



Part D Member Communications

Overview

- Medicare Part D is undergoing changes in 2026, including updates to formularies, deductibles, coinsurance, and the Value Based Insurance Design (VBID) \$0 copay program. Learn more about these changes in the [Part D Quick Reference Guide](#) available on Jarvis.
- UnitedHealthcare has launched a comprehensive, multi-channel communication strategy to guide members through these changes and help ensure a seamless pharmacy experience.
- Members will receive a layered set of communications designed guide, support, inform and prepare them for the upcoming changes. These communications will be personalized based on member type (MAPD, PDP, DSNP), drug usage and eligibility status.


Key Objectives

- Educate members about 2026 Part D benefit and drug coverage changes to reduce member confusion and grievances
- Increase engagement with pharmacy digital self-service tools
- Support seamless transition to new coverage and cost structure

Member Communications Overview



- **Part D Benefit Overview – October**
Communicates to existing members upcoming changes to pharmacy benefits, including formulary updates, deductibles, coinsurance and VBID impacts, to help members understand what to expect in 2026. ([see Page 2](#))
- **New Member Welcome Letter – October, November, December**
Introduces new members to their pharmacy benefits and outlines key information they need to get started with their coverage. ([see Page 2](#))
- **New Member Online Account Registration – October, November, December**
Encourages new members to register online to access pharmacy benefit tools and manage their prescriptions. ([see Page 3](#))
- **Annual Prescription Drug Review – November**
Provides members who are impacted by formulary changes with a personalized summary of their drug coverage, including formulary adjustments, deductible requirements and coinsurance updates. ([see Page 4](#))
- **Annual Prescription Drug Review Reminder – December**
Reminds members to review their personal drug coverage changes and prepare for any cost impacts in the new plan year.
- **First Fill Reminder – January**
Alerts members to review their prescription costs before their first fill under the updated 2026 Part D benefit design.

Part D Benefit Overview - October



UnitedHealthcare

P.O. Box 740114
Atlanta, GA 30374-0114



✖

Mail Merge: First Name Last Name

✖

<address 1>

✖

<address 2>

✖

<City, State, Zip Code>

Prepare for next year:
Review your 2026 plan.

Dear {Member Name}

Thank you for trusting UnitedHealthcare with your Medicare experience. As America's most chosen Medicare Advantage brand for 17 years in a row, you can count on us to help you feel confident in your coverage now and in the years to come.

Get ready for 2026

As the new year approaches, it's important to take a few minutes to review your 2026 plan to avoid any surprises next year. We help make it easier with the **Prepare for Next Year** page on your member site and on the UnitedHealthcare app, rated #1 in health insurance. There, you can:

✓

View 2025 and 2026 benefit changes side-by-side

✓


See a personalized view of your 2026 drug coverage and costs

✓


Confirm if your doctors are in-network

✓

And much more



Scan the QR code or visit [uhc.care/next-year](#) to learn about important Medicare industry changes and to access your **Prepare for Next Year** page.



(More on back)

Your best is yet to come. We've got you covered.

Benefits designed with you in mind

Your all-in-one UnitedHealthcare Member Advantage plan provides comprehensive and affordable coverage. You can count on us for reliable care with low out-of-pocket costs. That includes \$0 annual physical exams, lab tests and preventive care*, plus copays as low as \$0 for prescription drugs.

 **The exclusive UCard® only from UnitedHealthcare**

With the UHC app, you can access your digital UCard. Get nearby providers and view your benefits anywhere you go. Your UCard opens doors to a large network of Member Advantage providers and rewards for healthy activities.

 **Expert guidance today and as your needs change**

With more than 45 years of experience serving members like you, you can count on us to be there every step of the way. If your needs have changed or you'd like to explore other plans, a UnitedHealthcare Plan Expert is here to help.

Call 1-844-774-1113, TTY 711, 8 a.m. to 8 p.m. local time, 7 days a week. See habla Español!

