

YOUR ADVANTAGE:

A plan designed to work for you.



**2021 Benefit Plan Options
Orange County Sheriff's Office**

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Welcome

- 1 Why We're Here
- 2 Original Medicare Basics
- 3 Plan Benefits
- 4 Questions & Answers
- 5 How to Enroll

Why UnitedHealthcare®?

UnitedHealthcare is here for you.

- ✓ Dedicated to helping you live a healthier life
- ✓ Providing programs, resources and tools
- ✓ Connecting you to the care and coverage you may need
- ✓ Helping you make the most of your plan

When are you eligible for Medicare?

You're eligible for Original Medicare (Parts A and B) if:

- ✓ You're 65 years old, or you're under 65 and qualify on the basis of disability or other special situation.

AND

- ✓ You're a U.S. citizen or a legal resident who has lived in the United States for at least five 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.

Understanding Original Medicare's Rules


- ✓ You must be entitled to Medicare Part A and enrolled in Medicare Part B and continue to pay your Medicare Part B premium.
- ✓ 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.
- ✓ If you are a member, you are encouraged to read the plan's Evidence of Coverage (EOC), including appeals and grievance rights.
- ✓ 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 2021 enrollment kit.**

Understanding your Medicare choices


After you enroll in Original Medicare (Parts A and B), you may choose to enroll in additional Medicare coverage

Step 1: Enroll in Original Medicare


Original Medicare
Provided by the federal government



Part A
Helps pay for hospital stays and inpatient care



Part B
Helps pay for doctor visits and outpatient care



MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2020
MEDICAL (PART B)	03-01-2020


Step 2: Decide if you need additional coverage. There are two ways to get it.

OPTION 1 _____ or _____ **OPTION 2**

Add one or both of the following to Original Medicare:

Choose a Medicare Advantage plan:

Medicare Supplement Plan
Offered by private companies



Helps pay some or all of the out-of-pocket costs that come with Original Medicare

Medicare Part D Plan
Offered by private companies




Helps pay for prescription drugs

Medicare Advantage Plan or Part C Plan
Offered by private companies



Part C:
Combines Part A (hospital insurance) and Part B (medical insurance) in one plan



Part D:
Usually includes prescription drug coverage



Provides additional benefits, services and programs not provided by Original Medicare



Option 1:

Keep Original Medicare and add:

Medicare Supplement Plan

AND/OR

Medicare Part D (prescription drugs)

Medicare Supplement Plan
Offered by private companies



Helps pay some or all of the out-of-pocket costs that come with Original Medicare

Medicare Part D Plan
Offered by private companies



Helps pay for prescription drugs



Why choose a Medicare supplement insurance plan?



Your coverage travels with you.

Your coverage goes with you when traveling anywhere in the U.S. and is guaranteed to continue as long as you pay your premium when due.*



It can make budgeting easier.

Helps you manage some of the out-of-pocket costs that Medicare Parts A and B don't pay.



You'll have access to many doctors.

You'll be able to visit any hospital or physician that accepts Medicare patients. And start off with a 30-day "free look" period.

*You also do not make any material misrepresentation when you apply for this plan.

This presentation is for retirees of Orange County Sheriff's Office who reside in Florida.

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Are you eligible?

If you can answer yes to these questions, then you are eligible to apply!



Will you be enrolled in Medicare Parts A and B at the time your coverage begins?

AND



Are you a resident of the state in which you are applying for coverage?

AND



Are you age 65 or older?

What to expect from an AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company (UnitedHealthcare).



Stability

- The only Medicare supplement plans endorsed by AARP
- Offering Medicare supplement plans in all states and most U.S. territories
- The largest Medicare supplement plan, with **1 in 3** Medicare beneficiaries nationwide enrolled in an AARP Medicare Supplement Plan¹



Service

- **95%** of insured members are satisfied with their AARP Medicare Supplement Plan²
- Currently, insured members may change plans at any time³
- **98%** of claims are processed in 10 days or less⁴
- **95%** of active insured members currently renew their AARP Medicare Supplement Insurance Plans⁴

¹From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates, "December 2018 Medigap Enrollment & Market Share," April 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

²From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., "2019 Medicare Supplement Insurance Plan Satisfaction Posted Questionnaire," March 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

³If you choose to change from your current AARP Medicare Supplement Plan to AARP Medicare Supplement Plan G outside of your Open Enrollment or Guaranteed Issue Periods, you may be underwritten, you may not be accepted into the plan, or your rates may change.

