of the Statement of Understanding** in your 2023 plan guide.





# How to Enroll

# Enrolling for LADWP retirees

## Current Enrollment will Continue

If you are currently enrolled in a UnitedHealthcare® Group Medicare Advantage (PPO or HMO) and prescription drug plan and wish to remain in this plan for the coming year, you do not need to do anything, and this plan will continue.

## Want to change plans?

- You will have the opportunity to change plans during Open Enrollment
- If you wish to enroll in a another UnitedHealthcare® Group Medicare Advantage plan (PPO or HMO) or want to explore alternative plan options for the coming year, please contact LADWP at **1-213-367-2023, Monday – Friday from 7:00 – 4:00 by May 5<sup>th</sup>, 2023.**
- If you change plans, you will receive your new UnitedHealthcare ID card **along with plan information to help you get started with the new plan.**
- After July 1st, 2023, be sure to use your new UnitedHealthcare card at the pharmacy and your providers office.

Call UnitedHealthcare with any questions about the plans, available 8 a.m. - 8 p.m. local time, 7 days a week at **1-877-714-0178, TTY 711.**





# 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.

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. [AARP MedicareComplete and AARP MedicareRx Plans carry the AARP name, and UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. You do not need to be an AARP member to enroll. AARP and its affiliates are not insurers. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

<sup>1</sup>Preferred Retail Pharmacy Network Member may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Pharmacies in the Preferred Retail Pharmacy Network may not be available in all areas.





<sup>2</sup>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- or 100-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.

Other pharmacies are available in our network.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Copays apply after deductible.

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.

<sup>3</sup>Participation in the Renew Active<sup>®</sup> 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.

<sup>4</sup>Benefits and availability may vary by plan and location.

<sup>5</sup>The CareLinx services are made available to you from a third party through your UnitedHealthcare<sup>®</sup> Group Medicare Advantage insurance plan. CareLinx is not a UnitedHealthcare company. UnitedHealthcare and your Plan are not responsible for any services you receive from this third party. This is not an insurance program and may be discontinued at any time. Benefits and features may vary by plan/area. Limitations and exclusions apply. UnitedHealthcare does not make any representations regarding the content or accuracy of the materials on such sites. CareLinx will share only non-identifiable, aggregate information with UnitedHealthcare that is collected through the use of the CareLinx platform. This information may be used by UnitedHealthcare to potentially help develop future programs and services for its insured members. CareLinx is the network administrator of this in-home care service offer. CareLinx does not employ or recommend any care provider or individual seeking services nor is it responsible for the conduct of any care provider or care seeker. The CareLinx website is a venue that provides tools to help care seekers and care providers connect online. Each individual is solely responsible for selecting a care provider or care seeker for themselves or their families and for complying with all laws in connection with any employment relationship they establish. All decisions about medications and care are between you and your health care provider.

