



# 2025 EssentiaCare Medicare Plans Overview

**EssentiaCare**  
Essentia Health + UCare



# your shopping checklist

- enroll in Original Medicare
- select the plan that fits your lifestyle
- enroll in an EssentiaCare Medicare Advantage plan

# Why EssentiaCare?

Medicare can feel overwhelming when you're trying to figure it out on your own. We can help. Our Medicare specialists can answer your questions about Medicare and your needs, and help you pick a plan that's right for you.

UCare and Essentia Health formed a special partnership to offer EssentiaCare, a network-based Medicare Advantage plan.

Two names you know and trust bringing you a fresh approach on a Medicare Advantage plan. With EssentiaCare, you pay less for care when you use in-network providers.

Get the peace of mind you deserve with UCare's broad coverage and affordable prices, and Essentia Health's expertise in providing high-quality, safe and cost-effective care.

**access to**

**Essentia  
Health**

doctors, specialists and  
advanced practitioners



**Mayo  
Clinic**

in Rochester



**Doctors**

nationwide

# 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 & 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 stand-alone 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 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 voluntarily disenroll from, a Medicare Advantage plan.

### Initial Coverage Election Period (ICEP)

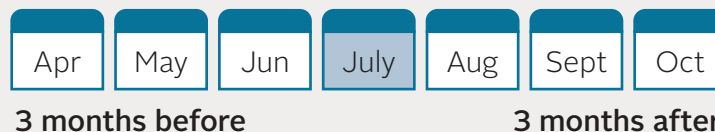
When you become eligible for Medicare (either by age or disability), you may enroll in Original Medicare and a Medicare Advantage plan during your ICEP. When you enroll during the ICEP, the soonest Medicare allows us to accept your enrollment application is three months before you become eligible.

If you have had Part A and are just applying for Part B, the ICEP is limited to the three months prior to 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

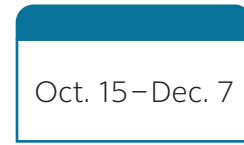
If you don't sign up for Part B and Part D when you first become eligible, Medicare may apply a penalty if you decide to sign up later. You'll pay the penalty for as long as you have Part B and Part D coverage. Some exceptions apply.

# When can I make changes to my Medicare plan coverage?

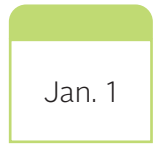
## Annual Election Period (AEP)

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.*



**Annual Election  
Period**



**Coverage  
begins**

## Special Enrollment Periods (SEP)

You may qualify for an 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 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.





# Why choose Medicare Advantage?

EssentiaCare Medicare Advantage plans offer all-in-one convenience, with medical and Medicare Part D prescription drug coverage in one simple plan. Plus, plans include extras like dental, prescription eyewear and fitness benefits. EssentiaCare plans protect your health and your wallet, limiting your out-of-pocket costs each year.

## Get the benefits and coverage you need

**Network** — Essentia Health's integrated care system provides high-quality, safe and cost-effective care. Also in-network: Mayo Clinic in Rochester, and many out-of-state providers.

**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





## 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 2,200 Essentia Health providers and their partners, you have access to many out-of-state providers. 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.



## EssentiaCare Healthy Benefits+ Visa card

EssentiaCare makes it easy to use your benefits with the EssentiaCare Healthy Benefits+ Visa® card. Depending on your plan benefits, your card comes preloaded with your flexible benefit allowance or prescription eyewear allowance, and over-the-counter (OTC) allowance. Simply swipe the card at checkout at participating retailers.



## Over-the-counter allowance

You'll get \$50 per month to buy over-the-counter health items at participating retailers. Eligible items include cough drops, first aid supplies, pain relief, sinus medications, toothpaste and much more!

See benefit details in the Summary of Benefits.

## Dental, hearing services and prescription eyewear for EssentiaCare Secure (PPO\*) and EssentiaCare Grand (PPO\*) plans



### Dental coverage

EssentiaCare Secure and Grand plans include routine dental coverage and flexibility to purchase additional dental coverage.

You can make the most of your dental benefits when you see providers in the DentaQuest network. You may pay more for services if you see a provider outside this network.

To find a dentist in the network, go to [dentaquest.com/findadentist](https://dentaquest.com/findadentist) and use the search tool.



### Hearing services

Our plans include coverage for routine hearing tests and diagnostic hearing exams. Members of EssentiaCare Grand also receive a \$500 annual allowance to use toward the purchase of hearing aids.



### Prescription eyewear

EssentiaCare Secure and Grand plans offer a vision benefit with a dollar allowance for prescription glasses or contact lenses. These allowances range from \$100 to \$200, depending on the plan you choose.

\*PPO: Preferred Provider Organization

See benefit details in the Summary of Benefits.



## Dental, hearing aids and prescription eyewear for EssentiaCare Access (PPO\*) plan



### Flexible benefit allowance

With EssentiaCare Access, you have a flexible benefit allowance of \$600 for eligible dental, hearing aids and prescription eyewear at any provider.

Flexible benefits allow you to choose the benefits you need most. Use your flexible benefit allowance on one or a combination of services.



## Fitness options

### One Pass fitness program

One Pass is a fitness program 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
- A home fitness kit available to members who are physically unable to visit or who 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 1-877-504-6830 (TTY 711), 8 am – 9 pm, Monday – Friday.

### Health Club Savings

Join a class, work with 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 EssentiaCare member ID card to your health club to sign up. To see a full list of participating health clubs, visit [ucare.org/fitness](https://ucare.org/fitness).



## Care by phone or online

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

See benefit details in the Summary of Benefits.



## Community education discount

Save up to \$45 on eligible Minnesota community education classes per year. The \$45 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

### Find a drug

Search our List of Covered Drugs (formulary) at [ucare.org/medicare123](https://ucare.org/medicare123), by clicking on “Learn more” under “Find a doctor or drug” and opening the Drug List tab.

If you prefer, call for help or request a Provider and Pharmacy Directory at 1-877-671-1061.

### Find a pharmacy

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

- Essentia Health
- Cub Foods
- Sam’s Club/Walmart
- Coborn's
- CVS/Target
- Thrifty White
- Costco
- Hy-Vee
- Walgreens

### Mail order pharmacy

Essentia Mail Order Pharmacy and Costco Mail Order Pharmacy can fill up to a 100-day extended supply of prescription drugs in tiers 1–4 as prescribed by your health care provider. No Costco membership is required.

Plus, you can save on tiers 1–3 prescriptions with an extended day supply for two copays.

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 1-877-671-1061.

# 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 in the  
postage-paid envelope



## phone

call 1-877-671-1061  
to enroll with a  
licensed Medicare  
sales specialist

call a trusted broker  
near you

UCare is a PPO plan with a Medicare contract. Enrollment in UCare depends on contract renewal. EssentiaCare is a registered trademark of Essentia Health nonprofit corporation.

## EssentiaCare

**Essentia Health + UCare**

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Minneapolis, MN 55413

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