



4th District IBEW Health Fund: *News Wire*

Special Edition for Retired Members

In This Issue

*Welcome to this special edition of the **News Wire**, dedicated to our retired members.*

This is a special issue about the UnitedHealthcare® Group Medicare Advantage plan for medical and prescription drug benefits. In this issue, we'll review what you can expect from the plan, the monthly premiums, features of the plan, and review some of the commonly asked questions from members who retired earlier in the year. If you have more questions, use the contact list with phone numbers and URLs to connect with the right resource.

We hope the information in this issue will help you get the most out of your new plan.

If you are not yet eligible for Medicare, your retiree medical benefits are not changing.

Welcome to Your Medicare Advantage Plan

Medicare-eligible retired members are enrolled automatically in the **UnitedHealthcare Group Medicare Advantage (PPO) plan**. Your new plan provides the medical benefits of Original Medicare (Parts A and B), basic prescription drug coverage (Part D), vision, and hearing benefits. The plan also features secondary prescription drug coverage by Sav-Rx, to supplement your UnitedHealthcare drug benefits. In addition, you'll qualify for a variety of wellness benefits not offered under Original Medicare or your previous plan. Find more information about these on page 3.

You should have already received an announcement letter from the Fund Office, as well as welcome materials directly from UnitedHealthcare with detailed information about your benefits.

If you are currently enrolled in the **UnitedHealthcare Group Medicare Advantage (PPO) plan**, your coverage will automatically continue for 2023. You do not need to take any action.

At this time of year, you may be receiving a lot of direct mail pieces from other insurance companies advertising their Medicare Advantage plans. It's important to know that if you enroll in one of those plans, you will be automatically disenrolled from the Fund's plan. Medicare's rules do not allow for enrollment in more than one Medicare Advantage plan.

What You Need to Know

Whether you are about to enroll, newly enrolled, or enrolled earlier this year, this section will help you get the most out of the **UnitedHealthcare® Group Medicare Advantage (PPO) plan**. Some commonly asked questions are listed below. If you have a question that is not addressed here, you can contact the Fund Office at **304-525-0331** or **888 466-9094**, or email yourbenefits@4thdistricthealthfund.com

What's covered?

The design of the **UnitedHealthcare Group Medicare Advantage (PPO) plan** mirrors the previous plan. The same expenses are covered, most with no copay.

All the need-to-know information is posted to the Fund's website. Look for the **Retiree Benefits from UnitedHealthcare** section on 4thdistricthealthfund.com. Here's some of what you'll find on this page:

- Medicare Advantage plan presentation
- Benefits overview chart (medical and prescription drug)
- Sav-Rx brochure
- The 2022 Plan Guide

How much will it cost when I go to the doctor or fill a prescription?

Most services are covered with no deductible or copay. For details, review the overviews posted to the website for the Medicare Advantage and Sav-Rx plans.

Why is UnitedHealthcare calling me?

UnitedHealthcare calls members shortly after enrollment to see if they have any questions and to set up a HouseCalls visit, which is an in-home annual physical. HouseCalls is a voluntary program. You are not obligated to participate.

Will I have vision benefits?

Yes. **The UnitedHealthcare Group Medicare Advantage (PPO) plan** covers a routine eye exam every 12 months and limited benefits for routine eyewear when you use an in-network or out-of-network provider. Beginning January 1, 2023, vision benefits will be enhanced with a routine eyewear allowance every 12 months. See the Plan Guide posted to the website for more details.

Are hearing aids covered?

Yes. The **UnitedHealthcare Hearing** program covers hearing aids. You can access care from UnitedHealthcare's network of over 5,000 credentialed audiologists and save up to 80% on hearing aids. In addition, one routine hearing exam is covered each plan year.

Do I have dental benefits?

Dental benefits are not available through the **UnitedHealthcare Group Medicare Advantage (PPO) plan**.

How do I find an in-network provider?

Visit retiree.uhc.com to use UnitedHealthcare's provider search tool. You have the option to see a wide variety of providers, whether they are in or out of UnitedHealthcare's network. The provider you choose must accept Medicare.

No Increase in Monthly Health Care Premiums

The Trustees made the decision to hold the UnitedHealthcare Medicare Advantage plan monthly premiums at the same level. This means you will have no premium increase for the 2022 plan year.

Will I get new ID cards?

Yes. Once you are enrolled, you will get new ID cards. One will be for the UnitedHealthcare Group Medicare Advantage plan, and the other will be from Sav-Rx for the secondary prescription plan. Take a moment to confirm that all your personal information is correct. If there are any errors, please contact the Fund Office as soon as possible.



If you lost your cards and need another copy, call the Fund Office to request a duplicate copy.

Do I need both ID cards?

Yes. You'll need to present both your UnitedHealthcare and Sav-Rx ID cards when filling prescriptions. That's because your new plan has two layers of prescription drug coverage: basic coverage through UnitedHealthcare and secondary coverage through Sav-Rx.

If coverage for your medication is declined, ask the pharmacist to run the UnitedHealthcare card first and then the Sav-Rx card.

To help pharmacies understand how your plan works, Sav-Rx recently contacted the corporate offices of CVS, ACME, Rite Aid, and Walgreens, as well as local retail pharmacies that are used most frequently by our members. They have all been instructed to add the UHC and Sav-Rx coverage information to each retiree's file. This should help ensure that your pharmacy will accept and use both cards when a prescription is filled.

Can I use mail-order delivery for my medications?

Yes. You can continue to receive long-term maintenance and specialty medications through mail-order delivery. If you have any questions, contact Sav-Rx.

Can I use drug coupons?

The Medicare rules don't allow the use of drug discount coupons. If you have a question about your medication's costs, please contact Sav-Rx.

Do I have to file a claim?

When you receive care—whether from an in-network or out-of-network provider—your claims will be filed directly with UnitedHealthcare. There should be no need for you to file a claim for benefits. However, if you ever encounter a problem, just contact UnitedHealthcare.

What other programs and resources are available?

The UnitedHealthcare Group Medicare Advantage plan covers so much more than Original Medicare and has features not included with your previous plan, such as:

- **Healthy at Home** – meals, transportation, and in-home care following an inpatient stay
- Telephonic nurse support and virtual doctor visits
- **Renew Active**[®] Medicare fitness program
- **HouseCalls** – an annual preventive care visit at home
- **Quit For Life**[®] – tobacco cessation program and resources
- **Personal Emergency Response System (PERS)**^{*} – provides quick access to emergency help 24/7
- **Rally Coach**^{*} – online access to coaching programs for tobacco cessation, wellness, and weight loss

Learn more at retiree.uhc.com.

^{*} Available beginning January 1, 2023; tobacco cessation currently available through Quit For Life.

4th District IBEW Health Fund
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When You Have Questions

Keep this contact list handy for when you need more information.

Contact	To	How
Fund Office	<ul style="list-style-type: none">• Ask about eligibility• Make changes in coverage	4thdistricthealthfund.com 304-525-0331 or 888-466-9094 , 8:30 a.m.–5:00 p.m. Eastern Time yourbenefits@4thdistricthealthfund.com
UnitedHealthcare	<ul style="list-style-type: none">• Ask questions about medical claims• Learn about plan benefits• Find a provider	retiree.uhc.com 844-481-8820 , TTY 711 8:00 a.m.–8:00 p.m. local time 7 days a week
Sav-Rx Prescription Services	<ul style="list-style-type: none">• Ask about prescription drugs• Learn about mail-order delivery service	savrx.com (enter group number: IBEWD4) 866-233-IBEW (4239) 24 hours a day, 7 days a week, 365 days a year