



**Office of the Executive**  
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October 27, 2021

Dear Member Enrolled in Medicare Blue PPO Plan:

I am extremely pleased to announce that effective January 1<sup>st</sup>, 2022, Chemung County will be providing an improved insurance plan for our Medicare-eligible retirees.

Through the Broome County Purchasing Alliance, we have improved your benefits while also lowering the monthly premium. Your new plan will be UnitedHealthcare Group Medicare Advantage PPO. This plan will provide superior benefits, to list a few:

- Zero Co-pay for office visits, inpatient hospital, outpatient surgery, and many other benefits
- UHC Healthy At-Home, upon discharge, you will receive:
  - 12 non-emergency medical rides
  - 28 home-delivered meals
  - 6 hours in-home personal care
- Reduced co-pays on formulary tiers for prescription medications

Chemung County is continually searching for improving benefits while reducing the cost to the County taxpayers and our plan members. Please read the enclosed information from Yvonne Drake, Chemung County's Coordinator of Employee Benefits, for the details on this improved plan.

Sincerely,

  
Christopher J. Moss  
Chemung County Executive

**CHEMUNG COUNTY INSURANCE DEPARTMENT**

PO BOX 588 • 203 LAKE STREET  
ELMIRA, NEW YORK 14902-0588



*Yvonne Drake*  
*Coordinator of Employee Benefits*

Telephone: (607)737-2088  
Facsimile: (607)734-2182  
[ydrake@chemungcountyny.gov](mailto:ydrake@chemungcountyny.gov)

October 27, 2021

Dear Member Enrolled in Medicare Blue PPO Plan,

We have important news about your health care and prescription drug coverage for members currently enrolled in one of the Excellus Medicare Blue PPO Group Plans through Chemung County. **The purpose of this notice is to inform you of a carrier change for your benefit effective January 1, 2022.** Through a shared service purchasing alliance, **Chemung County has been able to obtain a Medicare Advantage plan that has enhanced benefits for a lower premium cost for our members.** We understand that your health insurance is very important benefit. Please read this document carefully.

**Introducing the UnitedHealthcare® Group Medicare Advantage PPO plan**

Chemung County is pleased to introduce the UnitedHealthcare® Group Medicare Advantage (PPO) plan for your health care and prescription drug coverage, which will be offered to Medicare-eligible retirees and their Medicare-eligible spouse/dependents effective **January 1, 2022**. This is a custom plan designed exclusively for Chemung County and our participating group retirees. This plan is different and should not be confused with individual UnitedHealthcare Medicare Advantage plans that might be available in your area. This is the same type of plan you are currently enrolled in.

The **UnitedHealthcare Group Medicare Advantage PPO plan** is a Medicare Advantage plan that delivers all the benefits of Original Medicare (Parts A and B), includes prescription drug coverage (Part D), and offers additional benefits and features. 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. This is the same type of plan you are currently enrolled in.

**Important Things to Know:**

- **You will be automatically enrolled in this plan under Chemung County.** *By law, we are required to give you the choice of opting out of the new plan. -Please note that since you are currently enrolled in the Chemung County Plan there is most likely no reason why you would not participate in the new plan. If you opt out, you will have no Medical or Prescription Coverage through Chemung County. Please be advised, if the retiree dis-enrolls from the Chemung County Plan, they are NOT eligible to re-enroll any time in the future. You only need to contact the Chemung County Insurance Department if you are opting out and dis-enrolling from the Chemung County Plan. **If you wish to continue your coverage through the Chemung County Plan, no action is required by you.***
- **If you receive a letter from UnitedHealthcare asking for your Medicare information, please respond to UnitedHealthcare immediately.** Otherwise, UnitedHealthcare may not be able to process your enrollment, and you may risk not having coverage on the planned effective date.
- **You must be enrolled in Medicare Parts A and B.**

