



# 2025 UCare Medicare Supplement Plans Overview





Not sure if a Medicare Supplement plan is right for you?

UCare can help.

Our Medicare de-complicators can answer your questions and help you choose a Medicare Supplement plan that gives you the coverage to fit your specific needs.



## Get peace of mind and a whole lot more with a UCare Medicare Supplement Plan



### Nationwide coverage

With no network, you can see any doctor who accepts Medicare in your community or anywhere in the U.S. — without a referral. Plus, take the plan with you if you travel or move.



### Low to no medical bills

With low to no medical bills when you get care, you can feel confident you're protected against surprise medical expenses.



### Guaranteed renewable

You can keep your plan throughout your life as long as you continue to pay the premium. Your coverage won't change annually.



### Plenty of extras

Get a no-cost fitness membership, hearing aid discounts and tobacco cessation tools.

**“UCare Medicare Supplement Plans have predictable costs that you can plan for throughout the year. And for the most part, those costs are the premium.”**

—Joe Fering, Financial Advisor, Fering Financial

# A plan for wherever life takes you

A UCare Medicare Supplement Plan may be right for you if you prefer predictable out-of-pocket health care costs, travel frequently or want flexibility in choosing where you get care. Plus, you get extra perks like a nationwide fitness program.

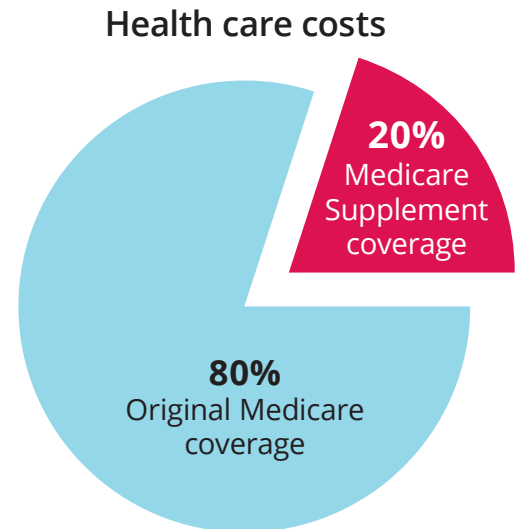
## Protection from the gaps in Medicare

Original Medicare only covers about 80% of health care expenses, which leaves gaps in coverage you must pay for out-of-pocket. That means you could be left paying thousands on your own. A Medicare Supplement plan, also called Medigap, fills most of those gaps.

Gaps include:

- \$1,676 Part A deductibles for eligible inpatient hospital stays
- \$257 annual Part B deductible on doctor visits
- 20% doctor or clinic visit cost
- Up to 15% excess charges for health care services
- Preventive care like annual physical and eye exams

Costs shown are for 2025 and may change annually.



## Predictable health costs

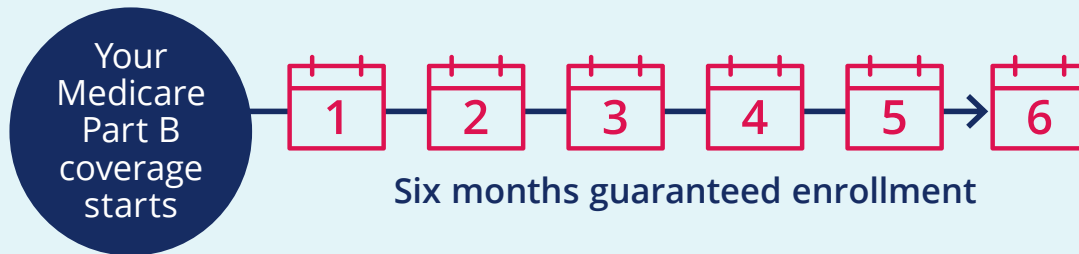
Your Medicare Supplement monthly premium covers your health care needs throughout the year with low to no copays. This makes it easy to budget your monthly health costs. With other types of Medicare plans, you'll also owe a portion of the cost when you get care. UCare Medicare Supplement Plans have some of the lowest premiums in Minnesota. As with any Medicare plan, you must continue to pay your Medicare Part B premium.

