

Guilford County – Group MAPD (PPO) Plan 2026 Renewal

Dear Guilford County,

Thank you for the continued opportunity to serve you and your Medicare-eligible retirees and dependents. We sincerely appreciate that you chose UnitedHealthcare as your retiree coverage partner. UnitedHealthcare remains committed to providing high-quality, cost-effective health plans and an experience for your retirees that is simple, personal, and caring.

Your existing 2025 rate is: **\$297.59**

Our **2026 proposed rate**, based on the current plan design, is: **\$ 272.59**

This letter is your plan year 2026 renewal communication. Our contract to provide group retiree benefits will continue into 2026 without needing to be rewritten or amended.

To help ensure a smooth renewal, we have included a few helpful reminders:

- **Provide confirmation of renewal via email** back to Sheri Harmon-Butts at sheri_harmonbutts@uhc.com by **August 11, 2025** or as soon as possible.

We value your partnership and are committed to quality, service and helping your retirees lead healthier lives.

I look forward to working with you to complete your 2026 renewal.

Sincerely,

Sheri Harmon-Butts

Sr. Strategic Account Executive

Notices

By Guilford County's acceptance of this proposal or upon Guilford County's first premium payment, whichever occurs first, Guilford County represents to UnitedHealthcare that it offers employment-based retiree coverage as that term is defined in 42 CFR 422.106(d)(5) and that it will only enroll individuals with the status of a retired participant, or spouse or dependent of a retired participant, in the group's employment-based group plan.

Changes to your 2026 Medical Plan

2026 Emergency Response System (PERS) by Lifeline Update

After thorough evaluation, we are making updates to the PERS offering for 2026. Effective December 31, 2025, we will be discontinuing the PERS benefit with Lifeline. Starting January 1, 2026, your retirees will have the option to convert to private pay and continue their services with Lifeline at a discounted rate. Alternatively, they may choose to discontinue their services, in which case Lifeline will deactivate their devices during the first week of January 2026. We believe these changes will provide greater flexibility and value to your retirees, ensuring they continue to receive the best possible support and services.

Calm Health

Your retirees' mental health is important to UnitedHealthcare. Effective 1/1/2026, Calm Health will be available to your retirees at no cost. Calm Health is a self-paced digital tool that can help your retirees develop skills to address emotions, sleep and mindfulness. In addition, Calm Health can also help recommend other mental health resources available to your retirees, such as counseling.

Current Plan Features of your Medical Plan

Your current **MAPD NPPO** plan includes the following additional benefits not covered by Medicare:

UnitedHealthcare Healthy at Home

Designed to help members transition back home after an inpatient admission or a convalescent stay, this unique post-discharge support program delivers needed support, care, and measurable results to the members we serve. Our market leading program UnitedHealthcare Healthy at Home, provides a combination of Meal Delivery, Transportation, and In-Home Personal Care benefits to members in an easy-to-use comprehensive program:

- Our post-discharge meal delivery benefit provides home-delivered meals for members following all inpatient or skilled nursing facility discharges. Plan referral may apply.
- Our post-discharge transportation benefit provides rides to and from medically related appointments and pharmacies for our members, up to 30-days following inpatient or skilled nursing facility discharges. Plan referral may apply.
- Our in-home personal care benefit includes in-home personal care hours post discharge. This may include grocery shopping, meal preparation, personal care, medication reminders and more.

HouseCalls

HouseCalls service gives eligible members a no cost, yearly in-home health and wellness visit with a licensed health care practitioner. It's a great opportunity for members to discuss their health care needs and get the personal attention they deserve. During the visit, the health care practitioner will confirm medical history, complete a physical exam, review medications, and answer any questions that the member may have. Certain health screenings may also be included.

Let's Move by UnitedHealthcare

A wellness program designed specifically for members of the UnitedHealthcare Group Medicare Advantage plans. At no additional cost, Let's Move includes resources, tools, interactive events and personalized support through self-service,

virtual and in-person wellness programming focused on nutrition, physical activity, mental health, social well-being, financial wellness and more. In addition, Let's Move offers a self-directed tobacco cessation program to allow members to work at their own pace to make lasting, healthy lifestyle choices.

Fitness Benefit

The fitness benefit provides a gym membership at a participating location at no cost, access to wellness activities held outside of the gym, many on-demand and live virtual classes and more.

Member Rewards and Incentives

Our Rewards program motivates members to take action by rewarding the achievement of certain milestone activities. Rewards are based on characteristics shown by research to be effective at providing timely reminders to improve member engagement and help retirees make healthy lifestyle choices. Members can receive rewards for completing health-related activities, such as getting their annual physical or wellness visit or completing a UnitedHealthcare® HouseCalls visit.

Virtual Medical and Behavioral Health Visits

Virtual Medical and Behavioral Health Visits continue to be an important part of being able to provide member care safely, conveniently, and efficiently.

In 2026 and beyond, UnitedHealthcare will continue to promote Virtual Visits to improve accessibility for members. This includes greater access to behavioral health specialists, following up with members after medical events such as an emergency department visit, virtual house calls when an in-person visit is not appropriate. If desired, we can partner with you on virtual visit education and registration strategies for members.

2026 Optimal Plan Benefit Options:

We have created new optimal plan designs that are structured to incentivize members to utilize appropriate care benefits and drive high performance. You can choose from several medical and Rx plans, depending on your retirees needs. If you are interested in looking at other plan options, please let me know.

Additional Benefit Opportunities for the 2026 Medical Plan:

Our care for our members goes beyond providing medical and pharmacy benefits. We offer the following benefits and services that can be added to your UnitedHealthcare Group Medicare Advantage plan as a buy-up.

