



Retiree Open Enrollment Update

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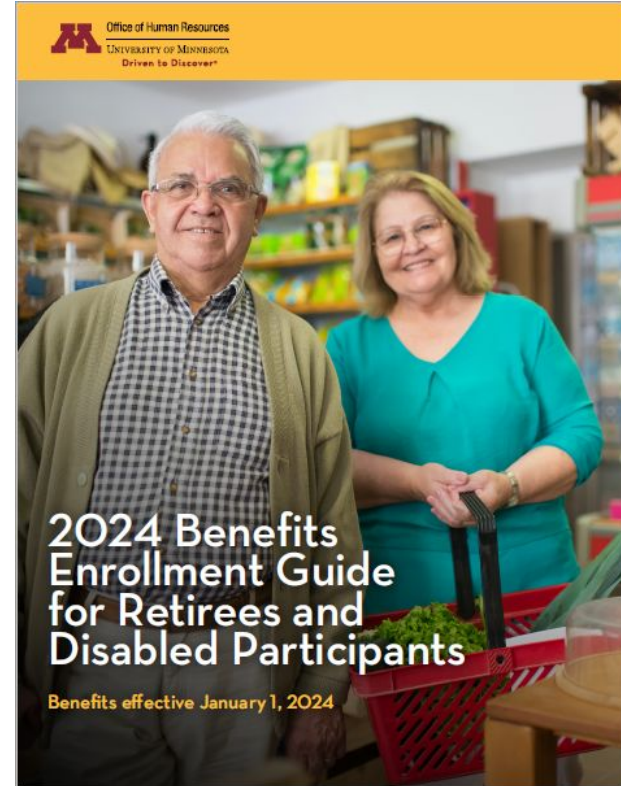
Office of Human Resources

UNIVERSITY OF MINNESOTA

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Overview

- What sets apart U of M retiree coverage
- How rates are calculated
- 2024 Retiree Guide
- Open enrollment resources



What sets U of M coverage apart from other plans?

- 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 Centers for Medicare and Medicaid Services (CMS)
- Richness of benefits



2024 Medicare Enrolled Renewal

- Premium changes for 2024
- Plan changes varied by vendor
- All plans had changes related to the Inflation Reduction Act
- Retiree guides will be mailed by the week of **October 23**
 - Side by side plan comparisons
 - Decision helper
 - Dental plan overview
 - Vendor contact information

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



Plan Comparisons (pages 8-17)

Medicare-Enrolled Health Plans



| | Blue Cross Blue Shield of Minnesota U of M Plan 1 | Blue Cross Blue Shield of Minnesota U of M Plan 2 | HealthPartners Journey & Retiree National Choice U of M Plan 1 | HealthPartners Journey & Retiree National Choice U of M Plan 2 |
|---|--|--|---|--|
| Premium per month per person | \$407.80 | Pre MACRA* \$174.60 Post MACRA* \$154.60 | \$296.80 | \$167.50 |
| Type of Policy | Coordinates with Medicare and Medicare Prescription Drug Plan | Medicare Supplement Plan with Medicare Prescription Drug Plan | <ul style="list-style-type: none"> Journey: Medicare Advantage Plan RNC: Coordinates 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 Retiree Plan pays after applying U of M Retiree Plan inpatient deductible and coinsurance. You pay Medicare Part B annual deductible. | Medicare pays first. You pay Part A and B deductibles and/or coinsurance until you meet your deductible of \$2,700 (2023); then plan pays 100%. Deductible may change in 2024* | <ul style="list-style-type: none"> Journey: HealthPartners administers benefits and claims payment for all plan covered medical services and Part D. RNC: 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 assign your Medicare benefits to Blue Cross. You are allowed to use your Medicare benefits outside of the BCBS network. | You can use any Medicare-contracted provider nationwide. | You can see any provider that accepts Medicare and your insurance. | |
| Outpatient Hospital | | | | |
| Outpatient Surgery | | | 100% | 100% after \$75 copay |
| Lab/X-Ray, CT scan, MRI, other outpatient diagnostic tests | 100% after Medicare Part B annual deductible | 100% after deductible is satisfied | Lab services 100% All other services \$15 copay | Lab services 100% All other services \$30 copay |
| Emergency Services | | | 100% after \$50 copay | 100% after \$100 copay |
| Ambulance | | | 100% | 80% |

Medicare-Enrolled Health Plans

| | Medica U of M Plan 1 | Medica U of M Plan 2 | UCare U of M Plan 1 | UCare U of M Plan 2 |
|---|--|--|---|---|
| Premium per month per person | \$371.00 | \$192.00 | \$315.00 | \$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. Medica pays Medicare Part B provider expenses. Medicare Advantage: Medica pays primary for Part A hospitalization and 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 assign 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 also have access to out-of-state providers with an expanded MultiPlan national network. At these providers, your plan works the same as in network. You may see any provider that accepts Medicare. UCare will also cover 80% of many other services throughout the U.S. | |
| Outpatient Hospital | | | | |
| 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. Ctr. \$25 copay | Primary or Specialty office - 100% OP Hospital / Surg. Ctr. \$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 \$65 copay | 100% | 100% after \$100 copay |

Which type of plan am I on?

Medicare-Enrolled Health Plans

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Medicare-Enrolled Health Plans

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|------------------------------|---|-------------------------|--|------------------------|
| Premium per month per person | \$371.00 | \$192.00 | \$315.00 | \$167.00 |
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Vendor Contact Information (page 7)

- Contact the carrier 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: 1-800-262-0819

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: 1-800-531-6686 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/umnretirees

Prescription Drug Coverage for U of M Plan 1 and Plan 2

Group MedicareBlue Rx

Telephone: 1-877-838-3827 TTY: 1-866-213-9262

www.yourmedicaresolutions.com

HealthPartners Journey and HealthPartners Retiree National Choice

U of M Plans 1 & 2

Telephone: 952-883-7428 Toll Free: 1-866-993-7428

TTY: Call the National Relay Center at 711 and ask for 866-993-7428

www.healthpartners.com/uofm

Medica Group Plan

U of M Plans 1 & 2

Telephone: 952-992-2345 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

UCare Medicare Group

U of M Plans 1 & 2

Telephone: 612-676-6900 Toll Free: 1-877-598-6574

TTY: 612-676-6810 TTY: 1-800-688-2534

Groupsales@ucare.org

Coverage Change Form (pages 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)



| | | | | |
|----------------------|------------|-------|------------------------------------|--------------------------|
| Last Name | First Name | MI | Social Security Number/Employer 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/RIO)
 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)

Medica Choice National
 Medica Choice Regional (Greater Minnesota Only)

Medica HSA
 ACO-Altru & You (Crookston Only)

ACO-VantagePlus with Medica (Twin Cities Only)
 ACO-Essential Choice Care (Duluth and Northern Minnesota Only)

ACO-Park Nicollet First (Twin Cities Only)
 ACO-Medica CompleteHealth-Mayo (Rochester 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

| Enrollee | 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 | | | |



Open Enrollment Website



z.umn.edu/OpenEnrollment

November 1-30

- PDF of Retiree Guide
- Links to websites of carriers
- Contact information for plan representatives
- Links to resources
- ...and more!

Additional Resources

- Senior Linkage Line
1-800-333-2433
 - Medicare Help
 - Planning Your Future
 - Help for Caregivers





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