

# Retiree Open Enrollment Update

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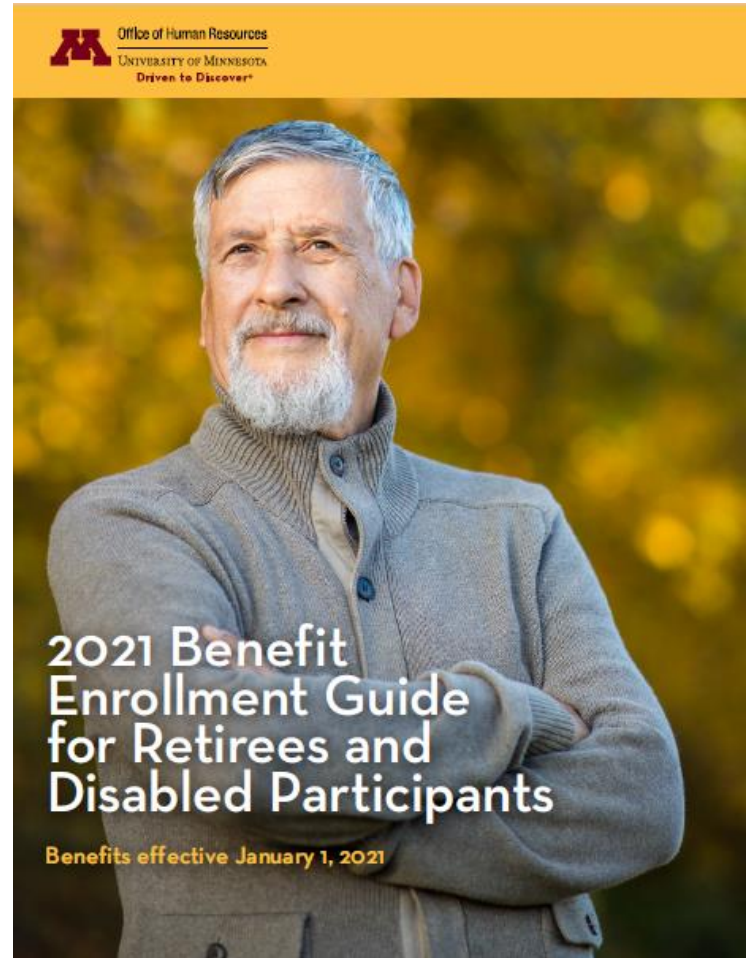
Office of Human Resources

UNIVERSITY OF MINNESOTA

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# Overview

- 2021 Retiree Guide overview
  - *Jeff Altringer, OHR*
  
- Resources and next steps
  - *Katie Kolodge, OHR*



# Plan Comparisons (pgs 8-17)

## Medicare-Eligible 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
<b>Premium per month per person</b>	\$364.00	\$167.00	\$282.70	\$164.20
<b>Type of Policy</b>	Coordinates with Medicare and includes Medicare Prescription Drug Plan	Medicare Supplement Plan with Medicare Prescription Drug Plan	<ul style="list-style-type: none"> <li>* Journey: Medicare Advantage Plan</li> <li>* RNC: Coordinates with Medicare and includes Medicare Prescription Drug Plan</li> </ul> Type of Policy is determined by county of residence	
<b>How Plan Works with Medicare and Medicare Assignment</b>	U of M Retiree Plan pays after applying U of M Retiree Plan inpatient deductible and coinsurance. You pay Medicare Part B annual deductibles.	Medicare pays first. You pay Part A and B deductibles and/or coinsurance until you meet your deductible of \$2,340 (2020); then plan pays 100%. Deductible may change in 2021.*	<ul style="list-style-type: none"> <li>* Journey: HealthPartners administers benefits and claims payment for all plan covered medical services and Part D.</li> <li>* RNC: For medical services, HealthPartners coordinates with Medicare. For Part D drug coverage, HealthPartners administers benefits and claims payment.</li> </ul>	
<b>Network Providers (Medicare Assignment)</b>	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.	
<b>Outpatient Hospital</b>				
<b>Outpatient Surgery</b>	100% after Medicare Part B annual deductible \$198 for 2020/subject to change for 2021		100%	100% after \$75 copay
<b>Lab/X-Ray, CT scan, MRI, other outpatient diagnostic tests</b>	100% after Medicare Part B annual deductible \$198 for 2020 (subject to change for 2021)	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
<b>Emergency Services</b>	100% after Medicare Part B annual deductible \$198 for 2020/subject to change for 2021		100% after \$50 copay	100% after \$100 copay
<b>Ambulance</b>			100%	80%