Enhanced Dental Plan Options

We offer an expanded portfolio of standard buy up options including five plans with a wide range of benefits and premiums to meet the needs of your retirees. Plans include 100% preventative and diagnostic coverage for exams, x-rays, and cleanings, when utilizing an in-network dental provider. The UnitedHealthcare Dental benefit offers our members affordable dental coverage and the resources of UnitedHealthcare. Members receive significant price protection and access to our national network of dental providers with the flexibility to see non-network providers if desired.

Eyewear Allowance

We offer six standard PPO vision plans with an eye exam and eyewear allowance.

Summary of Changes to Medicare Part D plan

The landscape of the Medicare Part D benefit continues to change in 2026 due to the **Inflation Reduction Act (IRA)**. Below is a summary of what to expect in 2026:

- Changes to the liability of enrollees, sponsors, manufacturers, and CMS in the new standard Part D benefit design, specifically to account for the start of negotiated prices taking effect with respect to selected drugs for initial price applicability year 2026 under the Negotiation Program; and
- The establishment of the selected drug subsidy program. Under the selected drug subsidy program created by the IRA, Part D sponsors will receive a government subsidy for selected drugs equal to 10% of the drug's negotiated price. The selected drug subsidy applies to a covered Part D drug that would be an applicable drug with respect to the Manufacturer Discount Program but for being a selected drug during a price applicability period.

2026 CMS Cost Sharing Thresholds

In 2026, the CMS cost sharing thresholds or amounts members must pay for Part D have changed. The chart below lists the changes to the 2026 CMS cost sharing thresholds for your reference. *Please see the attached benefit summary that includes the specific Part D coverage for your plan.*

Benefit	2026	2025
Deductible	Member pays 100% of cost sharing until they reach \$615	Member pays 100% of cost sharing until they reach \$590
Initial Coverage Limit	Member pays 25% of cost sharing until they reach \$2,100 TrOOP	Member pays 25% of cost sharing until they reach \$2,000 TrOOP
Catastrophic Phase Begins	Member pays \$0 out of pocket after reaching \$2,100 TrOOP	Member pays \$0 out of pocket after reaching \$2,000 TrOOP
Maximum Copayments	2026	2025
Tier 1 Generics	\$15*	\$15*
Tier 2 Preferred Brand	\$47	\$47
Tier 3 Non-Preferred Brand	\$100	\$100
Tier 4 Specialty Drugs	\$100	\$100

*CMS permits cost sharing up to \$20. However, UHC limits member cost sharing at \$15. Requests for Tier 1 cost shares above \$15 must be approved through our exception process.

Current Plan Features of your Part D plan

Brand over Generic Approaches

To maintain an affordable and sustainable Part D benefit, we may from time to time implement “brand over generic” strategies. While new generic products coming to market are often lower in price than their brand-name equivalents, this is not always the case; sometimes they cost more. Depending on market conditions, we may choose not to add certain new generic medications to our plan formulary until the generic drug's price falls enough to become the lowest-net-cost product. In these instances, the brand-name medication will remain on the plan formulary at the same or better coverage tier for a period of time.

Authorized Generics (aka “Authorized Brand Alternatives”)

Several manufacturers have recently launched authorized generics of brand drugs. Contrary to the name, authorized generics are brand drugs. To manage Part D plan cost, we may prefer the originator brand product over the authorized generic by either covering the authorized generic at a higher tier or not adding the authorized generic to the formulary.

Biosimilars

To manage Part D plan cost, as more biosimilars are marketed, we evaluate coverage and may prefer either the originator product or the biosimilar depending upon which is the lowest cost-effective option.

Clinical Programs

Our enhanced Clinical support programs use advanced data and analytics, our approach offers retirees highly personalized support and guidance to address their health concerns.

In addition to our traditional nurse-led telephonic programs, our enriched engagement programs include:

- Resources and interventions based on retiree preferences
- Digital tools—to better support caregivers and retirees
- Advanced approaches to assess and manage chronic conditions, like diabetes and heart failure in a more robust and holistic way, including in-home visits for high-risk retirees
- Improved methods to identify and engage retirees in their health

These resources will lead to improved clinical outcomes and reduced care costs and offer retirees an improved quality of care and life.

Digital Experience

Retiree.uhc.com & United HealthCare Mobile app

UnitedHealthcare continues to invest in enhancing our Medicare and Retirement member portal and mobile app.

Group members can access the UHC member portal and UHC mobile app as soon as they receive their member id card, even before their plan start date. This early access allows members to set up their accounts immediately, including setting preferences for electronic delivery of plan materials.

Our commitment to optimizing our members’ online digital experience is ongoing. We have significant digital enhancements planned to help members manage their care and utilize their plan more effectively.

Upcoming Enhancements:

- Enrollment Status Tracker: Real-time access to enrollment status.
- Claims Experience Redesign: Improved claims experience.

Virtual Education Center

The Virtual Education Center (VEC) is an online experience that educates members about their benefits. The VEC allows members to “visit booths” associated with the benefits and programs they are interested in learning more about. Once in the virtual booth, visitors can view videos, FAQs, downloadable resources and more. The VEC is an alternative to conducting open enrollment and educational meetings in person and is accessible all year round.

To learn more, visit your VEC website at <https://uhcvirtualretiree.com>

Virtual Information Center

The Virtual Information Center (VIC) is a self-service platform designed for clients to access information and materials to learn more about Medicare, how best to support your retirees, and how to do business with UnitedHealthcare.

To learn more, visit your VIC website at <https://uhcvirtualinfocenter.com/>