2025 GROUP MEDICARE PLAN OVERVIEW UNIVERSITY OF MN RETIREE PLAN 2



2025	Coordinated Plan with Group MedicareBlue SM RX (PDP)
Monthly premium You must continue to pay your Medicare Part B premium	Pre-MACRA: \$204.80 Post-MACRA: \$184.80
Plan descriptions	A Medicare Supplement with a high deductible with a Medicare Part D prescription drug plan
Residency requirements	Must be a permanent resident of the United States
Provider networks	Medical: Aware, National Blue Card, Blue Card Worldwide Group MedicareBlue Rx: Participating network of pharmacies across the U.S., including independent pharmacies, national chains and more
Individual lifetime maximum	None
Annual Deductible	\$2,800 (for 2024)
Annual Out of pocket maximum	No maximum
Office visits Primary care Specialist visits Chiropractic Podiatry services Inpatient care	\$0*
Hospital care	\$0*
Skilled nursing facility	\$0*
,	Coordinated Plan with Group MedicareBlue Rx
Outpatient care	
Ambulatory surgery center	\$0*
Diagnostic tests, X-rays, radiology Lab Services	\$0*

Physical, speech, and occupational therapy	\$0*
Home health care	\$0*
Emergency/Urgent care	
Emergency care	\$0*
Urgent care	\$0*
Ambulance service	\$0*
Other outpatient services	
Durable medical equipment	\$0*
Diabetic supplies (includes glucose monitors, test strips, lancets)	\$0*
Medicare covered Part B drugs	\$0*
Preventive care	
Annual routine physical, eye exam, and	Original Medicare coverage only
hearing screening	
Including "Welcome to Medicare" and annual	
wellness visits	
Additional services and support	24-hour Nurse Line, SilverSneakers®,
	vision and hearing aid discounts, Doctor on Demand
Prescription Drug Coverage	Group MedicareBlue Rx (PDP)
No deductible	Tier 1: Preferred Generic drugs \$5 copay
No deddelible	Tier 2: Generic drugs \$10 copay
Amounts shown are for up to a 30-day	Tier 3: Preferred Brand drugs 20% coinsurance
supply or 31-day supply from a long-term	Tier 4: Non-Preferred drugs 40% coinsurance
care facility for Group MedicareBlue Rx	Tier 5: Specialty drugs 33% coinsurance
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	Supplemental Drug Coverage: 25% coinsurance for
	certain sexual dysfunction and cough and cold
	products
90-day supply from an in-network retail or mail order pharmacy	2x copay or coinsurance
Supplemental non-Part D drugs ²	25% coinsurance for certain sexual dysfunction and cough and cold products
Catastrophic coverage After total out-of-	During this payment stage, the plan pays the full cost
pocket costs reach \$2,000	for your covered Part D drugs. You pay nothing.

Blue Cross offers Group Medicare Advantage and Medicare Part D PDP plans with Medicare contracts. Enrollment in these plans depends on renewal of the plan sponsor's Medicare contract. Limitations, copayments, and restrictions may apply. You may also refer to the *Summary of Benefits* documents provided in your enrollment kit.

*This is a high-deductible plan. You must first pay for Medicare-covered services and supplies until you reach your plan deductible and then the plan pays 100 percent for covered services and supplies. If you are newly Medicare-eligible with Medicare Part A effective on or after January 1, 2020, you pay the annual Medicare Part B deductible (\$240 in 2024), subject to change January 1, 2025. This amount does not count toward the annual deductible amount.

²The amount spent on supplemental drugs does not apply toward catastrophic coverage.

Group MedicareBlueSM Rx (PDP) is a Medicare-approved Part D sponsor. Enrollment in Group MedicareBlue Rx depends on renewal of the plan sponsor's contract with Medicare. Coverage is available to members of an employer or union group and separately issued by one of the following plans: Wellmark Blue Cross and Blue Shield of Iowa*; Blue Cross and Blue Shield of Minnesota*; Blue Cross and Blue Shield of Montana*, a division of Health Care Service Corporation, a Mutual Legal Reserve Company; Blue Cross and Blue Shield of Nebraska*; Blue Cross Blue Shield of North Dakota*; Wellmark Blue Cross and Blue Shield of South Dakota*; and Blue Cross Blue Shield of Wyoming*.

Important Phone Numbers:

University of MN Plan 2 Customer Service

Customer Service 1-800-531-6686

8 a.m. to 8 p.m. Monday-Friday, Central Time TTY 711

Group MedicareBlue Rx Customer Service 1-877-838-3827 toll-free, TTY 711

daily, 8 a.m. to 8 p.m., Central and Mountain Times

Medicare Helpline

Seven days a week, 24 hours 1-800-633-4227 TTY 1-877-486-2048 medicare.gov

Social Security

Monday-Friday, 8 a.m. to 7 p.m. 1-800-772-1213 TTY 1-800-325-0778 ssa.gov

^{*} Independent licensees of the Blue Cross and Blue Shield Association