



FAQs: Medicare Advantage Transition to UnitedHealthcare

Information about this Plan

SEIB has chosen a UnitedHealthcare® Group Medicare Advantage (PPO) plan. The word “Group” means this is a plan designed just for a former employer or plan sponsor, like yours. Only eligible retirees of the State of Alabama may enroll in this plan.

“Medicare Advantage” is also known as Medical + Part D health insurance. These plans have all the benefits of Medicare Part A (hospital coverage), Medicare Part B (doctor and outpatient care), Medicare Part D (Prescription coverage) plus extra programs that go beyond Original Medicare (Medicare Parts A and B).

Q: Who is affected by the change to UnitedHealthcare Medicare Advantage?

A: All SEIB retirees and their eligible dependents will be affected by this change and will be auto enrolled into the UnitedHealthcare® Group Medicare Advantage (PPO) plan effective January 1, 2020.

Q: How will my benefits change from Blue Advantage to UnitedHealthcare Medicare Advantage?

A: You will have an enhanced benefit package, which includes moving from a percentage of services rendered co-insurance to predictable fixed copays. In addition, you will have access to many extra benefits including: Silver Sneakers, Real Appeal weight loss program, in-home clinical visits, Solutions for Caregivers, and many new opportunities for incentives and rewards.

Q: Is the plan nationwide?

A: Yes, this plan offers nationwide coverage which includes all 50 states; all US territories and Washington D.C. Worldwide emergency services are also included. If medical services are needed because of an illness, injury, or condition that you did not expect or anticipate while traveling abroad and you can't wait until you are back in our plan's service area, you can seek emergency care and file a claim for the care.

Q: What if my doctor does not have a contract with UHC?

A: The UnitedHealthcare® Group Medicare Advantage (PPO) plan does not require a doctor to have a contract with UnitedHealthcare. Under this plan, doctors without a contract will be paid the same reimbursement as they receive from Medicare. Most doctors accept this type of plan once they understand they do not need a contract and they will be paid the same as Medicare. Beginning in September, you will be able to contact UnitedHealthcare with any questions regarding your new plan. UnitedHealthcare will communicate with providers in Alabama to explain how the plan works and, if necessary, UnitedHealthcare and SEIB will encourage your doctor or health care facility to continue seeing you.

Q: What is the difference between in-network and out-of-network providers?

A: In-network providers have a contract with UnitedHealthcare. Out-of-network providers do not have a contract. With this plan, you have the flexibility to see any provider (in-network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out of or been excluded from Medicare. Also, when you go out-of-network for care, the plan pays providers just as much as Medicare would have paid. In Alabama, there are over 1,400 in-network providers and over 100 in-network hospitals across the state.

Q: What happens if my doctor does not accept Medicare?

A: If your doctor has opted out of the Medicare program in its entirety, you would only have coverage in an emergency situation. Less than 1% of doctors nationally have opted out of the Medicare program.

Q: Are there any situations when a doctor will balance bill me?

A: No. Under this plan, you are protected from any balance billing. If your doctor tries to balance bill you, please contact UnitedHealthcare Customer Service and we will address the issue with the provider directly.

Q: What about the contract negotiations between UAB/Baptist System and UnitedHealthcare?

A: UnitedHealthcare continues to be in active negotiations with UAB/Baptist to come to a mutually beneficial agreement. The SEIB will ensure this issue is resolved and our members have access to the care they need before Open Enrollment in November.

Q: What pharmacies are in the plan’s network?

A: The UnitedHealthcare® Medicare Advantage (PPO) plan includes over 67,000 national chain, regional, local and independent neighborhood pharmacies in the UnitedHealthcare network. Once you are a member, you will be able to look up pharmacies online or request a printed pharmacy directory by calling UnitedHealthcare Customer Service at the number on the back of your UnitedHealthcare Member ID card. Beginning in September, you can also call UnitedHealthcare Customer Service to check if a pharmacy is in-network, or to get pharmacy contact information.

Q: Is this the Medicare Advantage plan that’s advertised on TV?

A: No. This is a custom Group Medicare Advantage PPO plan designed exclusively for retirees of the State of Alabama. Your new card will have both the SEIB logo and the United Healthcare logo displayed on the front so that your provider can easily identify the difference. Before Jan 1st, we will work with UnitedHealthcare to communicate with providers in Alabama to make sure they know our plan is different.

Here’s what you can expect in the coming months

When	Description
September	<ul style="list-style-type: none">• Announcement letter and FAQ –The SEIB will be mailing a letter to you announcing the move to UnitedHealthcare and provide informative and helpful answers to many of the frequently asked questions.• Meeting Invitation – We will be holding many meetings with you across the State of Alabama and teleconferences to thoroughly explain the new plan, help you navigate this transition and answer any and all questions.
October	<ul style="list-style-type: none">• UnitedHealthcare Plan Guide – Explaining the details of your new MAPD plan.• Retiree Association Meetings• Retiree Education Meetings• Teleconference Meetings

November	<ul style="list-style-type: none">• SEIB Open Enrollment• Enrollments will be sent to UnitedHealthcare
December	<ul style="list-style-type: none">• UnitedHealthcare Confirmation of Enrollment Letter and ID Card – A new ID Card with both the SEIB and UnitedHealthcare logos on it for you to use on your plan effective date January 1, 2020.• UnitedHealthcare Medicare Advantage Quick Start Guide - A Plan Guide introducing you to your new benefits.