

WELCOME TO UCARE

UCare Medicare Group Plans for your Retirees

We know Medicare so you don't have to

Retirees are adjusting to a new phase in life. One of the most challenging parts of the transition is how their health coverage changes once they become eligible for Medicare. When it comes to Medicare, we understand it. We help retirees while making your life easier. We want to be your partner in assisting your retirees. Consider us your Medicare de-complicators.

How UCare serves the employer:

- Employers/Unions are *not* required to contribute financially to retiree premium
- No minimum retiree participation is required
- All administration handled by UCare:
 - Retiree phone calls, questions and issues
 - Mailings
 - Billing
 - Enrollment
 - Medicare 101 and Open Enrollment Meetings
 - Employee Health or Benefit Fairs

Advantages for retirees:

- Medicare and plan education – By phone or Medicare 101 sessions
- Plan choice: High, Core and Basic Options (retirees choose the plan they want annually)
- HSA/HRA funds may be used to pay premium
- Large Network and Service Area – Worldwide Travel Benefit
- Dental – Preventive included plus optional Comprehensive Rider
- Prescription drug benefits retirees cannot purchase on their own –High Option eliminates the “Donut Hole.” Plans include and enhance Medicare Part D drug coverage.
- UCare Health & Wellness Programs: SilverSneakers® Fitness and Health Club Discount
- Dedicated Medicare Group Customer Service staff

Amy Sundem
UCare Medicare Group Sales Representative
asundem@ucare.org 612-676-3669

UCARE MEDICARE GROUP PLANS

UCare serves more than 100,000 Medicare Members in MN and has been serving retirees for more than 20 years. Today we offer UCare Medicare Group Plans to more than 90 employer groups across Minnesota. These private or public companies, school districts or union groups, trust us to provide our plans to their Medicare-eligible retirees and spouses. Retirees love their UCare plans, as we retain 96% of our Medicare members year after year.

UCare Medicare Group offers retirees a choice of three standard plan options: High, Core and Basic. Most groups offer all three, while some offer High and Core only, and some only the High option. Retirees and spouses each choose their own plan for the calendar year. They may change plan options every fall for the following January 1 effective date.

These plans offer rich group benefits, not found in the individual market. The plans include preventive services and routine screenings for no copay. The plans include and enhance Medicare Part D Prescription Drug coverage. Preventive dental benefits are included and an optional dental plan is available for retirees to purchase. All plans include the TruHearing hearing aid benefit and Over-the-Counter benefits. The plans also include the very popular SilverSneakers® fitness program, a free basic gym membership to all their 16,000+ clubs.

UCare Medicare Group Plans

High – This plan option has the richest coverage and the lowest copays to use services. This plan enhances the Part D benefit by covering brand and generic drugs through the Coverage Gap (otherwise referred to as the “donut hole”). This benefit is not offered in the individual market.

Core – This plan is our most popular option. The price is lower than our High plan yet still provides rich and comprehensive benefits, for only slightly higher copays. Like the High plan, this plan offers a \$150 credit toward eyewear each year.

Basic – This is our most cost-effective premium plan. The member has some higher copays while paying a lower premium. This plan works best for a low user of healthcare, who wants to take advantage of the preventive benefits at no copay.

Billing

Most employers do not contribute to the premium. Instead, we directly bill the retirees or retirees set up Electronic Funds Transfer to pay the premium. Some employers choose to pay a portion of the premium. If so, we can easily set that up with the group.

Group Eligibility

- ◆ Retirees must live within Minnesota or 26 counties in Western Wisconsin.
- ◆ Retirees must be enrolled in Medicare Parts A and B.
- ◆ Employers must have 5 or more Medicare-eligible retirees, including spouses.
- ◆ Employers must be based in Minnesota.
- ◆ There are no minimum enrollment requirements.
- ◆ Easy to implement- get started in one 30 minute meeting.

UCARE MEDICARE GROUP PLANS – FAQs

Q: What are the criteria for offering the UCare Medicare Group Plans?

A: The employer/group must have at least five people who are eligible for the plan. Eligibility means that the retiree is 65 years or older **and** retired. Note that retired spouses (65 years or older) of retirees **do count** toward the five-person eligibility rule.

Q: Who can join the UCare Medicare Group Plans?

A: Current and upcoming 65+ retirees can enroll in the plan for coverage to start the 1st of the month after the employer-sponsored coverage ends. For retirees under 65, they can enroll in the plan for coverage to start on the 1st of the month they turn 65. Past 65+ retirees can enroll in the plan for coverage to start on the 1st of any month, subject to the employer's enrollment rules. These group plans are also available to Medicare eligible spouses (65+ and retired) to join as a dependent of the retiree.

