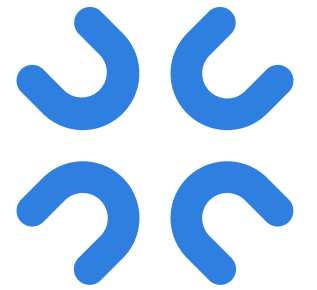




# UCare Medicare Group

For Minneapolis Public Schools Retirees and Spouses 2025

# Our members speak for themselves



132K

**People on Medicare trust us to provide health care coverage**

96%

**Of our Medicare members stay with us year after year**

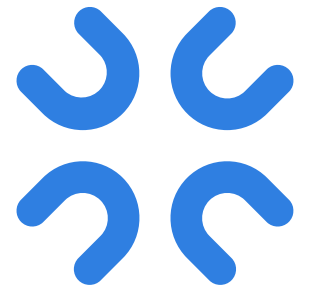
20+

**Years we've been offering Medicare Advantage plans**



UCare was the first to offer Medicare Advantage Plans in Minnesota

# Advantages of UCare Medicare Plans



## **Network**

We have a large statewide network including Mayo Clinic

## **Choice**

Three plan options to fit your needs and your budget

## **Customer Service**

We are local — just call to talk with us

## **Convenience**

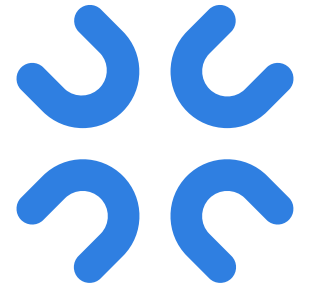
Medical and Medicare Part D all in one plan

## **Lots of extras**

Over-the-counter allowance, dental, vision and hearing benefits and fitness programs



# 96% of all MN providers in network

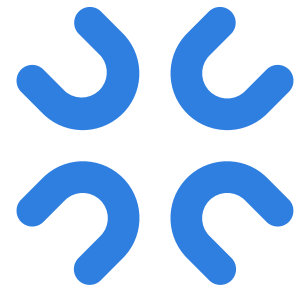


- Allina Health
- CentraCare
- Entira Family Clinics
- Essentia Health
- M Health Fairview
- Mayo Clinic
- North Memorial Health
- Park Nicollet
- Sanford Health
- St. Luke's
- Stillwater Medical Group
- University of Minnesota
- Voyage Healthcare
- Winona Health

