

Choose the plan that's right for you.

This chart helps you compare costs and coverage to find a plan that fits your needs and budget. If you'd rather talk through your options with an expert, our Medicare de-complicators are ready to help.



CURRENT MEMBERS

218-722-4915 or
1-855-432-7025 toll free

24 hours a day,
seven days a week

TTY users call 612-676-6810 or 1-800-688-2534 toll free

MEDICARE SHOPPERS

218-722-4783 or
1-855-432-7027 toll free

8 am – 8 pm, seven days a week (Oct. 1 – March 31)
8 am – 8 pm, Monday – Friday (April 1 – Sept. 30)

Call a trusted UCare broker near you



online

COMPARE PLAN BENEFITS

- Look up participating doctors, dentists and pharmacies
- Look up covered prescription drugs

Visit ucare.org/medicare123

This information is not a complete description of benefits.

EssentiaCare is a PPO plan with a Medicare contract. Enrollment in EssentiaCare depends on contract renewal. Out-of-network/noncontracted providers are under no obligation to treat EssentiaCare members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including cost-sharing that applies to out-of-network services.

EssentiaCare is a registered trademark of Essentia Health non-profit corporation.

Statement 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.

ATENCIÓN: 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).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 612-676-3200/1-800-203-7225 (TTY 612-676-6810/1-800-688-2534).

EssentiaCare
Essentia Health + UCare

4310 Menard Drive, Suite 600
Hermantown, MN 55811

500 Stinson Blvd
Minneapolis, MN 55413

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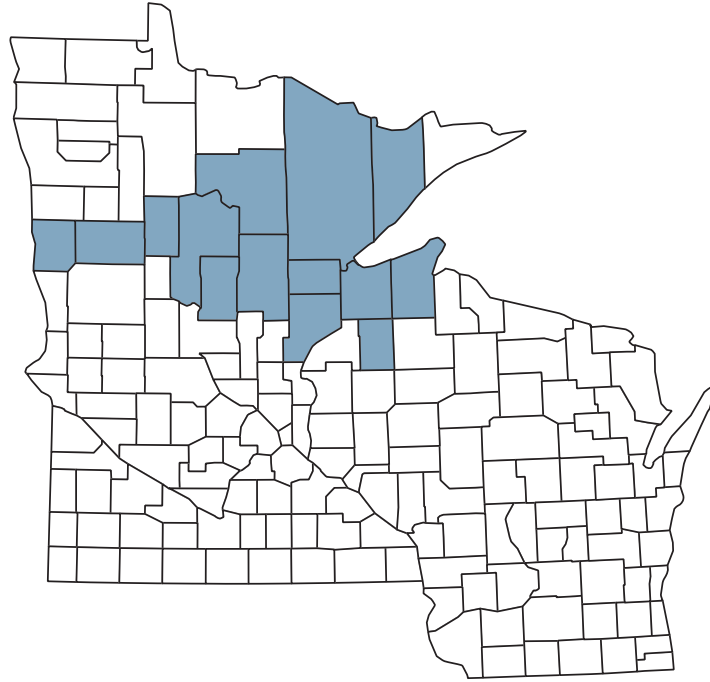


Pang
UCare de-complicator

Dr. Carlson
Retired family doctor

2023 EssentiaCare Medicare Plans Comparison Chart

EssentiaCare
Essentia Health + UCare



To be eligible for EssentiaCare you must live in one of the following counties:

Minnesota counties

Aitkin, Becker, Carlton, Cass, Clay, Crow Wing, Hubbard, Itasca, Lake, Pine, St. Louis

Wisconsin counties

Bayfield, Douglas, Washburn

Plan options:

EssentiaCare Access (PPO)*

EssentiaCare Access is only available in St. Louis (MN), Bayfield (WI), Douglas (WI) and Washburn (WI) counties.

EssentiaCare Secure (PPO)*

EssentiaCare Grand (PPO)*

For information about plans available in other counties, please call us at 1-855-432-7027, TTY users call 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)

You can see any provider that accepts Medicare, but you'll **pay less when you get care from Essentia Health providers**

Coverage when traveling

EssentiaCare plans travel with you whether you're gone for a couple weeks or a few months.

As an EssentiaCare member, here's how it works. In addition to the more than 2,100 Essentia Health providers and its partners, you have access to out-of-state providers with our expanded MultiPlan® national network. At these providers, your plan works the same as in-network — giving you the same great coverage.

EssentiaCare also provides flexibility to see providers out-of-network that accept Medicare, but you may pay more.

Always know that emergencies are covered while traveling in the U.S. and worldwide with a copay.

*PPO: Preferred Provider Organization

For more benefit details, please see your Evidence of Coverage.

For services at in-network providers.

	Access	Secure	Grand
2023 monthly plan premium you must continue to pay your Medicare Part B premium	\$0	\$33	\$93
Maximum out-of-pocket	\$4,400; then 100% covered	\$4,500; then 100% covered	\$3,000; then 100% covered
Preventive care	\$0 copay for many services	\$0 copay for many services	\$0 copay for many services
Doctor visits in person or telehealth for Medicare-approved services	Primary: \$10 copay Specialist: \$50 copay	Primary: \$0 copay Specialist: \$45 copay	Primary: \$0 copay Specialist: \$30 copay
Inpatient hospital care (per admission)	\$300 copay per day (days 1–5), then 100% covered	\$300 copay per day (days 1–5), then 100% covered	\$250 copay per stay (not per day), then 100% covered
Outpatient hospital or surgery	\$395 copay	\$350 copay	\$300 copay
Lab services	\$0 copay	\$0 copay	\$0 copay
Diagnostic tests (e.g., MRI and CT scans), radiation therapy and X-rays	20% coinsurance	10% coinsurance up to a maximum of \$150 per day	10% coinsurance up to a maximum of \$50 per day
Coverage when traveling	Out-of-network coverage	Out-of-network coverage	Out-of-network coverage
Dental coverage <i>(see Summary of Benefits or Brighten Your Smile dental overview brochure for more details)</i>	\$400 flexible allowance to use on one or a combination of eligible dental, hearing aids and prescription eyewear	Routine dental with optional coverage available	Routine dental with optional coverage available
Hearing aid allowance		Not covered	\$500 annual allowance
Eyewear/contacts allowance		\$100 annual allowance	\$200 annual allowance
Over-the-counter benefit	\$75 twice a year	\$75 twice a year	\$75 twice a year
Acupuncture all plans cover acupuncture for chronic low back pain, based on Medicare criteria	Doctor visit copays apply	Doctor visit copays apply	Doctor visit copays apply
Fitness program	Basic membership	Basic membership	Basic membership
Medicare Part D prescription drug coverage copays shown at preferred pharmacy rates	Annual deductible: Tier 1 = \$0 Tiers 2–5 = \$395 Copays: Tier 1 = \$3 Tier 2 = \$10 Tier 3 = 17% Tier 4 = 50% Tier 5 = 25%	Annual deductible: Tiers 1 & 2 = \$0 Tiers 3–5 = \$345 Copays: Tier 1 = \$1 Tier 2 = \$10 Tier 3 = \$47 Tier 4 = 50% Tier 5 = 27%	Annual deductible: Tiers 1–5 = \$0 Copays: Tier 1 = \$0 Tier 2 = \$10 Tier 3 = \$47 Tier 4 = 50% Tier 5 = 33%