

UNIVERSITY OF NORTHERN IOWA

2023 Retiree Health Plan Options



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MEDICARE BASICS



WEBSITE FOR MEDICARE INFORMATION: MEDICARE.GOV



Original Medicare



Part A — hospital coverage

- Inpatient hospital care
- Skilled nursing facility care
- Hospice



Part B — medical coverage

- Outpatient care and service
- Durable medical equipment
- Ambulance
- Preventive care



Not covered:

- Deductibles, coinsurance, and copays
- Most outpatient prescription drugs
- Care beyond Medicare's limits
- Most care received outside the U.S.
- Charges exceeding Medicare approved amounts



You can see that Medicare doesn't cover all your expenses.


In fact, there's a gap that can leave you with a large bill. Hospital stays, doctor appointments, deductibles and other services can all add up, which is why extra coverage is available to you from Wellmark.



FILLING THE GAP



EMPLOYER GROUP RETIREE PROGRAM F

- Employer Group Retiree Programs are purchased from private insurance companies by employer groups to offer coverage to their retirees
- These programs are designed to pay secondary for services approved by Medicare (i.e. deductibles and coinsurance) 
- Must be enrolled in Medicare Part A and Part B
- Must purchase a Medicare Prescription Drug Plan (Part D) separately

WELLMARK'S EMPLOYER GROUP RETIREE PROGRAM

	Program F
BASIC BENEFITS This includes hospitalization, medical expenses, blood and hospice care	✓
SKILLED NURSING FACILITY COINSURANCE Without this coverage, members are partially responsible for their stay in a skilled nursing facility.	✓
HOSPITAL (PART A) DEDUCTIBLE Coverage to pay the hospital deductible (an amount set by Medicare)	✓
MEDICAL (PART B) DEDUCTIBLE This amount will be applied to medical costs.	✓
MEDICAL (PART B) EXCESS Coverage when a provider charges over the Medicare-approved amount.	✓
FOREIGN TRAVEL EMERGENCY Coverage when emergency care outside the United States is needed.	✓

COMPARISON OF UNI RETIREE OPTIONS

	Medicare Supplement Program F	UNI Retiree PPO (2023)	UNI Retiree HMO (2023)
Inpatient Deductible	\$0 Part A/ \$0 Part B	\$350 Single/\$1,000 Family for PPO providers \$700 Single/\$2,000 Family for non-PPO providers	\$100 Single \$200 Family
Coinsurance	\$0	10% PPO providers 30% for non-PPO providers	10%
Emergency Room	\$0	\$100	\$100
Office Visit	\$0	\$20 PCP \$40 Non-PCP	\$15
Urgent Care	\$0	\$20	\$15
Ambulance	\$0	10% coinsurance	10% coinsurance
Preventative Care	\$0	\$0	\$0
Out of Pocket Maximum	N/A	\$1,750 Single/\$4,000 Family for PPO providers \$3,500 Single/\$8,000 Family for non-PPO providers	\$750 Single \$1,500 Family

MEDICARE PART D

Prescription Drug Plan





AVOID COSTLY PENALTIES

Don't delay when considering your options for prescription drug plans. The Centers for Medicare and Medicaid Services will charge you a penalty if you go 63 continuous days without drug coverage after your Initial Enrollment Period.

The easiest way to avoid this penalty is to join a Medicare drug plan when you're first eligible.

CONSIDERING MEDICARE PRESCRIPTION DRUG COVERAGE

- Members have the option to purchase Medicare Part D coverage in addition to their Employer Group Retiree Plan
- Choose between the Group Part D option in your packet or shop for an individual Medicare Part D plan on your own
- Your Group Part D option:
 - Formulary covers specific generic and brand name drugs.
 - Nationwide network of more than 63,000 pharmacies

To review Wellmark's Group or Individual Medicare Part D plans and formularies please visit www.yourmedicare resolutions.com

GROUP MEDICARE PART D SUMMARY

Convenient coverage with a nationwide pharmacy network

- **Coverage you can rely on:** Get coverage for generic, brand-name and specialty prescription drugs
- **Accessible pharmacy network:** Fill your prescription at participating network pharmacies across the U.S., including independent pharmacies, national chains and more
- **No deductible:** Coverage starts right away with plan copays or coinsurance
- **No coverage gap:** You're covered throughout the year

Benefit level	30-day supply	90-day supply
Tier 1: Generic	\$5 copay	\$10 copay
Tier 2: Preferred brand	\$15 copay	\$30 copay
Tier 3: Non-preferred brand	\$35 copay	\$70 copay
Tier 4: Specialty	\$60 copay	\$120 copay
Coverage gap Begins after your total drug costs for the year reach \$4,660	You pay no more than your usual cost sharing for generic and brand-name drugs.	
Catastrophic coverage Amount you pay for a 30-day supply after you have paid \$7,400 in out-of-pocket drug costs	You pay the greater of: <ul style="list-style-type: none"> • 5% coinsurance of the total cost, or • \$4.15 copay for generic drugs (including brand drugs treated as generic) and \$10.35 copay for all other covered drugs. 	
Supplemental drugs¹	25% coinsurance	25% coinsurance

¹The amount spent on supplemental drugs does not apply toward catastrophic coverage.



GROUP MEDICARE PART D SUMMARY

Pre-enrollment questions on the Group MedicareBlue Rx benefit \$5/\$15/\$35/\$60 prescription drug should be directed to Wellmark Blue Cross and Blue Shield at 800-691-1030, 8 a.m. to 5 p.m., Monday–Friday, Central time. Once you receive confirmation of your enrollment for the Group MedicareBlue Rx coverage, contact Group MedicareBlue Rx Customer Service at 877-838-3827, 8 a.m. to 8 p.m., daily, Central and Mountain times. TTY hearing impaired users call 711.



\$5/\$15/\$35/\$60

Prescription drug coverage with Group MedicareBlueSM Rx (PDP)

Prescription drug costs can add up quickly, so managing these costs is important. Group MedicareBlue Rx is a prescription drug plan that provides coverage for the drugs you may take today and protects you from the high cost of drugs you may need in the future.

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Have questions?

- Enrolled members, call Group MedicareBlue Rx Customer Service 1-877-838-3827 (TTY: 711), 8 a.m. to 8 p.m., daily, Central and Mountain times

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WHAT'S NEXT?



NEXT STEPS

Determine which plan meets your needs:

- Carve-out vs Employer Group Retiree Program
- Medicare Part D, enrollment available from October 15th-December 7th.



Reminder: Once you leave a University of Northern Iowa retiree plan option, you are unable to return. If you are currently covered under the Employer Group Retiree Program, you cannot return to the Carve-out.

THANK YOU



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