

# Retiree Open Enrollment Update

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# Overview

- What sets UMN retiree coverage apart and how rates are calculated
  - *Ryan Reisdorfer, OHR*
- 2022 Retiree Guide overview and open enrollment resources
  - *Katie Kolodge, OHR*



# What are some examples of what sets UMN coverage apart from other plans?

- Rich pharmacy coverage
- Lower out of pocket costs and plan maximums
- U of M vets vendors and plans to ensure high quality
- Convenience of having plans readily available at retirement



# How are rates calculated for retiree plans?

- Retiree plans are fully insured
- Each plan sets their own rates
  - utilization
  - cost trends are applied
  - impacted by CMS
- Richness of benefits



# 2022 Retiree Guide Overview

- Guides will be mailed the week of October 18
- Features side by side plan comparisons, decision helper, dental plan overview, vendor contact information



# Virtual Benefits Fair is back!

## Visit the Fair for:

- Video resources
- Flyers and sheets for concepts like:
  - Presentations from Medica, Blue Cross Blue Shield, HealthPartners, UCare
  - Includes a coverage overview, network descriptions, pharmacy coverage, wellness benefits
- Direct contact information for plan representatives
- Links to Open Enrollment resources
- ...and more!

## Where?

[z.umn.edu/VirtualBenefitsFair](https://z.umn.edu/VirtualBenefitsFair)

## When?

November 1-30, 24/7



# Decision Helper (pg 6)

- Compare costs
- Provider networks
- Prescriptions
- Travel/relocation
- Specific categories that are important to you

## Questions to Aid in Choosing a Medicare-Eligible Medical Plan

- What is the monthly premium? Compare rates on pages 8-9.
- Are my current healthcare providers covered under the plan?
  - Consider checking the provider finder on each plan's website.
  - Contact a plan using the information on page 7.
- If I am taking any medications, are they covered under the plan, and what is the out-of-pocket cost (copay or coinsurance)? See pages 14-15 to compare prescription drug coverage across plans.
- Am I planning on moving outside of the local service area (Minnesota, western Wisconsin, eastern Dakotas) for more than 6 consecutive months?
  - Contact the plan to understand any impact from moving outside the local service area permanently. Contact information is on page 7.
- What is the coverage for hearing aids? Compare costs on pages 12-13.
- Is there a deductible? Compare maximums on pages 16-17.
- Is there coverage if I travel internationally? Compare coverage on pages 16-17.
- Is my health club covered under the plan? Check Wellness Benefits on pages 14-15 and use the contact information on page 7 for more information.
- What if one of these plans is not right for me?
  - If you would like more information about what plans are offered in the marketplace, Senior LinkAge Line is a non-profit dedicated to serving Minnesota Seniors and they are able to assist in your search.

- » Call Senior LinkAge Line: 800-333-2433
- » Visit Senior LinkAge Line online: [www.seniorlinkageline.com](http://www.seniorlinkageline.com)



