



# University of Northern Iowa 2024 Retiree Health Plan Options

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# Medicare Basics



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

# Comparison of UNI Retiree Options

	Medicare Supplement Program F	UNI Retiree PPO (2024)	UNI Retiree HMO (2024)
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	\$150 Single \$300 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	\$2000 Single/\$4000 Family for PPO providers \$4000 Single/\$8,000 Family for non-PPO providers	\$1000 Single \$2000 Family



# Medicare Part D





### **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](http://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
<b>Coverage gap</b> Begins after your total drug costs for the year reach \$5,030	You pay no more than your usual cost sharing for generic and brand-name drugs.	
<b>Catastrophic coverage</b> Amount you pay for a 30-day supply after you have paid \$8,000 in out-of-pocket drug costs	During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.	
<b>Supplemental drugs<sup>1</sup></b>	25% coinsurance	25% coinsurance

<sup>1</sup>The 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 MedicareBlue<sup>SM</sup> 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

# 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 7<sup>th</sup>.

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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