



There's so much more

**Plan on great coverage and exciting extras
with your UnitedHealthcare® Group
Medicare Advantage (PPO) plan**

Government of the US Virgin Islands



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Original Medicare basics



Plan benefits, programs and features



What to expect next



How to enroll





Care

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 help make it easier to connect you with care so you can stay on top of your health — when, where and how you need it.

Wellness

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

Support

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. And it's helping you get the most out of your plan, so you can be at your best health.

Extras

You and your health needs deserve personal attention and service. Our extra benefit programs and services support your health so you can live a healthier life — it's all about you.





Original Medicare basics

When are you eligible for Medicare?



OR



AND



You're 65 years old

You qualify on the basis
of disability or other
special situation

You're a U.S. citizen or a legal
resident who has lived in the United
States for at least 5 consecutive years

If you (or your spouse) have contributed payroll taxes to Medicare throughout your working life, you are eligible for Medicare when you reach age 65 — regardless of your income or health status





Government of the US Virgin Islands
Medicare Advantage PPO Premium Plan

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



Part D/prescription drug coverage

Included in your Medicare Advantage plan



Additional benefits, programs and features

Bundled with your plan

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



Visit any doctor, specialist or hospital that accepts Medicare

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/GVI or call UnitedHealthcare Customer Service at **1-866-827-9022**, TTY 711, 8 a.m.—8 p.m. local time, Monday–Friday.

If your doctor is in-network, they must accept this plan if you are an existing patient. If your doctor is out-of-network, they may choose not to treat you unless it is an emergency.



Your annual costs

\$500

Annual deductible

\$1,000

Annual out-of-pocket maximum

* Limitations, exclusions and/or network restrictions may apply. Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.



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Plan benefits

Benefit coverage	In-network and Out-of-network
Primary care provider (PCP) office visit	\$0 copay
Specialist office visit	\$0 copay
Urgent care	\$0 copay
Emergency room	\$100 copay
Inpatient hospitalization	\$250 copay (per admit)
Outpatient surgery	\$0 copay
Medical virtual visits*	\$0 copay



Preventive services

Benefit coverage	In-network and Out-of-network
Annual Physical	\$0 copay
Annual Wellness Visit	\$0 copay
Immunizations	\$0 copay
Breast cancer screenings	\$0 copay
Colon cancer screenings	\$0 copay



Diabetes testing and monitoring supplies

When you use one of the approved meters and corresponding strips, your cost-share for diabetes testing and monitoring supplies is a \$0 copay.

These supplies also include any brand of:

- Lancets
- Lancing device
- Glucose control solution (to test the accuracy of your meter)
- Replacement batteries for your meter

To switch to one of the preferred brands, you may be required to get a new prescription from your doctor. A temporary supply of your current brand can be requested.



Plus, your plan provides coverage for many of the OneTouch and ACCU-CHEK blood glucose testing strips and meters*



*Other suppliers/vendors/providers are available in our network.



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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



Bonus drug coverage in addition to Medicare Part D drug coverage

Check your plan's drug list at **retiree.uhc.com/GVI** or call Customer Service at 866-827-9022, TTY 711 to see if your prescription drugs are covered



Part D (prescription drug) benefits

Tier	Prescription drug type	Your costs	
		Retail 30-day supply	Preferred Mail Order 90-day supply
1	Preferred Generic All covered generic drugs	\$10 copay	\$20 copay
2	Preferred Brand Many common brand-name drugs, called preferred brands	\$40 copay	\$80 copay
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 copay maximum	50% coinsurance with a \$190 copay maximum
4	Specialty Tier Unique and/or very-high-cost brand-name drugs	50% coinsurance with a \$95 copay maximum	50% coinsurance with a \$190 copay maximum



Ordering with Optum[®] Home Delivery through Optum Rx[®] pharmacy

- 1 Order submitted**
After your account is set up, our Optum Home Delivery order enters the Optum Rx pharmacy system.
- 2 Pharmacist review**
A pharmacist reviews your information for drug interactions, allergies and dosage.
- 3 Safety review**
For your safety, another pharmacist reviews your medication for accuracy after it is dispensed.
- 4 Packaging**
Optum Rx pharmacy seals your medication in a tamper-evident package.
- 5 Shipping**
Optum Home Delivery mails your medication to you and notifies you when it has been shipped.



