



IRON ROAD HEALTHCARE MEDICARE PLANS

(sponsored by UPREHS)

ANNOUNCES 2021 OPEN ENROLLMENT OCTOBER 15 TO DECEMBER 7, 2020

Iron Road Healthcare Medicare HCPP Part B Cost Plan & Medicare Part A & B Secondary Plan (sponsored by UPREHS) and Medicare Part D Prescription Drug Plan (administered by OptumRx) is proud to announce a Medicare Open Enrollment for the first time in many years.

If you or your spouse worked for Union Pacific Railroad (UPRR), its subsidiaries or wholly owned operating units and are eligible or will be eligible for Medicare before January 1, 2021, then you, and your Medicare eligible spouse can enroll in our Medicare plans during this Open Enrollment period. You must have enrolled in Medicare Part A and Part B to join our Medicare plans.

We will accept applications for the 2021 Medicare Open Enrollment beginning October 15, 2020 through December 7, 2020.

If you are interested in becoming a member, you may complete the application online at <https://medicare.ironroadhealthcare.com>. If you would like to speak to one of our member advocates, please call 888-520-0401, Monday-Friday 7:30-3:30 pm mountain time. TTY users can use 711.

Please share this information with former or current UPRR employees that may want to join our Medicare Plans. This is an opportunity for eligible individuals to enroll in our Medicare plans if they did not do so or did not meet requirements when they were first eligible for Medicare.

WHY CHOOSE IRHC MEDICARE PLANS?

- We offer one cost for all plans; you do not need to worry about getting a different drug plan.
- Because our plan is a national plan you will be covered anywhere in the US; this includes snowbirds.
- Our plan does not require medical underwriting; you are accepted in our plan despite any preexisting conditions. Other supplement plans may require this if you change plans.
- Every member of our plan pays the same premium. Other plans premiums may be determined by gender, location, community, obtained age and current age.
- We are a non-profit organization. Our plans are only offered to UPRR employees and spouses that have dedicated themselves and their careers to the railroad.

Note: If you are currently enrolled in the Iron Road Healthcare Medicare Plans, you do not need to do anything. You will automatically be re-enrolled for the 2021 plan year.

FREQUENTLY ASKED QUESTIONS

Q: Am I eligible to enroll in your plans?

A: If you worked for Union Pacific Railroad (UPRR), its subsidiaries or wholly owned operating units and are eligible (or will be eligible) for Medicare benefits, then you, and your Medicare eligible spouse) can enroll in our Medicare plans when you or your spouse first become Medicare eligible or with a qualifying event. You must have enrolled in Medicare Part A and Part B to be a member of our Medicare plans.

Q: Can I see any doctor, or do I need to stay in your network?

A: Yes, you can see any doctor you wish, as long as they accept Medicare assignment, we will pay 100% coinsurance and deductible. If you use our network providers then you can be confident that they accept Medicare assignment and you will not be billed for excess charges.

Q: Will my rates increase every year?

A: We review our premiums and benefit coverage annually. Premium changes are only made when absolutely necessary. Over the years we have only had moderate and infrequent increases.

Q: Do you include any gym benefits?

A: No. We have evaluated this option and found that the cost to offer this benefit would increase premiums and a limited members would use the benefit. Our interest is to help keep premiums as low as possible while still providing superb service, medical and prescription benefits to all our members.

Q: Does your plan require me to meet any deductibles, co-insurance or copays?

A: Our Plan pays your deductibles and the 20% Medicare co-insurance on Medicare approved charges. You do have to pay your copayment or co-insurance on your Part D prescription coverage.

Q: Is there a way I can see my claims?

A: Yes. You will have access to your medical claims and prescription history on our website and if you use Depot Drug mail you can order your prescription refills at ironroadhealthcare.com, member log in.

Q: Will I be covered if I live part of the year in one location and the other part in a different location?

A: Yes. Our plan is a national plan so you can go to any doctors in any location if they accept Medicare assignment.

Q: Does this plan cover covid-19 testing?

A: Yes. Medicare and Iron Road Healthcare covers if the test is approved by the FDA.

Q: I am on a fixed income. How can I afford this plan?

A: The only cost you need to pay is your premium and Rx copays/co-insurance. We pay most Medicare co-insurance and deductibles. There are few unexpected cost involved if the healthcare provider accepts assignment. (Acupuncture is not covered after Medicare)

Q: Can I talk with the same customer service representative every time I call?

A: Yes. Although all our representatives are equally knowledgeable, you can request to speak to the same agent any time.

Q: When can I enroll?

A: You can enroll with us today because we are holding an open enrollment. Your plan will begin January 1st, 2021. (Calls prior to Open Enrollment will need to specify the dates)

Q: I am young - I just turned 65. Why would I choose this expensive plan?

A: In addition to providing care for more serious health issues, our plan also offers preventive care, and a variety of health screenings, so you can continue to stay healthy. However, when unexpected issues occur, having a plan that provides you the best coverage will allow you to focus on getting better and not how you will be paying for high deductibles or co-insurance.

2020 MEDICARE PLANS OUT OF POCKET EXPENSE COMPARISON

Benefits	IRHC HCPP Part B & Part A and B Secondary Plan + RX *Based on Medicare approved charges	United Healthcare Supplemental Plan GA23000 NO RX *Based on Medicare approved charges	AARP MA Plan 1 & 2 *Must use in-network providers in your region
Premiums	Medical \$170+RX \$85 \$255	Medical Only \$217	Medical+Rx \$0-\$73
Rx Coverage Included	Yes	*No Rx Coverage*	Yes
Open Formulary	Yes	*No Rx Coverage*	No
Premiums Increase with Age & Location	No	No	Yes
Service Area	National	National	Regional
Prior Authorization Required	No	No	Yes
Primary Care Physician Required & Referrals	No	No	Yes
Part A Deductible \$1340	\$0	\$0	N/A
Part B Deductible \$183	\$0	\$0	N/A *Required to Pay Part B Premiums
Part D Deductible \$405	\$0	\$0	\$225
Specialist Visit	\$0	\$0	Copay \$50
Diagnostic X-Ray	\$0	\$0	Copay \$0-\$150
Mental Health Co-Insurance	\$0	\$0	Copay \$40
Chiropractic/Physical Therapy Co-Insurance	\$0	\$0	Copay \$30
Durable Medical Co-Insurance	\$0	\$0	Copay \$300 or 20% Co-insurance
Skilled Nursing Facility Co-Insurance	\$0	\$0	Copay \$160 per day 21-62
Ambulance	\$0	\$0	Copay \$275
O/P Hospital	\$0	\$0	Copay \$0-\$340
I/P Hospitalization	\$0	\$0	Copay \$360 per days 1-5
Urgent Care	\$0	\$0	Copay \$30-\$40
Emergency Room	\$0	\$0	\$90