



2022 Benefit Plan Options

LADWP UnitedHealthcare[®] Group Medicare
Advantage PPO and HMO Plans

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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.



Renew by UnitedHealthcare[®], our health and wellness experience

Renew helps inspire you to take charge of your health and wellness every day by providing a wide variety of useful resources and activities, including brain games, healthy recipes, fitness activities, learning courses and more. All at no additional cost.*

*Renew by UnitedHealthcare is not available in all plans. Resources may vary.



UnitedHealthcare is here for you (continued)

Helping you make the most of your plan



Comprehensive drug coverage

When it comes to your prescription drug needs, it's good to know that you'll have one of the most comprehensive drug coverage programs available. And, you can have your prescriptions delivered straight to your door — it's like having a drugstore at your fingertips.



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 May 2021 CMS & NAIC enrollment data.



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Plan Benefits, Programs and Features

LADWP

**UnitedHealthcare[®] Group Medicare Advantage PPO and
HMO Plans**

Your Medicare Advantage plan

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



All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



Prescription drug coverage

- Included in the UHC Medicare Advantage plans



All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests



Additional benefits, programs and features

- Bundled with the plan



Your plans overview

(National PPO)

- Coverage for visiting doctors, clinics and hospitals
- Prescription drug coverage
- Podiatry, vision, hearing, chiropractic care, and acupuncture coverage
- No referral needed to see a specialist

(HMO Plan)

- California or Nevada only coverage except for urgent care and emergencies
- Must use in-network providers
- Must get referrals for most specialists
- You must be entitled to Medicare Part A and be enrolled in Medicare Part B and continue to pay your Medicare Part B premium



UnitedHealthcare® Group Medicare Advantage (PPO and HMO) Plan

Plan Type	PPO Plan		HMO Plan CA	HMO Plan NV
	In-Network	Out-of-Network		
Annual deductible		\$0	\$0	\$0
Annual out-of-pocket maximum		\$1,000	\$6,700	\$1,500



UnitedHealthcare® Group Medicare Advantage (PPO and HMO) Plan

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



UnitedHealthcare® Group Medicare Advantage (PPO and HMO) Plan

Benefit Coverage	PPO Plan		HMO Plan CA Copay	HMO Plan NV Copay
	In-Network Copay	Out-of-Network Copay		
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



UnitedHealthcare® Group Medicare Advantage (PPO and HMO) Plan

Benefit Coverage	PPO Plan		HMO Plan CA	HMO Plan NV
	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	\$0 (limited to 20 visits per year)	\$0 (limited to 20 visits per year)	N/A**	N/A**



UnitedHealthcare® Group Medicare Advantage (PPO and HMO) Plan

Benefit Coverage	PPO Plan		HMO Plan CA	HMO Plan NV
	In-Network	Out-of-Network		
Routine vision services (1 exam every 12 months)	\$0 copay	\$0 copay	\$0 copay	\$3 copay
Eye Wear	\$160 eyeglass allowance, or \$105 toward contact lenses, every year		\$70 eyeglasses allowance or \$105 contact lenses every 12 months	\$70 eyeglasses allowance or \$105 contact lenses every 12 months
Routine hearing & hearing aids	\$0 exam, \$2,500 allowance for hearing aids every 3 years	Hearing aids ordered through providers other than UnitedHealthcare Hearing are not covered	\$0 copay exam, \$500 allowance every year	\$0 copay exam, \$300 allowance every year



Your Part D (prescription drug) plan

- UnitedHealthcare has thousands of national, regional, local chain and independent neighborhood pharmacies in our network
- Thousands of covered brand-name and generic prescription drugs
- Bonus drug coverage in addition to Medicare Part D drug coverage



Check your plan's drug list online at **UHCRetiree.com** or call Customer Service to see if your prescription drugs are covered



Your Part D (prescription drug) benefits: PPO Plan A

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



Your Part D (prescription drug) benefits: PPO Plan B

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



Your Part D (prescription drug) benefits: PPO Plan C

Tier	Prescription Drug Type	Your Costs	
		Retail (30-day supply)	Preferred Mail Order (90-day supply)
Tier 1	Preferred Generic — All covered generic drugs.	\$10 copay	\$20 copay
Tier 2	Preferred Brand — Many common brand name drugs, called preferred brands.	\$30 copay	\$60 copay
Tier 3	Non-preferred Drug — 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
Tier 4	Specialty Tier — Unique and/or very high-cost brand drugs.	50% coinsurance with a \$95 max	50% coinsurance with a \$190 max



Your Part D (prescription drug) benefits: HMO California

Tier	Prescription Drug Type	Your Costs	
		Retail (30-day supply)	Preferred Mail Order (90-day supply)
Tier 1	Preferred Generic — Most generic drugs.	\$5 copay	\$5 copay
Tier 2	Preferred Brand — Many common brand name drugs, called preferred brands and some higher-cost generic drugs.	\$5 copay	\$5 copay
Tier 3	Non-preferred Drug — 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
Tier 4	Specialty Tier — Unique and/or very high-cost brand drugs.	\$5 copay	\$5 copay



