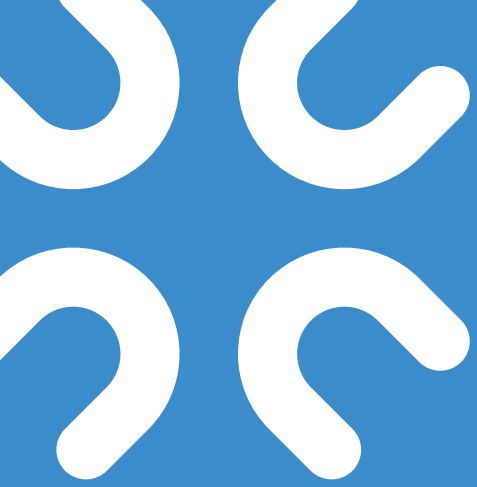




St. Paul, Minnesota

# 2025 Medicare Advantage Plans Overview





why choose

# UCare?



Medicare can feel overwhelming when you're trying to figure it out on your own.

## UCare can help.

Our team of de-complicators can tell you what you need to know about Medicare and help you pick a plan that's right for you.

UCare is one of the longest-serving Medicare Advantage plans in Minnesota. Today, more than 124,000 Medicare members trust us to provide their health coverage.



Get the peace of mind you deserve with UCare's considerable coverage and affordable prices.

# the ABC & D of Medicare

Just getting started? Learn about the ABC & D of Medicare, what they cover and when to enroll.

Original Medicare is made up of two parts: **Part A** and **Part B**



## **Part A:** hospital coverage

Medicare Part A helps pay for inpatient hospital and skilled nursing facility stays, hospice care and home health care.



## **Part B:** medical coverage

Medicare Part B helps pay for a wide range of medical expenses including doctor visits, many preventive screenings, lab tests, X-rays, outpatient procedures, mental health services, durable medical equipment and more.

## Add coverage with **Part C** or **Part D**



### **Additional coverage and services**

*prescription eyewear, hearing aids,  
dental, health and wellness*

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Medicare  
Advantage plan

### **Part C: Medicare Advantage plan**

Think of Part C (Medicare Advantage plan) as a package.

It combines Part A with Part B, then may add special benefits that Medicare does not cover, such as vision and dental care. Many packages even include Part D prescription drug coverage.

Discover the all-in-one convenience of a Medicare Advantage plan. Get all your health benefits in one package and find peace of mind in protecting your health and managing your out-of-pocket costs.



### **Part D: outpatient prescription drug coverage**

Part D is available to anyone enrolled in either Medicare Part A or Part B. Part D can be purchased through two types of health plans: Medicare Advantage plans that include Part D or standalone prescription drug plans.

You must choose whether or not to enroll in Part D when you first become eligible for Medicare. Keep in mind that if you decline it, but decide you want this coverage later, you may have to pay a penalty.

Most Part D plans have a monthly premium, and benefits and drug costs that vary by plan. Each health plan publishes a list of covered drugs called a formulary.

## When am I eligible for Original Medicare?

You qualify for Medicare if you:

- Are 65 or older or meet special criteria
- Worked for at least 10 years and paid Medicare taxes (or your spouse did)
- Are a citizen and permanent resident of the United States

## How do I enroll in Original Medicare?

You may apply online at [ssa.gov/medicare](https://ssa.gov/medicare), via telephone appointment at 1-800-772-1213 (TTY users call 1-800-325-0778), or in person at a local Social Security office.

## When can I enroll in a Medicare Advantage plan?

Medicare has limits to when and how often you can change your Medicare Advantage plan. These specific time frames, called “election periods,” determine when you can enroll in or leave a Medicare Advantage plan.

### Initial Coverage Election Period (ICEP)

When you become eligible for Medicare (either by age or disability), you may enroll in Original Medicare and a Medicare Advantage plan during your Initial Coverage Election Period (ICEP). When you enroll during the ICEP, the soonest Medicare allows us to accept your enrollment application is three months before you become eligible.

If you have had Part A and are just applying for Part B, the ICEP is limited to the three months prior and up to two months after your enrollment in Part B.

#### Enroll when first eligible

You have a seven-month period (three months before you turn 65, the month you turn 65 and three months after your birthday month).

