

# LOGIS

## 2023 Medicare Plan Options

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Plan Design Features	HealthPartners <sup>(1)</sup>		Blue Cross Blue Shield of MN		UCARE		
	RNC Group Plan (RNC) <sup>(2)</sup>	Journey Group Plan (MA) <sup>(3)</sup>	Group Medicare Advantage Plan Standard with Group MedicareBlue Rx <sup>(4)</sup>	Group Senior Gold with Group MedicareBlue Rx <sup>(4)</sup>	High <sup>(5)</sup>	Core <sup>(5)</sup>	Basic <sup>(5)</sup>
<b>In-Network Plan Design Features</b>							
Premium	\$323.25	\$263.05	\$254.50	\$432.50 pre-MACRA \$415.00 post-MACRA	\$342.00	\$177.00	\$79.00
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Deductible (Medical only)	None	None	None	Part B: \$226 post-MACRA	None	None	None
Out-of-Pocket Maximum (annual)	\$3,500 (medical only)	\$3,500 Combined in-network & out of network (medical only)	\$3,000 combined in & out of network (medical only)	None	\$2,800 (medical only)	\$3,000 (medical only)	\$3,400 (medical only)
<b>Office Visits</b>							
Preventive Care	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Primary Care	\$0	\$0	\$10	100% coverage	\$0	\$0	\$0
Specialty Care	\$15	\$15	\$20	100% coverage	\$15	\$30	\$40
Urgent Care	\$15	\$15	\$20	100% coverage	\$25	\$35	\$35
<b>Other Benefits</b>							
Diagnostic Lab Tests (blood tests, etc)	\$100 copay	\$100 copay	100% coverage	100% coverage	100% coverage	100% coverage	100% coverage
Imaging (X-ray, MRI, CT/PET, etc.)	\$100 copay	\$100 copay	100% coverage	100% coverage	\$25	\$25	10%
Inpatient Hospitalization	\$200 per benefit period	\$200 per benefit period	\$200	100% coverage	\$100 per admission	\$125 per admission	\$400 per admission
Outpatient Hospitalization	\$200	\$200	100% coverage	100% coverage	\$200	\$250	\$250
Skilled Nursing Facility	Days 1-20: No charge Days 21-100: \$125 per day	Days 1-20: No charge Days 21-100: \$125 per day	100% coverage	100% coverage	Days 1-20: No charge Days 21-100: \$100 per day	Days 1-20: No charge Days 21-100: \$100 per day	Days 1-20: No charge Days 21-100: \$100 per day
Emergency Room Facility	\$75	\$75	\$50	100% coverage	\$50 per visit	\$75 per visit	\$75 per visit
Emergency Transportation	20%	20%	\$75	100% coverage	\$100	\$100	\$200
Durable medical Equipment	20%	20%	10%	100% coverage	20%	20%	20%
<b>Prescription Drugs (Rx) Part D</b>							
Annual Deductible	\$300	\$300	None	None	\$0	\$200 for Tiers 2-4	\$345 for Tiers 2-4
Generic	Preferred Generic: \$4 Generic: \$10	Preferred Generic: \$4 Generic: \$10	\$10	\$10	\$10 deductible does not apply	\$12 deductible does not apply	\$12 deductible does not apply
Preferred Brand	\$47	\$47	\$25	\$25	\$40	\$45	\$45
Non-Preferred Brand	50%	50%	\$60	\$60	\$100	\$100	\$100
Specialty Drugs	27%	27%	25% Coinsurance	\$100	30%	25%	25%
Coverage Gap "Donut Hole" coverage	Generics: 25% Brands: 25%	Generics: 25% Brands: 25%	If your yearly out-of-pocket costs reach \$7,400, you pay the greater of: \$4.15 copay for generic or multi-source preferred brand drugs, \$10.35 copay for all other drugs, or 5% of the drug cost.	The plan pays 100% of the cost for covered Part D drugs the remainder of the calendar year after your total out-of-pocket drug costs reach \$1,500	Coverage through the prescription drug gap, or the "donut hole". Medicare catastrophic drug coverage begins once the \$7,400 out-of-pocket costs are met.	After total yearly drug costs reach \$4,660, Tier 1 Generics will continue to be covered with a \$12 copay and you will pay 25% of Brand-name drugs. Medicare catastrophic drug coverage begins once the \$7,400 out-of-pocket costs are met.	After total yearly drug costs reach \$4,660 you pay 25% of Tier 1 and Tier 4 Generics and 25% of Brand-name drugs. Medicare catastrophic drug coverage begins once the \$7,400 out-of-pocket costs are met.
<b>Other Outpatient Services</b>							
Medicare Part B Drugs	80%	80%	80%	100% coverage	80%	80%	80%
Hearing Aids	TruHearing \$499/\$699/\$999 per hearing aid must use TruHearing network	TruHearing \$499/\$699/\$999 per hearing aid must use TruHearing network	\$499-\$799 annual hearing aid benefit	hearing aid discounts	\$499 per aid for Advanced Aids \$799 per aid for Premium Aids (TruHearing brand only)	\$599 per aid for Advanced Aids \$899 per aid for Premium Aids (TruHearing brand only)	\$699 per aid for Advanced Aids \$999 per aid for Premium Aids (TruHearing brand only)
Preventive Dental	Two cleanings, two exams, one set of x-rays per yer	Two cleanings, two exams, one set of x-rays per yer	not covered	not covered	100% coverage for 2 oral exams and 3 cleanings per year at participating dental offices.	100% coverage for 2 oral exams and 3 cleanings per year at participating dental offices.	100% coverage for 2 oral exams and 3 cleanings per year at participating dental offices.

Benefits outlined above are a summary of coverage only. Refer to the plan's policy documents for a full listing of plan benefits.

**NOTES:**

<sup>(1)</sup> HealthPartners is moving to a Streamline Solution for 2022 Medicare plan enrollment. HealthPartners will place the member in either the MA (Journey) plan of the RNC plan depending upon their county of residence. The MA plan will include OON benefits that will mirror the in-network coverage.

<sup>(2)</sup> RNC is available in 37 MN counties, all other states and Puerto Rico) Counties: Aitkin, Blue Earth, Brown, Carlton, Cook, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Itasca, Kanabec, Koochiching, Lake, LeSueur, Martin, McLeod, Meeker, Mille Lacs, Nower, Nicollet, Olmsted, Pice, Pipestone, Rice, Rock, Sibley, St Louis, Steele, Stevens, Traverse, Wabasha, Watonwan, Winona & Yellow Medicine

<sup>(3)</sup> Journey is available to retirees living in these 50 Minnesota counties; Anoka, Becker, Beltrami, Benton, Big Stone, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cottonwood, Crow Wing, Dakota, Douglas, Grant, Hennepin, Hubbard, Isanti, Jackson, Kandiyof, Kittson, Lac qui Parle, Lake of the Woods, Lincoln, Lyon, Mahnommen, Marshall, Morrison, Murray, Nobles, Norman, Otter Tail, Pennington, Polk, Pope, Ramsey, Red Lake, Redwood, Renville, Roseau, Scott, Sherburne, Stearns, Swift, Todd, Wadena, Washington, Wilkin & Wright

<sup>(5)</sup> UCARE: Service area includes entire state of Minnesota & 26 counties in western Wisconsin. Must be enrolled in Medicare Parts A & B, automatic enrollment in Part D