⁴From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," June 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

What to expect.



Value

- Exclusive member services available at no additional cost to you¹
- Affordable, competitive rates²



Experience

- Trusted by **more than 4 million** members nationwide²
- Backed by the experience and expertise of UnitedHealthcare
- **9 out of 10** plan holders would recommend their plan to a friend or family member³

¹These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographical availability, and may be discontinued at any time.

²From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., “Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans,” June 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

³From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., “2019 Medicare Supplement Insurance Plan Satisfaction Posted Questionnaire,” March 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

Your AARP Medicare Supplement Plan options:

← most to least comprehensive →

Description of service	G	N	L	K	B	A	F ¹	C ¹
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part A deductible	✓	✓	75%	50%	✓		✓	✓
Medicare Part B coinsurance or copayment	✓	Copay ²	75% ³	50% ³	✓	✓	✓	✓
Medicare Part B deductible							✓	✓
Medicare Part B excess charges	✓						✓	
Blood (first three pints)	✓	✓	75%	50%	✓	✓	✓	✓
Foreign travel emergency (up to plan limits) ⁴	80%	80%					80%	80%
Hospice care coinsurance or copayment	✓	✓	75%	50%	✓	✓	✓	✓
Skilled nursing facility coinsurance	✓	✓	75%	50%			✓	✓
2020 out-of-pocket limit (Plans K and L only) ⁵			\$2,940	\$5,880				

¹Note: IMPORTANT: Plans C and F are only available to eligible Applicants (a) with a 65th birthday prior to 1/1/2020 or (b) who will be age 65 or older on or after 1/1/2020 with a Medicare Part A effective date prior to 1/1/2020. Please call a licensed insurance agent if you have any questions 1-800-545-1797.

²Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

³While most Medicare supplement insurance plans do not have an annual out-of-pocket maximum, 2020 Plan K has an out-of-pocket maximum of \$5,880 and Plan L has an out-of-pocket maximum of \$2,940. Services under Plan K and Plan L that do not count toward out-of-pocket maximums include Part B excess charges and any service not covered by Medicare. After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$198 in 2020), the Medicare supplement plans pay 100% of covered services for the rest of the calendar year. Exception: Plans K and L will pay 100% of Part B coinsurance for preventive services covered by Medicare.

⁴Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year) and a lifetime maximum benefit of \$50,000 applies.

⁵The plan pays 100% of covered services for the rest of the calendar year once beneficiaries have paid the out-of-pocket annual limit and annual Part B deductible (\$198 in 2020).

Chart reflects 2020 data.

Prefer to have more benefits and less out-of-pocket expense?

Description of service	G	C ¹	F ¹
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓
Medicare Part A deductible	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓
Medicare Part B deductible		✓	✓
Medicare Part B excess charges	✓		✓
Blood (first three pints)	✓	✓	✓
Foreign travel emergency (up to plan limits) ²	80%	80%	80%
Hospice care coinsurance or copayment	✓	✓	✓
Skilled nursing facility coinsurance	✓	✓	✓

If yes, then plans G, C, or F may be right for you. These plans typically have a higher premium, for the additional benefits.

¹NOTE: IMPORTANT: Plans C and F are only available to eligible Applicants (a) with a 65th birthday prior to 1/1/2020 or (b) who will be age 65 or older on or after 1/1/2020 with a Medicare Part A effective date prior to 1/1/2020. Please call a licensed insurance agent if you have any questions 1-800-392-7537.

²Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year) and a lifetime maximum benefit of \$50,000 applies.

Chart reflects 2020 data.

Prefer to have a lower monthly premium with out-of-pocket expenses based on your need?

Description of service	A	B	K	L	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓
Medicare Part A deductible		✓	50%	75%	✓
Medicare Part B coinsurance or copayment	✓	✓	50% ¹	75% ¹	Copay ²
Medicare Part B deductible					
Medicare Part B excess charges					
Blood (first three pints)	✓	✓	50%	75%	✓
Foreign travel emergency (up to plan limits) ³					80%
Hospice care coinsurance or copayment	✓	✓	50%	75%	✓
Skilled nursing facility coinsurance			50%	75%	✓
2020 out-of-pocket limit (Plans K and L only) ⁴			\$5,880	\$2,940	

If yes, then plans A, B, K, L or N may be right for you.