Why vaccines are important

Vaccines work with your body's natural defenses to protect against infection and help reduce the risk of disease.

They do this by imitating an infection without causing the disease — and getting your immune system to respond the same way it would to a real infection. This prepares your body to recognize and fight the disease in the future.

Check with your doctor to see if the vaccines listed on the next slide are right for you



Common vaccines covered under:



Part B

- ✓ Influenza (flu)
- ✓ Pneumococcal
- ✓ Hepatitis B for those at medium or high risk
- ✓ COVID-19*



Part D

- ✓ Shingles
- ✓ Tetanus, diphtheria, pertussis (Tdap)
- ✓ Hepatitis A
- ✓ Hepatitis B for those at low risk



*You will have \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers.



Schedule a \$0 Annual Wellness Visit and physical*



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 do not have to wait 12 months.
Schedule your Annual Wellness Visit
anytime during the calendar year.**



*A copay or coinsurance may apply if you receive services that are not part of the Annual Wellness Visit and physical.



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UnitedHealthcare[®] HouseCalls^{*}

Have a yearly in-home check-up to help stay on top of your health between regular doctors' visits.

- ✓ No extra costs
- ✓ A licensed 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
- ✓ The visit lasts up to an hour. 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 regular doctor

*HouseCalls may not be available in all areas.



Prefer a video visit instead?

HouseCalls offers a video visit using a computer, tablet or smartphone to connect plan members with a health care practitioner. They will review your health history and current medications, discuss important health screenings, identify health risks and provide health education.



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Take an active role in your health with Renew by UnitedHealthcare®*

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®

Brain games

Recipe library

Workout videos

Learning courses

Health articles and videos



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



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Renew Active[®] by UnitedHealthcare

Renew Active is the gold standard in Medicare fitness programs for the body and mind — and is available with your UnitedHealthcare[®] Group Medicare Advantage plan, at no additional cost.



Stay active with a free gym membership at a location you select from the largest national network of gyms and fitness locations. If you prefer to exercise at home, you can access thousands of on-demand workout videos and streaming fitness classes.



Stay active socially with local health and wellness classes, clubs and events. Also, connect socially by joining the online Fitbit[®] Community for Renew Active. No Fitbit device is needed.



Stay focused with an online program offering content about brain health with exclusive content for Renew Active members.



Let's Move

by UnitedHealthcare®

Join the healthy, happy movement

At no additional cost to you, Let's Move by UnitedHealthcare is here to help keep your mind, body and social life active. With simple resources, tools, fun events and personalized support, we'll help you explore ways to eat well, get fit, beat the blues and stay connected.



Let's eat well

Treat yourself to tasty recipes, fun cooking events and support.



Let's get fit

Get free access to at-home workouts, participating gyms and local fitness events through your fitness benefit.



Let's beat the blues

Take time to care for your mental health with support services and online tools and resources.



Let's make friends

Find ways to connect through local and online events, classes, volunteering and more.



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. 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



Virtual Behavioral Health Visits may be best for:

Initial evaluation

Depression

Behavioral health medication management

Trauma and loss

Stress or anxiety

Addiction

You can find a list of participating Virtual Visit providers by logging in to your member website

*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.



