



2022 Benefit Plan Options

Lumen Pre 91/ERO 92 retirees

Medicare Advantage PPO

November 2021 Beth Prajzner, United Healthcare

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Why We're Here Today

- ❖ Starting in 2019, Lumen offered an enhanced retiree benefit option for Pre 91 and ERO 92 retirees. Almost 3,000 eligible retirees opted for that plan. This is an opportunity for others to enroll if so desired. Your 2022 health care options are:
 - Lumen 'Guaranteed' plan
 - UnitedHealthcare® Group Medicare Advantage (PPO) plan (“enhanced MA PPO plan”), offered for the first time in 2019
 - Health Reimbursement Account (HRA)
 - No Medical Coverage/Waived

- ❖ The enhanced MA PPO plan with Prescription Drug coverage for Lumen retirees offers the following:
 - **New for 2022!** In-home personal care of up to 8 hours/month
 - Primary Care copay reduces to \$0 and \$150 for the out of pocket maximum
 - \$0 copay for 90 day mail order prescriptions
 - 100% coverage for preventive (wellness) services
 - \$500 Hearing Aid allowance every 3 years, regardless of reason for loss

Why We're Here Today

- ❖ Lumen will continue to pay the full cost if you enroll in the Lumen Guaranteed plan OR the enhanced MA PPO plan
- ❖ **IRMAA**: Amount required to pay if MAGI (modified adjusted gross income) on IRS tax return is above a certain limit: In 2021 \$88,000 (individuals and married individuals filing separately) or \$176,000 (married individuals filing jointly). Your IRMAA fee will be reimbursed to you as well.
- ❖ Lumen will continue to reimburse your Medicare Part B premium (however be on the lookout for the new reimbursement process information)
- ❖ **If you are happy with the current plan that you are in – NO action is needed**



Original Medicare Basics

When are you eligible for Medicare?



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 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



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)	01-01-2022
MEDICAL (PART B)	01-01-2022



Understanding your Medicare choices

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

OPTION 1 _____ or _____ **OPTION 2**

Add 1 or both of the following to Original Medicare:

Medicare Supplement plan
Offered by private companies



Helps pay for 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

Choose a Medicare Advantage plan:

Medicare Advantage plan or Part C plan
Offered by private companies



Part C:

Combines Part A (hospital insurance) and Part B (medical insurance) in 1 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

Offered by private companies



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

AND/OR

Medicare Part D plan (prescription drugs)

Offered by private companies



Helps pay for prescription drugs



Option 2

Medicare Part C (Medicare Advantage plan)

Medicare Advantage plan Offered by private companies



Combines Part A (hospital insurance) and Part B (medical insurance) in 1 plan



Usually includes prescription drug coverage



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



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



All the benefits of Part B

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



Prescription drug coverage

- Included in many Medicare Advantage plans



Additional benefits, programs and features

- May be bundled with the plan



Your plan overview (National PPO)

- Coverage for visiting doctors, clinics and hospitals
- Prescription drug coverage
- No referral needed to see a specialist
- You can see a doctor outside the network for the same cost share as network providers as long as the provider participates in Medicare and accepts the plan
- Eyeglasses and hearing aid allowances for example



Your doctors (National PPO)

- This plan lets you visit doctors, specialists and hospitals in or out of our network for the same cost share as long as the provider participates in Medicare and accepts the plan
- 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 **UHCRetiree.com** or call UnitedHealthcare Customer Service.
- If your doctor is in the network, he or she must accept this plan if you are a current patient. If your doctor is not in our network, he or she may choose not to treat you unless it is an emergency.





