

PART  
**A**

PART  
**B**

PART  
**C**

PART  
**D**

# Medicare de-complicator guide

# We're de-complicators.

The de-mystifiers who make Medicare clear and simple. Figure-outers who can help you pick a plan that suits your needs and your budget.



# When it comes to Medicare, you have lots of options.

But all those choices can make it harder to find the coverage that's best for you. UCare can help. We created this simple guide to make Medicare easier. It covers important basics you'll need to know, like:



The four parts of Medicare



When to enroll in Medicare



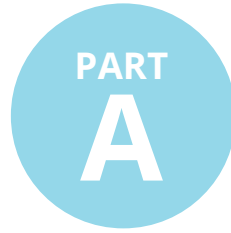
What each part covers



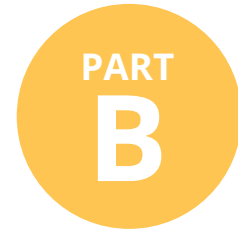
How to avoid penalties

# The four parts of Medicare and what they cover.

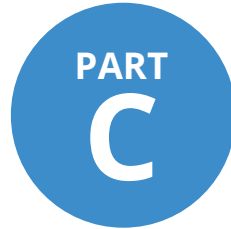
Each part covers different health care services.



Hospital Insurance



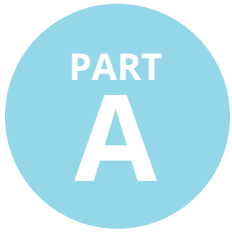
Medical Insurance



Medicare Advantage



Prescription Drug Coverage



# Part A: Original Medicare

## Hospital Insurance

### What it covers

- ✓ Hospital stays
- ✓ Care in a skilled nursing facility
- ✓ Home health care
- ✓ Hospice care

### Your out-of-pocket costs

- ✓ Copays
- ✓ Deductibles
- ✓ Coinsurance

## Words to know

### Copay

This is a set fee you pay when you visit your doctor or clinic or fill a prescription.

### Coinsurance

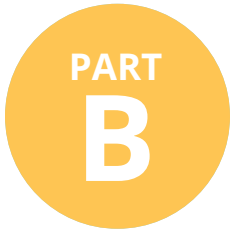
You and your plan share the cost for some services. Coinsurance is the percentage of the cost you pay for a covered health care service.

### Deductible

A deductible is the amount you pay for health care services before your plan begins to pay.

### Monthly premium

This is the amount you pay each month for your health plan coverage.



## Part B: Original Medicare

### Medical Insurance

#### What it covers

- ✓ Doctor visits
- ✓ Outpatient surgery
- ✓ Ambulance
- ✓ Medical equipment and supplies

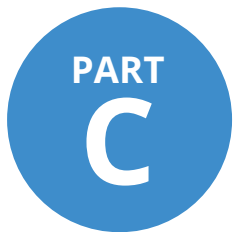
#### Your out-of-pocket costs

- ✓ Monthly premiums
- ✓ Annual deductibles
- ✓ Coinsurance

Original Medicare covers a lot, but it won't pay for all the health care you may need.

If you only have Part A and Part B coverage, you'll pay the full cost for services Original Medicare doesn't cover, including:

- ✓ Preventive dental care and most other dental services
- ✓ Routine eye exams and eyewear
- ✓ Routine hearing exams and hearing aids
- ✓ Routine physical exams
- ✓ Fitness club memberships
- ✓ Prescription drugs you may take at home
- ✓ Care in a skilled nursing facility without a qualifying 3-day hospital stay
- ✓ Most care you receive when traveling outside the U.S.



## Part C: Medicare Advantage

Part C is also known as Medicare Advantage. These are private plans approved by Medicare. You can buy a Medicare Advantage plan to help pay for costs Original Medicare doesn't cover. These plans include all your Part A and Part B benefits along with many extras. Most offer Part D prescription drug coverage too.

### What it covers

- ✓ Part A and Part B benefits
- ✓ Extras that may include vision, dental and fitness benefits
- ✓ Part D prescription drug coverage (most Medicare Advantage plans)

### Your out-of-pocket costs

- ✓ Monthly premiums
- ✓ Copays
- ✓ Annual deductibles
- ✓ Coinsurance



**Medicare Advantage plans are a popular choice for those who want the convenience of having all their health care benefits under one plan.**



# The “Advantages” of Medicare Advantage.



## Convenience

When you choose a Medicare Advantage plan that includes Part D prescription drug coverage, you get all your health benefits — and many extras — under one plan.



## Travel coverage

Some Medicare Advantage plans cover you anywhere in the U.S. Most also include emergency coverage worldwide.



## Financial protection

Unlike Original Medicare, which doesn't limit how much you may have to pay out-of-pocket each year, Medicare Advantage plans set a maximum on your out-of-pocket costs.



# Part D: Prescription Drug Coverage

You can purchase Part D coverage from private health care companies to help cover the cost of your prescriptions.

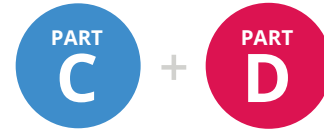
## Stages of coverage

- ✓ Initial coverage phase
- ✓ Coverage gap
- ✓ Catastrophic coverage

## Your out-of-pocket costs

- ✓ Monthly premiums
- ✓ Copays
- ✓ Annual deductibles
- ✓ Coinsurance

There are two ways to get Part D:



As part of a Medicare Advantage plan (MA-PD)



As a separate, stand-alone prescription drug plan (PDP)

# How Part D works

**Part D works differently from other parts of Medicare.**

- ✓ Plans are different when it comes to the drugs they cover
- ✓ Before you enroll, check to make sure your medications are on the list of covered drugs (formulary)
- ✓ How much your plan pays for your prescriptions depends on what phase of coverage you are in

Standard benefits include three phases of coverage:



You also may be able to get Extra Help to pay for your prescription drug costs. Visit [ssa.gov](https://ssa.gov) to see if you qualify.

