

Retiree Open Enrollment Update

Katie Kolodge, Health and Wellbeing Consultant

October 2022



Office of Human Resources

UNIVERSITY OF MINNESOTA

Driven to Discover®

Overview

- What sets UMN retiree coverage apart and how rates are calculated
- 2023 Retiree Guide overview and open enrollment resources



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



2023 Medicare Enrolled Renewal

- Premium changes for 2023
- Plan changes varied by vendor
- Retiree guides will be mailed the week of October 17
 - 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 (pgs 8-17)

Medicare-Enrolled Health Plans

	Rise Cross Rise Shield of Minnesota U of M Plan 1	Rise Cross Rise 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	\$30.10	For 2022: \$175.10 For 2023: \$152.50	\$26.50	\$147.00
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 Retiree: 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 patient deductible and coinsurance. You pay Medicare Part B annual deductibles.	Medicare pays first. You pay Part A and B deductibles and coinsurance until you meet your deductible of \$1,495 (2022). Then you pay 100%. Deductible may change in 2023.	<ul style="list-style-type: none"> Journey: HealthPartners administers benefits and claims payment for all plan covered medical services and Part D. Retiree: 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 U of M network providers, but you do not assign your Medicare benefits to that. Once, you are allowed to use your Medicare benefits outside of the U of M network.	You can use any Medicare-authorized provider nationwide.	You can see any provider that accepts Medicare and your insurance.	
Outpatient Hospital				
Outpatient Surgery	100% after Medicare Part B annual deductible (\$23 for 2022) (subject to change for 2023)		100%	100% after \$75 copay
Lab/X-Ray/CT scan, MRI, other outpatient diagnostic tests	100% after Medicare Part B annual deductible (\$23 for 2022) (subject to change for 2023)	100% after deductible is satisfied	Lab services 100% All other services \$75 copay	Lab services 100% All other services \$30 copay
Emergency Services	100% after Medicare Part B annual deductible (\$23 for 2022) (subject to change for 2023)		100% after \$50 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	\$30.00	\$166.00	\$211.00	\$147.00
Type of Policy	Medicare Cost Plan with Medicare Prescription Drug Coverage or Medicare Advantage 2022 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. \$0 for health care services are sent directly to UCare by providers (not to Medicare) and are processed in UCare Claims Management.	
Network Providers (Medicare Assignment)	Cost Plan: You are encouraged to use Medicare network providers, but you do not assign your Medicare benefits to Medicare. You are allowed to use your Medicare benefits outside of the Medicare 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 health 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 \$0 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 \$30 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 \$0 copay	100% after \$75 copay	100% after \$0 copay	100% after \$75 copay
Ambulance	100% after \$0 copay	100% after \$0 copay	100%	100% after \$100 copay



Vendor Contact Information

(pg 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: 1-800-533-6686 for Current Members
1-888-878-6297 for Prospective Members
TTY: Call the National Relay Center at 711 and ask for 1-888-878-0137
www.bluecrossmn.com/umnceires

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.ourmedicareoptions.com

HealthPartners Journey and HealthPartners Retiree National Choice

U of M Plans 1 & 2
Telephone: 952-883-7426 Toll Free: 1-866-993-7426
TTY: Call the National Relay Center at 711 and ask for 866-993-7426
www.healthpartners.com/uofm

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

UCare Medicare Group

U of M Plans 1 & 2
Telephone: 612-676-6900 Toll Free: 1-877-598-6574
TTY: 612-676-6810 TTY: 1-800-688-2554
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)

Office of Human Resources
UNIVERSITY OF MINNESOTA
Driven to Discover™

Last Name: _____ First Name: _____ MI: _____ Social Security Number/Employee ID: _____ Date of Birth (MM/DD/YYYY): _____

Current Home Address: _____ City: _____ State: _____ Zip Code: _____ Phone Number: _____

Name of Spouse (Last, First, MI): _____ Social Security Number: _____ Date of Birth (MM/DD/YYYY): _____

Reasons for Electing Coverage Date of event: _____ Last Day of Work: _____
 Retirement Turning Age 65 End of Agreement (Phased/Severance/RID) 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-Altus & 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
 BCBS – Plan 2
 HealthPartners – Plan 1
 HealthPartners – Plan 2
 Medica – Plan 1
 Medica – Plan 2
 UCare – Plan 1
 UCare – Plan 2

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

Medical/Dental	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			



Next Steps and Resources

Open Enrollment Website

- PDF of Retiree Guide
- Presentations from Medica, Blue Cross Blue Shield, HealthPartners, UCare
- Contact information for plan representatives
- Links to Open Enrollment resources
- ...and more!

Where?

hr.umn.edu/Benefits/Open-Enrollment

When?

November 1-30



Additional Resources

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





UNIVERSITY OF MINNESOTA

Driven to Discover®

Crookston Duluth Morris Rochester Twin Cities

The University of Minnesota is an equal opportunity educator and employer.