Plan Benefits, Programs and Features

‘enhanced Medicare Advantage PPO’

The enhanced Medicare Advantage (MA) PPO

	You pay
Annual deductible	\$0
Annual out-of-pocket maximum	\$150 <i>(per person, medical only, combined in and out of network)</i>



The enhanced Medicare Advantage (MA) PPO

Benefit Coverage	In-Network	Out-of-Network
Primary Care Provider (PCP) office visit		\$0*
Specialist office visit		\$10
Urgent care		\$30
Emergency room		\$50 <i>(waived if admitted)</i>
Inpatient hospitalization		\$0
Outpatient surgery		\$0
Medical virtual visits		\$0



The enhanced Medicare Advantage (MA) PPO

Benefit Coverage	In-Network	Out-of-Network
Annual physical		\$0
Screenings: Cardiovascular, glaucoma, diabetes, etc.		\$0
Immunizations: Flu, Hepatitis B, pneumococcal		\$0
Cancer screenings: breast, colon, lung, etc.		\$0
Bone density exams		\$0



The enhanced Medicare Advantage (MA) PPO

Benefit Coverage	In-Network	Out-of-Network
Medicare-covered podiatry		\$10
Medicare-covered vision		\$10
Medicare-covered hearing		\$10
Medicare-covered chiropractic		\$20
Hearing aids		\$500 allowance, every 3 years



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) and 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.



Your plan provides coverage for many of the OneTouch® and ACCU-CHEK® blood glucose testing strips and meters



In-home non-medical care



New this year!

As a UnitedHealthcare member, you will have access to in-home, non-medical care through our national provider CareLinx

This may include grocery shopping, meal preparation, transportation, personal care, medication reminders and more.

This includes 8 hours per month.

**Hours do not rollover*



Vision

Take advantage of comprehensive eye exams and eyewear benefits worth looking at

With the vision benefit, you'll have access to a nationwide network of providers with the freedom to see any participating vision provider. You will have access to an annual routine eye exam through a vision provider and an allowance toward eyeglasses (frame and lenses) or contacts for vision correction, not related to cataract surgery

- *A routine eye exam once every 12 months with a \$10 copay**
- *\$130 allowance toward eyeglasses (frames and lenses), every 24 months**
- *\$175 allowance toward contact lenses instead of eyeglasses, every 24 months**
- The network is UnitedHealthcare Medical Network with information on your UnitedHealthcare member ID card

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



Your 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 online at **UHCRetiree.com** or call Customer Service to see if your prescription drugs are covered



Your Part D (prescription drug) benefits in the enhanced MA PPO:

Tier	Prescription Drug Type	Your Costs	
		Retail (30-day supply)	Preferred Mail Order (30/90-day supply)
Tier 1	Preferred Generic: All covered generic drugs.	\$4	\$0
Tier 2	Preferred Brand: Many common brand name drugs, called preferred brands including Shingrix.	\$15	\$0
Tier 3	Non-preferred Drug: Non-preferred brand name drugs. Including Zostavax and eligible compound medications	\$40	\$0
Tier 4	Specialty: Unique and/or very high-cost brand drugs.	\$40	\$0



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.



Home Delivery Pharmacy²

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



1 Your order enters the OptumRx fulfillment system



2 A pharmacist reviews your information for drug interactions, allergies and dosage

3 For your safety, another pharmacist reviews your medication for accuracy after it is dispensed

4 OptumRx seals your medication in a tamper-evident package



5 OptumRx mails your medication to you and notifies you when it has been shipped



Annual physical and wellness visit

Schedule your annual physical and wellness visit — both are covered by your health plan for a \$0 copay.*

- 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 calendar 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.



Vaccines

Common vaccines covered under Medicare Part B

- Influenza (flu)
- COVID-19
- Pneumococcal
- Hepatitis B for individuals at medium or high risk for hepatitis

Common vaccines covered under Medicare Part D

- Shingles
- Tetanus, diphtheria, pertussis (Tdap)
- Hepatitis A

- Hepatitis B for individuals at low risk for hepatitis

Did you know?

- It is important to get a new flu shot every year because flu viruses are constantly changing**
- Shingrix vaccine is more than 90% effective at preventing shingles and long-term nerve pain^

*You will have \$0 cost-share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers through Dec. 31, 2021.

