

Information Sheet for Those Enrolling in the MWRD Sponsored Medicare Advantage Plan with Part D (MAPD) through UnitedHealthcare

- The carrier for those who are Medicare eligible is UnitedHealthcare, a PPO.
- Premiums will change when a covered individual becomes Medicare eligible. Below is a grid of insurance premiums for the 2020 calendar year. References to PPO or HMO are for annuitants who cover those who are **not** Medicare eligible.

Retirees without Medicare*	<u>BCBS of Illinois PPO</u>		<u>HMO Illinois</u>	
	Retiree's rate	District's rate	Retiree's rate	District's rate
Member	\$ 530.93	\$ 586.82	\$ 348.14	\$ 384.79
Couple	\$1,061.97	\$1,173.76	\$ 651.73	\$ 720.33
Family (3 or more)	\$1,200.53	\$1,326.90	\$ 999.02	\$1,104.18
Retirees with Medicare*	<u>UnitedHealthcare MAPD</u>		<u>UnitedHealthcare MAPD</u>	
	Retiree's rate	District's rate	Retiree's rate	District's rate
Member	\$ 117.33	\$ 129.67	N/A	N/A
Couple, both with Medicare	\$ 234.65	\$ 259.35	N/A	N/A
Rates for Those Covering at least 1 With Medicare* and at least 1 without	<u>UnitedHealthcare MAPD and BCBS PPO</u>		<u>UnitedHealthcare MAPD and HMO Illinois</u>	
	Retiree's rate	District's rate	Retiree's rate	District's rate
Couple, one with Medicare	\$ 648.26	\$ 716.49	\$ 465.47	\$ 514.46
Family, one with Medicare	\$ 913.72	\$1,009.90	\$ 639.54	\$ 706.85
Family (3 or more), two with Medicare	\$ 500.11	\$ 552.76	\$ 408.72	\$ 451.74

* Must have Parts A and B to qualify for the MAPD plan.

- The Medicare Advantage Plan includes all the benefits of Original Medicare (Parts A and B) and a prescription drug coverage (Part D), plus additional coverage to bring the level of coverage up to the benefit that retirees had with the Blue Cross Blue Shield PPO Plan.
- To participate in this plan, the annuitant must be enrolled in Medicare Part A and Medicare Part B and continue to pay for the Medicare Part B premium.
- For Medicare eligible annuitants and Medicare eligible dependents, the UnitedHealthcare Medicare Advantage Plan is the only plan available. It is a PPO plan.
- Members or dependents who are not Medicare eligible will remain in the existing Blue Cross Blue Shield plans, either HMO or PPO. A family may have “mixed” coverage if at least one family member is Medicare eligible and at least one family member is not. However, all non-Medicare eligible participants in the same family must have the same coverage – either PPO or HMO.
- Doctors who accept Medicare accept this UnitedHealthcare MAPD plan. Under this plan, members have the flexibility to see doctors that are both inside and outside the UnitedHealthcare network as long as the provider participates in Medicare and accepts the plan.
- If the doctor has opted out of the Medicare program, UnitedHealthcare Medicare Advantage Plan will only pay in an emergency situation.
- Each Medicare-eligible annuitant and his Medicare-eligible dependent(s) will be covered separately. Each person will have his own member ID card. Any dependent that is not Medicare eligible will maintain his current BCBS PPO or HMO Illinois coverage.

- Members who are enrolled in the UnitedHealthcare Medicare Advantage Plan will have one identification card. This ID card is all the member will need for hospital, medical and prescription drug services. The UnitedHealthcare identification card should arrive shortly before the effective date. Even though members in the UnitedHealthcare Medicare Advantage Plan will not need to show their Medicare card, they will need to keep their Medicare card in a safe place.
- Medicare requires a permanent street address. UnitedHealthcare will not be able to process an enrollment if there is a PO Box listed. Members need to verify that the MWRD Retirement Fund has an updated street address so that the members enrolled in this plan don't risk losing coverage.
- District members enrolled in the MAPD Plan, can only have prescription drug coverage under one plan. If a member is enrolled in another Medicare Part D plan, they will be disenrolled from the District Retiree Group Plan.
- Pharmacy co-payments will remain the same.
- The pharmacy benefit for Medicare eligible members is administered through UnitedHealthcare with mail order benefits fulfilled by OptumRx.