

Choosing the best Medicare plan for you

When it comes to Medicare coverage, you've got lots of options. But what matters most in a plan depends on you. Your health care needs, lifestyle and budget all play a big role in your decision. Here's what you need to know about the different kinds of Medicare plans to choose the best fit for you.

Three reasons you may want more than Original Medicare

- 1 Original Medicare (Part A and Part B) doesn't cover all the health care you may need.**
For example, Original Medicare doesn't cover most dental, routine vision or hearing services. It also won't cover most care you receive when traveling outside the U.S.
- 2 Original Medicare doesn't cap how much you need to pay.**
You'll need to pay 20% for covered services and 100% for services Original Medicare doesn't cover. That's in addition to monthly premiums (Part B), deductibles, copays and coinsurance.
- 3 Outpatient prescription drug coverage.**
Original Medicare doesn't cover your medications. If you want help to pay for your prescription drugs, you'll need to purchase Medicare Part D drug coverage. If you choose not to purchase Part D coverage when you first become eligible, you may pay a late enrollment penalty if you decide to sign up later.

Plans that provide coverage beyond Original Medicare

The two most popular kinds of plans are Medicare Supplement (also called Medigap) and Medicare Advantage. These private plans help pay for costs Original Medicare doesn't cover.

MED SUPP **Medicare Supplement plans**

Medicare Supplement insurance can help pay for some of the out-of-pocket costs that Original Medicare (Part A and Part B) doesn't pay for, such as deductibles, copays, coinsurance and other costs. With portable coverage, you can take your plan with you if you live in another state part of the year — or if you move to another state. Your plan benefits are guaranteed and will never change as long as you pay your monthly premiums. If you want outpatient prescription drug coverage, you need to enroll in a Medicare Part D plan.

MED ADV **Medicare Advantage plans**

Medicare Advantage plans offer all-in-one convenience of medical and Medicare Part D prescription drug coverage in one simple plan. These plans are also referred to as Medicare Part C. Many offer extras like routine vision, eyewear, hearing aids, over-the-counter allowance and dental benefits, plus a free gym membership. Medicare Advantage plans also limit your out-of-pocket costs each year to cap how much you pay.

Comparing plans

As you explore your Medicare coverage options, be sure to compare plan features, costs and benefits before choosing a plan.

	Original Medicare	UCare Medicare Supplement	UCare Medicare Advantage
Premium	Part B premium	Varies by plan	Varies by plan
Doctor and hospital visits	Covers 80% after you meet deductibles or other requirements	Covers copays, coinsurance and deductibles	Covers services Original Medicare doesn't cover
Routine preventive care		Varies by plan	✓
Prescription drugs			✓
Over-the-counter allowance			✓
Dental, vision and hearing			✓
Portable coverage		✓	
Guaranteed benefits		✓	
Copays, coinsurance and deductibles		✓	
Network	Any Medicare provider	Any Medicare provider	Many plans include 96% of all Minnesota providers
SilverSneakers® fitness program		✓	✓
Yearly limit on out-of-pocket costs			✓

Talk to a Medicare de-complicator today



1-877-523-1518

TTY users call 1-800-688-2534

8 am – 5 pm, Monday – Friday



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