 **United Healthcare**

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. A Member Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Member Plan Expert is a formal insurance sales agent/brokerage. Benefits, features and/or exclusions may vary by jurisdiction. Limitations, exclusions and optional restrictions may apply. To receive online claims, you may need to enroll in our local member benefit offerings. Some services may not be available in all states. For participating providers, please refer to our community provider lists. You also have the right to sue your plan or the issuer for breach of contract under state law. For more information about your rights, visit [www.unitedhealthcare.com/consumeradvocacy](#). Please contact your local consumer advocate for assistance. We do not discriminate on basis of race, ethnicity, national origin, sex, sexual orientation, gender identity or expression, age, marital status, pregnancy, childbirth or related medical conditions, genetic information, religion, disability, or ancestry. For more information, see [www.unitedhealthcare.com/consumeradvocacy](#).

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4 out of 5

members said they would choose UnitedHealthcare again for their UnitedHealthcare coverage


"Having a UnitedHealthcare plan makes me feel secure."

Garry L.
UHC Member
United Member Ambassador

FORGES, MAURO




**United
Healthcare**




Prepare for next year: Review your 2026 plan

Thank you for trusting UnitedHealthcare with your Medicare experience. As America's most chosen Medicare Advantage brand for 17 years in a row, you can count on us to help you feel confident in your coverage now and in the years to come.

Review your 2026 plan




UnitedHealthcare



Named a Best Insurance Company

Medicare Advantage 2025 Best Overall
by U.S. News & World Report



Get ready for 2026

As the new year approaches, it's important to take a few minutes to review your 2026 plan to avoid any surprises next year. We help make it easier with the **Prepare for Next Year** app on your member site and on the UnitedHealthcare® app, rated #1 in health insurance. There, you can:

- ✓ View your 2025 and 2026 benefits side-by-side
- ✓ See a personalized view of your 2026 drug coverage and costs
- ✓ Confirm if your doctors are in-network
- ✓ And much more

Review your 2026 plan

New Member Welcome Letter – October, November, December

<Primary Logo> <Secondary Logo>

<Plan_Correspondence_Address_1>
<Plan_Correspondence_Address_2>

<MAIL_TO_FIRST_NAME>
<MAIL_TO_MIDDLE_NAME>
<MAIL_TO_LAST_NAME>
<MAIL_TO_ADDRESS_LINE_1>
<MAIL_TO_ADDRESS_LINE_2>
<MAIL_TO_CITY> <MAIL_TO_STATE_CD>
<MAIL_TO_ZIP>

<GENERATION_DATE> [DC D-SNP enrollee] or [all others: member] ID: <MEMBERSHIP_NUMBER>

Dear <FIRST_NAME>,

Welcome to **Peoples Health**: Peoples Health, a UnitedHealthcare company | all others: UnitedHealthcare). Medicare approved your enrollment in <PLAN_DESC>. We're glad to have you with us.

You can count on **Peoples Health**: Peoples Health | all others: UnitedHealthcare) to be there from the moment you choose your plan to the moments that matter most. Review the plan highlights in this letter to help you get the most out of your membership. [DC D-SNP: We've also included a Benefit Highlights document that outlines commonly used benefits. With that, you'll know just what to expect from your plan!]

[MA only: Your coverage begins <INSURED_PLAN_EFFECTIVE_DATE>. Your monthly premium is \$<PREMIUM>].
[Platinum Dental Rider: You may pay more if you added the Platinum Dental Rider.]

This plan does not include prescription drug coverage. If you qualify for Medicare's Extra Help program, Medicare requires us to enroll you in a plan that includes prescription drug coverage. You'll get a letter from us with more details about this change, including how to opt out if you already have other drug coverage that meets Medicare's minimum standards. This includes coverage from:

- A former employer, union group or trust administrator (plan sponsor)
- TRICARE
- The Department of Veterans Affairs (VA)

[MAPD without LIS: Your coverage begins <INSURED_PLAN_EFFECTIVE_DATE>. Your

Get ready to use your new plan

[PFSS: Enjoy the freedom to choose]

- Your new plan gives you the freedom to get care from any doctor, hospital or other facility nationally, as long as they are Medicare-approved and accept the plan's terms and conditions.
- Providers may decide whether they accept your plan each time you go in for care. They may decline even if they accepted the plan last time you got care.
- Every time you get services, make sure the provider accepts the plan before you get care.