## Prescription drug coverage flexibility

Medicare Supplement plans cover medical care only. This gives you the flexibility to enroll in the standalone Medicare Part D prescription drug plan that best meets your needs.

## Get guaranteed enrollment and renewal

Your Medicare Supplement initial enrollment period begins when you enroll in Medicare Part B and lasts six months. During this time, you have guaranteed enrollment — meaning you can't be turned down and a health screening isn't required. Your coverage will renew automatically with no change to your benefits as long as you continue to pay your premium.



## Find your plan fit

UCare has three Medicare Supplement plans with varying benefit levels, depending on how much you want to pay monthly vs. when you get care. Use this information along with the chart on page 4 to help guide you.

## UCare \$20/\$50 Copay Medicare Supplement

A good fit if you're unsure how frequently you'll go to the doctor or don't go often.

- Lower monthly premium
- You pay copays for doctor and emergency visits (Part B)

## UCare Basic Medicare Supplement

A great option if you go to the doctor more frequently.

- Add optional coverage (riders) to maximize your benefits
- No copays or coinsurance for doctor or hospital visits when you select all riders

## UCare Extended Basic Medicare Supplement

An ideal choice if you go to the doctor frequently or travel internationally.

- Plan pays 100% of covered services outside of the U.S. after you spend \$1,000 in out-of-pockets costs
- Non-emergency international travel coverage

# UCare Medicare Supplement Plan options

Get a side-by-side look at how our plans cover the gaps in Original Medicare.

Must be first  
eligible for Medicare  
before 2020

Available to all applicants

	UCare \$20/\$50 Copay Medicare Supplement	UCare Basic Medicare Supplement	UCare Extended Basic <sup>1</sup> Medicare Supplement	UCare Extended Basic <sup>1</sup> Medicare Supplement
2025 monthly premium	Non-smoker: \$200 Smoker: \$230	Non-smoker: \$233 Smoker: \$268	Non-smoker: \$298 Smoker: \$343	Non-smoker: \$318 Smoker: \$363
Medicare Part A inpatient hospital deductible	✓	Optional rider Non-smoker: \$36 Smoker: \$41	✓	✓
Medicare Part A skilled nursing facility coinsurance	✓	✓	✓	✓
Medicare Part B deductible	Not available	Optional rider <sup>2</sup> Non-smoker: \$20 Smoker: \$20	Not available	✓
Medicare Part B coinsurance or copay	Copays apply	✓	✓	✓
Medicare Part B excess charges	Not available	Optional rider Non-smoker: \$2 Smoker: \$2	✓	✓
Foreign travel care	80% <sup>3</sup>	80% <sup>3</sup>	80%	80%
Up to \$120 in preventive medical care not covered by Medicare	Not available	Optional rider Non-smoker: \$6 Smoker: \$7	✓	✓
Immunizations (not covered under Medicare Part D)	Not available	✓	✓	✓
Routine screening procedures for cancer including mammograms and Pap smears	✓	✓	✓	✓
One Pass <sup>®</sup> fitness program	✓	✓	✓	✓

Gaps in Original Medicare

With the exception of the preventive medical care rider, optional riders cover at 100%.

<sup>1</sup>Plan pays 100% of covered services after you spend \$1,000 in out-of-pocket costs for a calendar year.

<sup>2</sup>Medicare rules limit this benefit to those first eligible for Medicare before 1/1/2020.

<sup>3</sup>Emergency care only



## Take the next steps in your Medicare journey

Connect with Medicare experts in your community who can help you find the best plan for your lifestyle and enroll in a UCare Medicare Supplement Plan that gives you peace of mind.

### Talk through your options



Call a UCare Medicare Supplement Plan specialist.

**1-866-718-9640 toll-free**  
(TTY users call 1-800-688-2534)

### Two ways to enroll



Electronically complete, sign and return the application.

**[ucare.org/medsupp-enroll](https://ucare.org/medsupp-enroll)**



Complete and mail the enrollment form in the postage-paid envelope.



500 Stinson Blvd NE  
Minneapolis, MN 55413  
1-866-718-9640 | TTY 1-800-688-2534  
**[ucare.org/med-supp](https://ucare.org/med-supp)**