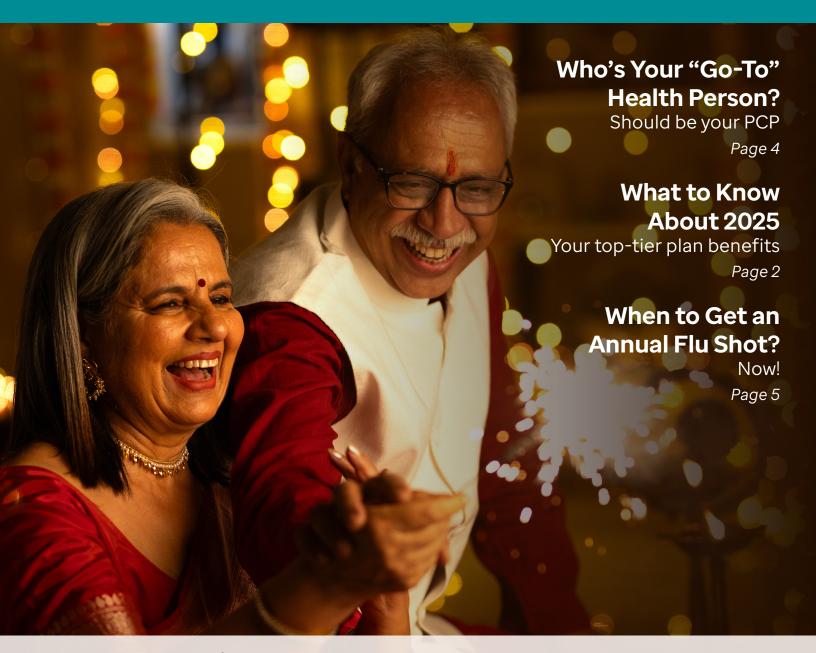


A UnitedHealthcare Company

# Connection





### **Top Tip** Get info faster—make sure we have your email address

Want to reduce clutter and get plan information faster? Share your email address with us! Then we'll stay in touch through email about important plan updates. We'll also keep you informed about emergency weather events in the area that might affect your access to care. Visit your member website today and opt in for paperless delivery. See more Top Tips on page 2.

# Strong benefits that matter

We're pleased to continue offering vital benefits you need to take care of your health, including low-cost specialist visits and low-cost or \$0 visits with your primary care provider—your first line of defense for managing your health. For 2025, you'll continue to have a fitness benefit and coverage for routine vision care, routine hearing services and routine preventive dental care. Most members also enjoy an over-the-counter items benefit, as well as have a UnitedHealth Passport® benefit. This allows you to pay your usual plan costs for covered services from Passport providers when you're away from home or out of your plan's service area.



We encourage you to use these benefits to help reach your health goals and have the best health possible.

#### **Top Tips**



#### Read your 2025 plan materials

This is the first step to know how your coverage is changing Jan. 1. Visit your member website or **peopleshealth.com** to review your plan materials.



#### Create your member account if you haven't already

Get the link to your member website from the back of your member ID card. Then sign up and have valuable information at your fingertips!



#### Add the Peoples Health number 504-849-4500 to your cellphone contacts

Sometimes our care team staff may reach out to you about your health. To make sure you never miss an important call from us, save our main office number to your cellphone contacts. This number is different from your plan's Customer Service number—which you should always call when you need help with your plan. See page 6.

# Reminder: Easy Ways to Use Your OTC Items Benefit

If your plan has an over-the-counter (OTC) items benefit, use these easy options for getting the approved items you need:



Shop in-store at participating retailers, including Walmart, Walgreens, Sam's Club and CVS, for the widest selection of approved items. Use your card to pay. No forms to fill out, no receipts to submit. Just shop and go!



Order online or through the mobile app from the convenience of home. Compare items and prices, save items to your cart, track your spending, and get free shipping!

See your credit balance and more while on the go.

Check your plan materials for the full offerings of your OTC benefit, including the credit amount you have to spend and what you can use it on.

# **Changes to Know About**

Make note of these important changes for 2025:

#### **UCard**

Keep an eye on your mailbox for your new UCard. It has a magnetic stripe on the back, like a debit or credit card. So you can swipe it at participating retailers using the store's card reader to easily pay for OTC purchases.

Note: In a Peoples Health Group Medicare plan? You'll get a new ID card specific to group plans, so the card design change doesn't apply to you.

#### Part D coverage

**Coverage gap** - Good news! Beginning in 2025, Medicare is changing the Part D benefit and the coverage gap stage—also called the "donut hole"—will no longer exist. There will be only three drug

payment stages: the yearly deductible stage, the initial coverage stage and the catastrophic coverage stage. Plus, the total out-of-pocket amount that moves you to the catastrophic coverage stage is being lowered to \$2,000. Once your out-of-pocket costs (those you've paid and those paid by others on your behalf) reach this amount, you'll move to the catastrophic coverage stage, where you'll pay \$0 for the rest of the year for your Part D-covered drugs. Learn more about how these changes affect you and watch a video at <a href="mailto:uhc.com">uhc.com</a>. Click the Medicare tab, then from the Learn about Medicare menu, choose Inflation Reduction Act and Part D.

