



Your AFL-CIO Health & Welfare Plan 2016 Medicare Prescription Drug coverage

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WELCOME

Why We're Here

Plan Benefits

Questions & Answers

Why UnitedHealthcare?

UnitedHealthcare is here for you.

At UnitedHealthcare, we can help you understand what you can do to make the most of your plan. We help connect you to the care and coverage you may need, when you may need it. And we are dedicated to giving you programs, resources and tools that could help you live a healthier life.

Plan Benefits

Prescription Drug Coverage

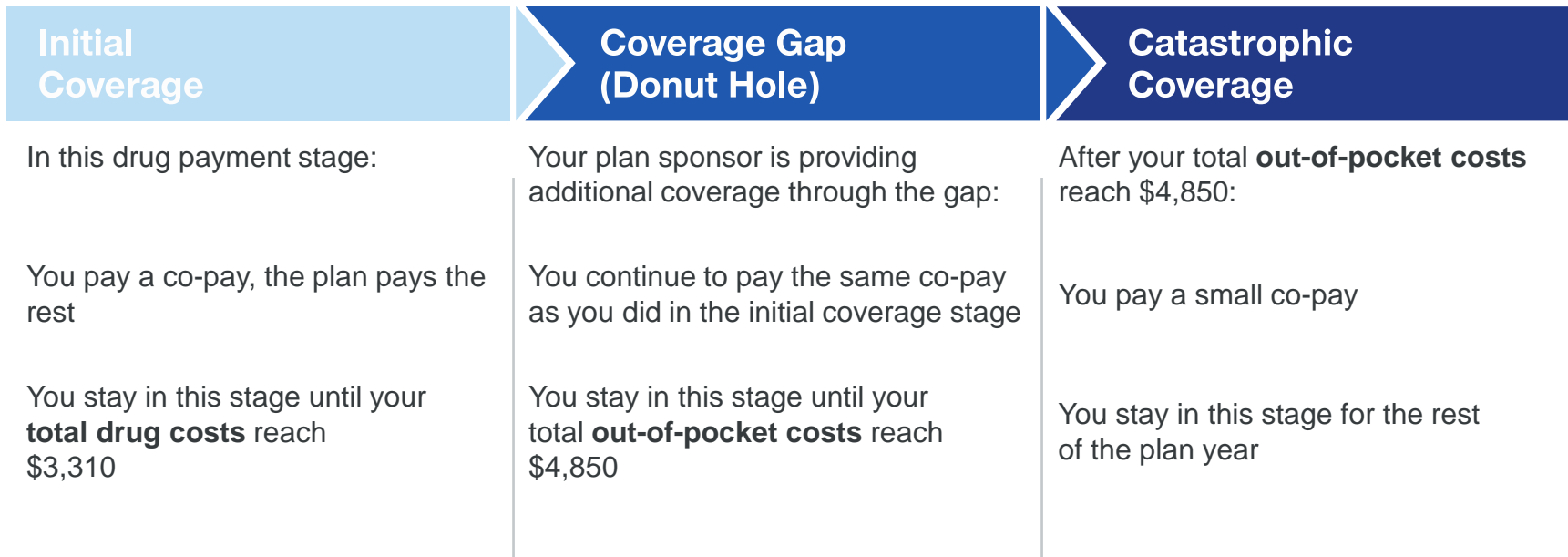
Your Prescription Drug Plan (PDP)



- More than 65,000 network pharmacies nationwide — many national drugstore chains and independent pharmacies are included.
- Thousands of covered brand name and generic drugs.
- Bonus drug coverage in addition to Medicare Part D drug coverage.
- Check your plan's drug list or call Customer Service to see if your prescription drugs are covered.

Drug Payment Stages

Your plan does not include an annual deductible. Your coverage begins in the initial coverage stage.



Total drug costs: The amount you pay (or others pay on your behalf) and the plan pays for prescription drugs starting January 2016. This does not include premiums.

Out-of-Pocket costs: The amount you pay (or others pay on your behalf) for prescription drugs starting January 2016. This does not include premiums, or the amount the group health plan, former employer, or plan sponsor pays for prescription drugs.

Your Part D plan benefits

Tier	Prescription Drug Type	Your Costs	
		Retail (30-day supply)	Preferred Mail Order (90-day supply)
Tier 1	Generic and some Brands	See Plan Guide for details	See Plan Guide for details
Tier 2	Preferred Brands and some generics	See Plan Guide for details	See Plan Guide for details
Tier 3	Non-Preferred Brands and some generics	See Plan Guide for details	See Plan Guide for details
Tier 4	Specialty Drugs and some generics	See Plan Guide for details	See Plan Guide for details
Catastrophic	After \$4,850 out of pocket	See Plan Guide for details	See Plan Guide for details

Preferred Mail Service Pharmacy



Your order enters OptumRx™ fulfillment system.



A pharmacist reviews your information for drug interactions, allergies and dosage.



For your security, another pharmacist reviews your medication for accuracy after it is dispensed.



OptumRx seals your medication in a tamper-evident package.



They mail your medication to you and notify you when it has been shipped.

Understand Medicare's Rules

- You must be entitled to Medicare Part A and enrolled in Medicare Part B and continue to pay your Medicare Part B premium.
- You can only be in one Prescription Drug plan at a time. Enrolling in another plan will automatically disenroll you from any other prescription drug plan.
- You must inform us of any current prescription drug coverage or future enrollment that includes prescription drug coverage.
- If you do not enroll in a Medicare Part D prescription drug plan or a Medicare Advantage plan that includes prescription drug coverage, or you do not have other creditable prescription drug coverage, you may have to pay Medicare's Late Enrollment Penalty.
- When you are a member, you must read the plan's Evidence of Coverage (EOC), including appeals and grievance rights which can be found in the plan Annual Notice of Change.
 - The EOC also covers specific plan benefits, co-pays, exclusions, limitations and other terms.

Please review the full text of the Statement of Understanding in your 2016 Welcome Guide.

What to expect after enrollment

1

UnitedHealthcare® will process your enrollment.

2

You will receive your new member ID card and you can start using as soon as your plan is effective.

3

You will receive a Welcome guide that gives you more information on how your benefits work and how to get the most out of your plan.

4

Soon after you're a member, we will contact you to help us understand your unique health needs.

5

After your effective date, register online at www.UHCRetiree.com

UHCRetiree.com

After your coverage begins, register online at UHCRetiree.com to access plan information, materials and programs.



- Drug Claim Search
- Health Needs Assessment
- Plan Materials
- Temporary or replacement member ID Cards
- Provider Search
- Drug detail/history
 - Annual out-of-pocket cost maximum
 - How much spent toward out-of-pocket costs
 - Which drug stage you are in (Initial coverage, Coverage gap, Catastrophic coverage)

Questions & Answers

THANK YOU

**We look forward to welcoming
you to our Medicare family.**

This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Mail Order Pharmacy

You are not required to use OptumRx home delivery for a 90- or 100- day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within ten business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-888-279-1828. OptumRx is an affiliate of UnitedHealthcare Insurance Company.