



UCare Medicare Group Plans Education Minnesota Retirees

Effective January 1, 2023 through December 31, 2023

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	\$25/month	\$25/month	\$25/month
Eyewear	\$200 annual allowance	\$200 annual allowance	\$200 annual allowance
Hearing Aids (TruHearing brand)	\$499 per aid for Advanced Aids \$799 per aid for Premium Aids	\$599 per aid for Advanced Aids \$899 per aid for Premium Aids	\$699 per aid for Advanced Aids \$999 per aid for Premium Aids
Office Visits: Primary Specialist	\$0 copay per visit \$15 copay per visit	\$0 copay per visit \$30 copay per visit	\$0 copay per visit \$40 copay per visit
Inpatient Hospital	\$100 copay per admission	\$200 copay per admission	\$400 copay per admission
Outpatient Surgery Hospital Ambulatory Surgery Center	\$200 copay \$200 copay	\$250 copay \$250 copay	\$250 copay \$250 copay
Emergency Services (Worldwide - may travel up to 6 months)	\$50 copay per hospital emergency visit	\$75 copay per hospital emergency visit	\$75 copay per hospital emergency visit
Ambulance Services	\$100 copay	\$100 copay	\$200 copay
Medical Out-of-Pocket Maximum for Part A & B Services	\$2,800 per calendar year Once met, all services are covered 100% for the rest of the year.	\$3,000 per calendar year Once met, all services are covered 100% for the rest of the year.	\$3,400 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
Part D Prescription Drug Coverage: Annual deductible (No deductible for Tier 1) Tier 1 – Generic drugs Tier 2 – Preferred brand drugs Tier 3 – Non-preferred drugs Tier 4 – Specialty drugs Up to a 30-day supply for 1 copay. 90-day supply for 2 copays through mail order or preferred pharmacies.	\$0 \$10 copay \$40 copay \$100 copay 30% coinsurance Coverage through the prescription drug gap, or the “donut hole.” Medicare catastrophic drug coverage begins once the \$7,400 out-of-pocket costs are met. (See Summary of Benefits for catastrophic costs).	\$200 for Tiers 2-4 \$12 copay \$45 copay \$100 copay 25% coinsurance After total yearly drug costs reach \$4,660 , 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 \$7,400 out-of-pocket costs are met. (See Summary of Benefits for catastrophic costs).	\$345 for Tiers 2-4 \$12 copay \$45 copay \$100 copay 25% coinsurance After total yearly drug costs reach \$4,660 you pay 25% of Tier 1 and Tier 4 Generics and 25% of Brand-name drugs. Medicare catastrophic drug coverage begins once the \$7,400 out-of-pocket costs are met. (See Summary of Benefits for catastrophic costs).
Medicare Part B Drugs	80% coverage	80% coverage	80% coverage
Over-the-Counter (OTC)	\$75 twice a year	\$75 twice a year	\$75 twice a year
Fitness Programs	One Pass or Health Club Savings	One Pass or Health Club Savings	One Pass or 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)
Email to: groupsales@ucare.org
We are available 8 am to 8 pm, Monday - Friday.