**and many more with no referrals needed!**

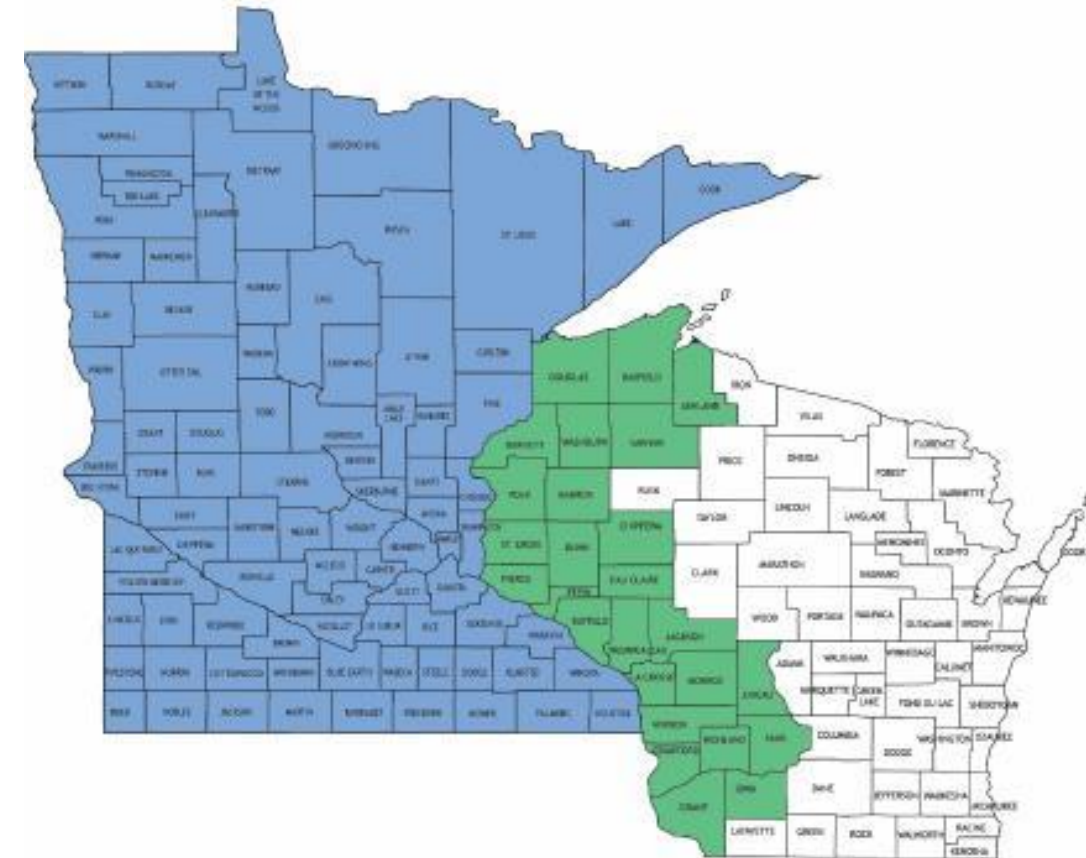


# Who can join UCare Group Medicare?



Retirees and their spouses who:

- Have Medicare Part A and Part B
- Continue to pay Part B premium
- Live in Minnesota or within 26 counties in Wisconsin



# UCare Medicare Group Premium Rates

**High**

**\$352**

**Core**

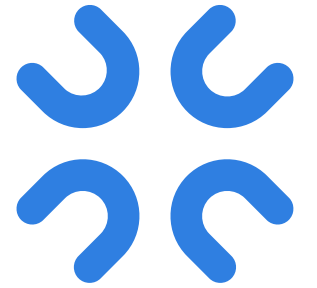
**\$177**

**Basic**

**\$79**

Rates are per member, per month  
through 12/31/25

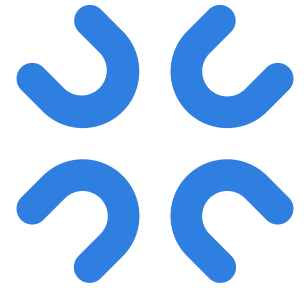
# Preventive Benefits



- Health Services- \$0 copay
  - Annual Physical
  - Routine Tests
- Dental Services – 100% coverage
  - 3 cleanings
  - 2 exams
  - Annual bitewing X-rays



# Doctor Visits



## Primary

- Use Find a Doctor tool
  - Change clinics anytime
  - Just a home base
- 
- Primary Office Visit
    - \$0 copay on all plans
    - \$0 copay for Mental Health

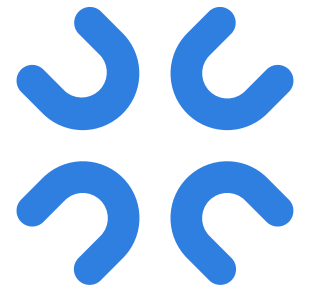
## Specialists

- See any Specialist
  - No referral needed
  - Simply make an appointment
  - Use Find a Doctor tool
  
- Specialist Office Visit
  - High - \$15 copay
  - Core - \$30 copay
  - Basic - \$40 copay





# Hospital and Skilled Nursing



## Inpatient

- Covered at 100% after copay
  - High – \$100 copay per admission
  - Core – \$125 copay per admission
  - Basic – \$400 copay per admission

## Outpatient

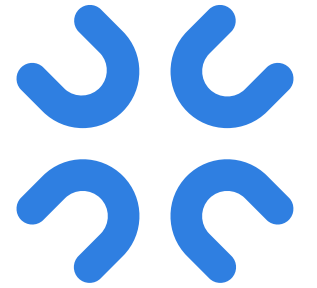
- High - \$200 copay
- Core - \$250 copay
- Basic - \$250 copay

## Skilled Nursing Facility Care

- No three-day in-patient hospital stay requirement
- \$0 for days 1 through 20
- \$100 per day for days 21 through 100



# Medical Out-of-Pocket Maximum



## High

\$2,800 per  
calendar year

## Core

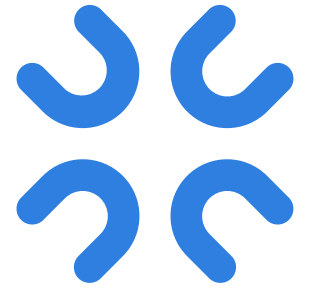
\$3,000 per  
calendar year

## Basic

\$3,400 per  
calendar year

Once met, all services are covered 100% for the rest of the year

# YES! Coverage when you travel



UCare Anywhere<sup>SM</sup> travels with you in the U.S.

