



New Member Guide

2020 Individual & Family Plans



Welcome to UCare!

Thank you for choosing UCare Individual & Family Plans. We want you to get the most out of your coverage. This booklet will help you understand how your plan works, highlight helpful plan features, and tell you how to get answers to your questions.

Important plan information

- Be sure to review and keep important plan documents like your member contract, included in this mailing, and the Summary of Benefits and Coverage. You can also find these documents on [ucare.org/ifp](https://www.ucare.org/ifp).
- Your plan covers many prescription drugs. When your doctor prescribes medicine, check the list of covered drugs (called a formulary) at [search.ucare.org](https://www.ucare.org/search) or call Customer Service to be sure the drug is covered. In some cases, a generic version of the drug your doctor prescribed may be an option for you, which helps you save on out-of-pocket costs. Be sure to ask your doctor.

How to reach UCare



call

Call 612-676-6600 or
1-877-903-0070 toll free
8 am – 6 pm
Monday – Friday



email

Send a secure email to
Customer Service through
the member website once
you've created an account.



visit

Come by! We have two
offices: 500 Stinson Blvd NE
in Minneapolis and
4310 Menard Drive,
Suite 600 in Hermantown,
near Duluth.

Getting started

Your member ID card

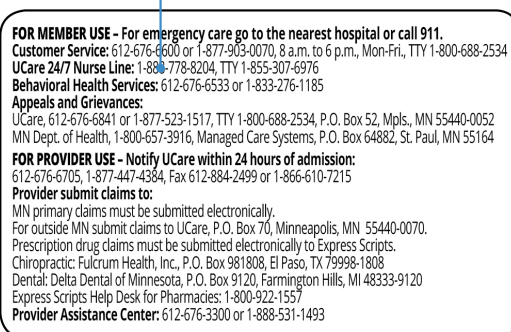
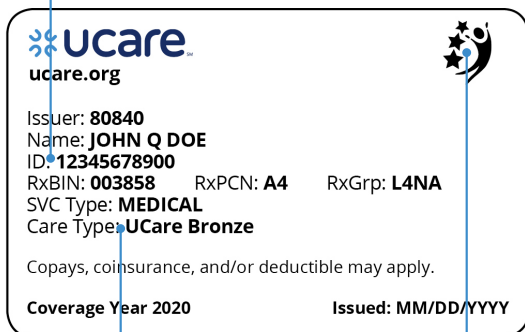
Your UCare member ID card includes important information you need when seeing your doctor, pharmacist or other health care provider. If you need additional ID cards, call UCare Customer Service.

Member ID Number

Secure member ID information.

Contact Information

On the back of your card, find important phone numbers including Customer Service and the 24/7 Nurse Line.



Care Type

The name and metal level of your specific plan.

Health Club Savings

This icon shows you're eligible for the Health Club Savings program.

Your online account

To access your online member account follow the instructions below

Using a computer:

1. Go to **ucare.org**
2. Click on the blue "Login" box in the upper right corner of your computer screen
3. You will be prompted to register and create a user name and password

Using a mobile phone:

1. Visit **ucare.org**
2. Click the menu icon
3. Look for the blue login box
4. You will be prompted to register and create a user name and password

Once you have logged in to your account, you'll be able to access your plan information any time:

- Member Contract and Summary of Benefits and Coverage*
- Your claims, invoices and Explanation of Benefits (EOBs)
- An up-to-date drug list (also called a formulary)
- Coverage updates
- Health and wellness discounts

If your plan covers more than one person, each one sets up a separate login ID and password for privacy and convenience.

*If you prefer a print version of your Summary of Benefits and Coverage, contact Customer Service and we'll mail one free of charge.



Your UCare invoice

You'll receive a monthly premium invoice from UCare that will be both mailed and available in your online member account. The invoice has easy-to-read information that shows you:

- Your full monthly premium
- The amount of your Advanced Premium Tax Credit, if you qualify
- Past due amount
- The total amount due
- Payment due date

To make sure your coverage stays active, be sure to pay your premium by the due date.