¹EXCEPTION: Plans K and L will pay 100% of Part B coinsurance for preventive services covered by Medicare.

²Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

³Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year) and a lifetime maximum benefit of \$50,000 applies.

⁴The plan pays 100% of covered services for the rest of the calendar year once beneficiaries have paid the out-of-pocket annual limit and annual Part B deductible (\$198 in 2020).

Chart reflects 2020 data.

A Medicare supplement plan in action.



Meet Allen.

He has osteoporosis and broke his leg when he fell getting out of the shower. After being hospitalized for several days, he was released to a skilled nursing facility for an additional 22 covered days. During this time he also had two follow-up appointments with his doctor. This is a cost comparison of what Allen could expect to pay out of pocket under different Medicare supplement plans.

Description of service	Original Medicare (Parts A & B)	Medicare Supplement Plan N	Medicare Supplement Plan G
Part A deductible for hospital stay	\$1,408	\$0	\$0
Part A coinsurance for two days in a skilled nursing facility (Days 1–20 are paid by Medicare. Days 21 and 22 are paid by Medicare, except for 2 coinsurance days (2 days at \$176/day).)	\$352	\$0	\$0
Part B deductible (Assumes Allen has not satisfied his Part B deductible for the year)	\$198	\$198	\$198
Part B coinsurance/copayment (20% of the Medicare-approved amount)	\$39.60	\$40	\$0
Total Allen pays	\$1,997.60	\$238	\$198

Information in this chart reflects cost and cost-sharing information from 2020. In this example, the Medicare-approved amount for each doctor visit is \$198 and the doctor accepts Medicare's assignment.

The situation above is fictitious and for illustrative purposes only.

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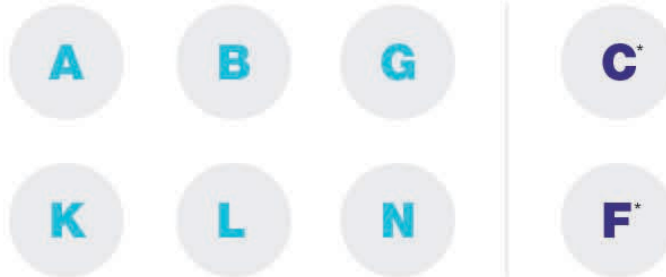
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Plan Highlights



Highlights and availability

- AARP Medicare Supplement Insurance **Plans A, B, C*
F*
G, K, L, and N** are available in Florida if you are age 65 or older.
- Plans are competitively priced.



Discounts available for insured members

SAVE \$2

You can take \$2 off the total monthly household premium if you pay your premium through EFT (electronic funds transfer).

SAVE \$24 per year

You can take \$24 off your annual household premium amount if you pay your full premium amount at once.

*Plans C and F are only available to eligible Applicants (a) with a 65th birthday prior to 1/1/2020 or (b) who will be age 65 or older on or after 1/1/2020 with a Medicare Part A effective date prior to 1/1/2020. Please call a licensed insurance agent if you have any questions 1-800-392-7537.

Introducing At Your Best by UnitedHealthcare™



Renew Active™ by UnitedHealthcare: Access to an extensive network of participating gyms and fitness locations at no additional cost and online brain health tools.

- **AARP® Staying Sharp:** Online brain health program that helps support a healthy brain lifestyle. For insured members of the AARP Medicare Supplement Plan, AARP Staying Sharp includes: a brain health assessment, articles, brain exercises, activities, recipes, and brain games.



Hearing Care Program by HearUSA: A discount on hearing aids and access to screenings by certified HearUSA hearing care providers. The Hearing Care Program by HearUSA includes:

- The AARP member rate plus an additional \$100 discount on hearing devices in the top 5 tiers of technology and features, ranging from standard to premium.
- Extended warranties on many of HearUSA's digital hearing aids.
- Your very own hearing health support team.



AARP® Vision Discounts provided by EyeMed: Save on eyewear purchases and routine eye exams. AARP Vision Discounts provided by EyeMed includes:

- \$50 eye exams at participant providers.*
- At LensCrafters, take an additional \$50 off the AARP Vision Discount provided by EyeMed or best in-store offer on no-line progressive lenses with frame purchase.**



24/7 Nurse line: A registered nurse is available to discuss concerns and answer questions over the phone anytime, day or night. Spanish is available, as well as translation assistance in 140+ languages. Nurses are also available to help guide you to community resources. These resources may help provide assistance on transportation services, understanding medication cost options and availability of meal delivery services.



