Slit Lines - Do Not Print

NAME
ADDRESS LINE 1
CITY, CA 94306-4425

October 30, 2026

Dear First Name,

We're writing to let you know about a change to your UnitedHealthcare® Group Medicare Advantage (PPO) plan with prescription drug coverage.

Beginning January 1, 2027, to manage costs and keep healthcare affordable, your UnitedHealthcare Group Medicare Advantage plan with prescription drug coverage will transition from your current plan into two Medicare plans: the UnitedHealthcare Group Medicare Advantage (PPO) plan and the UnitedHealthcare MedicareRx for Groups (Prescription Drug Plan PDP). Your combined current coverage under your UnitedHealthcare Group Medicare Advantage plan with prescription drug coverage remains in effect through December 31, 2026.

What do I need to do?

You don't have to do anything. There's no paperwork to complete. You will be automatically enrolled in the new UnitedHealthcare Group Medicare Advantage plan and the new UnitedHealthcare MedicareRx for Groups (PDP) starting January 1, 2027.

Your medical benefits and prescription drug coverage will remain the same as your current coverage. This change is primarily an administrative, back-end change, as you will continue to remain covered under both plans.

To remain in the CalPERS UnitedHealthcare Medicare plan, you must remain enrolled in both UnitedHealthcare Group Medicare Advantage and UnitedHealthcare MedicareRx for Groups (PDP) plans. If you choose to opt out of either plan, you will lose both medical and prescription drug coverage. If you go without creditable prescription drug coverage for 63 or more days, Medicare may charge a Late Enrollment Penalty if you enroll in Medicare prescription drug coverage in the future. If you don't want to be enrolled in the plans effective January 1, 2027, please call CalPERS or follow their instructions about your next steps. If you don't take any action by November 13, 2026, you'll be automatically enrolled.

Before you make a decision to opt-out, please talk with CalPERS about your options and any requirements that may apply. If you leave or are disenrolled from your group-sponsored retiree coverage [medical and/or prescription drug coverage], you may not be able to re-enroll in the plan at a later date.

Next Steps

No action is required from you right now. Look out in December 2026 for your welcome letter and two new ID cards with your new medical and prescription ID numbers. Use them when you access covered services or get prescription drugs at in network pharmacies. Information about the UnitedHealthcare Group Medicare Advantage plan and Group Medicare Part D plan (PDP) is available **retiree.uhc.com/calpers**.

Here's what you can expect next	
Welcome Letters	Early December • You will receive two UnitedHealthcare Welcome Letters - one for your Medicare Advantage coverage and one for your UnitedHealthcare MedicareRx for Groups (PDP) which is your confirmation of enrollments. • The letters will arrive in separate envelopes and may be delivered on different days.
ID Cards	Mid-December • You will receive two new UnitedHealthcare member ID cards—one for your Medicare Advantage coverage and one for your MedicareRx for Groups (PDP) prescription drug coverage. • Start using these cards on January 1, 2027. • The cards will arrive in separate envelopes and may be delivered on different days. • Once you receive your ID card be sure to register for your online account at retiree.uhc.com/calpers

Slit Lines - Do Not Print

Questions? We're here to help.

Call UnitedHealthcare toll-free at **1-888-867-5581**, TTY 711, 7 a.m. – 8 p.m. local time, 7 days a week.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

© 2026 United HealthCare Services, Inc. All Rights Reserved.