- **Our members will be very pleased with the 2022 premiums for the UnitedHealthcare Medicare Advantage PPO Group Plan.** The 2022 tentative rates, subject to Chemung County Legislature Approval, are found at the end of this notice.
- **Chemung County Members:** The annual premium mailing will be sent out by mid-November after Chemung County Legislature approval same as in past years.
  - **City of Elmira and Schuyler County Members:** These participating group members will receive their premium from their respective former employer same as in past years

### **What are the benefits of the new plan?**

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

- UnitedHealthcare® HouseCalls – An in-home visit designed to complement your doctor's care. A licensed and knowledgeable health care professional will review your health history and current medications, perform a health screening, identify health risks, and provide health education.
- Virtual Visits from UnitedHealthcare® HouseCalls – A HouseCalls video visit uses video technology to connect plan members with a health care professional for up to a full hour to review your health history and current medications, discuss important health screenings, identify health risks, and provide health education
- Telephonic Nurse Support – Speak to a registered nurse anytime about your medical concerns and questions
- Renew Rewards – Earn rewards for taking an active role in your health and wellness by completing certain health care activities
- Renew Active™ – A fitness program for mind and body that's designed for you and your goals, offered exclusively by UnitedHealthcare
- **You can see any provider (in-network or out-of-network) at the same cost share as long as they have not opted out of or been excluded from Medicare**
- Choose from over 67,000 pharmacies across the United States, including national chain, regional and independent local retail pharmacies
- Virtual Visits – Live video chat\* with a provider from your computer, tablet, or smartphone — anytime, day or night
  - Virtual Doctor Visits – Good for minor health care concerns such as cough/cold, allergies, fever, flu, or sore throat
  - Virtual Behavioral Health Visits – Good for behavioral health concerns such as stress and anxiety, or depression

**Enclosed is a summary of benefits for the UnitedHealthcare Group Medicare Advantage PPO Plan. UnitedHealthcare will send you more details in the mail shortly.**

**Until then, they are ready for any questions you may have. For questions, please contact UnitedHealthcare Customer Service toll-free at 1-877-714-0178 TTY 711 8:00 a.m. – 8:00 p.m. local time, 7 days a week.**

### Learn more about the plan

Join us for an Informational meeting

Date	Times	Location information
11/15/21	10 am – noon OR 2 pm – 4 pm	Elmira Holiday Inn One Holiday Plaza 760 East Water Street; Elmira, NY 14901

If you cannot attend one of these in-person meetings, this presentation will be available to view on [www.chemungcountyny.gov](http://www.chemungcountyny.gov) under Insurance Department, Insurance News soon after this date.

Or you can join an informational webinar/call scheduled for:

Date	Time	Call or webinar information
11/16/21	10 am EST	WebEx (link will be posted on <a href="http://www.chemungcountyny.gov">www.chemungcountyny.gov</a> under Insurance News) <a href="https://uhc.webex.com/uhc/onstage/g.php?MTID=e28bd1a9b075470e63feb2390bd1ecd87">https://uhc.webex.com/uhc/onstage/g.php?MTID=e28bd1a9b075470e63feb2390bd1ecd87</a>  To join by phone (audio only) 1-763-957-6400 / Access Code: 2692 640 7343

Representatives will be at the scheduled meetings to answer your questions.

### Here is what you can expect

You will be receiving more information from UnitedHealthcare.

When will materials be mailed?	What will I receive?
Late October	• UnitedHealthcare Plan Information
Mid-December	• UnitedHealthcare Quick Start Guide and ID card, which is your confirmation of enrollment. Retirees in the same household may receive these on different days, which is a normal part of the mail stream.

### Questions?

Contact...	To...	How...
UnitedHealthcare	Learn about plan benefits	1- 877-714-0178, TTY 711 8:00 am–8:00 pm, local time, 7 days a week <a href="http://www.UHCRetiree.com">www.UHCRetiree.com</a>
Chemung County	Opting Out of Coverage (Disenrollment from Chemung County Plan)	607-737-2088 8:30 am–4:30 pm, eastern time, M-F <a href="mailto:ydrake@chemungcountyny.gov">ydrake@chemungcountyny.gov</a>

Please be advised, you *may* receive a discontinuation notice from Excellus as coverage through Excellus Medicare Blue PPO Group Plans will end December 31, 2021. You can just retain the Excellus notice in your records. Your new coverage will begin with the UnitedHealthcare Medicare Advantage PPO Group Plan effective January 1, 2022.