**Centers for Disease Control and Prevention, 2019.

^Centers for Disease Control and Prevention, 2020.



UnitedHealthcare[®] HouseCalls

Yearly check-ups at home to help stay up to date on your health between regular doctors' visits at no extra cost.

What to expect from a HouseCalls visit:

- A member of our licensed medical staff 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

Video visits from UnitedHealthcare HouseCalls – A HouseCalls video visit uses technology to connect plan members with a health care practitioner for up to a full hour to review your health history and current medications, discuss important health screenings, identify health risks and provide health education.



Enjoy a preventive care visit in the privacy of your own home*

*HouseCalls may not be available in all areas.



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 Active®4



Workout videos



Health topic library



Renew Rewards



Learning courses



Brain games



Interactive quizzes and tools

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

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





Introducing Renew Active[®] — the gold standard in Medicare fitness programs for the body and mind, at no additional cost to you

Renew Active includes:

- A free membership at a gym near you
- Access to our nationwide network of gyms and fitness locations, including many premium gyms — it is the largest of all Medicare fitness programs*
- An annual personalized fitness plan
- Access to thousands of on-demand workout videos and live-streaming fitness classes
- Social activities at local health and wellness classes and events
- An online brain health program from AARP[®] Staying Sharp[®], including a brain health assessment and exclusive content for Renew Active members
- Access to the online Fitbit[®] Community for Renew Active. This allows participation in fun, friendly step challenges with other health-minded members. Joining the community also provides access to Fitbit Premium[™]. To access Fitbit Premium, members must first join the online Fitbit Community for Renew Active. No Fitbit device is needed.

*Based on gym and fitness location network size.



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 night⁵

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.



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 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/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





Enrollment and action items

What's New and Changing for 2022

- Beginning January 1, 2022, Businessolver will become the place to go for all your benefits information:
 - Review your benefits for 2022 during Annual Enrollment (Nov. 3rd - Nov. 17th)
 - Online at www.lumen.com/bschealthbenefits
 - Through the MyChoice Mobile App
 - By speaking with a Member Advocate at the Health and Life Service Center by calling 833-925-0487

Benefit Enrollment

Amazing People. Amazing Benefits. Find Your Fit.

Annual Enrollment is your opportunity to find the plan that is right for you and your eligible dependent(s).

What's Changing for 2022:

- Effective Jan. 1, 2022, Businessolver will administer eligibility for the Disability Plan, the Life Insurance Plan and the Retiree and Inactive Health Plan, hereafter referred to as the "Plan". The Lumen Health and Life Service Center at Businessolver will be referred to as the "Service Center".
- New Service Center phone numbers: U.S. 833-925-0487, International: 317-671-8494. Member Services Representatives are available from 7am to 7pm Central Time.
- Update your preferred communication method to receive health and/or life communication from the Service Center.
- Businessolver will also be the new billing and payment administrator. On the Home page, click the "Make a Payment" link to review your Account Summary and update your banking preferences.

Review Your Elections:

- Add/update your personal email address so you'll never miss an update on your benefits
- Add/update your mobile phone number if you would like to receive important benefit message via text
- Carefully review all the benefit screens and make any applicable updates
- Be sure to review/update your beneficiary information

Please review **all** screens until you reach your Benefit Summary and complete your enrollment by clicking **Approve** and **I Agree**. Make a note of your confirmation number on the **Thank You!** page and print your Benefit Summary for your records. If you don't receive a confirmation number, any changes you made will not be saved.



Helpful Tip!

As you enroll, use the **Next** and **Previous** buttons at the bottom of each page to navigate through your enrollment, not the browser's arrows.