**Drug list** - Be sure to review our formulary to see how your drugs will be covered. Some drugs will change tiers. And for most Peoples Health members, tier 4 drugs will be limited to a 30-day supply in 2025 and a Part D deductible will apply to tiers 3, 4 and 5.

# 4 Ways to Keep a Handle on Drug Costs

- Plan ahead—estimate annual drug costs and know how you'll pay them.
- Talk with your doctor and pharmacist about lower-cost drug alternatives.
- 3. Choose generic over brand drugs where possible.
- 4. Use in-network pharmacies, including our mail-order pharmacy.

## **New Plans for 2025**

Tell your friends and family: We're offering more plan options for 2025!

- · Another special needs plan for people with both Medicare and Medicaid
- Special needs plans called "chronic condition SNPs"—or C-SNPs for short; these are especially designed for people with long-lasting or disabling diabetes, cardiovascular disorders or chronic heart failure
- A Medicare Advantage HMO-POS\* plan for people who don't need Part D coverage through their Peoples Health plan because they have it through another source

More options mean more choices for a plan that's a great fit.

<sup>\*</sup>HMO-POS means health maintenance organization with a point-of-service (or out-of-network) option.

#### **Build a Solid Connection With Your PCP**

If you have a chronic condition, it makes sense to see your specialist regularly to keep the condition under control. But it also makes sense to stay on top of yearly appointments with your primary care provider (PCP). You should see your PCP first for any new health concern.

#### 4 Reasons Care From Your PCP Is Important for Your Health

#### Knows the big picture of your health

Your PCP is your "go-to" person for health care. Your PCP is focused on taking care of you as a whole person and understands your overall health status. Your PCP looks at the big picture—your physical, mental and emotional health—and can measure your vitals to compare them to previous visits. This makes it possible to flag potential health problems and identify issues before they become more serious. Plus, your PCP can work with your specialists to coordinate your care.

**Top Tip:** Be sure to follow up with your PCP after a hospital stay or an emergency room visit.

# Helps you stay on top of your medications

You might be taking multiple medications, and this could open the door to drug interactions and possible side effects. Your PCP can review all the medications you take—including prescription drugs,

#### **Optum Rx Mail-Order Pharmacy**

Get prescriptions filled and delivered to your home.
See your member website, or call the number for your plan:

**Peoples Health Group Medicare plans:** 1-888-279-1828

**All other plans:** 1-877-889-6358

over-the-counter medications, supplements and vitamins—to make sure they work together safely for you. Your PCP might know if a new health concern is actually a medication side effect.



Also ask your PCP about a long-term supply of your maintenance medications. Depending on your plan, you may be able to get up to a 100-day supply. **And that might save you money.** 

#### Helps make sure you're up to date on preventive care

Preventive care is important to your health. Your PCP can help you stay current on annual screenings, making sure you get the tests and vaccinations you need.

#### Builds a better bond with you around your health

An annual wellness visit is a chance for you and your PCP to get to know each other more and create a stronger relationship. That's a benefit of these visits, and we encourage you to schedule your next one. The more you and your PCP work together, the more confident you'll feel about the health advice you get. And that goes a long way toward keeping you healthier.

#### Ask your PCP about:

A1c tests
Blood pressure screenings
Flu shot
Mammogram
Eye exam
Colon cancer screening
(be sure your PCP knows
the date of your last one)

# A Flu Shot Helps Prevent Seasonal Flu

Millions of people get the flu every year and, while it may be a common respiratory illness, the flu is also a potentially serious disease. It can lead to hospitalization and even death, according to the Centers for Disease Control and Prevention.

Your Peoples Health plan covers a flu shot at no cost to you. Talk to your doctor about the shot or visit your neighborhood pharmacy. Flu activity peaks in fall and winter. So now's the time to get your shot if you haven't already.

The flu is caused by the influenza virus. Having a flu shot every year can help keep you from getting sick with the flu. It also reduces your risk of needing a doctor visit if you do get the virus.

# **Help After a Hospital Stay**

A stay in a hospital or a trip to the emergency department can hamper your normal routine, and it might take some time to get back on track. The Peoples Health Transitions of Care team is here to help.

The team is made up of Peoples Health care coordinator nurses and social workers. Our care coordinators might call you after a hospital stay or visit to help make sure you have everything you need to follow your discharge instructions and take steps toward getting any additional care required.

To help you recover quicker, the team can:

- Explain discharge instructions
- Explain the signs to watch for that could mean your condition is worsening and the steps to take if that happens
- Help schedule follow-up appointments with your primary care provider (PCP)
- Complete a medication review—this is important to do within 30 days because medication types and dosages
  - can change during a hospital stay; the review can prevent harmful drug interactions
- Offer educational materials and resources
- Refer you to other clinical programs Peoples Health offers if you need more assistance

**Advance Care Planning-**Something We All Should Do

Advance care planning is simply that-planning, in advance, for how to handle certain health care decisions that may come up in the future. Planning starts with having natural conversations with loved ones and your doctor about what's important to you. You express your preferences and wants for your health in case you become unable to make decisions for yourself. It's a way for loved ones and your doctors to know how to support your wishes.