**Example: birthday is July 4**



#### Late enrollment penalties

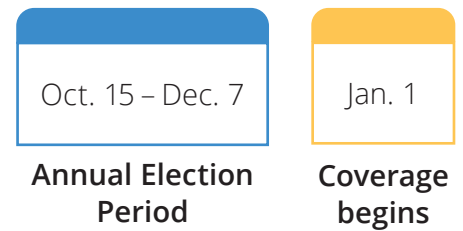
If you don't sign up for Part B and Part D when you first become eligible, Medicare may apply a penalty if you decide to sign up later. You'll pay the penalty for as long as you have Part B and Part D coverage. Some exceptions apply.

# When can I make changes to my Medicare coverage?

## Annual Election Period (AEP)

Every year between Oct. 15 and Dec. 7, you can make a plan change to be effective on Jan. 1 of the following year. This change may include adding or dropping Medicare Part D.

*Note: Medicare Advantage plans release their rates and benefits for the following year on Oct. 1.*



## Special Enrollment Periods (SEP)

You may qualify for a Special Enrollment Period (SEP) at any point during the year if you:

- Are leaving or losing coverage through an employer or union (including COBRA)
- Move to an area where your current plan isn't offered
- Are on Medical Assistance or no longer qualify for Medical Assistance
- Receive Extra Help for Medicare Part D
- Are losing your current coverage or your plan is no longer offered

## Medicare Advantage Open Enrollment Period (MA-OEP)

During the MA-OEP, Medicare Advantage members may enroll in another Medicare Advantage plan or disenroll from their Medicare Advantage plan and return to Original Medicare (limited to one change). This period runs from Jan. 1 through March 31 or, if you are newly enrolled in Medicare, within your first three months of enrollment.

If you want to know more about the coverage and costs of Original Medicare, look in your current Medicare & You handbook. View online at [medicare.gov](https://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048), 24 hours a day, seven days a week.







## Why choose UCare?

UCare plans offer all-in-one convenience, with medical and Medicare Part D prescription drug coverage in one simple plan. If you're looking for a plan that doesn't include Part D coverage, we've got those too. And you'll get extras like prescription eyewear, hearing aids, dental and fitness benefits. UCare plans protect your health and your wallet, placing a limit on your out-of-pocket costs each year.

### Get the benefits and coverage you need

**Network** — large statewide network — most plans include 97% of Minnesota medical clinics and hospitals in network\*

**Choice** — range of plans and premiums to fit your needs, lifestyle and budget

**Customer service** — local and easy to reach

**Convenience** — medical and Medicare Part D prescription drug coverage in one plan



prescription drug coverage



dental coverage



over-the-counter allowance



coverage when traveling



fitness options



prescription eyewear and hearing aids

\*Based on 2023 CMS data

Learn more and enroll at [ucare.org/medicare123](https://ucare.org/medicare123) or call 1-877-523-1518.



## UCare Medicare Advantage plans

UCare has plans for every lifestyle and need. Throughout this booklet, you'll see references to our different families of Medicare Advantage plans. Not all are available in every county.

### **UCare Your Choice Plans (PPO\*)**

Plan options vary by county. Includes a flexible spending allowance for eligible dental, hearing aids and prescription eyewear at any provider. Plus, no deductible on Part D prescription drugs.

### **UCare Medicare Plans (HMO-POS\*\*)**

Available statewide. Our broadest range of plan choices, these plans include many extras you want and includes our most comprehensive formulary (list of covered drugs).

\*PPO: Preferred Provider Organization

\*\*HMO-POS: Health Maintenance Organization with a Point-of-Service contract



## Getting the care you need

We know how important it is to get access to the providers you want. That’s why we offer both a broad and focused provider network, so you choose the one that works best for you.

### UCare provider networks

UCare Your Choice and UCare Medicare Plans offer a broad provider network. In fact, 97% of Minnesota medical clinics and hospitals are in network\*. Our large statewide network means you can likely keep your doctor. You can also see any specialist in the network without a referral.

- Mayo Clinic
- Allina Health
- M Health Fairview
- Park Nicollet
- North Memorial Health
- Essentia Health
- Stillwater Medical Group
- Voyage Healthcare
- Sanford Health
- Entira Family Clinics
- CentraCare
- St. Luke’s
- Olmsted Medical Center
- and many more

### Find a provider

Search a full list of providers at [search.ucare.org](https://search.ucare.org). You can search by People (for example: Doctor’s name) or Places (for example: Clinic name).