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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:

- ✓ Ongoing mental health support with Optum® Behavioral Health
- ✓ Health and wellness resources with Renew by UnitedHealthcare

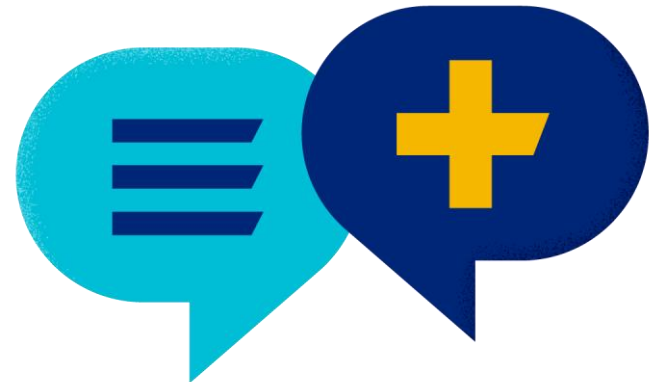


24/7 Nurse Support

24/7 Nurse Support was designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, anywhere at no additional cost.

When you call, a registered nurse can help you:

- ✓ Choose where to go for care — whether that's self-care, a doctor visit or urgent care
- ✓ Find a doctor or hospital that meets your needs and preferences
- ✓ Understand your diagnosis and explore treatment options



Healthy Benefits Plus

With the Healthy Benefits Plus program, you are provided with a \$40 quarterly credit to spend on healthy foods and beverages and over-the-counter (OTC) items from network retail locations. The credit is automatically loaded to a prepaid card every quarter.



All credits will expire annually



Learn more by visiting HealthyBenefitsPlus.com/USGVI



Discount program

As a UnitedHealthcare member, you have access to discounts on a variety of products and services. This may include discounts on home-delivered meals, in-home personal care, vitamins, fitness gear, chiropractic, acupuncture, vision services and more. These discounts are available at no cost to you.



Learn more by visiting uhcreteediscounts.lifemart.com



The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the UnitedHealthcare grievance process.]



Rally Coach™ programs

Rally Coach can help you start living a healthier and happier life. They are available to you at no additional cost and include the following:



Real Appeal® an online weight management program proven to help you achieve lifelong results. Includes a diabetes prevention program for those who qualify.



Rally Wellness Coaching, which helps you get healthy your way by providing 24/7 access to digital health and wellness courses as well as personalized coaching support via online chat or phone calls



A tobacco cessation program, which gives you the support you need to quit all types of tobacco use



UnitedHealthcare Hearing

With UnitedHealthcare Hearing, you can receive a hearing exam and access to one of the widest selections of prescription and non-prescription 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.

- ✓ Receive friendly, expert advice through our national network of 7,000+ hearing providers* — or try virtual appointments**
- ✓ Get personalized support to help you adjust to your new hearing aids
- ✓ Choose from the latest technology from popular brands, including Phonak, Starkey®, Oticon, Signia, ReSound, Widex® and Unitron™



Up to 50%

To get started and save up to 50% off standard industry prices with exclusive pricing, go online or call UnitedHealthcare Hearing.

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

**Select products and providers.

^Based on suggested manufacturer pricing.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Provider network size may vary by local market.



Understanding Original Medicare's rules

You must be entitled to Medicare Part A and/or 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.

Medicare allows you to have different plans for medical (Medicare Advantage) and prescription drug coverage (Part D), but they both must be group-sponsored retiree health coverage. If you are enrolled in a group Medicare Advantage plan without prescription drug coverage and need Part D coverage, you cannot enroll in an individual Part D plan. You must enroll in a group-sponsored Part D prescription drug plan.

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 by logging in at retiree.uhc.com/GVI

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 2024 enrollment plan guide.





What to expect next

What to expect after enrollment

- 1 Get your UnitedHealthcare member ID card and read your Quick Start Guide**
The Quick Start Guide gives you more information on how your benefits work and how to get the most out of your plan. Your member ID card will be attached to the front cover of your guide.
- 2 Register online to access your plan information**
After you receive your member ID card, you can register online at retiree.uhc.com/GVI
- 3 Start using your card**
You can start using your member ID card as soon as your plan is effective
- 4 Help us understand your unique health needs**
Soon after your effective date, we will contact you to complete a short health survey. Throughout the year, we'll also provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.