# Plan Comparisons (pgs 8-17)

## Medicare-Enrolled Health Plans

	Blue Cross Blue Shield of Minnesota U of M Plan 1	Blue CrossBlue Shield U of M Plan 2	HealthPartners Journey & Balance Medicare Choice U of M Plan 1	HealthPartners Journey & Balance Medicare Choice U of M Plan 2
Premium per month per person	\$93.10	Pre MACRA \$171.00 Post MACRA \$151.00	\$26.00	\$167.50
Type of Policy	Combination with Medicare and includes Medicare Prescription Drug Plan	Medicare Supplement Plan with Medicare Prescription Drug Plan	- Journey Medicare Advantage Plan - RUC. Combines with Medicare and includes Medicare Prescription Drug Plan Type of Policy is determined by county of residence	
How Plan Works with Medicare and Medicare Assignment	U of M Tailors Plan pays after applying U of M Reserve Plan regional deductible and coinsurance. You pay Medicare Part B annual deductible.	Medicare pays first. You pay Part A and D deductibles and co-insurance and you meet your deductible of \$2,370 (2021); then plan pays 100%. Deductible may change in 2022.	- Journey HealthPartners administers benefits and claims payment for all plan covered medical services and Part D. - RUC. For medical services, HealthPartners coordinates with Medicare. For Part D drug coverage, HealthPartners administers benefits and claims payment.	
Network Providers (Medicare Assignment)	You are encouraged to use BCBS network providers, but you do not waive your Medicare benefits to Blue Cross. You are allowed to use your Medicare benefits outside of the BCBS network.	You can use any Medicare-accepted provider nationwide.	You can see any provider that accepts Medicare and your insurance.	
<b>Outpatient Hospital</b>				
Outpatient Surgery	100% after Medicare Part B annual deductible \$200 for 2021 (subject to change for 2022)		100%	100% after \$75 copay
Lab/X-Ray, CT scan, MRI, other outpatient diagnostic tests	100% after Medicare Part B annual deductible \$200 for 2021 (subject to change for 2022)	100% after deductible is satisfied	Lab services at 100% and all other services at \$15	Lab services at 100% and all other services at \$30 copay
Emergency Services	100% after Medicare Part B annual deductible \$200 for 2021 (subject to change for 2022)		100% after \$30 copay	100% after \$100 copay
Ambulance			100%	80%

## Medicare-Enrolled Health Plans

	Medicare U of M Plan 1	Medicare U of M Plan 2	UCare U of M Plan 1	UCare U of M Plan 2
Premium per month per person	\$348.00	\$199.00	\$215.00	\$167.00
Type of Policy	Medicare Cost Plan with Medicare Prescription Drug Coverage or Medicare Advantage PPO plan with Medicare Prescription Drug Coverage		Medicare Advantage Plan including Prescription Drug Coverage	
How Plan Works with Medicare and Medicare Assignment	Cost Medicare pays primary for Part A (inpatient hospital, skilled nursing facility, and home health care expenses). Medicare pays Medicare Part B provider expenses.		UCare administers benefits and claims payment of Medicare Parts A and B, as well as additional benefits included in plan, such as Prescription Drug coverage (Part D) and preventive care. Bills for health care services are sent directly to UCare by providers (not to Medicare), and are processed in UCare Claims Department.	
Network Providers (Medicare Assignment)	Cost Plan: You are encouraged to use Medica network providers, but you do not waive your Medicare benefits to Medica. You are allowed to use your Medicare benefits outside of the Medica network. Medicare Advantage Plan: You can see any provider that accepts Medicare and your insurance.		Travel anywhere within the U.S. and pay only your in-network copay on routine care, including clinic and specialist visits, physical therapy and counseling services. You may see any provider that accepts Medicare. UCare will also cover 80% of many other services throughout the U.S.	
<b>Outpatient Hospital</b>				
Outpatient Surgery	100% after \$50 copay	100% after \$100 copay	100%	100% after \$100 copay
Lab/X-Ray, CT scan, MRI, other outpatient diagnostic tests	Lab Services 100% All other services \$20 copay	Lab Services 100% All other services \$30 copay	Primary or Specialty office - 100% OP Hospital / Surg. Cls \$25 copay	Primary or Specialty office - 100% OP Hospital / Surg. Cls \$25 copay
Emergency Services	100% after \$50 copay	100% after \$75 copay	100% after \$50 copay	100% after \$75 copay
Ambulance	100% after \$50 copay	100% after \$60 copay	100%	100% after \$100 copay





# Vendor Contact Information

(pg 7)

- Contact the insurance company for more detailed questions about the plans

## Medicare-Eligible Health Plans Directory

### **Blue Cross Blue Shield of Minnesota**

U of M Retiree Plan  
U of M Plan 1  
Toll Free: 1-800-262-0839  
TTY: Call the National Relay Center at 711 and ask for 1-888-878-0137

Group Medicare Supplement Plan with High Deductible Coverage with Group MedicareBlue Rx  
U of M Plan 2  
Toll Free: 1-800-533-6686 for Current Members  
1-888-870-6297 for Prospective Members  
TTY: Call the National Relay Center at 711 and ask for 1-888-878-0137  
[www.bluecrossmn.com/umcrblines](http://www.bluecrossmn.com/umcrblines)