Read more and find helpful resources at peopleshealth.com/advancecareplanning.



See your PCP within seven days

after your discharge date.

# **Stay in Touch**

We're available when you need us.

#### **Email, Chat or Call**

Log in to your member website and send us a secure message or choose the live chat feature.

Need to speak with a Customer Service representative? Choose the right phone number for your plan.

Our standard daily hours are 8 a.m. to 8 p.m. Contact us during the Customer Service time frames noted below for your plan.

TTY users call 711. We have free language interpreter services available for non-English speakers.



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Peoples Health Medicare Advantage LA-0004 (HMO-POS) Peoples Health Choices 65 (HMO-POS) Peoples Health Choices Gold (HMO-POS) Peoples Health Choices (PPO) Peoples Health Patriot (PPO)	1-877-369-1907
Peoples Health Secure Complete (HMO-POS D-SNP) Peoples Health Secure Health (HMO-POS D-SNP)	1-877-367-1803

#### Member Website: mypeopleshealthplan.com

**Customer Service Hours:** October through March – seven days a week April through September – Monday through Friday

Group Plan	Customer Service Number
Peoples Health Group Medicare (HMO-POS)	1-866-556-8167
Peoples Health Group Medicare (HMO-POS) Office of Group Benefits	1-866-877-5403

Member Website: <u>peopleshealthretiree.com</u>
Customer Service Hours: Monday through Friday

Note: To reach us on a weekend October through March, call 1-866-616-8308.

#### **Visit Us**

Plan

For in-person assistance from a Customer Service representative, visit us at the following location, Monday through Friday, from 8 a.m. to 5 p.m. Parking is free and convenient. Appointments are recommended.

#### **Peoples Health Medicare Center**

3017 Veterans Memorial Blvd. Metairie, LA 70002

Main office phone: 504-849-4500 (save to your cellphone contacts; always call your plan's Customer Service number when you need help, but on occasion we might call you from the office).

#### Write to Us

Send your written correspondence to our business office address:

#### **Attn: Customer Service**

Peoples Health Three Lakeway Center 3838 N. Causeway Blvd., Suite 2500 Metairie, LA 70002

#### **Compliance & Ethics HelpCenter**

To report potential violations of the law, call our toll-free hotline at **1-800-455-4521**. You may choose to remain anonymous. We have a nonretaliation policy for all callers.

# Things to Know About Peoples Health

- **1. Automatic Membership Renewal:** You don't have to re-enroll during the annual enrollment period. Your membership renews automatically.
- **2. Enhanced Provider Network:** We've added more providers across the state to our growing network, offering you more access to the care you need when and where you need it.
- **3. More Plans, More Options:** We're offering more plans than ever for 2025, including plans designed for people living with diabetes, chronic heart failure or a cardiovascular disorder; a plan for people with Medicare and full Medicaid benefits; and an HMO-POS plan\* for people—like many U.S. veterans—who don't need Part D coverage through their Peoples Health plan.
- **4. More Convenience:** Shop in-store for \$0 health and wellness items for most plans. Plus, \$0 diabetes supplies are available at retail pharmacies for all plans.
- **5. Routine Dental:** Our dental benefit gives you access to a wide selection of dentists in- and out-of-network for the preventive care you need at \$0. You have access to comprehensive dental services, too, depending on your plan.

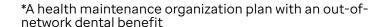
**6. Better Vision:** Get the frames or contacts you need from major local, national or online retailers.

**7. Free Fitness Center Membership:** If you haven't yet tried your Renew fitness benefit, maybe this is the year!

**8. Tell Your Friends:** Have them call to see if Peoples Health is right for them. There's a good chance we have a plan they'll want to know more about. There's no obligation to call.

1-855-301-9663 (TTY: 711)

7 a.m. to 10 p.m., daily





Three Lakeway Center 3838 N. Causeway Blvd., Suite 2500 Metairie, LA 70002

Prsrt Std U.S. POSTAGE **PAID PEOPLES HEALTH** 

#### IMPORTANT PLAN INFORMATION

This is the newsletter for Peoples Health plan members.



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Read more at **peopleshealthconnection.com**. Use the Search tool to find these articles:

- "Waiting to See Your Doctor"
- "What to Expect When Scheduling Doctor Appointments"

#### Do You Know?

Your local library or council on aging may offer access to computers or free classes to learn how to use computers, smartphones and other digital tools. Resources vary by location, so call the library or agency to ask. In the meantime, check out these websites:

- Louisiana library directory: <u>library.la.gov/services/for-libraries-librarians/library-directory</u>
- · Louisiana council on aging directory: goea.louisiana.gov/agency-directory/area-agencieson-aging-directory
- Louisiana digital learning resources: everyoneon.org/find-offers
- Free computer classes in the New Orleans area: nolalibrary.org/learn/adult-literacy/ technology-assistance

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage Plans: A Medicare Advantage organization with a Medicare contract. For Dual Special Needs Plans: A Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare. Y0066\_OCT2024NEWS\_C



The Connection a newsletter for you. Open now!

