Medicare de-complicator guide
We’re de-complicators.
The de-mystifiers who make Medicare clear and simple. Figure-outers who can help you pick a plan that suits your needs and your budget.
When it comes to Medicare, you have lots of options.

But all those choices can make it harder to find the coverage that’s best for you. UCare can help. We created this simple guide to make Medicare easier. It covers important basics you’ll need to know, like:

- The four parts of Medicare
- When to enroll in Medicare
- What each part covers
- How to avoid penalties
The four parts of Medicare and what they cover.

Each part covers different health care services.

- **PART A**
  - Hospital insurance

- **PART B**
  - Medical insurance

- **PART C**
  - Medicare Advantage

- **PART D**
  - Prescription drug coverage
Part A: Original Medicare

Hospital insurance

What it covers
✔️ Hospital stays
✔️ Care in a skilled nursing facility
✔️ Home health care
✔️ Hospice care

Your out-of-pocket costs
✔️ Copays
✔️ Deductibles
✔️ Coinsurance

Words to know

Copay
This is a set fee you pay when you visit your doctor or clinic or fill a prescription.

Coinsurance
You and your plan share the cost for some services. Coinsurance is the percentage of the cost you pay for a covered health care service.

Deductible
A deductible is the amount you pay for health care services before your plan begins to pay.

Monthly premium
This is the amount you pay each month for your health plan coverage.
Part B: Original Medicare

Medical insurance

What it covers
- Doctor visits
- Outpatient surgery
- Ambulance
- Medical equipment and supplies

Your out-of-pocket costs
- Monthly premiums
- Annual deductibles
- Coinsurance

Original Medicare covers a lot, but it won’t pay for all the health care you may need.
If you only have Part A and Part B coverage, you’ll pay the full cost for services Original Medicare doesn’t cover, including:

- Preventive dental care and most other dental services
- Routine eye exams and eyewear
- Routine hearing exams and hearing aids
- Routine physical exams
- Fitness club memberships
- Prescription drugs you may take at home
- Care in a skilled nursing facility without a qualifying 3-day hospital stay
- Most care you receive when traveling outside the U.S.
Part C: Medicare Advantage

Part C is also known as Medicare Advantage. These are private plans approved by Medicare. You can buy a Medicare Advantage plan to help pay for costs Original Medicare doesn’t cover. These plans include all your Part A and Part B benefits along with many extras. Most offer Part D prescription drug coverage too.

What it covers
- ✔ Part A and Part B benefits
- ✔ Extras that may include vision, dental and fitness benefits
- ✔ Part D prescription drug coverage (most Medicare Advantage plans)

Your out-of-pocket costs
- ✔ Monthly premiums
- ✔ Copays
- ✔ Annual deductibles
- ✔ Coinsurance

Medicare Advantage plans are a popular choice for those who want the convenience of having all their health care benefits under one plan.
The “Advantages” of Medicare Advantage.

Convenience
When you choose a Medicare Advantage plan that includes Part D prescription drug coverage, you get all your health benefits — and many extras — under one plan.

Coverage when traveling
Some Medicare Advantage plans cover you anywhere in the U.S. Most also include emergency coverage worldwide.

Financial protection
Unlike Original Medicare, which doesn’t limit how much you may have to pay out-of-pocket each year, Medicare Advantage plans set a maximum on your out-of-pocket costs.
Part D: Prescription drug coverage

You can purchase Part D coverage from private health care companies to help cover the cost of your prescriptions.

Phases of coverage
- ✔ Deductible
- ✔ Initial coverage phase
- ✔ Coverage gap
- ✔ Catastrophic coverage

Your out-of-pocket costs
- ✔ Monthly premiums
- ✔ Annual deductibles
- ✔ Copays
- ✔ Coinsurance

There are two ways to get Part D:

- As part of a Medicare Advantage plan (MA-PD)
- As a separate, stand-alone prescription drug plan (PDP)
How Part D works.

Part D works differently from other parts of Medicare.

✔ Plans are different when it comes to the drugs they cover

✔ Before you enroll, check to make sure your medications are on the list of covered drugs (formulary)

✔ How much your plan pays for your prescriptions depends on what phase of coverage you are in

After you meet the deductible, the three phases of coverage are:

- **Phase 1**: Initial coverage phase
- **Phase 2**: Coverage gap
- **Phase 3**: Catastrophic coverage

You also may be able to get Extra Help to pay for your prescription drug costs. Visit [ssa.gov](https://ssa.gov) to see if you qualify.
Enrolling in Medicare.

When to enroll.

Most people are eligible for Medicare at age 65. you’re already receiving Social Security benefits, you’ll automatically be enrolled. If not, you’ll need to sign up.

You have seven months to sign up for Medicare when you first become eligible:

- Three months before your birthday month
- Your birthday month
- Three months after your birthday month
Where to sign up.

You enroll in Part A and Part B through Social Security:

✔️ Online at ssa.gov
✔️ By phone at 1-800-772-1213, 8 am – 7 pm, Monday – Friday
✔️ In person at your local Social Security office

You can enroll in Part C and Part D through private insurance companies only after you’ve enrolled in Original Medicare:

✔️ You must have Part A and Part B before you can enroll in a Part C Medicare Advantage plan
✔️ You must have Part A or Part B before you can enroll in Part D coverage

Delaying enrollment

You can wait to enroll in Medicare if you plan to keep working after age 65 and have coverage through your employer or your spouse is working and you are covered by your spouse’s employer.

If you wait to enroll in Part B and are not covered through an employer plan, you will only be able to sign up between January 1 and March 31 during the General Enrollment Period.

