

UCare Medicare Group Plans University of Minnesota Retirees

Effective January 1, 2024 through December 31, 2024

Benefit Category	UCare Group High	UCare Group Core
Premium - Monthly per person	\$315.00	\$167.00
Preventive Care (e.g., physicals, eye and hearing exams, flu shots)	100% coverage	100% coverage
Eyewear	\$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
Office Visits: Primary Specialist	\$0 copay per visit \$15 copay per visit	\$0 copay per visit \$30 copay per visit
Inpatient Hospital	100% coverage	\$200 copay per admission
Outpatient surgery Hospital Ambulatory Surgery Center	100% coverage 100% coverage	\$100 copay \$100 copay
Outpatient mental health care	\$0 copay per visit	\$0 copay per visit
Emergency Services (Worldwide - may travel up to 6 months)	\$50 copay per hospital emergency visit	\$75 copay per hospital emergency visit
Ambulance Services	100% coverage	\$100 copay
Medical Out-of-Pocket Maximum for Part A and Part 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.

Benefit Category	UCare Group High	UCare Group Core
Part D Prescription Drug Coverage:		
No deductible	\$0	\$0
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. Up to a 100-day supply for 2 copays through mail order or any network retail pharmacy. NOTE: Tier 4 drugs can only be filled for up to a 30-day supply. *Insulin: \$35 copay, no deductible; 1 month supply	\$0 copay \$30 copay \$50 copay \$50 copay Coverage after above copays through the prescription drug gap, or the "donut hole" and through the Medicare catastrophic drug stage. You will pay nothing during the catastrophic coverage stage.	\$10 copay \$30 copay \$60 copay 25% coinsurance After total yearly drug costs reach \$5,030, Tier 1 Generics will continue to be covered with a \$10 copay and you will pay 25% of Brand-name drugs. Medicare catastrophic drug coverage begins once the \$8,000 out-of-pocket costs are met. You will pay nothing during the catastrophic coverage stage.
Medicare Part B Drugs *Insulin: \$35 copay, no deductible; 1 month supply	20% coinsurance* Certain drugs may have a lower coinsurance.	20% coinsurance* Certain drugs may have a lower coinsurance.
Over-the Counter (OTC)	\$75 twice a year	\$75 twice a year
Fitness Programs	One Pass or Health Club Savings	One Pass or Health Club Savings

- Service area includes the entire state of Minnesota and 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

UCare Minnesota is an HMO-POS plan with a Medicare contract. Enrollment in UCare Minnesota depends on contract renewal.