[PPO WITH National Network: [LARGE] Medicare Advantage Access from UHC "State identifiers" (aka access plans) Enjoy the freedom to choose all others: Enjoy access to our large Medicare Advantage provider network]
[Access plans: This plan gives you the flexibility to see providers in or out of the UnitedHealthcare Medicare National Network. Unlike most PPO plans, with this plan you pay the same whether you get care from any network or out-of-network provider. | all others: Choose providers in the UnitedHealthcare Medicare National Network to help keep your out-of-pocket costs low.]

- National options. Get network care across the country, including from top doctors and specialists. You can also see providers outside our network if they accept Medicare and the plan [exclude for Access plans], but keep in mind that your costs may be higher.
- Full delegation. Coordinated support for your overall wellbeing. We're taking a team approach to your health. We'll work together with your primary care provider (PCP) to coordinate and support your health goals and help prevent health problems before they start.
- Easy access. No referrals, activation or time limits to see network providers in the United States.
- Care while traveling. Get network costs when you travel across the country and emergency medical care is covered wherever and whenever you need it.
- Ever-growing network. Providers may change as we continue to build a quality network for you. Visit [e-plan website](#) and select Find Care for up-to-date options.

+Network sizes may vary by market, and exclusions may apply.

[PPO WITHOUT National Network: Freedom to see any provider who accepts Medicare]
Our network is designed to help you get the care you need for your plan's lowest out-of-pocket costs.

- Quality network options. Get network care, including from top doctors and specialists, with no referrals needed. You can also see out-of-network providers nationwide when they accept Medicare and the plan, but keep in mind your costs may be higher.
- Full delegation. Coordinated support for your overall wellbeing. We're taking a team approach to your health. We'll work together with your primary care provider (PCP) to coordinate and support your health goals and help prevent health problems before they start.
- Passport. Access to care away from home. You can get care from providers across the country at network costs for up to 9 months when you activate your UnitedHealth Passport® benefit. To activate, call Customer Service before you travel.

visit. | **[Skinny POS]:** For certain services, you can see out-of-network providers if they accept Medicare and the plan, but keep in mind your costs may be higher.]]

- [Full delegation:]** Coordinated support for your overall wellbeing. We're taking a team approach to your health. We'll work together with your PCP to coordinate and support your health goals and help prevent health problems before they start.]
- [Dental only POS:]** You can get care from out-of-network dental providers, but keep in mind your costs may be higher, even for services with a \$0 copay. | **[Dental Rider Only POS:]** You can get care from out-of-network dental providers if you add the Platinum Dental Rider. But keep in mind your costs may be higher, even for services with a \$0 copay.]
- [Passport:]** Access to care away from home. You have coverage when you travel from home for up to 9 months when you activate your UnitedHealth Passport® benefit. To activate, call Customer Service before you travel.]
- [Exclude for I-SNP (but print for IE-SNP):]** Travel without worries. Emergency medical care is covered wherever and whenever you need it.]
- Ever-growing network.** Providers may change as we continue to build a quality network for you. Visit [e-plan website](#) and select Find Care for up-to-date options.]

[Large POS: Less out-of-pocket costs, more control over your health care]

- Your plan includes a **CareFlex card**, separate from your UCARD, to help pay for out-of-pocket costs for Medicare-covered services.
- A **[Tier 1 credit amount: -<RC015> \$350 -<RC016> \$400 -<RC017> \$500 -<RC021> \$550 -<RC022> \$600 credit will be loaded to your CareFlex card each quarter to be used right away or throughout the year.**
- Use your **CareFlex card to pay for doctor visits, physical therapy, diagnostic tests, or unexpected out-of-pocket costs like ER visits and hospital stays.** Check your Summary of Benefits or Evidence of Coverage for a list of services your **CareFlex** credits can be applied to.]