Late enrollment penalties

If you don’t sign up for Part B and Part D when you first become eligible for Medicare, you may pay a penalty if you decide to sign up later.

Visit medicare.gov for details about penalties.
Things to consider as you shop for a plan.

Compare plan features, costs and benefits as you shop.

This worksheet can help you keep track.

<table>
<thead>
<tr>
<th></th>
<th>Plan 1</th>
<th>Plan 2</th>
<th>Plan 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the monthly premium?</td>
<td>$_______</td>
<td>$_______</td>
<td>$_______</td>
</tr>
<tr>
<td>Does the plan include Part D prescription drug coverage?</td>
<td>YES / NO</td>
<td>YES / NO</td>
<td>YES / NO</td>
</tr>
<tr>
<td>Are my medications included in the list of covered drugs?</td>
<td>YES / NO</td>
<td>YES / NO</td>
<td>YES / NO</td>
</tr>
<tr>
<td>Are my doctors and clinics in the plan network?</td>
<td>YES / NO</td>
<td>YES / NO</td>
<td>YES / NO</td>
</tr>
<tr>
<td>What is my copay for doctor and clinic visits?</td>
<td>$_______</td>
<td>$_______</td>
<td>$_______</td>
</tr>
<tr>
<td>What is my copay for prescriptions?</td>
<td>$_______</td>
<td>$_______</td>
<td>$_______</td>
</tr>
<tr>
<td>Will the plan cover emergency care I receive outside the network and outside the U.S.?</td>
<td>YES / NO</td>
<td>YES / NO</td>
<td>YES / NO</td>
</tr>
<tr>
<td>Will the plan help pay for my health club membership?</td>
<td>YES / NO</td>
<td>YES / NO</td>
<td>YES / NO</td>
</tr>
<tr>
<td>Does the plan include dental benefits?</td>
<td>YES / NO</td>
<td>YES / NO</td>
<td>YES / NO</td>
</tr>
<tr>
<td>Is my dentist in the plan network?</td>
<td>YES / NO</td>
<td>YES / NO</td>
<td>YES / NO</td>
</tr>
<tr>
<td>Does the plan cover eye exams and eyewear?</td>
<td>YES / NO</td>
<td>YES / NO</td>
<td>YES / NO</td>
</tr>
<tr>
<td>Does the plan cover hearing exams and hearing aids?</td>
<td>YES / NO</td>
<td>YES / NO</td>
<td>YES / NO</td>
</tr>
<tr>
<td>Do my friends or family members recommend this plan?</td>
<td>YES / NO</td>
<td>YES / NO</td>
<td>YES / NO</td>
</tr>
</tbody>
</table>
UCare Minnesota and UCare Health, Inc. are HMO-POS plans with Medicare contracts. Enrollment in UCare Minnesota and UCare Health depends on contract renewal.

EssentiaCare and UCare Your Choice are PPO plans with Medicare contracts. Enrollment in EssentiaCare and UCare Your Choice depends on contract renewal.

Whether you’re new to Medicare or want help to re-think your coverage, we’re the helpers who can de-mystify Medicare.

**By phone**

612-676-3500 | 1-877-523-1518
TTY 1-800-688-2534
8 am – 8 pm, seven days a week, (Oct. 1 – March 31)
8 am – 8 pm, Monday – Friday (April 1 – Sept. 30)

**Go online**

Learn more about UCare Medicare Plans at [ucare.org](http://ucare.org)

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Talk to a UCare Medicare specialist today.

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Notice of Nondiscrimination

UCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. UCare does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

We provide aids and services at no charge to people with disabilities to communicate effectively with us, such as TTY line, or written information in other formats, such as large print.

If you need these services, contact us at 612-676-3200 (voice) or toll-free at 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

We provide language services at no charge to people whose primary language is not English, such as qualified interpreters or information written in other languages.

If you need these services, contact us at the number on the back of your membership card or 612-676-3200 or toll-free at 1-800-203-7225 (voice); 612-676-6810 or toll-free at 1-800-688-2534 (TTY).

If you believe that UCare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file an oral or written grievance.

Oral grievance

If you are a current UCare member, please call the number on the back of your membership card. Otherwise please call 612-676-3200 or toll-free at 1-800-203-7225 (voice); 612-676-6810 or toll-free at 1-800-688-2534 (TTY). You can also use these numbers if you need assistance filing a grievance.

Written grievance

UCare
Attn: Appeals and Grievances
P.O. Box 52
Minneapolis, MN 55440-0052
Email: cag@ucare.org | Fax: 612-884-2021

You can also file a civil rights complaint with the U.S. Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019 | 1-800-537-7697 (TDD)


XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

CHÚ Ь: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 612-676-3200/1-800-203-7225（TTY：612-676-6810/1-800-688-2534）。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 612-676-3200/1-800-203-7225 (телетайп: 612-676-6810/1-800-688-2534).

โปรดทราบ: ทุกๆ ขั้นตอนเว้นวรณ์ ลง, ทุกบันทึกทางอยู่สถิตี้ทางพยาบาล, โดยยั้งเสีย่ำ, แม้บ่มพิภัมใช้ที่บ. ไอที 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

intentión: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).
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Fax: 612-884-2021
Attn: Appeals and Grievances
UCare
Mailing Address

Oral grievance

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, D.C. 20201. You can also use these numbers if you need assistance filing a grievance.

1-800-688-2534 (TTY)
or toll free at 1-800-203-7225 (voice); 612-676-6810.

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1-800-368-1019, 1-800-537-7697 (TDD)

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