

NYPA Retiree Medicare Advantage and Medicare Part D 2024 Enrollment Guide (Management Retiree) Mandatory Enrollment

As part of our ongoing commitment to provide you with a comprehensive benefits package, NYPA offers generous retiree benefits which include medical and pharmacy coverage, a Medicare Part B reimbursement, and our Employee Assistance Program.

Since you will soon reach age 65 or will otherwise be eligible for Medicare, the NYPA Medicare Advantage (PPO) Plan and Medicare Part D Prescription Drug Plan will become the NYPA coverage available to you when you enroll in Medicare Part B. This applies to Management retirees, and their covered dependents, as they become Medicare-eligible. These plans will be the only option offered and will replace the current plans being offered to Medicare-eligible individuals. Retirees and/or their dependents who are not eligible for Medicare will continue with the current plan options. NYPA does not charge a monthly premium for these Medicare Advantage and Medicare Part D plans.

The new plan for your medical coverage will be **UnitedHealthcare® Group Medicare Advantage (PPO) Plan**. It is a custom group plan designed exclusively for NYPA retirees. The new custom plan for your prescription drug coverage will be **SilverScript® Employer PDP sponsored by New York Power Authority (SilverScript)**. This plan is offered by SilverScript® Insurance Company which is affiliated with CVS Caremark®.

Please note, the custom plans from UnitedHealthcare and SilverScript are not the same as the individual plans that might be available in your area.

Enrollment into the UnitedHealthcare Group Medicare Advantage (PPO) Plan and SilverScript Plan

To enroll in NYPA's Medicare Advantage (PPO) Plan and SilverScript Plan, you need to:

- **Enroll in Medicare Part A and Part B as soon as possible, if approaching age 65 and not already enrolled.** You can enroll in Medicare starting three months prior to your 65th birthday. You cannot be enrolled in Medicare Part D unless you are enrolled in Medicare Part A and/or Part B.
- **Complete and sign NYPA's enclosed *Retiree Medicare Advantage and Medicare Part D Mandatory Enrollment Form***, including the Medicare Number from your Medicare Health Insurance ID card. ***Each covered participant (retiree, spouse or dependent child) must complete their own form if they are eligible for Medicare and are enrolling in the plans.***
- Submit the completed Form and a copy of your Medicare ID card to NYPA at least 45 days prior to your Medicare effective date to allow time to process your application.

If you or any of your covered dependents will not be eligible for Medicare, you and your covered dependents will remain in the plan you are currently enrolled in.

Introducing the UnitedHealthcare® Group Medicare Advantage (PPO) plan

The **UnitedHealthcare® Group Medicare Advantage (PPO) plan** is a Medicare Advantage plan that delivers all the benefits of Medicare Parts A and B, also known as Original Medicare, plus additional benefits and features not available through Original Medicare. This plan is not a supplement plan and does not pay secondary to Medicare. All claims are submitted directly to UnitedHealthcare for payment, not Medicare.

As a UnitedHealthcare® Group Medicare Advantage plan member, you will have benefits and services beyond what you find with Medicare Parts A and B. You'll have a team committed to understanding your needs, connecting you to the care you need and helping you manage your health. UnitedHealthcare can connect you to health and wellness resources and can even schedule your preventive care, including your Annual Wellness Visit.

The NYPA Medicare Advantage plan focuses on wellness, care management, and improved quality of care. The new plan offers:

- Visits to **any provider in-network or out-of-network** for the same copayment.
- In-home and virtual wellness visits.
- Virtual visits with doctors and other health care professionals for non-emergency care.
- Talk with a nurse by phone about your medical concerns and questions.
- Health, wellness and fitness programs including free standard gym memberships at participating locations.
- Meals, transportation, and in-home care for 30 days after inpatient stays and skilled nursing facility discharges.

NYPA is also providing enhanced UnitedHealthcare dental, vision and hearing aid coverage which offers:

- Dental - \$500 per year for preventive, diagnostic and minor dental care.
- Vision - annual routine eye exam and an eyewear allowance, \$130 for glasses or \$175 for contact lenses, every 12 months
- Hearing Aids - \$3,000 per ear, every 3 years through the UnitedHealthcare Hearing network.

