

## The UnitedHealthcare® Medicare Advantage (PPO) for the SAMBA Health Benefit Plan

### Frequently asked questions and answers

#### 1. What is Medicare Advantage and how does it work with original Medicare?

Medicare Advantage plans are Part C plans that are offered by private insurers like UnitedHealthcare. They offer all the benefits of Original Medicare Part A and Medicare Part B. Many Medicare Advantage plans include prescription drug coverage (Part D) and typically include additional benefits, features, and programs. You must remain enrolled in Medicare Parts A and B to be eligible for a Medicare Advantage plan.

#### 2. Why is SAMBA offering a Medicare Advantage plan?

SAMBA has been serving retirees for over 70 years. Retirees make up a big portion of our plan population and are very important to us. SAMBA designed this Medicare Advantage plan in collaboration with UnitedHealthcare to provide our High and Standard Option members with an enhanced level of benefits, which focuses more closely on senior health and well-being.

#### 3. What does the UnitedHealthcare® Medicare Advantage (PPO) for the SAMBA Health Benefit Plan cover?

The UnitedHealthcare® Medicare Advantage (PPO) for the SAMBA Health Benefit Plan offers all the benefits of Original Medicare Parts A and Medicare Part B, plus prescription drug coverage<sup>1</sup> (Part D). Additional enhanced benefits are also provided, such as a monthly Medicare Part B subsidy of **\$100** for our High Option members / **\$75** for Standard Option members, the Renew Active<sup>®2</sup> fitness benefit (which includes a free gym membership), UnitedHealthcare® HouseCalls<sup>3</sup>, dental benefits<sup>4</sup>, and much more.

#### 4. Is this the Medicare Advantage plan that is advertised on TV?

No, this is a custom Group Medicare Advantage (PPO) plan designed exclusively for SAMBA Health Benefit Plan retirees. The plan is different and should not be confused with individual UnitedHealthcare Medicare Advantage plans that might be available in the area.

#### 5. Will I lose my coverage through the Federal Employees Health Benefits (FEHB) program if I enroll in a Medicare Advantage plan?

No.

#### 6. Should I suspend my SAMBA Health Benefit Plan coverage through the FEHB program?

No, you must remain enrolled in the SAMBA Health Benefit Plan to be eligible for the UnitedHealthcare® Medicare Advantage (PPO) for the SAMBA Health Benefit Plan.

#### 7. How much does it cost to enroll in this plan?

There is no additional cost to enroll in the Medicare Advantage plan. You will continue to pay your SAMBA Health Benefit Plan premium as well as your Medicare Part B premium. You will receive a Medicare Part B subsidy of **\$100** per month under the High Option / **\$75** under the Standard Option when enrolled in the Medicare Advantage plan.

## **8. How do I enroll in the Medicare Advantage Plan?**

- Current SAMBA Health Benefit Plan members can call our dedicated UnitedHealthcare® Medicare Advantage (PPO) plan for the SAMBA Health Benefit Plan line to enroll at **1-866-794-6791, TTY 711**, 8 a.m. to 8 p.m. local time, 7 days a week.
- If you are not yet a member of the SAMBA Health Benefit Plan, you will need to enroll during Open Season with the Office of Personnel Management (OPM). Once your enrollment in the SAMBA Health Benefit Plan has been processed and confirmed, you can call UnitedHealthcare to enroll toll-free at **1-866-794-6791, TTY 711**, 8 a.m. to 8 p.m. local time, 7 days a week.
- Enrollment is voluntary; retirees may opt in or out of the enhanced level of benefits at any time.

## **9. What happens to my spouse's coverage if they are under 65 and/or not eligible for Medicare?**

Dependents who are not Medicare eligible or Medicare primary will remain on their current coverage plan with SAMBA.

## **10. Is the plan nationwide?**

Yes, this plan offers nationwide coverage.<sup>5</sup>

## **11. Is there coverage outside of the United States?**

Yes, with the Expanded Foreign Travel Coverage, when you travel outside the U.S., you can get reimbursed for covered medical and prescription drug services at the same cost share you have when you're in the U.S.

