



# You've got options

How to decide what kind of Medicare plan is right for you

You have a lot of options when it comes to Medicare health care coverage. The type of plan that's best for you will depend on your health care needs, your budget and the features that are important to you. Here's what you need to know about the different kinds of Medicare plans to choose what's right for you.

|  | Original Medicare                                    | Medicare Advantage plans                          | Medicare Supplement* (Medigap) plans       |
|--|--|---|--|
| Premium  | Part B premium                                       | Varies by plan                                    | Varies by plan                             |
| Doctor and hospital visits                               | 80% after you meet deductibles or other requirements | Covers same or more than Original Medicare        | Covers same or more than Original Medicare |
| Preventive care — Routine physical, eye or hearing exams |  | ✓   | Varies by plan                             |
| Part D   |  | ✓   |  |
| Out-of-pocket limits                                     |  | ✓   | Varies                                     |
| Extras — Gym membership, health and wellness programs    |  | ✓   | Varies                                     |
| Network  | None   | Many plans include 96% of all Minnesota providers | None                                       |
| Travel within the U.S.                                   | ✓  | ✓   | ✓  |
| Skilled nursing — Waive 3-day stay requirement           |  | ✓   |  |

## Before you buy

Some Medicare Advantage plans have limited provider networks while others have more broad networks. Check to make sure your doctor is included before you enroll.

Coverage while traveling varies between Medicare Advantage plans. Some require you to notify them in advance when you travel out of Minnesota.

If you think a Medigap plan is right for you, you'll need to buy a separate Part D plan if you want help to pay for your prescription drugs and to avoid a late enrollment penalty for Part D.

## Original Medicare

Provides basic coverage for illness and emergencies, but doesn't cover all your medical expenses. There's also no limit on your out-of-pocket expenses.

### What it covers:

- Helps pay for inpatient hospital and skilled nursing facility stays, hospice care and home health care
- Helps pay for doctor visits and a wide range of medical expenses

### What it doesn't cover:

- Deductibles, copays or coinsurance
- Preventive care, including routine physical, eye and hearing exams
- Part D prescription drugs
- Skilled nursing care without a 3-day inpatient hospital stay

## Medicare Advantage plans

UCare Medicare Plans offer the convenience of medical and prescription drug coverage in one plan plus lots of extras, like vision, hearing and dental benefits, and free gym memberships. Medicare Advantage plans also limit your out-of-pocket costs each year.

### What it covers:

- Helps pay for costs Original Medicare doesn't cover
- Preventive care and annual exams
- Routine eye, hearing and dental exams
- Part D prescription drugs
- Gym memberships
- Care in a skilled nursing facility without a 3-day inpatient hospital stay
- Coverage while you travel (varies by plan)

### What it doesn't cover:

- Plans vary in what they cover. Usually, plans with higher monthly premiums offer more benefits and extras than plans with lower premiums.

## Medicare Supplement\* (Medigap) plans

Helps pay for expenses Original Medicare doesn't cover. Your plan benefits won't change from year to year, and you can take your plan with you if you move to another state. Medigap plans also help reduce your out-of-pocket expenses. If you enroll after your initial eligibility period ends, you may be required to take a health screening prior to acceptance. Health results may affect premiums.

### What it covers:

- Helps pay deductibles, copays and coinsurance

### What it doesn't cover:

- Part D prescription drugs
- Routine annual physical, eye or hearing exams or preventive dental care
- Skilled nursing care unless you meet the 3-day inpatient hospital stay requirement

\*Medicare Supplement Basic Select plan benefits as shown assumes you purchase additional coverage "riders" to cover your Part A deductible, Part B premium, excess costs and preventive care.

UCare offers a range of Medicare plans and premiums.

To learn more, visit [ucare.org](https://ucare.org) or call 1-877-523-1518, 8 am – 5 pm, Monday – Friday.

UCare Minnesota and UCare Health, Inc. are HMO-POS plans with Medicare contracts. Enrollment in UCare Minnesota and UCare Health depend on contract renewal. EssentiaCare is a PPO plan with a Medicare contract. Enrollment in EssentiaCare depends on contract renewal.