

UnitedHealthcare's 2024 Medicare Advantage Plans Offer Enhancements to Benefits that Matter Most to Members

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- UnitedHealthcare UCard® integrates simple new features, seamless digital experience
- \$0 copays available on most covered dental services
- UnitedHealthcare offers members broad access to care through the largest national Medicare Advantage provider and dental networks

MINNETONKA, Minn.--(BUSINESS WIRE)-- UnitedHealthcare® today introduced its 2024 Medicare Advantage plans, delivering a simpler member experience with enhanced benefits, broad network access and cost-savings through valuable specialty and prescription drug coverage.

"We are focused on delivering the strong benefits we know our members use, value and rely on the most to support their health and wellbeing," said Tim Noel, CEO of UnitedHealthcare Medicare & Retirement. "In 2024, our members will find it easier than ever to use their benefits and save more money."

UnitedHealthcare will expand its coverage area and reach 96% of all Medicare consumers with benefits designed to meet the broad needs of individuals nationwide.

Highlights of UnitedHealthcare's 2024 Individual Medicare Advantage plans:

Industry-Leading Consumer Benefits and Programs Drive a Simpler Member Experience

- UnitedHealthcare UCard® is the all-in-one access point for members to use their benefits and is integrated

with UnitedHealthcare's member website and mobile app.

- UCard includes all the features of a traditional health ID card and much more: All members can use their UCard to check in at any network provider's office or pharmacy and can spend earned rewards in-store or online. And Dual Special Needs (D-SNP) members can buy eligible healthy food and over-the-counter (OTC) products. In 2023:
 - More than 6.3 million members are using UCard.
 - UnitedHealthcare processed more than 66 million completed member transactions.
 - Members spent more than \$3 billion on health and well-being.

Members can visit the UCard Hub on the member website and mobile app for real-time access to available balances and a store locator. In 2024, it will be even easier for UnitedHealthcare Medicare Advantage members to shop with their UCard with:

- A new mobile product scanner they can use when shopping in-store to confirm benefit eligibility for thousands of covered products.
- A mobile UCard with a barcode that merchants can scan for payment once a member is ready to check out.
- An expanded retail network with more than 55,000 store locations, including many of the largest in-store and online retailers, and an expanding home delivery network.
- A new opportunity to earn rewards for eligible members by viewing the "Meet Your 2024 UCard" video that teaches members how to use UCard.

Specialty Benefits Bring Value Not Offered by Original Medicare

- Dental: UnitedHealthcare standard Medicare Advantage plans offer **dental coverage** including no annual deductible and \$0 copays up to the plan's annual maximum on preventive and most covered comprehensive services like cleanings, exams, x-rays, fillings, crowns, extractions, and root canals - services not covered by Original Medicare.
- Hearing & Vision: UnitedHealthcare standard Medicare Advantage plans cover more than 2,000 hearing aids and devices not covered by Original Medicare with new coverage for OTC devices added in 2024. Per device copays will start at \$99 up to \$1,249 – offering significant savings over the **average retail price** of a hearing aid of around \$2,300 per device. Members with a vision benefit will maintain \$0 annual eye exams and an eyewear allowance for frames or contacts with standard lenses covered in full.

Expanded Access and the Nation's Largest Medicare Advantage Provider Network

- Expanded Access: The company will expand its footprint and reach 96% of all Medicare consumers including:
 - 700,000 more people eligible for standard Medicare Advantage plans in 110 new counties.

- 2.7 million more individuals eligible for UnitedHealthcare's Chronic Special Needs Plans (C-SNPs).
- The Nation's Largest Medicare Advantage Provider Networks: UnitedHealthcare offers the largest networks in the industry across medical and dental plus some of the largest specialty networks – giving consumers broad access to care nationwide:
 - Medical: The largest national Medicare Advantage network, available across more plans, reaching nearly 96% of individuals eligible for Medicare in the company's coverage area.
 - Members in plans that have access to the UnitedHealthcare National Network can see any of more than 1 million network providers, whether in their neighborhood or on the road.
 - About 75% of standard Medicare Advantage and C-SNP members will have unrestricted access to UnitedHealthcare's National Network.
 - Dental: The largest national dental network in the industry with more than 100,000 dentists.
 - Vision & Hearing: One of the largest national vision and hearing provider and retail networks, including many popular in-store and online retailers.
 - Pharmacy: One of the largest pharmacy networks with more than 65,000 national chain and neighborhood pharmacy locations, plus Optum® Home Delivery.