Introducing SilverScript

SilverScript® Employer PDP sponsored by New York Power Authority (SilverScript) combines a standard Medicare Part D prescription drug plan with additional prescription drug coverage provided by NYPA. The plan closes the gaps between the standard Part D plan and NYPA's coverage, offering you more coverage than a standard Medicare Part D plan.

SilverScript is custom-tailored for NYPA. You will have access to many of the same retail pharmacies in your current pharmacy network – CVS Pharmacy®, Costco, Duane Reade, Kinney Drug, Rite Aid, Sam's Club, Walgreen's, Walmart, etc. You can go to www.caremark.com and use the Pharmacy Locator tool to find a network pharmacy near where you live or where you are travelling.

How this change affects you

To enroll in these plans, you have to be enrolled in Medicare Part A and Part B (if not already enrolled), complete the NYPA *Retiree Medicare Advantage and Medicare Part D Mandatory Enrollment Form*, and return the form to NYPA. Remember, each covered participant (retiree, spouse or dependent child) must complete their own form if they are eligible for Medicare and enrolling in the plans.

You do not need to do anything else. You and/or your Medicare-eligible dependents who send in their enrollment forms will be enrolled in these plans by NYPA. You may be notified by UnitedHealthcare, SilverScript, or NYPA if additional information is needed to process your enrollment.

If you enroll in the NYPA-sponsored UnitedHealthcare® Group Medicare Advantage (PPO) plan and the SilverScript® Employer PDP sponsored by New York Power Authority plan, and you decide later to leave either plan or you are disenrolled from either of the plans, you will lose both your medical and prescription drug coverage from NYPA. You will also lose your Medicare Part B reimbursement. If you have a qualifying event in the future, you may re-enroll in these plans by contacting NYPA HR Services within 30 days of the event.

You can only be enrolled in one Medicare Advantage and one Medicare prescription drug plan at a time. If you enroll in a secondary medical or prescription drug plan, Medicare will automatically disenroll you from NYPA's plans. NOTE: If you are enrolled in the NYPA-sponsored Medicare Advantage (PPO) Plan, you will also be enrolled in the NYPA-sponsored SilverScript prescription plan.

New Plans Follow Medicare Rules

Because UnitedHealthcare® Group Medicare Advantage (PPO) and SilverScript are Medicare plans, they must comply with Medicare rules:

- You must be entitled to Medicare Part A and enrolled in Medicare Part B.
- You must continue to pay your Medicare Part B premium to be eligible for coverage.

Medicare also requires certain information in order to process your enrollment:

- A permanent street address, **not a P.O. Box**.
- Your Medicare number from your red, white and blue Medicare Health Insurance ID card.

If you are not enrolled in Medicare Parts A and B, or you live outside of the United States or its territories, you should contact Social Security Administration.

NYPA will send your Medicare number to UnitedHealthcare and to SilverScript for your enrollment in these plans. However, if you receive a letter from UnitedHealthcare or SilverScript asking for this information, please respond immediately. Otherwise, UnitedHealthcare or SilverScript may not be able to process your enrollment and you will not be able to be enrolled in these plans.

Here's What You Can Expect

The ***Benefits-at-a-Glance*** section of this guide has a summary of the new plans. For help with additional questions, see the ***Frequently Asked Questions*** section.

The enclosed ***UnitedHealthcare Plan Guide*** and ***SilverScript Summary of Benefits*** will provide more detailed information about the new medical and prescription plans. Please read all information carefully and save these for future reference. These documents, as well as a presentation on NYPA's Medicare Advantage Plan, are posted on NYPA's webpage: www.nypa.gov/benefits/retirees.

Once you enroll in the plans, you will receive a ***Quick Start Guide*** from UnitedHealthcare and your Medicare Advantage ID card. This will be the card you need to give to your physicians, hospital, dental and vision providers.

SilverScript will send you a ***Welcome Kit***, a new ID card to use at the pharmacy, as well as a list of network pharmacies in your area.

Use the new cards once the plans become effective.

Questions?

The ***Resources*** section of this guide has the contact information and websites for the plans.

If you have any questions about your benefits, please contact UnitedHealthcare Customer Service at 866-794-2841 or SilverScript Customer Care at 844-449-0370.