Wellness coaching: Trained wellness coaches are available over the phone to provide personalized programs and support that may help you reach your specific wellness goals.

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AARP | Medicare Supplement
from **UnitedHealthcare**

AARP Membership Benefits

AARP membership provides:

-  Access to exclusive discounts on everyday items like groceries, car repair and electronics.
-  Health and wellness discounts for costs such as pharmacy, health supplies and vision.
-  A subscription to the award-winning **AARP The Magazine** and **AARP Bulletin**.
-  Travel discounts, from car rentals and hotels to flights and cruises.
-  Important information on health, Medicare, Social Security and much more.



You must be an AARP member to enroll in an AARP Medicare Supplement Plan.

AARP membership is available to individuals age 50 and older and can include up to two members in one household.

These are not related to the AARP Medicare Supplement Plan benefits.

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AARP | Medicare Supplement
from  **UnitedHealthcare**

Ready for the next step?



Call UnitedHealthcare at 1-866-425-6523 to speak with a licensed insurance agent/producer:

- Get more information.
- Find answers to your questions.
- Get help with your application.
- Enroll.



You may also send in a paper application, or enroll online at aarpmedsuppretirees.com.

Plan Benefits and Features

PDP – Prescription Drug Plans

AARP Medicare Rx Walgreens

AARP Medicare Rx Saver Plus

AARP Medicare Rx Preferred

Your Part D (Prescription Drug) Plans

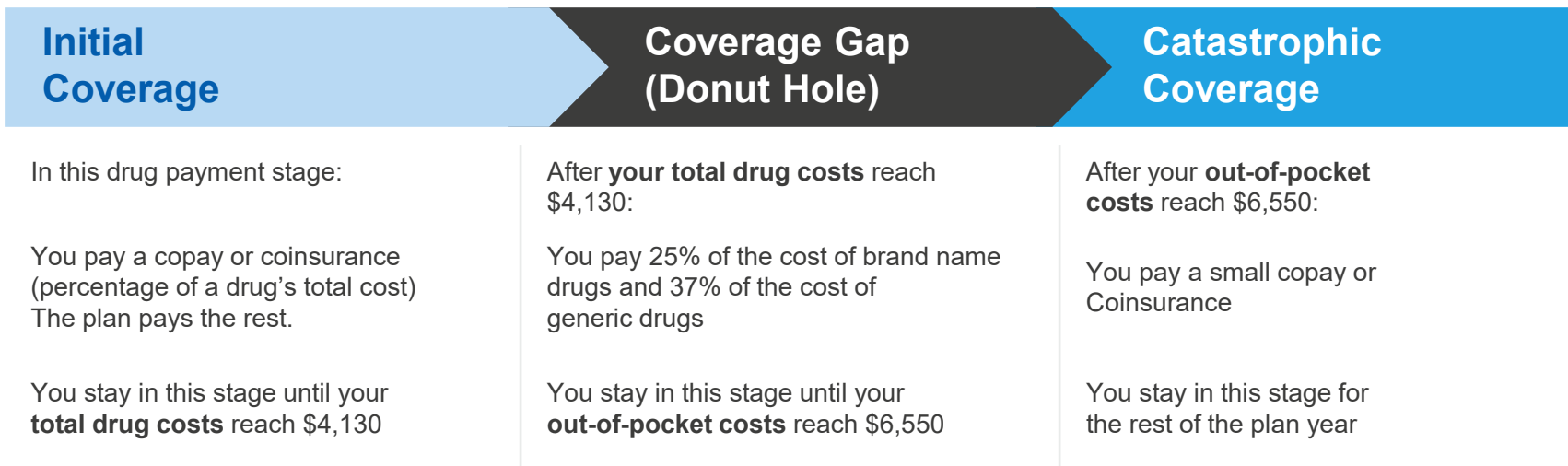
- ✓ More than 68,000 national, regional, local chains and independent neighborhood pharmacies in the UnitedHealthcare network.
- ✓ Thousands of covered brand name and generic prescription drugs.

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

Drug Payment Stages – Standard Coverage in the Gap

Annual deductible

If your plan has a deductible, you pay the total cost of your drugs until you reach the deductible amount set by your plan. Then you move to the initial coverage stage. Your annual deductible is \$445. You pay the total cost of your drugs until you reach your deductible. Then you move to the initial coverage stage.