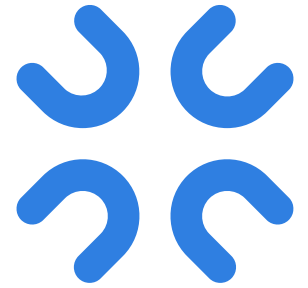
- Some services with same copays as in network
- Coverage for other non-ER services

Out of State Providers with MultiPlan<sup>TM</sup> Network

- Expanded national network of providers
- Same great coverage as in network
- **Emergency coverage worldwide**
- **Travel out of area up to 6 consecutive months**
- No need to notify us of your coming and goings



# 2025 Part D changes

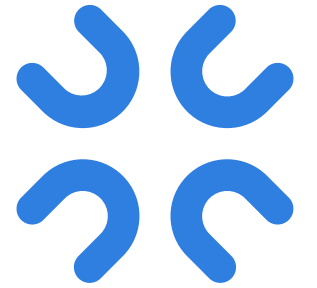


As part of the inflation reduction act, Congress made several changes to the Part D program that will be implemented for the first time in 2025.

## **Those changes include :**

- Eliminating the coverage gap phase from the standard Part D benefit structure and eliminating the manufacturer coverage gap discount program
- Adding a new manufacturer discount program
- Capping beneficiary out-of-pocket costs at \$2,000
- Adding a new program (the Medicare Prescription Payment Plan) that provides beneficiaries the option to pay their out-of-pocket Part D prescription drug costs in monthly amounts

# Are my prescription drugs covered?



## Find your drugs

- Search online or our formulary
- 5 tiers of coverage

## Fill your prescriptions

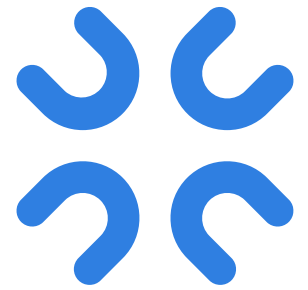
- 60,000 pharmacies
- Mail order through Costco
- Get a 3-month supply for 2 copays
  - Up to 100 day fills available, Tiers 1-4 (Tier 5 limited to 30-day supply)



	High	Core	Basic
<b>Deductible:</b> You pay the full cost of your drugs until you reach this amount	\$0	Tiers 1-2 - \$0 Tiers 3-5 - \$200	Tiers 1-2 - \$0 Tiers 3-5 \$345
<b>Initial coverage phase:</b> You stay in this phase until you reach the \$2,000 out-of-pocket maximum. After you meet the deductible, you pay the amounts listed below.			
<b>Tier 1</b> - Preferred generic drugs	\$0 copay	\$10 copay	\$10 copay
<b>Tier 2</b> - Generic drugs	\$5 copay	\$12 copay	\$12 copay
<b>Tier 3</b> - Preferred brand drugs	\$40 copay	\$45 copay	\$45 copay
<b>Tier 4</b> - Non-preferred drugs	\$100 copay	\$100 copay	\$100 copay
<b>Tier 5</b> - Specialty drugs	30% coinsurance	25% coinsurance	25% coinsurance
<b>Catastrophic coverage phase:</b> Once you have reached \$2,000 in annual prescription drug spending (excluding UCare's cost), you pay \$0			

\*Insulin=\$35 copay, no deductible

# Additional Benefits – Vision and Hearing



## Vision

- Routine Vision exam – \$0 copay
- Diagnostic exam - \$0 to \$40 copay
- \$200 eyewear reimbursement each calendar year



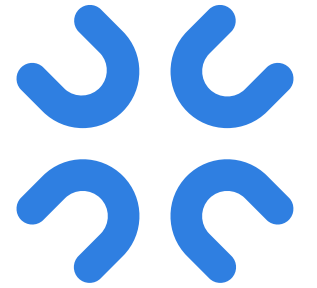
## Hearing

- Routine Hearing exam – \$0 copay
- Diagnostic exam - \$0 to \$40 copay
- Two TruHearing hearing aids per year-copay varies from \$499 to \$999



**TruHearing®**

# Additional Dental Benefits



## Preventive dental included

- 3 cleanings, 2 exams, and x-rays

## Additional dental coverage for

**\$29 per month**

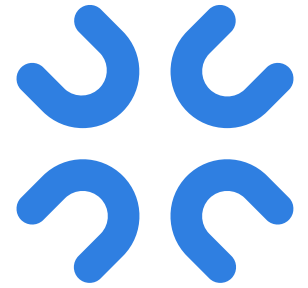
- Coverage for fillings, crowns, implants
- \$50 deductible
- \$2500 annual maximum