If you have questions about eligibility or enrollment, contact NYPA HR Services at Retirees@nypa.gov or by phone at 1-914-287-3114, Monday through Friday, 8:00 a.m. to 4:00 p.m. EST.

2024 UnitedHealthcare® Group Medicare Advantage PPO Plan
Benefits at-a-Glance
Management Medicare-Eligible

UnitedHealthcare Medical Benefits	
Type of Services	In-Network and Out-of-Network
Preventive Care Copay	\$0
Virtual Visit Copay	\$10; \$0 with Doctor on Demand or Amwell
Primary Care Copay	\$10
Specialist Copay; Urgent Care Copay (Worldwide)	\$25
Emergency Room Visit Copay, waived if admitted (Worldwide)	\$100
Hospitalization Copay	\$0
Medical Deductible	\$0
Annual Medical Out-of-Pocket Limit	\$2,000
UnitedHealthcare Dental Benefits	
Preventive Services (exams, cleanings)	100%
Diagnostic Services (x-rays)	100%
Minor Services (fillings)	100%
Deductible	\$0
Annual Calendar Maximum	\$500
UnitedHealthcare Vision Coverage	
Routine Eye Exam	\$0, 1 exam every 12 months
Eyewear Allowance	\$130 for glasses or \$175 for contact lenses every 12 months
UnitedHealthcare Hearing Aid Coverage	
Routine Hearing Exam	\$0, 1 exam every 12 months
Hearing Aid Allowance	\$3,000 per ear, every 3 years

2024 SilverScript® Employer PDP Sponsored By New York Power Authority
Benefits at-a-Glance
Management Medicare-Eligible

SilverScript Prescription Benefits	
Retail Prescriptions Tier 1 / Tier 2 / Tier 3 (31 day supply)	\$10/\$30/\$45
Mail Order Prescriptions Tier 1 / Tier 2 / Tier 3 (90 day supply)	\$20/\$60/\$90
Prescription Drug Deductible	\$0
Annual Prescription Drug Out-of-Pocket Limit	\$1,000

UnitedHealthcare® Group Medicare Advantage (PPO) Plan SilverScript® Employer PDP sponsored by New York Power Authority Frequently Asked Questions Medicare-Eligible Management Retirees

1. What is the UnitedHealthcare® Group Medicare Advantage (PPO) Plan?

UnitedHealthcare® Group Medicare Advantage (PPO) Plan is an employer-sponsored group Medicare Advantage Plan. This plan will replace your current NYPA Management Retiree medical plan.

UnitedHealthcare® Group Medicare Advantage (PPO) plan combines your medical coverage plus your Medicare Part A and Part B coverage into one comprehensive medical plan that offers additional benefits and features. It will provide more coverage than your current NYPA-sponsored medical coverage, including hearing aid coverage, fitness benefits, non-emergency transportation benefits and meal delivery following an inpatient stay.

In addition to dental and vision services covered by the Medicare Advantage (PPO) plan, NYPA is providing enhanced UnitedHealthcare dental and vision plans. The dental plan will provide preventive, diagnostic and minor dental care for up to \$500 per year and the vision plan will provide an eyewear allowance every 12 months. Additional charges may apply when using out-of-network dental providers.

2. What is Medicare Advantage?

A Medicare Advantage plan, also called Medicare Part C, combines both Medicare Part A and Medicare Part B into a comprehensive plan with more benefits and features. It is offered through private insurance companies that have been approved by Medicare.

With a Medicare Advantage plan, you get the same coverage as Original Medicare (Part A and Part B), plus additional features and benefits not covered by Medicare, such as access to health and wellness programs.

3. Do I need Medicare Part A and Part B?

Yes, you must be enrolled in Medicare Part A and Medicare Part B in order to be enrolled in the Medicare Advantage (PPO) plan through NYPA. Information on Medicare A and B is available at www.medicare.gov.

You must continue to pay your Medicare Part B premium in order to continue your NYPA retiree medical coverage. Management retirees\spouses\domestic partners will continue to be eligible for the NYPA Medicare Part B reimbursement as long as you do not get reimbursed by another employer.