Total drug costs: The amount you pay (or others pay on your behalf) and the plan pays for prescription drugs starting January 2021. This does not include premiums.

Out-of-Pocket costs: The amount you pay (or others pay on your behalf), including the deductible, for prescription drugs starting January 2021. This does not include premiums, or the amount the group health plan, former employer, or plan sponsor pays for prescription drugs.

Individual Part D (Prescription drug) plans that may fit your needs

	AARP® MedicareRx Walgreens (PDP)	AARP® MedicareRx Saver Plus (PDP)	AARP® MedicareRx Preferred (PDP)
At a Glance	Our lowest premium plan featuring Walgreens as the exclusive Preferred Network Pharmacy.	Low plan premiums, plus coverage for most generics and many commonly used brand name drugs.	Good value with robust drug coverage.
Drug List	Includes many generic and brand name drugs covered by Medicare Part D.	Includes most generic and many commonly used brand name drugs covered by Medicare Part D.	Includes most generic and commonly used brand name drugs covered by Medicare Part D.
Annual Deductible	\$0 Tiers 1-2, \$445 Tiers 3-5	\$445	\$0
Monthly Premium	\$34.20	\$46.70	\$79.80
Tier 1 Copay*	\$0	\$1	\$5
Tier 2 Copay*	\$5	\$8	\$10
Tier 3 Copay*	\$40	\$27	\$45
Tier 4 Coinsurance*	32%	35%	40%
Tier 5 Coinsurance*	25%	25%	33%
Preferred Retail Pharmacy Network	Copays as low as \$0 when you fill your prescription at a preferred pharmacy	Copays as low as \$1 when you fill your prescription at a preferred pharmacy.	Copays as low as \$5 when you fill your prescription at a preferred pharmacy.**

*Cost-share ranges apply to Preferred Pharmacies

**Depends on region; territories not included.

More ways you can save

- 1 Review your medications.** Discuss all your prescription drugs with your doctor at least once a year. Ask, “Do I still need them all? Can I stop taking the ones I don’t need?”
- 2 Use your member ID card.** Show your member ID card at the pharmacy to get the plan’s discounted rates.
- 3 Use participating network pharmacies.** You may save on the medication you take regularly.
- 4 Take advantage of lower cost sharing amounts through the use of our Preferred Retail Pharmacy Network ^{<6>}.**
- 5 Consider using OptumRx[®] Home Delivery Pharmacy.** You could save time and trips to the pharmacy.

Preferred Retail Pharmacy Network

You could save on the cost of generic prescription drugs.

- ✓ With the Preferred Retail Pharmacy Network, you can fill your prescriptions for as low as \$0* at participating pharmacies located in grocery, discount and drug stores where you may already shop.^{<1>}
- ✓ Many, but not all, of the pharmacies in UnitedHealthcare's pharmacy network participate in the Preferred Retail Pharmacy Network for the AARP® MedicareRx Preferred and Saver Plus plans. The preferred network for the AARP® MedicareRx Walgreens plan is limited to Walgreens and Duane Reade pharmacies. Visit aarpmedicareplans.com for more information.

Note: Other pharmacies are available in our network.

* Copays as low as \$0 for the AARP® MedicareRx Walgreens (PDP) plan, \$1 for the AARP® MedicareRx Saver Plus (PDP) plan, and \$5 for the AARP® MedicareRx Preferred (PDP) plan.

Home Delivery Pharmacy

After you've chosen OptumRx® and your order has been placed:



How to enroll

Call us

- UnitedHealthcare
- 1-888-556-7049, TTY 711
- 8 a.m. – 8 p.m. local time, 7 days a week

Call Medicare

- 1-800-MEDICARE or 1-800-633-4227
- TTY users should call 1-877-486-2048 24 hours a day/7 days a week

Online

- Visit www.uhcretiree.com
- Visit medicare.gov
- Medicaremadeclear.com
- Search for plans where you live, and even check to see if your prescription drugs are covered

What to expect after enrollment

- 1 You will receive your new member ID card and you can start using it as soon as your plan is effective.
- 2 You will receive a welcome guide that gives you more information on how your benefits work and how to get the most out of your plan.
- 3 After you receive your member ID card, register online at www.UHCRetiree.com
- 4 Start using your plan on your effective date. And remember to use your member ID card.



Questions & Answers

Thank You

We look forward to welcoming you to our Medicare family.