If you prefer, to ask for help or request a Provider and Pharmacy Directory, call 1-877-523-1518 (TTY users call 1-800-688-2534).



## Coverage when traveling

*For all plans*

You’ll have access to many out-of-state Medicare providers at in-network rates. At these providers, your plan works the same as in-network — giving you the same great coverage.

As a UCare Medicare Plan (HMO-POS) member, you’ll have in-network coverage with UCare Anywhere<sup>SM</sup> at any out-of-state provider that accepts Medicare within the U.S. for some services. As a UCare Your Choice Plan (PPO) member, you’ll have in-network coverage for many out-of-network services when traveling out of state, but you may pay more for some services. Emergencies are always covered while traveling in the U.S. and worldwide with a copay.

\*Based on 2023 CMS data

Compare benefit details in the Summary of Benefits.



## UCare Healthy Benefits+ Visa card

*For all plans*

UCare makes it easy to use your benefits with the Healthy Benefits+ Visa® card. Your card comes pre-loaded with your prescription eyewear allowance, over-the-counter (OTC) allowance and community education class allowance for eligible plans. Simply swipe the card at checkout. You may be eligible to earn rewards for getting certain types of preventive care. If you do, your reward dollars will be loaded on your card.



## Over-the-counter (OTC) allowance

*For all plans*

For most of our plans, you'll get \$75 twice a year to buy over-the-counter health items at participating retailers. UCare Complete and UCare Classic members get a monthly allowance ranging from \$45 to \$70. Eligible items include cough drops, first aid supplies, pain relief, sinus medications, toothpastes and much more!



## Combined flexible benefit allowance

*For UCare Your Choice members*

Use your combined flexible benefit allowance to pay for eligible dental services, hearing aids and prescription eyewear at the provider of your choice. Depending on the plan, your Healthy Benefits+ card will have \$1,200 or \$1,600 loaded annually, giving you the freedom to spend your benefit dollars where you need them most, on one or a combination of services. Dollars you don't use will expire at the end of each year.



## Prescription eyewear allowance

*For UCare Medicare members*

Pay for prescription eyeglasses or contacts at the provider of your choice with your Healthy Benefits+ card. Allowances range from \$100 – \$200 depending on the plan you choose.

*UCare Your Choice Plans include prescription eyewear within the combined flexible benefit allowance with no network restrictions.*

Compare benefit details in the Summary of Benefits.



## Dental coverage

*For UCare Medicare members*

UCare Medicare Plans offer dental coverage through DentaQuest, and some give you the flexibility to buy additional dental coverage.

### **Out-of-network coverage**

You can visit an out-of-network licensed dentist, but you may pay more. You will be responsible for paying the cost share and any difference between the dentist's fees and the Medicare allowable amount, and submitting your bills to UCare.

### **Find a dentist**

Visit [dentaquest.com/findadentist](https://dentaquest.com/findadentist).

*UCare Your Choice Plans include dental within the combined flexible benefit allowance with no network restrictions.*



## Hearing aids

*For UCare Medicare members*

Enjoy a deep discount on high-quality hearing aids through TruHearing.<sup>®</sup> Choose from a variety of Advanced and Premium hearing aids. All hearing aids include a 3-year warranty and up to one year of follow-up visits. Premium models include the option of a rechargeable battery.

*UCare Your Choice Plans include hearing aids within the combined flexible benefit allowance with no network restrictions.*



## Fitness options

*For all plans*

### One Pass fitness program

One Pass is a complete fitness solution for your body and mind, available to you at no additional cost. You'll have access to more than 24,000 participating fitness locations nationwide, plus:

- Thousands of on-demand and live-streaming fitness classes
- Workout builders to create your own workouts and walk you through each exercise
- Home fitness kits for members who are physically unable to visit or reside at least 15 miles outside a participating fitness location
- Personalized, online brain training program to help improve memory, attention and focus
- Social activities, community classes and events available for online or in-person participation

Find participating locations near you at [ucare.org/onepass](https://ucare.org/onepass) or call toll-free 1-877-504-6830 (TTY users call 711), 8 am – 9 pm, Monday – Friday.