Q: What are the employer's enrollment rules?

A: The employer decides how open or closed enrollment into the Group Plans will be. A more closed enrollment would require continual coverage, meaning that upon loss of employer coverage, the retiree must choose the Group Plan. If the retiree chooses another plan, he or she will no longer be eligible for the Group Plan at a later date. Some companies have a more open enrollment with no such requirement and retirees can come and go off the Group Plan as they please.

Q: How does enrollment work for those joining UCare Medicare Group Plans?

A: Retirees may choose a plan among the three plan options for the calendar year, for coverage until December 31. Retirees may continue with the same coverage, or may make a change among the plans offered every year for a January 1 effective date. If a retiree joins during the year, we will inform them about their option to change plans for a January 1 effective date. The coverage will then be January 1 to December 31. Each spouse can join their own plan, they do not need to join the same plan as retiree.

Q: Is there a minimum enrollment for the employer?

A: No, there is no minimum enrollment.

Q: What is the cost to the employer?

A: Most employers have zero cost. There is no requirement that the employer contributes to the premium. If the employer so chooses, they can contribute some or the entire premium. The employer can also choose to contribute for some retirees and not all retirees.

Q: Is the employer subject to compliant requirements or annual reporting to offer these plans?

A: If the company is not contributing to the premium then no. If the company is contributing to the premium, they may need to account for that expense. Employers should check with their accountant or tax professional in this case.

Q: What is required of the employer to set up a Medicare Group Plan?

A: Very little. The only documentation is a Federal Tax ID number. Setting up the group takes one 30-minute meeting to work out the details. Mailing of all letters and enrollment kits is handled by UCare. All assistance with enrollment and answering retiree questions are handled by UCare. UCare can bill the retirees directly.

Q: Can my 65+ active employees join the UCare Medicare Group Plan?

A: In short, no – not the Group Plan. If a 65+ active employee chooses to waive the employer-sponsored insurance plan, he or she can sign up for Medicare Part B and an Individual Medicare plan, but he or she will not be eligible to join the Medicare Group Plan until they transition from active to retired. A note about part-time/casual workers: If a 65+ employee changes job status so that he or she is no longer eligible for the employer-sponsored plan, he or she is now eligible for the Group plan.

Q: We use a consultant for our benefits. How does UCare fit in?

A: We work with consultants on most of our groups. We are more than happy to work through your consultant to bring the UCare Medicare Group plans to your retirees. Feel free to have them contact us directly.

Additional questions? Contact us!

UCare Medicare Group Plans Sales Team

Amy Sundem, Group Medicare Sales Rep – 612-676-3669 • a_sundem@ucare.org

Debbie Holt, Group Medicare Sales Manager – 612-676-3557 • dholt@ucare.org



UCare Medicare Group Plans Your Retirees

Effective January 1, 2020 through December 31, 2020

Benefit Category	UCare Group High	UCare Group Core	UCare Group Basic
Premium: monthly, per person	\$342.00	\$177.00	\$79.00
Preventive Care (e.g., physicals, eye & hearing exams, flu shots)	100% coverage	100% coverage	100% coverage
Preventive Dental	100% coverage for 2 oral exams and 3 cleanings per year at participating dental offices.	100% coverage for 2 oral exams and 3 cleanings per year at participating dental offices.	100% coverage for 2 oral exams and 3 cleanings per year at participating dental offices.
Classic Choice Dental	\$22/month	\$22/month	\$22/month
Eyewear	\$150 annual allowance	\$150 annual allowance	Not covered
Hearing Aids (TruHearing brand)	\$699 per aid for Advanced Aids \$999 per aid for Premium Aids	\$699 per aid for Advanced Aids \$999 per aid for Premium Aids	\$699 per aid for Advanced Aids \$999 per aid for Premium Aids
Office Visits: Primary Specialist	\$15 copay per visit \$15 copay per visit	\$15 copay per visit \$30 copay per visit	\$15 copay per visit \$40 copay per visit
Inpatient Hospital	\$100 copay per admission	\$200 copay per admission	\$300/day copay for days 1-5; 100% coverage thereafter.
Outpatient Surgery	\$200 copay	\$250 copay	\$250 copay
Emergency Services (Worldwide - may travel up to 6 months)	\$50 copay per hospital emergency visit; 100% coverage thereafter.	\$75 copay per hospital emergency visit; 100% coverage thereafter.	\$75 copay per hospital emergency visit; 100% coverage thereafter.
Ambulance Services	\$100 copay	\$100 copay	\$200 copay
Medical Out-of-Pocket Maximum for Part A & B Services	\$3400 per calendar year. Once met, all services are covered 100% for the rest of the year.	\$3400 per calendar year. Once met, all services are covered 100% for the rest of the year.	\$3400 per calendar year. Once met, all services are covered 100% for the rest of the year.