## **12. What is the difference between network and out-of-network providers? How does this difference affect the total amount that I can expect to pay for services when using out-of-network providers?**

Network providers have a contract with UnitedHealthcare. Out-of-network providers do not have a contract. With the UnitedHealthcare Medicare Advantage (PPO) for the SAMBA Health Benefit Plan, you have the flexibility to see any provider (in or out of the network) at the same cost share, as long as the provider has not opted out of Medicare and accepts the plan. Also, when you go out-of-network for care, the plan pays providers just as much as original Medicare would have paid.

## **13. How do I find out if my provider is in the network?**

To learn if your provider is in the network, go to [retiree.uhc.com/samba](http://retiree.uhc.com/samba).

## **14. Are there any situations when a provider will balance bill me?**

You will pay the same cost share in or out of the network, so there is no balance billing. However, if your provider bills you, please call UnitedHealthcare Customer Service at **1-866-794-6791, TTY 711**, 8 a.m. to 8 p.m. local time, 7 days a week.

## **15. Does this plan have dental and vision coverage?**

Yes, this plan has both dental and vision coverage

## **16. When will I get my UnitedHealthcare member ID card?**

Your member ID card will arrive approximately 2 weeks after your enrollment has been submitted and confirmed. You will use your UnitedHealthcare Medicare Advantage member ID card for all covered medical and prescription drug services once enrollment is activated (based on your effective date of coverage).

## 17. Will I continue to receive prescription drug coverage under Express Scripts?

No. Under the UnitedHealthcare Medicare Advantage (PPO) for the SAMBA Health Benefit Plan, your prescription drug benefit will be provided by Optum Rx<sup>®6</sup>, a UnitedHealth Group company. You may need a new prescription. The Quick Start Guide that you receive following your enrollment in the plan will include Optum Rx contact information.

## 18. What is Medicare IRMAA, and does it apply to me?

IRMAA stands for income-related monthly adjustment amount. If you are a member of a Medicare plan that includes prescription drug coverage and your modified adjusted gross income on your IRS tax return from 2 years ago is above \$91,000\* for an individual or \$182,000\* for a couple, you may pay an additional amount for Medicare. The extra amount is paid directly to Social Security, not to your plan. If you are subject to IRMAA, Social Security will send you a letter. The letter will explain how they determined the amount you must pay and the actual IRMAA. The SAMBA Health Benefit Plan does not determine who will be subject to IRMAA. Therefore, if you disagree with the amount you must pay, contact the Social Security Administration. You can go online to [www.ssa.gov](http://www.ssa.gov), call Social Security toll-free at **1-800-772-1213**, **TTY 1-800-325-0778**, 8 a.m. to 7 p.m., Monday through Friday, or visit your local Social Security office.

\*These amounts are accurate for 2022.

Note: Medicare IRMAA is an Original Medicare rule. If you currently have a Part B IRMAA, then you may incur an additional Part D IRMAA when enrolling in this plan.

## 19. What type of fitness benefits are provided with the Medicare Advantage Plan?

Renew Active<sup>®</sup> is a free fitness program made available with the UnitedHealthcare Medicare Advantage (PPO) for the SAMBA Health Benefit Plan.

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<sup>1</sup>The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.

<sup>2</sup>Participation in the 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. Equipment, classes, personalized fitness plans and events may vary by location. Certain services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. 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.

<sup>3</sup>HouseCalls may not be available in all areas.

<sup>4</sup>Dental benefits, features and/or devices vary. Limitations and exclusions apply.

<sup>5</sup>Out-of-network/non-contracted providers are under no obligation to treat SAMBA members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information.

<sup>6</sup>Optum Rx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Rx Home Delivery to supply your maintenance medication. If you have not used Optum Rx Home Delivery, you must approve the first prescription order sent directly from your doctor to Optum Rx before it can be filled. Prescriptions from Optum Rx should arrive within 5 business days after we receive the complete order. Contact Optum Rx anytime at **1-888-279-1828**, **TTY 711**.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on contract renewal.

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