

# Learn more about the UnitedHealthcare® plans available to Oklahoma Higher Education Employees Interlocal Group (OKHEEI) retirees

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.

<sup>1</sup>This means that the provider or hospital agrees to treat you and be paid according to UnitedHealthcare's payment schedule. With this plan, we pay the same as Medicare and follow Medicare's rules. Emergencies would be covered even if out-of-network.

<sup>2</sup>Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.

<sup>3</sup>Renew Active® includes a standard fitness membership. The information provided through Renew Active is for informational purposes only and is not medical advice. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Gym network may vary in local market.

<sup>4</sup>HouseCalls may not be available in all areas.

<sup>5</sup>24/7 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.

UnitedHealthcare Senior Supplement group retiree plans are underwritten by UnitedHealthcare Insurance Company, a private insurance company not connected with or endorsed by the U.S. Government or the federal Medicare program. UnitedHealthcare is part of the UnitedHealth Group family of companies. UnitedHealthcare Senior Supplement plans are not Medicare Supplement plans. They are employer group retiree plans and may provide coverage that is different from a Medicare Supplement plan. In New York, the plans are called UnitedHealthcare Retiree Benefit Plans and are underwritten by UnitedHealthcare Insurance Company of New York. Senior Supplement plans may not be available in all states.

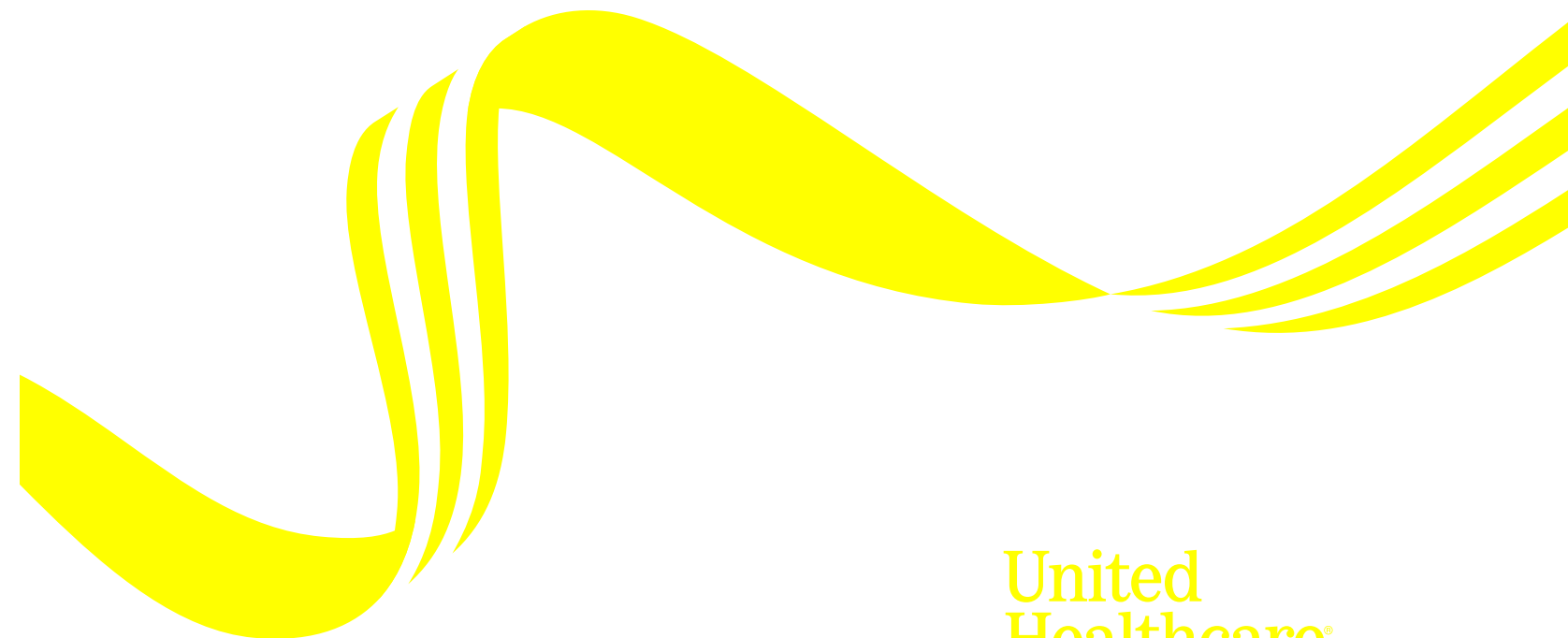
This information is not a complete description of benefits. Call 1-877-714-0178, TTY 711, 8 a.m.–8 p.m. local time, 7 days a week for more information. Limitations, copayments and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change each plan year.