## Medicare-Eligible 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
<b>Premium per month per person</b>	\$338.00	\$185.00	\$315.00	\$167.00
<b>Type of Policy</b>	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	
<b>How Plan Works with Medicare and Medicare Assignment</b>	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.	
<b>Network Providers (Medicare Assignment)</b>	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 may see any provider that accepts Medicare. UCare will also cover 80% of many other services throughout the U.S.	
<b>Outpatient Hospital</b>				
<b>Outpatient Surgery</b>	100% after \$50 copay	100% after \$100 copay	100%	100% after \$100 copay
<b>Lab/X-Ray, CT scan, MRI, other outpatient diagnostic tests</b>	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
<b>Emergency Services</b>	100% after \$50 copay	100% after \$75 copay	100% after \$50 copay	100% after \$75 copay
<b>Ambulance</b>	100% after \$50 copay	100% after \$65 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: 1-800-262-0819

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](http://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](http://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](http://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](http://www.medica.com)

### **UCare Medicare Group**

U of M Plans 1 & 2

Telephone: 612-676-6900

TTY: 612-676-6810

Toll Free: 1-877-598-6574

TTY: 1-800-688-2534

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



# Medicare Supplement 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.



# 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/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)

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

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

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

ACO-VantagePlus with Medica (Twin Cities Only)  ACO-Medica CompleteHealth-Mayo (Rochester 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**

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



# Virtual Benefits Fair

With the goal in mind *to ensure that employees, retirees, and their families have access to the benefits information they need*, OHR has created a Virtual Benefits Fair that can be accessed from home. This online fair features vendor resources including videos, flyers and information sheets to download or print, and instructions for reaching out to plan experts with questions or concerns.

November 1–30, content available 24/7  
[z.umn.edu/VirtualBenefitsFair](https://z.umn.edu/VirtualBenefitsFair)



The screenshot shows the Office of Human Resources website. At the top, there is a yellow header with the text "Office of Human Resources". Below this is a dark red navigation bar with buttons for "Home", "Find a Job", "New Employees", "Benefits", "Wellbeing Program", "Working at the U", and "Supervising at the U". The main content area has a light orange background. It features the title "Open Enrollment Virtual Benefits Fair" and a video player. The video player shows a woman, Mary Rohman Kuhi, speaking. Below the video player, there is a caption: "A warm welcome from Mary Rohman Kuhi, Interim Director of Total Compensation". At the bottom of the page, it says "Explore this year's booths:".



# 65+ Medical Plan Recorded Presentations

- Presentations from Medica, Blue Cross Blue Shield, HealthPartners, UCare
- Includes a coverage overview, network descriptions, pharmacy coverage, wellness benefits





# Additional Resources

- Open Enrollment Virtual Benefits Fair [z.umn.edu/virtualbenefitsfair](https://z.umn.edu/virtualbenefitsfair)
- 2021 Retiree Guide can be found at [z.umn.edu/openenrollment](https://z.umn.edu/openenrollment)
- Senior LinkAge Line: 800-333-2433 [www.seniorlinkageline.com](http://www.seniorlinkageline.com);
  - MN Board on Aging annual Medicare guide:  
[www.seniorlinkageline.com/medicare/](http://www.seniorlinkageline.com/medicare/)
  - Health Care Choices for Minnesotans on Medicare:  
[www.mnhealthcarechoices.com](http://www.mnhealthcarechoices.com)
- MN Health Insurance Assistance Program(SHIP): [www.shiptacenter.org](http://www.shiptacenter.org)





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