[MAPD: Prepare for your prescriptions]
Your plan has a comprehensive drug list to help support your health. LTSS D-SNP or S0 Rx D-SNP or VAB D-SNP, with \$0 copays on all covered prescription drugs. All other D-SNPs (EA structure), with \$0 copays on the most commonly used prescriptions, plus low copays with Extra Help. | **[Exclude for PFSS: Visit Pharmacies & Prescriptions on your [DC D-SNP: enrollee] or [all others: member] site for details.]**

Here are a few tips to get the most from your drug coverage:

- Make sure your drugs are covered**
Look at the plan's (MAOC or NI D-SNP (H3113-005-000)): List of Covered Drugs (Formulary) | all others: Drug List (Formulary)] to understand if there are restrictions on your drugs.
- [Preferred Pharmacy Network:]** Use preferred pharmacies
Pay your plan's lowest copays when you fill your prescriptions at preferred retail pharmacies.]
- [Preferred Mail Order:]** Get up to a (MASCO or MAOC: 3-month supply of covered drugs) or (VAB: 100-day supply of your Tier 1-Tier 3 drugs) from Optum® Home Delivery Pharmacy
Take advantage of convenient, no-cost shipping to your door. [Tier 1 & Tier 2 preferred mail >\$50. You have a \$0 copay on Tier 1 and Tier 2 prescriptions when using Optum Home Delivery Pharmacy.] Other pharmacies are available in our network.]

New Member Online Account Registration – October, November, December

[View as a webpage](#)



Register today to get more from your plan

Get 24/7 access to your member site to take advantage of all your plan has to offer

It only takes a few minutes to create your online account. It's an easy way to view your benefits and coverage, review claims and more. Plus, you can access your plan information on-the-go with the UnitedHealthcare app[®].

To create your online account, you will need your [UnitedHealthcare UCard[®]] [member ID card] or Medicare number and an email address.

[Register now](#)

[Need help registering on your member site? View these instructions.](#)


Your online account helps make it easier to:

- View benefits and costs
- Find a provider
- Review claims
- Make and view payments
- Manage prescription drugs
- Access rewards
- View your [UCard] member ID card
- And more

Download the UnitedHealthcare app

With the UnitedHealthcare app, you can easily access your plan information anywhere you go 24/7.

Download the app using one of the links below in the Apple[®] App Store[®] or Google Play[™], or scan the QR code with your mobile device.



[Download on the App Store](#)

[GET IT ON Google Play](#)

Your UnitedHealthcare UCard is your member ID and much more

If you haven't already, activate your easy-to-use UCard now. Visit [activate.uhc.com](#) or activate your UCard through the UnitedHealthcare app. Your UCard does not need to be activated to visit your provider [MAPD/IDSNP] or fill a prescription.

[Activate UCard](#)

Get more from your plan

- [Register now](#)
- [Go paperless](#)
- [Get the app](#)
- [Sign up for texts](#)

UHC.com Part D Member Resources Landing Pages – October, November, December

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Home > Member resources > Medicare Advantage member resources > Medicare prescription drug coverage for members

Medicare prescription drug coverage for members

When it comes to Medicare Part D prescription drug coverage, UnitedHealthcare can help make it easier to get your medications. Whether you have a standalone Part D plan or an active Medicare Advantage prescription drug plan, we're here to help you understand and make the most out of your coverage.

What you need to know about Medicare Part D in 2026

- 2026 drug costs and coverage**
Know what's covered and what you'll pay – before your first pharmacy visit.
[Skip to 2026 drug costs and coverage](#)
- Part D prescription drug deductible**
Prescription drug deductibles are now common across Medicare plans. Discover how it affects what you pay.
[Learn about how drug deductibles work and how it's different from a copay.](#)
- Coinurance for prescription drugs**
Learn about how drug coinsurance works and how it's different from a copay.
[Learn about how drug deductibles work and how it's different from a copay.](#)

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Home > Member resources > Medicare Advantage member resources > Medicare prescription drug coverage for members

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What you need to know about Medicare Part D in 2026

