



UCare Group Medicare

UCare Group Medicare plans are offered to more than 80 employer groups across Minnesota. These private or public companies, school districts or union groups offer our plans to their Medicare-eligible retirees and spouses.

UCare offers three standard packages - High, Core, and Basic. Groups may offer the High option alone, while others may offer the High and Core, and some offer all three. Retirees pick one plan for the calendar year; they may change plan options every year for a January 1st effective date.

All three plan options include and enhance Medicare Part D Prescription Drug coverage. Preventive dental benefits are also included in all three plans and an optional comprehensive dental plan is also available for retirees to purchase. All plans include the free SilverSneakers® Fitness Program OR a credit via the Health Club Savings plan.

UCare Group Plans

High - This plan is the most comprehensive of the three options. The High plan enhances the Part D benefit by covering Brand and Generic drugs through the Coverage Gap (or the "donut hole.") This type of plan is not available in the individual Medicare supplemental plan marketplace. Employers may or may not choose to include preventive dental benefits in this package.

Core - This plan is our most popular option! The price is lower than the High plan yet it still provides rich and comprehensive benefits. The plan includes preventive dental and coverage for generic drugs through the Coverage Gap. Plus an eyewear and hearing aid credit.

Basic- This is our most cost effective premium plan. The member will have some higher copayments in order to have a lower premium up front. This plan also includes preventive dental benefits.

Billing

Employers are not required to pay any of the premium, but may choose to pay a portion of the premium. We can direct bill each individual retiree at home or employers that pay a portion of the premium usually choose our Group-billed option. Direct billed retirees may set up EFT through their bank.

Group Eligibility

Retirees must live within Minnesota or 26 counties in Western Wisconsin.

Retirees must be enrolled in Medicare Parts A and B.

Employers must have 5 Medicare-eligible retirees, including their Medicare-eligible spouses.

Employers must be based in Minnesota.

There are no minimum enrollment requirements.

Group set up in one 30 minute meeting with client.

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