4. Do I need a Medicare Supplement plan?

No. Medicare supplement plans do not work with Medicare Advantage plans. Medicare does not allow you to have claims paid from both types of plans.

5. Is the plan available across the country?

Yes, the UnitedHealthcare® Group Medicare Advantage (PPO) plan offers nationwide coverage. That means that there are participating providers who accept Medicare near where you live or travel in the United States and the U.S. territories.

6. What providers can I use?

You can use the same providers you use today. This is a unique plan designed specifically for NYPA Medicare-Eligible Retirees. You pay the same copayment for an in-network or out-of-network provider. Wherever possible, you should use a provider who accepts Medicare and Medicare Advantage so that your healthcare treatments can be coordinated between your provider and UnitedHealthcare.

7. What happens if my doctor does not accept Medicare Advantage plans or participates in Medicare and does not accept this plan?

You pay the same copayment that you pay when you see a doctor that accepts Medicare.

Please call UnitedHealthcare Customer Services. They will call your provider and explain how the plan works and how the provider will be paid. Most providers accept this type of plan once they understand they do not need a contract and they will be paid the same as Medicare. If your doctor still does not want to accept this plan, you can continue to see the doctor. You may have to pay for the services upfront and then submit the bill to UnitedHealthcare for reimbursement. You will be reimbursed the amount you paid, less the same copayment that you would have paid with an in-network provider.

8. How are claims from out-of-network providers processed?

Whether your provider is in-network or out-of-network, your provider can submit claims to UnitedHealthcare online. If needed, the UnitedHealthcare claim address information is on your UnitedHealthcare member ID card and in your Quick Start Guide. UnitedHealthcare processes claim payments for out-of-network providers in compliance with all federal regulations.

9. How does an out-of-pocket maximum work?

An out-of-pocket maximum limits how much money you pay for your covered medical expenses in a calendar year. The annual medical out-of-pocket maximum for this plan will be \$2,000, which includes the copayments you pay for your covered medical expenses. It will be separate from your annual prescription drug out-of-pocket maximum, which will be \$1,000. Non-Medicare covered benefits are not included in the out-of-pocket maximums.

10. Is there a hospital deductible?

No. The UnitedHealthcare® Group Medicare Advantage (PPO) plan does not have a deductible for any services covered by the plan.

11. What is the maximum number of days covered for hospital admission?

There is no maximum number of days covered for hospital admission.

12. How will my prescriptions be covered?

SilverScript® Employer PDP sponsored by New York Power Authority (SilverScript) will be your new prescription drug plan. This plan is offered by SilverScript® Insurance Company which is affiliated with CVS Caremark®. Please refer to the SilverScript *Summary of Benefits* included in this mailing for detailed information on your pharmacy benefits.

13. What is a formulary?

The formulary is the list of drugs covered by the Medicare Part D portion of your benefit. It includes both brand name and generic drugs selected by the plan with the help of physicians and pharmacists. NYPA also provides additional prescription drug coverage for certain medications that are not on the SilverScript formulary but are currently covered by NYPA.

You will receive a *Formulary* booklet in your SilverScript *Welcome Kit*. If your medication is not listed in the Formulary, call SilverScript Customer Care to find out if your drug is covered.

14. Will my prior authorizations with CVS Caremark transfer to SilverScript?

Any prior authorizations you have for current medications will **not** transfer to SilverScript. Check the Formulary in your Welcome Kit to see if your drug requires prior authorization. If so, contact SilverScript Customer Care for assistance in getting your prior authorization.

15. Will my Existing CVS Specialty Pharmacy refills automatically transfer to SilverScript?

Existing specialty refills will not automatically transfer to SilverScript. Ensure you have sufficient medication for the transfer period and contact CVS Specialty Pharmacy to find out what you need to do to transfer your prescription to SilverScript.

16. I have COBRA for dental coverage. How will that work with the UnitedHealthcare dental plan?

The UnitedHealthcare dental plan will be the primary plan for your coverage. This means that your dentist should bill UnitedHealthcare Dental for your preventive, diagnostic and minor dental care. When you go to see your dentist, show your dentist your UnitedHealthcare Medicare Advantage (PPO) member ID card. Note that the UnitedHealthcare dental plan does not include coverage for major dental services such as tooth extraction and root canals.