- 2026 drug costs and coverage**
Know what's covered and what you'll pay – before your first pharmacy visit.
[Skip to 2026 drug costs and coverage](#)
- Drug costs for Dual Special Needs Plans (D-SNP)**
Changes in Medicare may affect drug costs for members in D-SNP in 2026.
[Skip to drug costs for Dual Special Needs Plans \(D-SNP\)](#)

What you need to know about Medicare Part D in 2026

Each year, Medicare Part D plans, including Medicare Advantage plans, make updates to their prescription drug benefits. It's important to review your 2026 coverage so you're prepared for your first prescription fill in the new year. To get ready for the 2026 plan year, be sure to review your [Prepare for Next Year page](#) on the member site to:

- Confirm your prescriptions are still covered
- Find out if your drugs have a deductible
- Review your copay and coinsurance amounts
- Find out if your drug needs prior authorization

[Sign in to review your Prepare for Next Year page](#)

[Review my 2026 UnitedHealthcare Medicare Advantage plan](#)

Understanding drug deductibles

2026 Medicare Part D prescription drug deductibles

A part D prescription drug deductible is a set amount you (or someone on your behalf) must pay for covered prescriptions before your plan begins to pay. Most Medicare Part D plans have a deductible and the amount you pay may depend on the drug tier your prescription is on.

[Find out if your plan has a deductible in 2026](#)

Copay vs. coinsurance – know the difference

2026 changes

Coinurance for prescription drugs

Coinurance is your share of a covered prescription, calculated as a percentage of the total cost of the drug. Unlike a copay, which is a fixed amount, coinsurance varies depending on the cost of the drug. For example, if your coinsurance is 20% and the total cost for your prescription is \$100, you would pay \$20 at the pharmacy. Your insurance would pay the remaining \$80.

[Review your 2026 drug costs](#)

2026 drug costs and coverage

Each year, Medicare Part D plans, including Medicare Advantage plans, make updates to their prescription drug benefits. It's important to review your 2026 coverage so you're prepared for your first prescription fill in the new year. To get ready for the 2026 plan year, be sure to review your [Prepare for Next Year page](#) on the member site to:

- Confirm your prescriptions are still covered
- Review your copay and coinsurance amounts
- Find out if your drug needs prior authorization or other requirements

[Sign in to review your Prepare for Next Year page](#)

[Review my 2026 UnitedHealthcare Dual Special Needs plan](#)

2026 D-SNP drug costs: what to know

Drug costs for Dual Special Needs Plans (D-SNP)

In 2026, Medicare's program called Value Based Insurance Design (VBID) is ending. This program has helped Medicare Advantage plans provide more affordable drug costs for members, such as \$0 copays for covered Part D drugs.

With VBID ending, some D-SNP members may have to pay more for their drugs. The good news is that members in D-SNP plans will still have Extra Help from Medicare to help pay for their prescriptions.

[Learn more about VBID and Medicare's Extra Help](#)

[Review your 2026 drug costs](#)

Annual Prescription Drug Review - November

UnitedHealthcare

<Return Address>

<Return Address>

<Mbr Prefix> <Mbr Name> <Mbr Suffix>

<Mbr Address Line 1>

<Mbr Address Line 2>

<Mbr City> <Mbr State> <Mbr Zip> <Mbr Zip4>

Important: 2026 Annual Prescription Drug Review

Dear <Member First Name>,
Every year, like all Medicare drug plans, we make updates to prescription drug benefits and the list of covered drugs. We know how important prescription coverage is to you and your health. That's why we're sending you this Annual Prescription Drug Review – to help you understand what's changing and get ready for 2026.

Your next steps

1

Review your medication list and costs on the following page(s)

2

Look at "2026 coverage status" to make sure your drug is covered and talk to your provider about your options

3

Find full 2026 estimated monthly drug costs on your member site listed below

Thank you for trusting <UnitedHealthcare> with your Medicare experience. We are here to help guide and support you with any questions you have about your 2026 plan benefits.

For more information about your 2026 drug coverage and costs visit <PFNY URL>. Select Prepare for Next Year in the Coverage and Benefits tab, which is available until December 31, 2025.