Sincerely,

Yvonne Drake  
Coordinator of Employee Benefits

Enclosure

**CHEMUNG COUNTY INSURANCE DEPARTMENT**  
 PO BOX 588 203 LAKE STREET  
 ELMIRA, NY 14902-0588

*Yvonne Drake*  
 Coordinator of Employee Benefits

Telephone: (607)737-2088  
 Facsimile: (607)734-2182  
[ydrake@chemungcountyny.gov](mailto:ydrake@chemungcountyny.gov)

**MEDICARE PPO RATE COMPARISON CHART FOR 2022**

**Please Note:**  
 \*\*\*Rates are subject to Chemung County Legislature approval\*\*\*

**2022 CHEMUNG COUNTY RETIREES:**

MEDICARE PLANS	HIGH OPTION 2021	LOW OPTION 2021	NEW - ALL MEMBERS 2022
<b>INDIVIDUAL</b>	\$292.96	\$243.37	\$151.86
<b>FAMILY-2 person</b> <i>(both with Medicare)</i>	\$694.06	\$594.88	\$411.86
<b>FAMILY-2 person</b> <i>(one Medicare, one no Medicare)+</i>	\$666.44	\$616.85	\$560.73

+one in Medicare Plan, one in Blue PPO 2

*If anyone is currently enrolled in COBRA Dental add \$55.44 for 2022  
 COBRA Dental is only available to Chemung County Retirees for 18 months after retirement date.*

**2022 CHEMUNG COUNTY DIRECT PAY/SURVIVORS:**

MEDICARE PLANS	HIGH OPTION 2021	LOW OPTION 2021	NEW - ALL MEMBERS 2022
<b>FULL RATE</b>			
<b>INDIVIDUAL</b>	\$401.10	\$351.51	\$260.00

**SCHUYLER COUNTY & CITY OF ELMIRA MEMBERS:**

**Please contact your former employer for your contribution to the full rates.**

MEDICARE PLANS	HIGH OPTION 2021	LOW OPTION 2021	NEW - ALL MEMBERS 2022
<b>FULL RATE</b>			
<b>INDIVIDUAL</b>	\$401.10	\$351.51	\$260.00

# Benefit highlights

## Chemung County

Effective January 1, 2022 to December 31, 2022

This is a short summary of your plan benefits and costs. See your Summary of Benefits for more information. Or review the Evidence of Coverage for a complete description of benefits, limitations, exclusions and restrictions. Benefit limits and restrictions are combined in- and out-of-network.

## Plan Costs

	In-Network	Out-of-Network
<b>Annual medical deductible</b>	No deductible	
<b>Annual medical out-of-pocket maximum (The most you pay in a plan year for covered medical care)</b>	You pay nothing for Medicare-covered services from any provider	

## Medical Benefits

Medical Benefits Covered by the plan and Original Medicare

	In-Network	Out-of-Network
<b>Doctor's office visit</b>	\$0 Primary care provider (PCP)	\$0 Primary care provider (PCP)
	\$0 Virtual doctor visits	\$0 Virtual doctor visits
	\$0 Specialist	\$0 Specialist
<b>Preventive services Medicare-covered</b>	\$0 copay	
<b>Inpatient hospital care</b>	\$0 copay per stay	\$0 copay per stay
<b>Skilled nursing facility (SNF)</b>	\$0 copay per day: days 1-20 \$0 copay per additional day up to 100 days	\$0 copay per day: days 1-20 \$0 copay per additional day up to 100 days
<b>Outpatient surgery</b>	\$0 copay	\$0 copay
<b>Outpatient rehabilitation</b> Physical, occupational, or speech/language therapy	\$0 copay	\$0 copay
<b>Mental health</b> outpatient and virtual	\$0 Group therapy	\$0 Group therapy
	\$0 Individual therapy	\$0 Individual therapy
	\$0 Virtual visits	\$0 Virtual visits
<b>Diagnostic radiology services</b> such as MRIs, CT scans	\$0 copay	\$0 copay
<b>Lab services</b>	\$0 copay	\$0 copay

