



COVID-19 continues to create a uniquely challenging environment and UnitedHealthcare is working hard to meet this challenge by helping our clients and members weather these unprecedented times. We are pleased to share with you today additional actions that are aimed at supporting you, our clients.

On May 7, UnitedHealth Group announced broad actions to directly support those affected by the COVID-19 pandemic by providing over \$1.5 billion of additional support for its customers. These measures built upon the company's ongoing efforts to address COVID-19 challenges by expanding coverage, supporting the health care system, protecting the health care work force and assisting those most affected by the pandemic.

To meet the real time needs of your retirees the immediate actions taken at that time for Group Retiree Medicare Advantage plans aimed to address access to care through the removal of any cost share barriers and the increase in flexibility of virtual coverage. UnitedHealthcare continues to build on our commitment to support our Group Retiree Medicare Advantage fully insured clients. As a client who paid premiums in April and/or May, you will receive a partial premium refund in the form of a premium credit against your upcoming bill.

Premium credits will be applied to the September invoice which is received in August. The premium credit applies to all fully insured Medicare Advantage (MA) and Medicare Advantage with Prescription Drug (MAPD) plans that have an employer paid premium in 2020. Medicare Supplement, Senior Supplement, Connector model and PDP-only products are excluded from this premium credit.

If you have further questions regarding this premium credit, please reach out directly to your Strategic Account Executive or Client Service Manager.

We appreciate your partnership as we continue to work together during this unprecedented health event.

Thank you,

UnitedHealthcare Retiree Solutions
Account Management Team

FAQs:

Can I have the premium credits applied towards 2021 premiums vs. my September invoice?

These premium credits cannot be applied toward 2021 premiums and will be automatically deducted from the September invoice. We will work with clients in situations where automatic payments may be processed before considering the credit or that are approved for self bill.

Are groups who terminate eligible to receive the applicable premium credit?

Yes, if the policyholder is covered for the month of April and/or May, they will receive the benefit of the credit.

Does the client have to sign anything?

The client does not need to take any action to receive the premium credit. For eligible clients, the premium credit will automatically be applied in most instances to the September invoices received by the client in August.

Will the client need to be active to receive the credit?

If the policyholder is covered under a fully insured plan for the month of April and/or May, they will receive the benefit of the premium credit.

How will the premium credit be represented on the invoice?

The premium credit will be presented as a single line item with a note indicating what it is for. In some instances, where the billing system is unable to include a line item note, the premium credit will be included in the balance due and communicated via e-mail or other means.