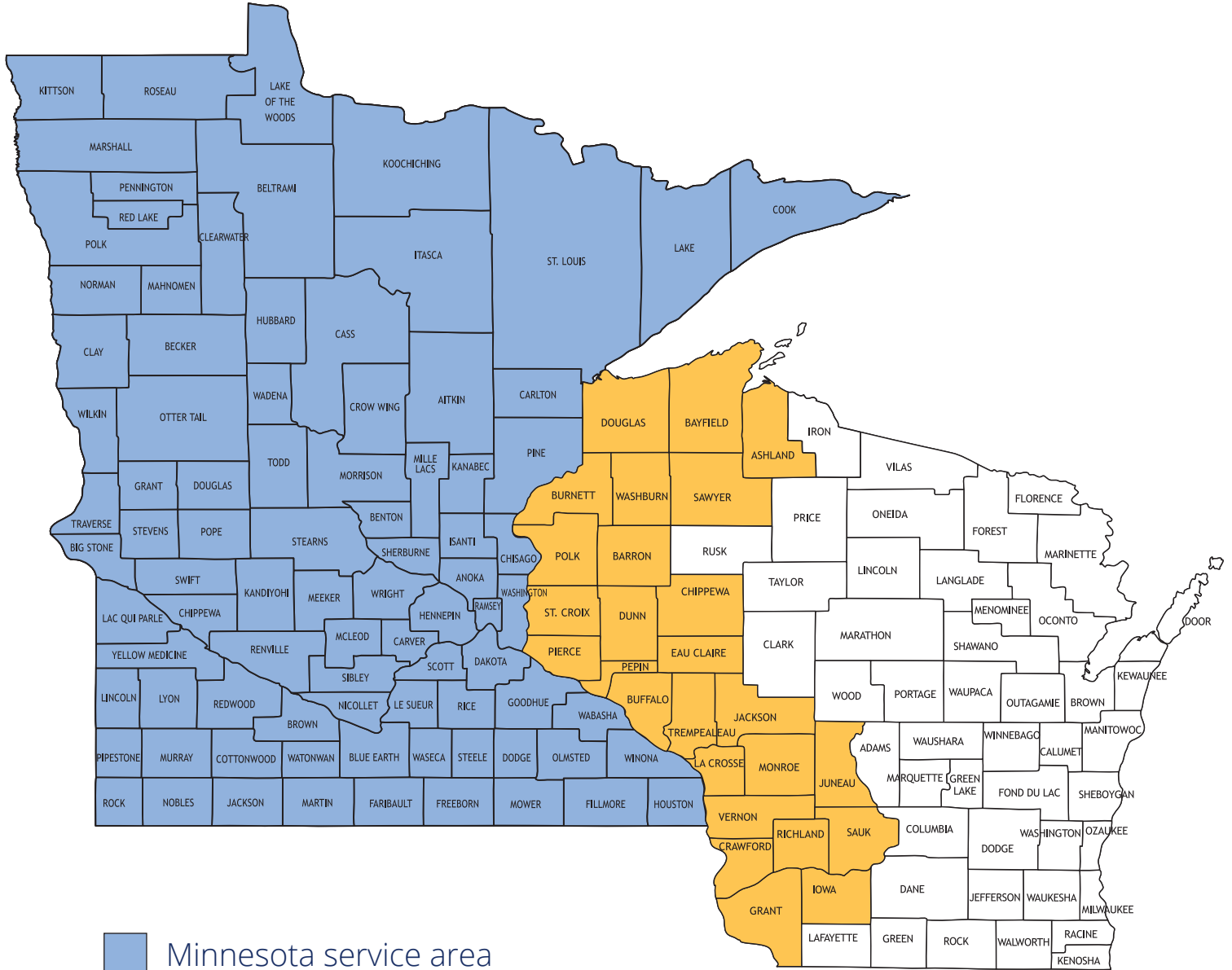
UCare Minnesota is an HMO-POS plan with a Medicare contract. Enrollment in UCare Minnesota depends on contract renewal. Benefits, formulary, pharmacy network, provider network, premium, deductible, and/or copayments/ coinsurance may change on January 1 of each year. Limitations, copayments and restrictions may apply.