If you decide to keep your COBRA dental plan, then you or your dentist can submit a claim for the balance due to your COBRA plan as the secondary plan.

17. What is the UnitedHealthcare® HouseCalls program?

UnitedHealthcare® HouseCalls is an annual wellness program designed to complement your doctor's care and offered to you for no extra cost.

The program sends a licensed health care practitioner to visit you at home. During the visit, they will:

- Review your medical history and current medications
- Perform a health screening
- Identify health risks and provide health education

It's also a chance for you to ask any health questions you may have. HouseCalls will send a summary of your visit to your primary care provider so that they have this additional information regarding your health. HouseCalls may not be available in all areas.

18. When does my coverage in the NYPA-sponsored UnitedHealthcare® Group Medicare Advantage (PPO) plan and the SilverScript® Employer PDP sponsored by New York Power Authority plan start?

Your coverage will begin on your Medicare Part B effective date.

If you are eligible for Medicare because of your age, your Medicare effective date is the first of the month in which you reach age 65. For example, if June 12 is your birthday, then your Medicare effective date is June 1. If your birthday is the first of the month, your Medicare effective date is the first of the month before your birth month. For example, if August 1 is your birthday, then your Medicare effective date is July 1.

Be sure to submit your Retiree Medicare Advantage and Medicare Part D Enrollment Form at least 45 days prior to your effective date to allow time to process your application.

19. What if my spouse or I don't want to be enrolled in the NYPA-sponsored UnitedHealthcare® Group Medicare Advantage (PPO) plan or SilverScript plan?

The UnitedHealthcare® Group Medicare Advantage (PPO) plan will be the only medical coverage and SilverScript will be the only prescription drug plan for Management Medicare-eligible retirees and their covered dependents who are eligible for Medicare. Your current medical and pharmacy plan will no longer be available.

If you opt-out of or are disenrolled from the NYPA-sponsored UnitedHealthcare® Group Medicare Advantage (PPO) plan and/or the SilverScript plan, **you will lose both your medical and prescription drug coverage from NYPA, and will no longer be covered under a NYPA medical/pharmacy plan.** You may re-enroll in these plans in the future if you experience a qualifying event and call NYPA HR Services within 30 days of the event.

If the retiree waives NYPA medical/pharmacy coverage, your covered family members will no longer be eligible for NYPA coverage.

If you opt-out of or are disenrolled from the NYPA-sponsored medical/pharmacy plan, you will no longer be eligible for the NYPA Medicare Part B reimbursement.

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

Retirees and dependents that are not eligible for Medicare will continue to be enrolled in their current medical plan.

21. When will I get my UnitedHealthcare and SilverScript member ID cards?

UnitedHealthcare and SilverScript will mail your member ID cards after you are enrolled in the plan and before your effective date.

22. Do I still need to use my red, white and blue Medicare card?

You will use your UnitedHealthcare® Group Medicare Advantage (PPO) member ID card for most covered medical services. It is important that you use your UnitedHealthcare member ID card each time you receive medical care.

Once you enroll in the NYPA-sponsored UnitedHealthcare® Group Medicare Advantage (PPO) plan, any claims for your medical care will be sent to UnitedHealthcare which pays for all claims directly. By showing your UnitedHealthcare member ID card, you can help make sure that your claims get processed correctly and accurately in a timely manner. Take your SilverScript ID card as well, in case your doctor needs to send in a prescription for you. Your SilverScript ID card should be used at the pharmacy when you fill a prescription.

Make sure to put your red, white and blue Medicare Health Insurance card somewhere for safe keeping. You may still need your Medicare card for some services, like a COVID-19 vaccination.

23. Who do I call if I have questions?

If you have questions about your UnitedHealthcare benefits, call UnitedHealthcare at 1-866-794-2841, 8:00 a.m. to 8:00 p.m., EST, 7 days a week. TTY users should call 711.

If you have questions about your SilverScript benefits, you can call SilverScript Customer Care at 1-844-449-0370, 24 hours a day, 7 days a week. TTY users should call 711.

