



## 2025 PURA Health Plans

- Reasons for the Premium increase
- What are the differences in the 2 plans
- How to change plans

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## 2025 PURA Health Plans

Two Retiree Group plans are sponsored by PURA and the University.

Plan 1 is PURcare. Plan 2 is the Group Medicare Advantage PPO.

- Both plans are provided by UnitedHealthcare (UHC)
- Both plans include Part D prescription coverage
- Both plans include the UHC Renew Active fitness benefit

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## Reasons for Premium Increases

- The coverage gap or “donut hole” has been eliminated from Medicare Part D prescription drug plans.
- The 2025 Maximum Out-of-Pocket cost for Part D covered prescriptions is lowered to \$2,000/ member.
- Medicare has reduced the Federal subsidies to prescription drug plans.
- Increased utilization of medical services. Medical procedures that were delayed during COVID have been performed during 2023 and 2024. Insurance companies are paying more out in claims and expect utilization to remain high during 2025.
- Increased utilization of prescription drugs, especially high-cost drugs, is driving premiums upward. Insurance companies expect utilization to increase in 2025.

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### Plan 1 - PURcare: Senior Supplement + Part D Prescription plan

The Senior Supplement has additional benefits not found in Medigap plans.

- \$300 annual deductible for services that are covered by Medicare Parts A & B. After deductible, the Senior Supplement pays 100% of Medicare approved charges.
- Hospitalization covered beyond the 365 lifetime days, paid at 100%
- Skilled Nursing, covering at 100% for day 101 and beyond while the person continues to meet the Medicare requirements for Skilled Nursing level of care (not Long Term Care)
- Home Health Services prescribed by a doctor but not covered by Medicare. Up to \$5000 per year
- Foreign Travel coverage - after deductible, the plan reimburses you 80% of charges you paid for medical treatment outside the US, up to \$200,000 per calendar year
- A Vision benefit (a rider to the Senior Supplement) – the plan will reimburse up to \$150 per calendar year for prescription glasses/contacts and/or the refraction charge when not covered by Medicare. Medicare only covers these after cataract surgery.

The Part D formulary in Plan 1 is an Open Formulary. It covers all Brand name and generic prescriptions. The 2025 Maximum Out-of-Pocket is \$2,000 for all Medicare Part D covered prescriptions.

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## Plan 2 - Group Medicare Advantage PPO

- A national network of providers (PPO). You can use any Medicare provider in the US who will accept payment from this plan. In a Medicare Advantage plan (Part C) your claims do not go to Original Medicare. The insurance company is the only payer (privatized Medicare).
- The annual out-of-pocket maximum for Hospital and Medical claims is \$3400/member. You pay co-pays or a percentage for each medical service. This is a low out-of-pocket max, compared to most individual Medicare Advantage plans.
- The plan has Foreign Travel coverage for emergencies.
- There is a Hearing Aid benefit of \$500 every 3 years.
- The Part D formulary in Plan 2 includes coverage for more Brand name prescriptions than you would find in a plan on the individual market.
- Members in this plan are eligible to receive the Lifeline Personal Emergency Response System (PERS), without medical requirement at no additional cost – no subscription fee.

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### PURcare

- Higher monthly premium - \$355.94
- Use any Medicare provider
- Lower risk; out-of-pocket costs for hosp./medical (\$300 deductible)
- Broader Rx coverage with fewest restrictions
- \$0 copay for Part D covered drugs in catastrophic phase. \$2,000 Max Out-of-Pocket in 2025.

### Medicare Advantage PPO

- Lower monthly premium - \$241.94
- Use any Medicare provider that will accept this plan
- Higher risk; out-of-pocket costs for hosp./medical (max copays \$3400)
- Fewer brand names covered; more Rx restrictions (prior authorization)
- \$0 copay for Part D covered drugs in catastrophic phase. \$2,000 Max Out-of-Pocket in 2025.

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## Changing Plans for 2025

- If you want to enroll in the other PURA group plan, please contact Kate LaMar.  
Email - [klamar@purdue.edu](mailto:klamar@purdue.edu) or Call 765-494-1694
- If you are going to enroll in other plans, when you enroll in an individual Medicare Part D prescription plan it will automatically cancel your PURA plan from UnitedHealthcare.

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## Questions?

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