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


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Client Alts	Internal & External Team	Project Details	Color	Dimensions	Notes
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2024 plan year benefits, services and programs

Benefit	UnitedHealthcare® Group Medicare Advantage (PPO) plan (High Plan)	UnitedHealthcare® Group Medicare Advantage (PPO) plan (Low Plan)	UnitedHealthcare® Group Senior Supplement plan	UnitedHealthcare® Medicare Rx for Groups (PDP) plan (High plan option)	UnitedHealthcare® Medicare Rx for Groups (PDP) plan (Low plan option)
Network	Any provider (in-network or out-of-network) as long as they participate in Medicare and accept the plan¹	Any provider (in-network or out-of-network) as long as they participate in Medicare and accept the plan¹	Any provider (in-network or out-of-network) as long as they participate in Medicare and accept the plan¹	Network pharmacies	Network pharmacies
Annual medical out-of-pocket maximum	\$0	\$0	\$0	N/A	N/A
Doctor visits					
Primary care provider	\$0 copay	\$0 copay	\$0 copay	N/A	N/A
Specialist	\$0 copay	\$0 copay	\$0 copay	N/A	N/A
Routine annual physical	\$0 copay	\$0 copay	\$0 copay	N/A	N/A
Virtual visits	\$0 copay	\$0 copay	\$0 copay	N/A	N/A
Outpatient services					
Outpatient hospital & surgical services	\$0 copay	\$0 copay	\$0 copay	N/A	N/A
Lab & X-ray services					
Lab services	\$0 copay	\$0 copay	\$0 copay	N/A	N/A
Outpatient X-ray services	\$0 copay	\$0 copay	\$0 copay	N/A	N/A
Diagnostic (MRIs, CT scans)	\$0 copay	\$0 copay	\$0 copay	N/A	N/A
Inpatient services					
Inpatient hospital care (including mental health)	\$0 copay	\$0 copay	\$0 copay	N/A	N/A
Emergency services					
Emergency care (waived if admitted)	\$0 copay	\$0 copay	\$0 copay	N/A	N/A
Urgently needed services (waived if admitted)	\$0 copay	\$0 copay	\$0 copay	N/A	N/A
Additional benefits and programs not covered under Medicare					
Hearing services					
Hearing aids²	\$500 allowance every three years	\$500 allowance every three years	Not covered	N/A	N/A
Other services					
Fitness program³	Renew Active®	Renew Active®	Renew Active®	N/A	N/A
UnitedHealthcare® HouseCalls⁴	Included	Included	Not covered	N/A	N/A
24/7 Nurse Support⁵	Included	Included	Included	N/A	N/A
Part D prescription drugs					
Prescription drug deductible	\$0	\$545		\$0	\$545
Coverage in the gap	Continue to pay your copay in the coverage gap	25% coinsurance in the gap	N/A	Continue to pay your copay in the coverage gap	25% coinsurance in the gap
Tier 1 Preferred Generic	\$10	25%	N/A	\$10	25%
Tier 2 Preferred Brand	25% up to \$45	25%	N/A	25% up to \$45	25%
Tier 3 Non-Preferred	50% up to \$95	25%	N/A	50% up to \$95	25%
Tier 4 Specialty Drug	50% up to \$95	25%	N/A	50% up to \$95	25%

**Important Note:** This is only a brief summary of benefits. Please refer to the plan’s Evidence of Coverage or Certificate of Coverage for a list of benefits and exclusions specific to the Oklahoma Higher Education Employees Interlocal Group (OKHEEI) retirees plan. UnitedHealthcare will send you an Evidence of Coverage or Certificate of Coverage with complete information on the benefits, limitations and exclusions once your enrollment form is processed.