If you have questions about eligibility, enrollment, or what happens if you are considering waiving coverage, contact NYPA HR Services at 1-914-287-3114, Monday through Friday, 9:00 a.m. to 5:00 p.m. Eastern Time, or email us at Retirees@nypa.gov.

Medicare Advantage (PPO) Plan & SilverScript Plan Resources

The following are resources for participants enrolled in NYPA's UnitedHealthcare® Group Medicare Advantage (PPO) Plan Medicare Advantage and SilverScript® Employer PDP sponsored by New York Power Authority (SilverScript) to help you find physicians, request a new ID card, file claims and more.

Medicare Advantage ID Cards

You will receive a UnitedHealthcare (UHC) Medicare Advantage ID card. This will be the card you need to give to your physicians, hospital, dental and vision providers. To request a new card, see contact table below under medical.

Create Your Online UHC Account

You can register for an online account at Retiree.UHC.com.

On this site you can view plan documents, search for providers and hospitals, print a temporary ID card and order a new one if needed.

You can always contact UHC Customer Service for questions, request information on providers and hospitals, or to request a new card if you have not received one.

Network Providers

NYPA's Medicare Advantage plan is a national PPO Plan which allows you to visit doctors, specialists and hospitals in-network or out-of-network for the same copay.

If your provider is out-of-network or does not accept Medicare, contact UHC Customer Service toll-free at 1-866-794-2841, 8:00 am – 8:00 pm local time, 7 days a week. UHC Advisors are glad to reach out to providers on your behalf to discuss NYPA's Medicare Advantage Plan.

Prescription Drug Benefit

For prescription drug coverage, you will be covered under SilverScript® Employer PDP sponsored by New York Power Authority (SilverScript). You will receive a SilverScript ID card to use at the pharmacy. If you have questions about your prescriptions and the transition to the new plan, you can contact SilverScript Customer Care.

Medicare Advantage PPO Plan – Dental Benefit

The new plan includes dental coverage as part of the benefits offering. The plan will cover up to \$500 per calendar year for dental exams, cleanings, x-rays, and minor services such as fillings.

You can use in-network and out-of-network dental providers. However, you may incur additional charges when going out-of-network. You can locate in-network dental providers at www.uhcmedicaredentistsearch.com and select the National Medicare Advantage Network, or log onto the Member Portal at Retiree.UHC.com and select a network dentist from the Dental section (not medical section) of the Provider Directory. You can always contact UHC Dental for questions and provider information.

You can give the provider your UHC Group Medicare Advantage Member ID card. Most dental providers will bill UHC Dental directly. If you are required to pay for services out-of-pocket, you

can submit a Dental Transmittal Form, along with an itemized invoice and proof of payment directly to UHC. The form is available in the Retiree Forms Section of NYPA's benefit webpage.

UHC Vision

The plan covers an annual routine eye exam with a \$0 copay. There is a vision allowance of \$130 for eyeglasses or \$175 for contact lenses every 12 months.

You can complete a Direct Member Reimbursement (DMR) form and submit it to UHC for reimbursement. You can request a form by calling UHC Customer Service or access the form in the Retiree Forms Section of NYPA's benefit webpage.

UHC Hearing

Your hearing health is an important part of your health and well-being. The plan provides a \$3,000 per ear hearing aid benefit every three years through UHC Hearing. You have access to name-brand and private-labeled hearing aids. The hearing aids must be purchased through any of the 7000+ UHC Hearing providers nationwide. You can visit them in person or have them delivered to your doorstep with Right2You direct delivery and virtual care.

Contact Information

Benefit	Vendor	Phone number	Website
Medical	UHC	866-794-2841	Retiree.UHC.com
Dental	UHC	800-445-9090	www.uhcmedicaredentistsearch.com
Vision	UHC	866-794-2841	Retiree.UHC.com
Hearing Aids	UHC Hearing	866-445-2071	www.uhc hearing.com
Fitness	UHC Renew Active	866-794-2841	www.uhcrenewactive.com
Pharmacy	SilverScript Customer Care	844-449-0370	www.caremark.com
	NYPA HR Services	914-287-3114	Retiree Benefit Webpage: www.nypa.gov/benefits/retirees Email: Retirees@nypa.gov