## Medical Benefits

### Medical Benefits Covered by the plan and Original Medicare

	In-Network	Out-of-Network
<b>Outpatient x-rays</b>	\$0 copay	\$0 copay
<b>Therapeutic radiology services</b> such as radiation treatment for cancer	\$0 copay	\$0 copay
<b>Ambulance</b>	\$0 copay	
<b>Emergency care</b>	\$0 copay (worldwide)	
<b>Urgently needed services</b>	\$0 copay (worldwide)	

### Additional benefits and programs not covered by Original Medicare

	In-Network	Out-of-Network
<b>Routine physical</b>	\$0 copay; 1 per plan year*	\$0 copay; 1 per plan year*
<b>Acupuncture - routine</b>	\$0 copay, 12 visits per plan year*	\$0 copay, 12 visits per plan year*
<b>Chiropractic - routine</b>	\$0 copay, 12 visits per plan year*	\$0 copay, 12 visits per plan year*
<b>Foot care - routine</b>	\$0 copay, 6 visits per plan year*	\$0 copay, 6 visits per plan year*
<b>UnitedHealthcare Healthy at Home</b>	\$0 copay for 28 meals, 12 rides, and 6 hours of in-home personal care up to 30 days following all inpatient and SNF discharges. Referral required.	
<b>Hearing - routine exam</b>	\$0 copay, 1 exam per plan year*	\$0 copay, 1 exam per plan year*
<b>Hearing aids</b> UnitedHealthcare Hearing	Plan pays a \$500 allowance (combined for both ears) for hearing aids every 3 years.	Hearing aids ordered through providers other than UnitedHealthcare Hearing are not covered.
<b>Vision - routine eye exam</b>	\$0 copay, 1 exam every 12 months*	\$0 copay, 1 exam every 12 months*
<b>Vision - routine eyewear</b>	Plan pays \$70 for eyeglasses every 24 months. Or, \$105 for contact lenses instead of eyeglasses every 24 months.*	Plan pays \$70 for eyeglasses every 24 months. Or, \$105 for contact lenses instead of eyeglasses every 24 months.*
<b>Fitness program</b> Renew Active® by UnitedHealthcare	\$0 copay for a standard gym membership at participating locations	
<b>Telephonic Nurse Services</b>	Receive access to nurse consultations and additional clinical resources at no additional cost.	

\*Benefits are combined in and out-of-network

## Prescription Drugs

	Your Cost	
	Network Pharmacy (30-day retail supply)	Mail Service Pharmacy (90-day supply)
<b>Initial Coverage Stage</b>		
<b>Tier 1: Preferred Generic</b>	\$0 copay	\$0 copay
<b>Tier 2: Preferred Brand</b>	\$5 copay	\$5 copay
<b>Tier 3: Non-preferred Drug</b>	\$20 copay	\$20 copay
<b>Tier 4: Specialty Tier</b>	\$20 copay	\$20 copay
<b>Coverage gap stage</b>	After your total drug costs reach \$4,430, the plan continues to pay its share of the cost of your drugs and you pay your share of the cost	
<b>Catastrophic coverage stage</b>	After your out-of-pocket costs (what you pay including coverage gap discount program payments) reach the \$7,050 limit for the plan year, you move to the Catastrophic Coverage Stage. In this stage, you will continue to pay the same cost share that you paid in the Initial Coverage Stage	

Your plan sponsor offers additional prescription drug coverage. Please see your Additional Drug Coverage list for more information.

Retiree plan prospects must meet the eligibility requirements to enroll for group coverage. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change each plan year.

The Drug List (Formulary), pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

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