Your Part D (prescription drug) benefits: HMO Nevada

Tier	Prescription Drug Type	Your Costs	
		Retail (30-day supply)	Preferred Mail Order (100-day supply)
Tier 1	Preferred Generic — Most generic drugs.	\$5 copay	\$5 copay
Tier 2	Preferred Brand — Many common brand name drugs, called preferred brands and some higher-cost generic drugs.	\$15 copay	\$15 copay
Tier 3	Non-preferred Drug — 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 you can save



Review your medications

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



Use your UnitedHealthcare® member ID card

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



Use participating network pharmacies

You may save on the medication you take regularly



Consider using OptumRx® Home Delivery Pharmacy

You could save time and trips to the pharmacy



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 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 by UnitedHealthcare[®]

Renew by UnitedHealthcare is 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. 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



Recipe library



Health news, articles and videos



Renew Rewards



Workout videos



Health topic library



Brain games



Learning courses



Interactive quizzes and tools

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



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Annual physical and wellness visit

Schedule your annual physical and wellness visit — both are covered by your health plan at no cost to you.

- Save time by combining your wellness visit and physical into a single office visit
- Schedule your appointment early in the year to get any other preventive care you may need
- Make sure you follow through with your provider's recommendations for screenings, exams, and other care

You can get your annual wellness visit anytime during the year, no matter when you had your last visit the previous year.



*A copay or coinsurance may apply if you receive services that are not part of the annual physical/wellness visit.



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



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 night³

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 including:

- 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 in to your member website.



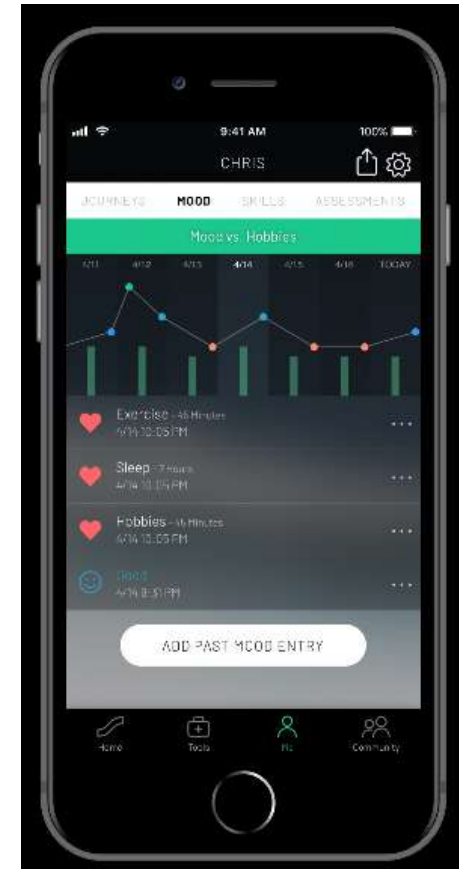
Behavioral Health Resources

Liveandworkwell.com



UnitedHealthcare's Online resource to help you live well

- Find a Behavioral Health provider
- Learn about a Behavioral Health diagnosis
- Find resources and get support
- Find a tool such as Sanvello
 - Sanvello is an app that offers on-demand help for stress, anxiety and depression
 - Log in and create an account
 - Download Sanvello from the App Store® or Google Play™



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 7,000 hearing providers*
- Choose latest technology hearing aids from major manufacturers, including Phonak, Starkey®, Oticon, Signia, ReSound, Widex® and Unitron™
- Receive hearing aids in person or delivered directly to your doorstep with virtual follow-up care through Right2You, available only through UnitedHealthcare Hearing**
- Save thousands of dollars, up to 50%–80% off standard industry prices, with exclusive pricing^

*Please refer to your Summary of Benefits for details on your benefit coverage.

**Select products only.

^Based on suggested manufacturer pricing.



Understanding Original Medicare's rules

- 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 www.UHCRetiree.com
- The EOC also covers specific plan benefits, copays, exclusions, limitations and other terms
- Please review the full text of the Statement of Understanding in your 2022 enrollment kit





What to Expect Next

What to expect next

Currently enrolled in the plan you want:

If you are currently enrolled in a UnitedHealthcare® Group Medicare Advantage (PPO or HMO) 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:

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 6th, 2022.**

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, 2021, 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.**



UHCRetiree.com

After you get your UnitedHealthcare member ID card, sign up for your secure personal online account at www.UHCRetiree.com

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
- Explore Renew by UnitedHealthcare, our member-only health & wellness experience
- Sign up to 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 “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



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 1-800-249-1828, TTY 711 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 members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information.

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-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.



Additional information

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.

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. © 2021 Tivity Health, Inc. All rights reserved.

³Benefits and availability may vary by plan and location.

This information is available for free in other languages. Please call our customer service number located on the back of your member ID card.