Sincerely,
The <UnitedHealthcare> Team

MAPD/PDP

Your plan has a drug deductible and coinsurance

In 2026, your plan includes a <Ded> deductible and coinsurance on drugs in Tiers 3-5. Once you have paid <Ded> towards your Tier 3-5 drugs, you will begin to pay coinsurance.

UnitedHealthcare

Get ready for the first prescription fill of the new year

Every year, like all Medicare drug plans, we make updates to prescription drug benefits and the list of covered drugs. We know how important prescription coverage is to you and your health. To help guide and support you, we've created the Prepare for Next Year page on your member site, available through December 31.

Visit the Prepare for Next Year page to:

✓

Confirm your prescriptions are still on the covered drug list (formulary)

✓

Estimate your monthly and annual drug costs

✓

Find out if your drug needs prior authorization or other requirements

Prepare for next year now

Understand your drug costs

Your 2026 plan includes a deductible and coinsurance on drugs in Tiers 3-5.

How a deductible works

Coinurance explained

UnitedHealthcare

Get ready for the first prescription fill of the new year

Every year, like all Medicare drug plans, we make updates to prescription drug benefits and the list of covered drugs. We know how important prescription coverage is to you and your health. To help guide and support you, we've created the Prepare for Next Year page on your member site, available until December 31.

Visit the Prepare for Next Year page to:

✓

Confirm your prescriptions are still on the covered drug list (formulary)

✓

Estimate your drug costs with Extra Help from Medicare

✓

Find out if your drug needs prior authorization or other requirements

Prepare for next year now

Your costs with Extra Help from Medicare

[In 2026, you'll pay \$0 for Tier 1 and 2 drugs. For other drugs, you'll pay a small copay — one amount for generic drugs and a different amount for brand-name drugs.] Learn more about 2026 drug costs <here>. [In 2026, you'll pay a small copay — one amount for generic drugs and a different amount for brand-name drugs.] [In 2026, you'll pay \$0 for all covered drugs.]

Questions?
Our experienced team is here to help.
Visit <uhc.com>.

Your 2026 drug coverage¹

Below is a summary of your regular maintenance medications. Please note, not all your drugs may be listed, including any insulin you may take, which has a copay of no more than \$35. Please discuss any 2026 coverage changes with your provider or pharmacy before January 1st, 2026.

Your drug	Deductible in 2026	Copay (\$)/Coinsurance (%) ² 30-Day Supply		2026 coverage status	2026 coverage options
		2025	2026		
<TARGET DRUG>	[Yes][No][N/A]	<Target_Drug_X_2025_Copay>	<Target_Drug_X_2026_Copay>	<Not covered>	<ALT A> <ALT B> <ALT C> <ALT D> <ALT E>
<TARGET DRUG>		<Target_Drug_X_2025_Copay>	<Target_Drug_X_2026_Copay>	<Only generic version is covered>	<ALT A>
<TARGET DRUG>		<Target_Drug_X_2025_Copay>	<Target_Drug_X_2026_Copay>	<Prior authorization needed>	<Ask your provider to request a Prior Authorization>
<TARGET DRUG>		<Target_Drug_X_2025_Copay>	<Target_Drug_X_2026_Copay>	<Only biosimilar drug is covered>	<ALT A> <ALT B>
<TARGET DRUG>		<Target_Drug_X_2025_Copay>	<Target_Drug_X_2026_Copay>	<Covered>	<This drug is covered>

2026 monthly costs

For an estimate of 2026 monthly drug costs, visit <URL> and select Prepare for Next Year in the Coverage and Benefits tab.

Definitions

Deductible: A set amount you must pay for covered prescriptions before your plan begins to pay.

Coinurance: Your share of the cost of a covered prescription, calculated as a percentage of the total cost of the drug.

¹Based on current, 2025 plan enrollment.

²Copays and coinsurance amounts reflect plan costs during the initial coverage stage and after the deductible, if any, is met. Your cost at the pharmacy may be lower than the plan copay.

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