**\*New dental carrier: DentaQuest**





# Fitness Benefits



## One Pass™ fitness program

- No cost gym membership
- 23,000 locations across the country
- At home fitness kits
- More than 20,000 on-demand and live-streaming fitness classes
- Personalized online classes, at home fitness kits, personalized brain training

## Health Club Savings

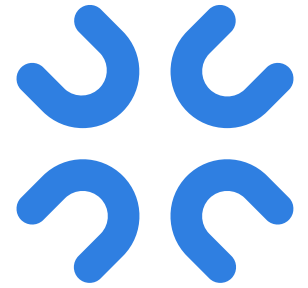
If you belong to a participating health club that is not in the One Pass network, you may receive a reimbursement of up to \$30 in your monthly health club membership fees.



CLUB PILATES



# More Additional Benefits



## Over-the-Counter Benefit

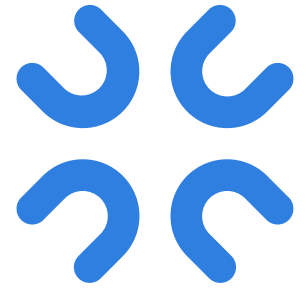
- \$75 bi-annually toward over the counter items.
- Purchase online or at Walmart or CVS
- Use or lose within the 1/1-6/30 and 7/1-12/31 window



## Community Education Discount

- Get \$45 a year to use on most community education classes, like fitness, cooking or learning new language.

# How to join



## Contact us to have an Enrollment Kit sent to you

- Includes 2 applications and 2 plan choice forms
- Each fills out an application and plan choice form
- Mail forms in postage-paid green envelope provided

Or

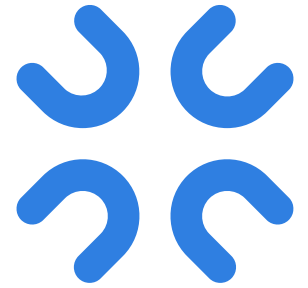
## Enroll online via DocuSign

- Visit [ucare.org/retirees](https://ucare.org/retirees)
- Contact us to have a link sent to your email

612-676-6900

[Groupsales@ucare.org](mailto:Groupsales@ucare.org)

# Welcome to UCare!



- Confirmation of enrollment
- Member ID card
- Customer Service
- UCare 24/7 Nurse Line
- Disease Management Programs
- Member Portal at [ucare.org](http://ucare.org)


**# UCare.** [ucare.org](http://ucare.org)

Issuer: 80840  
Name: JOHN Q DOE  
ID: 123456789  
RxBIN: 003858 RxCN: MD RxCat: MNUA  
Svc Type: MEDICAL  
Group Number: XXXXXX  
Care Type: UCare Value Plus

H2459 026

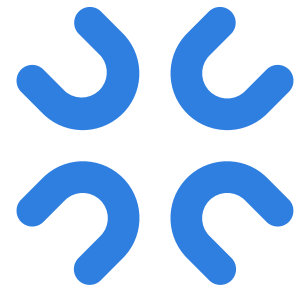
OV \$xx/SP \$xx/UC \$xx/ER\$xxx Issued: MM/DD/YYYY

**FOR MEMBER USE - For emergency care go to the nearest hospital or call 911.**  
Customer Service: 612-676-3600 or 1-877-623-1515, TTY: 612-676-6810 or 1-800-688-2534  
UCare 24/7 Nurse Line: 1-888-779-8204, TTY: 1-855-307-8976  
Behavioral Health Services: 612-676-6633 or 1-833-276-1185  
TrueHearing: 1-833-750-6886  
Appeals and Grievances: Call UCare: 612-676-6841 or 1-877-623-1517,  
TTY: 612-676-6810 or 1-800-688-2534



**FOR PROVIDER USE - MN primary claims must be submitted electronically.**  
For outside MN submit claims to UCare, P.O. Box 70, Minneapolis, MN 55440-0070.  
Prescription drug claims must be submitted electronically to Express Scripts.  
Submit chiropractic claims to: WholeHealth Networks, Inc.,  
Payor ID RPO15, P.O. Box 3192 Milwaukee, WI 53201-3192  
Provider Assistance Center: 612-676-3300 or 1-888-531-1483  
Express Scripts Help Desk for Pharmacies: 1-800-922-1557

# Questions about UCare Medicare Group



## Contact us:

Group Sales Team

Phone: 612-676-6900

Toll Free: 1-877-598-6574

Email: [groupsales@ucare.org](mailto:groupsales@ucare.org)



THANK  
YOU

[www.ucare.org](http://www.ucare.org)