Lumen wrap up:

- **Lumen Guaranteed plan members:** If you are currently enrolled in this plan and do not want to make changes, you do not need to do anything
- **Current UnitedHealthcare® ‘enhanced PPO’ plan members:** If you are currently enrolled in this plan and do not want to make changes, you do not need to do anything
- The medical plan options do not impact your Lumen **Dental** option
- If you currently **waive** your Lumen medical coverage and wish to remain waived you do not need to do anything, **UNLESS** you want access to the HRA dollars if you are already enrolled in an individual Medicare policy



If you are happy with your current choice- no action is needed

- If you wish to continue to receive medical and prescription drug coverage through the enhanced Medicare Advantage PPO plan, you do not need to take action.

If you want to make a change then action is needed!

- Annual Enrollment is the time to review your options and decide if you want to make a change. Your available options are listed on your AE Worksheet that you should have received in the mail.
- Make your requested change by contacting Lumen Health and Life Service Center, either:
 - online at www.lumen.com/bschealthbenefits
 - Call (833) 925-0487, TTY 711, 7 a.m. – 7 p.m. CT, Monday–Friday **starting November 3rd**.

If you are not currently in the enhanced MA PPO plan, but are considering moving to it:

Annual Enrollment is Nov. 3rd through Nov. 17th!



Get your questions answered, prior to the start of Annual Enrollment (11/3), by contacting UnitedHealthcare:

- Learn about specific PPO plan benefits
- Look up your prescription drugs to see how much they would cost

Call **(877) 886-7313, TTY 711**, 8 a.m. – 8 p.m. local time, 7 days a week, or www.uhcretiree.com



If you are ready to enroll, contact the Lumen Health and Life Service Center at Businessolver between 11/3 and 11/17

- Tell them you want to enroll in [the enhanced MA PPO plan](#)
- Or go online at www.lumen.com/bschealthbenefits

Call **(833) 925-0487, TTY 711**, 7 a.m. – 7 p.m. CT, Monday–Friday **starting November 3rd**.





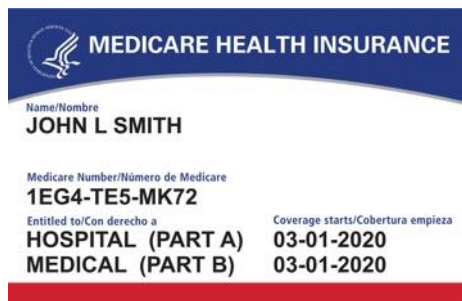
What to Expect Next

If you are new to the plan, what to do after January 1st

It's easy!

- Beginning January 1st, simply use your UnitedHealthcare® member ID card(s) each time you go to the doctor or hospital or get a prescription filled at the pharmacy
- The back of your member ID card lists important phone numbers you may need throughout the year
- Don't discard your red, white and blue Medicare card

Store this card in a safe place



Use this beginning January 1, 2022



What to expect if you enroll in the MA PPO plan

- ✓ You will receive your new UnitedHealthcare member ID card along with a Quick Start Guide that gives you more information on how your benefits work and how to get the most out of your plan
- ✓ After you receive your member ID card, you can register online at **UHCRetiree.com** to get access to your plan information. You can start using your member ID card as soon as your plan is effective.
- ✓ Soon after your effective date, we will contact you to complete a short health survey so we can understand your unique health needs
- ✓ Retirees in the same household may receive these on different days, which is a normal part of the mail stream



UHCRetiree.com

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

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

Formularies and/or provider/pharmacy networks disclaimer 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 ,f 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.

OptumRx 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.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing



Additional information

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

⁴Participation 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. AARP Staying Sharp is the registered trademark of AARP. The largest gym network of all Medicare fitness programs is based upon comparison of competitors' website data as of March, 2021. 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. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan. Renew Active premium gym and fitness location network only available with certain plans

⁵Benefits and availability may vary by plan and location.

⁶The Telephonic 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.

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 877-866-7313, TTY: 711, 8 a.m.–8 p.m. local time, 7 days a week, for additional information.

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