## Retiree Open Enrollment Update

Katie Kolodge, Health and Wellbeing Consultant

October 2022



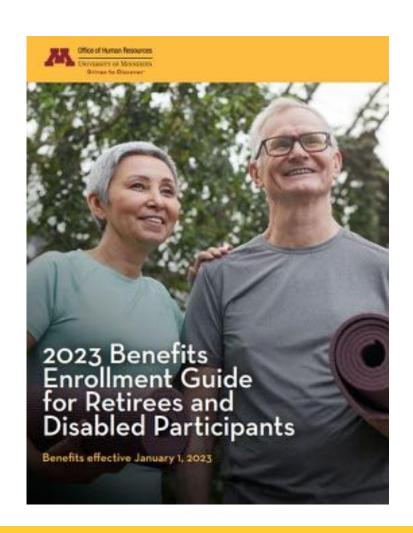
Office of Human Resources

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

	Box Cress Box Shidd of Mintessta U of Milyan	Blue Cross Blue Shield of Informatio Und In Plan 1	HaddShations Jeanny & Bellines Hadional Choks U of H Phant	A Belline Halland Chaics Unit H Plant
Presign per month per person	\$10.10	Personal Participation	DES	perso
Spaced Publics	Disneyates with Minkson and Medican Processor Drug Plan	titelcare Supprenent Plan with Wellcare Precorptor Only Plan	James Medican Advertige Plant     HIG Commission with Medican and lectures     Wedican Procupation Drug Plant     Type of Parky is advertised by county of recitions	
New Mar Works with Hedisary and Medisary Assignment	United Release Plan page after applying United Release Plan injustical diselection and companies Via pay thinkurs Part 2 amust executate.	Stretcorr pays first. You pay Flori Asset II describes and or concentrate until you med your instantion of Epidii. (2000) hereplan pass 160%. Describes may diverge a 2009.	Journey Problishmen, altression Servicks and darins payment for dispare control medical services and Pari D.     HINC for moderal services, and Pari D.     HINC for moderal services, and find D.     HINC for moderal services and find the services and find the services. The Pari D top coverage, made for determined for the services and relation payment.	
National Providers Orledname Assignments	The oil orcharbook to use 0.001 network provider, but you do not program Made are bandfa to the Cross. The oil othered to use your Electures benefits audusts of the OCDL network.	The lim set any Medical contacted proper following	No or or any process that accepts Modern and your Assesses	
Ordpollant Hospital				
Outputient Surgery	10% ofer Motions Sant I amout describe \$20 for (XI) (selecting charge for (XI))	100%, after deduction is satisfied	100%	SSNs after STI coping
Lab/Millag, CT exam, HBI, silher outpations diagnostic basis	10% after bindum Fart 3 email deduction \$231 to 2022 patient to danger for 2025		Lab sension 100% All pher sension 215 capes	Late services SIGN. All other services SIG capaci
Emergency Services	10% ofer this own fact 5 areas departed \$10 to 200 (adapt to thange for 200)		SSTs after \$50 caping	10% after \$100 caping
Ambalana			100%	85

#### Medicare-Enrolled Health Plans

	Hedge Ed H Rect	Hedio Uni Hilbana	UCers Def Hillant	State Sufficient
Dromian par month per person	tness	198.0	EH.9	103
Speed Policy	Stratute Cop/File with Wester or Western Education 1995 a One Co	ian with Medicare Prescription	Motor Abelias Tor Intuity People (by Conty)	
New Plan Media yith Medicary and Medicary Assignment	Cost Bridger pays primary for nutring facility and flower leads bridgers Park 2 or Missionn Relatinger, West Toughtedoors and Park	Priore repenses. Welliament router expenses. In page pringry for Part II.	UCon administrationally professing pagenet of Shallow Parts Scard N, or sell as published breath include in plan, such as Presimption Drug covering (PlanC) appropriately as a Dist or health care services are sell directly of UCon to provide just to feedings of any processor in UCon Comp. againtment.	
National Provides Phallone Anagement)	Cod Plan. The are emissioned for figure to replace per Best absence of the Cod	an levels is their You an an levels subse of the which. In on any provide hel screet	Dipod empelvire within the U.E. and pay only your in instance capes on mades case, including clinic and upersisten uses, prepaid from the property and constraining consisten.  The about home access to use of obtain providers with an expended Malfarther instance in the constraint, your part wents to come as in in-shared. You may see any provider fact, access to the shared Victim will stee you'ver fact, access the orders on the constraint of	
Original Height				
Outpetied Supery	10% after \$10 may	10% at # \$100 mags	10%	SSN after ESS capity
LabCl Rep. CT man, tells, other outpetitent diagnostic looks	Lab combine SSTS. No other compacts \$10 coping	(at amine 10% At the shoot \$5' care	Printer or Specially office 107% Of Houseld Hugs Cit. Charges	Penany or Specially office SSSN, Of Hospital Surg. Co. SSS report
Emergency Services	10% ate 50 sau	10% ate \$15 may	10% after \$60 capage	1075 also \$71 capity
Antolone	10% after \$50 comp	100% after Still coaster	100%	105 ste-110 care



# 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

Tell Free 1-800-262-0819

TTY: Call the National Relay Center at 771 and ask for 1-888-878-0157

Group Medicare Supplement Plan with High Deductible Coverage with Group MedicareBlue Rx. U of M Plan 2

Tall Free 1-500-531-5656 for Current Members

1888-870-6297 for Prospective Members

TTY: Call the National Relay Center at 711 and ask for 1-888-818-0137

#### www.bluecrossmn.com/umnre@rees

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

Group MedicareBlue Rx

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

#### www.yourmedicaresolutions.com

#### HealthPartners Journey and HealthPartners Retiree National Choice

U of M Plans 1& 2

Telephone 952-863-3426 Tall Free: 1-866-993-7426

TTY: Call the National Relay Center at 711 and ask for 866-993-7426.

#### www.healthgartners.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 16.2

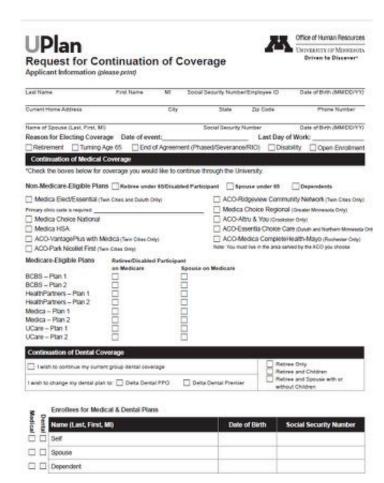
Telephone: 612-676-6900 Toll Free: 1-877-598-6574 TTY: 1-800-688-2534

#### 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





## 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-Enroll ment

### 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.