

Please note that the proposed move to UnitedHealthcare® Group Medicare Advantage (PPO) plan is subject to approval by the Board of Water and Power Commissioners.

1. Do I need supplemental insurance?

No. The UnitedHealthcare Group Medicare Advantage (PPO) plan provides you with a simplified experience paying in place of Medicare and supplemental insurance all with one member ID card.

2. Will these new UnitedHealthcare Group Medicare Advantage (PPO) plans replace the current UnitedHealthcare plans?

- If you are over 65, UnitedHealthcare Group Medicare Advantage (PPO) plans replace the current UnitedHealthcare PPO plans A, B and C
- If you are over 65 and are enrolled in a UnitedHealthcare® Group Medicare Advantage (HMO) plan in California or Nevada, these plans remain unchanged
- If you are under 65, UnitedHealthcare® PPO plans A, B, and C remain unchanged

3. If my doctor is not in UnitedHealthcare's network, can I still seek services from this doctor?

Under the UnitedHealthcare Group Medicare Advantage (PPO), you may visit any doctor who participates in Medicare and accepts the plan within the United States and US territories. You can find a list of network providers in your area at www.uhcretiree.com.

4. What is the benefit of introducing UnitedHealthcare's Group Medicare Advantage (PPO) Plans?

With the UnitedHealthcare Group Medicare Advantage (PPO) plans members pay the same share of the cost whether they see a UnitedHealthcare network provider or choose to go outside of the network. Pre-authorization to see a specialist is waived and there will not be a fee for inpatient hospital care. The plan also provides additional resources such as free annual wellness and in-home preventive care visits, virtual visits, free gym membership, coverage for eyewear, and streamlined claims processing.

5. How will the UnitedHealthcare Group Medicare Advantage (PPO) plan affect my prescription plan coverage?

You will have access to a comparable formulary of drugs. Additionally, in the event you reach the Catastrophic phase, you will never pay more than

your regular copayment or coinsurance and you will no longer be required to carry a separate member ID card for your prescriptions. UnitedHealthcare will also transfer any current prior authorizations and open refills to your new account prior to July 1, 2020.

6. *What are the costs of these plans?*

The costs of the new plans will be listed in the FY 2020-21 Retiree Benefit Plan Guide and will be effective July 1, 2020.

7. *If my spouse and I are currently enrolled in UnitedHealthcare plans and I am Post-65 but my spouse is Pre-65, how will we be affected by the UnitedHealthcare Group Medicare Advantage (PPO) Plans?*

If your spouse is a Pre-65 enrollee, they will stay enrolled in the current UnitedHealthcare plan. As a Post-65 enrollee, you will be moved to the equivalent new UnitedHealthcare Group Medicare Advantage (PPO) plan, or have the option of moving into a different Medicare plan.

8. *What if I only have Medicare Part B and not Medicare Part A?*

There are equivalent UnitedHealthcare Group Medicare Advantage (PPO) plans for those with Medicare Part B only that will offer the same coverage offered to those with Medicare Part A and B.

9. *How do these new UnitedHealthcare Group Medicare Advantage (PPO) Plans affect my subsidy?*

Your subsidy will not be affected, however the amount will continue to be recalculated annually based on the current formula.

10. *If the proposed UnitedHealthcare Group Medicare Advantage (PPO) plans are approved, how will it affect the Kaiser HMO plan?*

This will not affect the Kaiser HMO plan. The Kaiser HMO plan will continue to be offered.

11. *If I currently pay the Medicare Income Related Monthly Adjustment Amount (IRMAA) Part D, will these new plans eliminate the monthly premium?*

Enrolling in any of these new plans will not eliminate the IRMAA premium.