# Enrolling in Medicare.

## When to enroll:

**Most people are eligible for Medicare at age 65. If you're already receiving Social Security benefits, you'll automatically be enrolled. If not, you'll need to sign up.**

You have seven months to sign up for Medicare when you first become eligible:



Three months  
before your  
birthday month

+



Your birthday  
month

+



Three months  
after your  
birthday month

# Where to sign up:

## You enroll in Part A and Part B through Social Security:

- ✓ Online at **ssa.gov**
- ✓ By phone at **1-800-772-1213**,  
24 hours a day, 7 days a week
- ✓ In person at your local Social Security office

## You can enroll in Part C and Part D through private insurance companies only after you've enrolled in Original Medicare:

- ✓ You must have Part A and Part B before you can enroll in a Part C Medicare Advantage plan
- ✓ You must have Part A or Part B before you can enroll in Part D coverage

## Delaying enrollment

You can wait to enroll in Medicare if you plan to keep working after age 65 and have coverage through your employer or your spouse's employer.

If you wait to enroll in Part B and are not covered through an employer plan, you will only be able to sign up between January 1 and March 31 during the General Enrollment Period. Your coverage will begin July 1.

## Late enrollment penalties

If you don't sign up for Part B and Part D when you first become eligible for Medicare, you may pay a penalty if you decide to sign up later.

Visit **medicare.gov** for details about penalties.

# Things to consider as you shop for a plan.

## **This simple checklist can help you keep track.**

Be sure to compare plan features, costs and benefits as you shop.

What is the monthly premium?

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Does the plan include Part D prescription drug coverage?

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Are my medications included in the list of covered drugs?

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Are my doctors and clinics in the plan network?

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What is my copay for doctor and clinic visits?

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What is my copay for prescriptions?

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Will the plan cover emergency care I receive outside the network and outside the U.S.?

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Will the plan help pay for my health club membership?

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Does the plan include dental benefits?

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Is my dentist in the plan network?

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Does the plan cover eye exams and eyewear?

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Does the plan cover hearing exams and hearing aids?

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Do my friends or family members recommend this plan?

[illegible]

# Talk to a UCare Medicare Specialist today.

Whether you're new to  
Medicare or want help to  
re-think your coverage,  
we're the helpers who can  
de-mystify Medicare.



## Call

612-676-3500 | 1-877-523-1518  
TTY 1-800-688-2534

8 am – 5 pm, Monday through Friday



## Stop in

500 Stinson Blvd. NE  
Minneapolis, MN 55413

4310 Menard Drive  
Hermantown, MN 55811



## Go online

Learn more about UCare Medicare  
Plans at **ucare.org**

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



## Notice of Nondiscrimination

UCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. UCare does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

We provide aids and services at no charge to people with disabilities to communicate effectively with us, such as TTY line, or written information in other formats, such as large print.

If you need these services, contact us at **612-676-3200 (voice)** or toll-free at **1-800-203-7225 (voice)**, **612-676-6810 (TTY)**, or **1-800-688-2534 (TTY)**.

We provide language services at no charge to people whose primary language is not English, such as qualified interpreters or information written in other languages.

If you need these services, contact us at the number on the back of your membership card or **612-676-3200** or toll-free at **1-800-203-7225 (voice)**; **612-676-6810** or toll-free at **1-800-688-2534 (TTY)**.

If you believe that UCare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file an oral or written grievance.

## Oral grievance

If you are a current UCare member, please call the number on the back of your membership card. Otherwise please call **612-676-3200** or toll-free at **1-800-203-7225 (voice)**; **612-676-6810** or toll-free at **1-800-688-2534 (TTY)**. You can also use these numbers if you need assistance filing a grievance.

## Written grievance

UCare  
Attn: Appeals and Grievances  
P.O. Box 52  
Minneapolis, MN 55440-0052  
  
Email: [cag@ucare.org](mailto:cag@ucare.org)  
Fax: **612-884-2021**

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at  
<http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 612-676-3200/1-800-203-7225（TTY：612-676-6810/1-800-688-2534）。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 612-676-3200/1-800-203-7225 (телетайп: 612-676-6810/1-800-688-2534).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚክተለው ቁጥር ይደውሉ 612-676-3200/1-800-203-7225 (መስማት ለተሳናቸው: 612-676-6810/1-800-688-2534)።

ဟ်သျှ်ဟ်သး-နမ့ၢ်ကတိၤ ကညိ ကျိၣ်အယိ, နမ့ၢ် ကျိၣ်အတၢ်မၤစၢၤလၢ တလၢ်ဘျုးလၢ်စၢၤ နီတမံၤဘျုးသ့ၣ်လီၤ.  
ကိ: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, រសាវជន្តយវង្គកភាសា ដោយមិនគិតល្អល  
គឺអាចមានសំរាប់បរិវេណ។ ចូរ ទូរស័ព្ទ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/  
1-800-688-2534)។

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم  
612-676-3200/1-800-203-7225 (رقم هاتف الصم والبكم: 612-676-6810/1-800-688-2534).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 612-676-3200/1-800-203-7225 (ATS : 612-676-6810/1-800-688-2534).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.  
612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/  
1-800-688-2534).



500 Stinson Blvd

Minneapolis, MN 55413

612-676-3500 | 1-877-523-1518 | TTY 1-800-688-2534

8 am – 5 pm, seven days a week

**[ucare.org](https://ucare.org)**

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