Stability and Enhancements in the Benefits that Matter Most to Members

- Savings :
 - Most members will have stability in specialist and pharmacy copays plus industry-leading prescription drug coverage, and all members will have stable maximum out-of-pocket costs year over year with many even seeing a lower maximum out-of-pocket.
- Coverage : All standard Medicare Advantage plans will offer \$0 copays for: virtual visits, mammograms and colonoscopies and routine dental, vision and hearing exams.
- Formulary Strength & Rx Savings :
 - All members will have \$0 tier 1 and tier 2 copays with Optum Home Delivery.
 - The company's Medicare Advantage formulary will cover more of the most-used tier 1 prescriptions than any national competitor.ⁱⁱ
 - A month supply of insulin is \$35 for standard plans.
 - Members can get a 100-day prescription drug supply for prescriptions on tiers 1-4 at no extra cost.
 - Tier 2 coverage for four commonly used non-Medicare covered drugs (generic Viagra, folic acid, vitamin D, B12).

Plans that Meet the Unique Needs of Members with Low Income and Chronic Disease

- D-SNPs:

- OTC, Home Utilities, Healthy Food: D-SNP members will maintain a credit to spend on home utilities like home heat, electricity, water, and internet, and approved healthy foods, and OTC products at more than 55,000 stores.
 - Navigate4Me® provides personalized one-on-one support for D-SNP members.
- C-SNP markets will expand to reach 2.7 million more eligible beneficiaries, giving a total of 23 million Medicare consumers access to quality care coordination and expanded benefits compared to UnitedHealthcare's standard Medicare Advantage plans:
 - \$25 or less copay for covered insulin.
 - Members with diabetes could save up to \$50 each month on diabetic supplies and insulin if enrolled in a UnitedHealthcare C-SNP vs. a standard UnitedHealthcare Medicare Advantage plan.
 - 23 prescriptions commonly used to treat conditions required for enrollment in UnitedHealthcare C-SNPs are on lower-cost tiers than the standard formulary, and with Optum Home delivery, these prescriptions as well as diabetic supplies carry a \$0 copay.

More Coverage Choices to Meet Diverse Needs

Medicare Annual Enrollment runs from Oct. 15 to Dec. 7. As the only company to offer Medicare plans with the AARP name, and as the nation's largest Medicare Advantage, D-SNP and Medicare Supplement carrier, UnitedHealthcare serves 1 in 5 Medicare beneficiaries, or over 13 million people, through a portfolio of products that include Medicare Advantage, Medicare Part D, Medicare Supplement and retiree services.ⁱⁱⁱ

About UnitedHealthcare

UnitedHealthcare is dedicated to helping people live healthier lives and making the health system work better for everyone by simplifying the health care experience, meeting consumer health and wellness needs, and sustaining trusted relationships with care providers. In the United States, UnitedHealthcare offers the full spectrum of health benefit programs for individuals, employers, and Medicare and Medicaid beneficiaries, and contracts directly with more than 1.6 million physicians and care professionals, and 8,000 hospitals and other care facilities nationwide. The company also provides health benefits and delivers care to people through owned and operated health care facilities in South America. UnitedHealthcare is one of the businesses of UnitedHealth Group (NYSE: UNH), a diversified health care company. For more information, visit UnitedHealthcare at www.uhc.com or follow UnitedHealthcare on [LinkedIn](#).

contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

By activating and/or using the benefits and reward funds with your UCard, you agree to the Terms and Conditions available at ucard.uhc.com. UCard does not need to be activated to visit your provider or fill a prescription. Reward offerings may vary by plan and are not available in all plans. Reward program terms of service apply.

Food, OTC and utility benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

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

Annual routine eye exam and \$100-400 allowance for contacts or designer frames, with standard (single, bi-focal, tri-focal or standard progressive) lenses covered in full either annually or every two years. Additional charges may apply for out-of-network items and services. Vision retail locations include retailer websites.

\$0 copay may be restricted to particular tiers, preferred medications, or home delivery prescriptions during the initial coverage phase and may not apply during the coverage gap or catastrophic stage.

Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies.

ⁱ Provider network may vary in local market. Provider and/or dental network size based on Zelis Network360, May 2023.

ⁱⁱ Formulary review based on drug utilization by CMS among competitors 2023 formularies reaching at least 80% of Medicare eligibles.

ⁱⁱⁱ CMS enrollment data, August 2023.

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