### Health Club Savings

Join a class, lift weights, swim some laps or try something new. Health Club Savings offers the variety you want and the flexibility you deserve. If you belong to a participating health club that is not in the One Pass network, you can receive a reimbursement of up to \$30 in your monthly health club membership fees.

How it works: Bring your UCare member ID card to your health club to sign up. To see a full list of participating health clubs, visit [ucare.org/healthclub](https://ucare.org/healthclub).

Compare benefit details in the Summary of Benefits.



## Care by phone or online

*For all plans*

Telehealth visits are covered for Medicare-approved services. E-visits (online evaluation and diagnosis) are covered for some conditions.



## Community education class allowance

*For UCare Medicare members*

Save up to \$45 on eligible Minnesota community education classes per year. The allowance is preloaded on your Healthy Benefits+ card. Check your local community education catalog or local school district listings for class options.



## Prescription drug coverage

*For plans that include Part D coverage*

The list of covered drugs (formulary) varies by which plan you choose. The UCare Your Choice formulary is designed to deliver value and the UCare Medicare Plans formulary offers our broadest prescription drug coverage.

### Find a drug

To find a pharmacy in our plan network, use the online search tool at [ucare.org/medicare123](https://ucare.org/medicare123).

If you prefer, call for help or request a Provider and Pharmacy Directory at 1-877-523-1518.

Compare benefit details in the Summary of Benefits.



## Find a pharmacy

Fill your prescriptions at one of more than 63,000 pharmacies in our plan network:

- Coborn's
- CVS/Target
- Sam's Club/Walmart
- and many more
- Costco
- Fairview Pharmacy
- Thrifty White
- Cub
- Hy-Vee Pharmacy
- Walgreens

## Mail order pharmacy

You can save more when you get your prescriptions delivered to your home with Costco Mail Order Pharmacy. No Costco membership required. Extended day supplies are available for Tiers 1 – 4 drugs as prescribed by your provider. Drugs on Tiers 1 – 3 are available for just two copays for a three-month supply on mail order. To get started, visit [pharmacy.costco.com](https://www.pharmacy.costco.com) or call 1-800-607-6861 (TTY users call 711).

If you prefer, call for help or request a Provider and Pharmacy Directory at 1-877-523-1518.

## Low copays on insulin

You won't pay more than \$35 for a one-month supply of each Part D or Part B insulin product covered by our plan, no matter which cost-sharing tier it's on. Deductibles do not apply.

## Medication reconciliation

UCare Classic plan members can get help managing medications following hospital discharge. A UCare pharmacist may contact you to review your medications and help you understand how to take them.

# your shopping checklist

- enroll in Original Medicare
  - select the plan that fits your lifestyle
  - enroll in a UCare Medicare Advantage plan
- 

## 3 ways to enroll



online

[ucare.org/medicare123](https://ucare.org/medicare123)

fast and easy

secure data transfer

save enrollment to  
finish at later time



by mail

fill out the enrollment  
form and mail it in the  
postage-paid envelope



phone

call 1-877-523-1518  
to enroll with a  
licensed Medicare  
Sales Specialist

call a trusted UCare  
broker near you



# Plans for all

UCare offers more than Medicare Advantage plans. If you're looking for other types of health insurance, we can help you find a UCare plan that fits your life and budget.

- **Medicare Supplement plans** provide medical-only coverage with no network requirements and little-to-no copays. These are a great choice if you plan to move to another state and want to keep your same benefits.
- UCare also offers specialized **UCare Advocate (HMO I-SNP) Medicare Advantage plans** with enhanced care management for adults living in a nursing home, assisted living or memory care facility.
- **Individual and family plans** are for people under age 65 who don't have employer-based coverage. We offer a mix of plan options with varying levels of premiums, cost sharing and provider networks.
- **Medicaid plans** are available for people of all ages with lower incomes, people with disabilities and those who qualify for a dual plan (Medicare and Medicaid benefits combined).

See all  
our plans at  
[ucare.org](https://ucare.org)

Out-of-network/non-contracted providers are under no obligation to treat UCare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

TruHearing is a registered trademark of TruHearing, Inc.

UCare is an HMO-POS/I-SNP/PPO plan with a Medicare contract. Enrollment in UCare depends on contract renewal.

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).



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