Benefit Category	UCare Group High	UCare Group Core	UCare Group Basic
<p>Part D Prescription Drug Coverage:</p> <p>Annual deductible (No deductible for Tier 1)</p> <p>Tier 1 – Generic drugs</p> <p>Tier 2 – Preferred brand drugs</p> <p>Tier 3 – Non-preferred drugs</p> <p>Tier 4 – Specialty drugs</p> <p>Up to a 30-day supply for 1 copay.</p> <p>90-day supply for 2 copays through mail order or preferred pharmacies.</p>	<p>\$100 for Tiers 2-4</p> <p>\$10 copay</p> <p>\$40 copay</p> <p>\$100 copay</p> <p>30% coinsurance</p> <p>Coverage through the prescription drug gap, or the “donut hole.” Medicare catastrophic drug coverage begins once the \$6,350 out-of-pocket costs are met. (See Summary of Benefits for catastrophic costs).</p>	<p>\$200 for Tiers 2-4</p> <p>\$12 copay</p> <p>\$45 copay</p> <p>\$100 copay</p> <p>25% coinsurance</p> <p>After total yearly drug costs reach \$4,020, Tier 1 Generics will continue to be covered with a \$12 copay and you will pay 25% of Brand-name drugs. Medicare catastrophic drug coverage begins once the \$6,350 out-of-pocket costs are met. (See Summary of Benefits for catastrophic costs).</p>	<p>\$400 for Tiers 2-4</p> <p>\$12 copay</p> <p>\$45 copay</p> <p>\$100 copay</p> <p>25% coinsurance</p> <p>After total yearly drug costs reach \$4,020 you pay 25% of Tier 1 and Tier 4 Generics and 25% of Brand-name drugs. Medicare catastrophic drug coverage begins once the \$6,350 out-of-pocket costs are met. (See Summary of Benefits for catastrophic costs).</p>
Medicare Part B Drugs	80% coverage	80% coverage	80% coverage
Over-the-Counter (OTC)	\$25 quarterly allowance	\$25 quarterly allowance	\$25 quarterly allowance
Fitness Programs	SilverSneakers® Health Club Savings	SilverSneakers® Health Club Savings	SilverSneakers® Health Club Savings

- Service area includes the entire state of Minnesota & 26 counties in western Wisconsin.
- Enrollees must carry both Parts A and B of Medicare; automatic enrollment in Part D.
- See UCare Medicare Group Plans Summary of Benefits for full plan description.
- Website: www.ucare.org.

**Contact the UCare Medicare Group Plans Sales Team at:
612-676-6900 or toll free at 1-877-598-6574 (TTY users: 1-800-688-2534)
We are available 8 am to 5 pm, Monday - Friday.**

UCare Medicare Group Plans service area



- Minnesota service area
- Wisconsin service area



STARTING A UCARE MEDICARE GROUP PLAN

It's easy to set up a Medicare Group Plan for your retirees. After gathering some information and setup time, we can start to serve you and your retirees. Read below and learn how we work to get you started, in one 30-minute meeting.

1. Gather company information for New Group Setup form
 - a. Contact Name, Address, Phone
 - b. Federal Tax ID number
2. Determine how the premium for plans will be made
 - a. Retiree and/or spouse pays the premium – most common choice
 - i. Billed or Electronic Funds Transfer
 - ii. Premium CAN be reimbursed from retiree's HSA/HRA
 - b. Company pays all or some of the premium
 - i. Company pays into an HRA/HSA
3. Determine an Enrollment Window timeframe to join the plan
 - a. 3-month initial enrollment period to start
 - b. Rolling open enrollment after – join when eligible or during open enrollment
4. Determine how UCare will inform retirees about the plans
 - a. Retiree letters – we write and send on your letterhead
 - b. Medicare office hours – we are available for one-on-one meetings
 - c. Benefit fairs – we staff a table and answer questions
 - d. Pre-Retirement/Retirement Meeting – we present our plans
 - e. Company website or intranet – we supply you with information on the plans
 - f. Materials in HR office – our contact info, plan summaries, enrollment kits
5. Determine how UCare will inform up-and-coming retirees about the plans
 - a. Age-in lists of those turning 65
 - b. List of those planning to retire
6. We know Medicare, so you don't have to. Retirees/spouses contact us at UCare:
 - a. Phone: 612-676-6900
 - b. Email: Groupsales@ucare.org
 - c. Walk in: 500 Stinson Blvd in Minneapolis, MN

Contact Amy Sundem at 612-676-3669 or asundem@ucare.org to get started today!