Prescription Drug Coverage for U of M Plan 1 and Plan 2  
Group MedicareBlue Rx  
Telephone: 1-877-838-3827 TTY: 1-866-213-9282  
[www.yourmedicareolutions.com](http://www.yourmedicareolutions.com)

### **HealthPartners Journey and HealthPartners Retiree National Choice**

U of M Plans 1 & 2  
Telephone: 952-885-7428 Toll Free: 1-866-925-7428  
TTY: Call the National Relay Center at 711 and ask for 866-925-7428  
[www.healthpartners.com/ufm](http://www.healthpartners.com/ufm)

### **Medica Group Plan**

U of M Plans 1 & 2  
Telephone: 952-992-2545 Toll Free: 1-800-906-5432  
TTY: Call the National Relay Center at 1-800-855-2880 and ask for 1-800-906-5432  
[www.medica.com](http://www.medica.com)


### **UCare Medicare Group**

U of M Plans 1 & 2  
Telephone: 912-670-6900 Toll Free: 1-877-598-6574  
TTY: 812-670-6810 TTY: 1-800-888-2534  
[Groupsales@ucare.org](mailto:Groupsales@ucare.org)




# Coverage Change Form (pgs 25-26)

- Only complete if you wish to make a change; otherwise, no action is required and your current coverage will continue
- Deadline is November 30
- If changing companies, be sure to contact current vendor to cancel coverage



**UPlan**  
Request for Continuation of Coverage  
Applicant Information (please print)



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Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_ Social Security Number(Employee ID) \_\_\_\_\_ Date of Birth (MM/DD/YY) \_\_\_\_\_

Current Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone Number \_\_\_\_\_

Name of Spouse (Last, First, MI) \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth (MM/DD/YY) \_\_\_\_\_

Reason for Electing Coverage: Date of event: \_\_\_\_\_ Last Day of Work: \_\_\_\_\_

Retirement  Turning Age 65  End of Agreement (Phased/Severance/PIC)  Disability  Open Enrollment

**Continuation of Medical Coverage**

\*Check the boxes below for coverage you would like to continue through the University.

**Non-Medicare-Eligible Plans**  Retiree under 65/Disabled Participant  Spouse under 65  Dependents

Medica Elect/Essential (Twin Cities and Duluth Only)  ACO-Ridgeview Community Network (Twin Cities Only)

Primary clinic code is required: \_\_\_\_\_  Medica Choice Regional (Greater Minnesota Only)

Medica Choice National  ACO-AMU & You (Crookston Only)

Medica HSA  ACO-Essential Choice Care (Duluth and Northern Minnesota Only)

ACO-VantagePlus with Medica (Twin Cities Only)  ACO-Medica Complete-Health-Mayo (Rochester Only)

ACO-Park Nicollet First (Twin Cities Only) Note: You must live in the area served by the ACO you choose

**Medicare-Eligible Plans**

	Retiree/Disabled Participant on Medicare	Spouse on Medicare
BCBS – Plan 1	<input type="checkbox"/>	<input type="checkbox"/>
BCBS – Plan 2	<input type="checkbox"/>	<input type="checkbox"/>
HealthPartners – Plan 1	<input type="checkbox"/>	<input type="checkbox"/>
HealthPartners – Plan 2	<input type="checkbox"/>	<input type="checkbox"/>
Medica – Plan 1	<input type="checkbox"/>	<input type="checkbox"/>
Medica – Plan 2	<input type="checkbox"/>	<input type="checkbox"/>
UCare – Plan 1	<input type="checkbox"/>	<input type="checkbox"/>
UCare – Plan 2	<input type="checkbox"/>	<input type="checkbox"/>

**Continuation of Dental Coverage**

I wish to continue my current group dental coverage  Retiree Only

I wish to change my dental plan to:  Delta Dental PPO  Delta Dental Premier  Retiree and Children

Retiree and Spouse with or without Children

**Enrollees for Medical & Dental Plans**

	Name (Last, First, MI)	Date of Birth	Social Security Number
<input type="checkbox"/> Self			
<input type="checkbox"/> Spouse			
<input type="checkbox"/> Dependent			





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