Visit the Virtual Education Center to explore and learn more

- ✓ Learn more about the custom programs offered to Retirees of the Government of the US Virgin Islands
- ✓ Watch videos about the plan benefits
- ✓ Print additional plan program information
- ✓ Access via any tablet, computer or smartphone



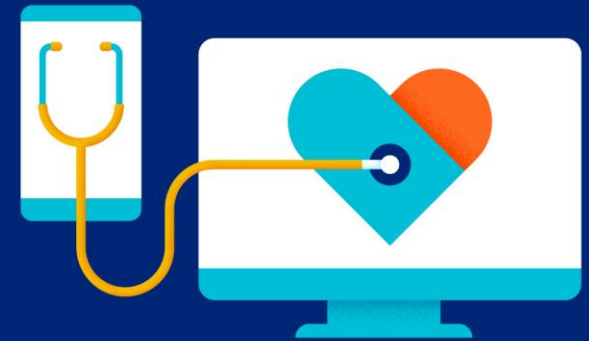
uhcvirtualretiree.com/GVI



Register for your secure personal online account at retiree.uhc.com/GVI

Follow these easy steps to register for your secure and personal online account:

- ✓ Visit the website and click on the **Sign In or register** button and then click **Register Now**
- ✓ Enter your information (first and last name, date of birth, ZIP code, UnitedHealthcare member ID number) and click **Continue**
- ✓ Create your username and password, enter your email address, and click **Create my ID**
- ✓ 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





How to enroll

Enrolling for Medicare retirees and eligible dependents



Retirees aging into the plan will need to contact the Division of Personnel to be enrolled

The Government of the US Virgin Islands has selected the UnitedHealthcare Group Medicare Advantage PPO Plan for its Medicare-eligible retirees and their eligible dependents. No action is needed for current members.

If you wish to continue to receive medical and prescription drug coverage through the Government of the US Virgin Islands, you do not need to take any action.

You can opt out by contacting:

- **Division of Personnel Group Health Insurance: 340-774-8588**
- **Virgin Islands Housing Authority: 340-777-8442 or email at scallwood@vihousing.org**
- **University of the Virgin Islands: 340-693-1429 or email at smatthe@uvi.edu**



Meet Your Client Service Managers



Kendra Bernard
St. Thomas/St. John
340-774-8588 Ext 5147



Rena Sarauw
St. Croix
340-718-8588 Ext 4031

Customer Service: 1-866-827-9022
TTY 711

8:00 am - 8:00 pm local time

Learn more online at: retiree.uhc.com/GVI





Thank you

We look forward to welcoming you to our Medicare family

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

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 USGVI 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.

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

Optum Home Delivery is a service of Optum Rx pharmacy. Optum Rx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery for a 90-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 Optum Rx 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.

³The Renew Active® Program varies by plan/area and may not be available on all plans. Participation in the Renew Active 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. 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. Gym network may vary in local market and plan. Gym network size is based on comparison of competitor's website data as of May 2023.

⁴Benefits and availability may vary by plan and location.

⁵24/7 Nurse Support should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your provider's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

⁸Real Appeal® Weight Loss is available to those with a BMI of 19 and higher. Real Appeal Diabetes Prevention is available to you if you have a BMI ≥ 25 (BMI ≥ 23 for Asian Americans), have Prediabetes, and no previous diagnosis of Type 1 or Type 2 Diabetes. If you are pregnant, please speak with your primary care provider before joining the program. Real Appeal is offered at no additional cost to you as part of your UnitedHealthcare Medicare Advantage plan coverage, subject to eligibility requirements.

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The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities. We provide free services to help you communicate with us such as letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact Customer Service at <1-844-808-4553, TTY: 711, 8 a.m.–8 p.m. local time, 7 days a week>, for additional information.

OTC benefits have expiration timeframes. Call the plan or refer to your Evidence of Coverage (EOC) for more information.