You choose which payment method is best for you:

- **Online payment** using a VISA or Mastercard debit or credit card. Log in to your member account and follow instructions.
- **Online bill payment** directly from your bank. Your bank will give you the information you need to set up these payments.
- **Automatic withdrawal** from a checking or savings account. Type Automatic Payment in the Search on ucare.org to find the form, fill it out and return it to UCare.
- **Check or money order** mailed to us at PO Box 856532, Minneapolis, MN, 55485-6532.

UCare's Explanation of Benefits

When you see a doctor or other health care provider, UCare will provide an Explanation of Benefits (EOB) that will be mailed and posted in your member account. The EOB is not a bill. It shows the services you used, the amount the provider charged, the amount UCare allows for each service and the total you may be responsible for paying. It will also include how much you've paid toward your deductible and out-of-pocket limit. It's often a good idea to look over your EOB before paying any bills from providers.

Insurance basics

Find a health care provider

Your UCare plan gives you convenient access to doctors, hospitals, clinics and pharmacies. To find doctors, clinics, pharmacies and hospitals covered by your plan, go to search.ucare.org to search our network. You can search based on provider name, specialty, distance from you, gender and language. You'll be able to see if the provider is accepting new patients and find details including educational background, board certifications and more.

Check your drug coverage (formulary)

Keep your costs low by making sure your prescription medicines are on UCare's drug list (also called a formulary). If you have a prescription for a drug that is NOT on the drug list, the price will be much higher, so talk to your doctor about which drugs are covered and the types of prescriptions you need. Your out-of-pocket costs will also depend on the tier-level of the drug in your health plan.

You can always check the drug list/formulary at search.ucare.org and the list is updated monthly. You can also download the drug list or call UCare Customer Service to ask for a printed version. If your prescription drug is not on UCare's drug list, you and your doctor may ask UCare to consider a request for an exception.

How insurance works: your share of costs

Your plan uses a system of cost sharing that may include copays, coinsurance, deductibles or a combination of these. Depending on the service and your plan, you may have to pay one or more of the following:

- **Copay:** a fixed amount (for example, \$60) you pay at the time you receive the service. Copays don't apply toward your deductible but they do apply to your out-of-pocket limit. Not all services are subject to a copay.
- **Deductible:** the amount you have to pay before your plan begins to pay. Not all services are subject to the deductible.
- **Coinsurance:** your share of the costs after you've met your deductible. It's shown as a percentage.

There's a limit to the costs you're responsible for. When the total amount you spend on your deductible, copays and coinsurance reaches a certain level, your plan pays the rest. This is called the **out-of-pocket limit**. You'll still need to pay your premium, but you no longer have to pay for covered services. (For out-of-network care, there is no out-of-pocket limit.)

If you've chosen a **Health Savings Account (HSA) compatible plan**, you'll have a higher deductible before your plan begins to cover your health care costs. (However, you do not need to meet your deductible for preventive services.) Consider pairing your plan with a Health Savings Account to make the most of the tax advantages and to set aside money for unexpected health costs.

Getting the right care at the right place

You have several options for getting the care you need. Here's a chart to help guide your decisions. And if you need additional help, call the Nurse Line number on the back of your member ID card.

1

Primary care

Your primary care clinic is the best choice for most of the care you need. The clinic has up-to-date information on your health, your prescriptions and other important details. Many clinics offer same-day appointments. Common reasons to go to your clinic include:

- Annual preventive exams and check-ups
- Managing chronic conditions
- Infections such as strep throat

2

Online care

Online care, available 24/7, is a convenient choice for many common conditions. This service is free and you may access it as often as you like with a coinsurance plan. Go to either [virtuwell.com](https://www.virtuwell.com) or [oncare.org](https://www.oncare.org) any time — no appointment is needed. Some conditions treated online include:

- Acne
- Allergies
- Cold, cough and flu
- Ear pain
- Yeast infections

3

Convenience care

For in-person treatment of minor illnesses or injuries, go to a convenience care clinic (for example, MinuteClinic). There is no charge for visits to convenience care clinics with a coinsurance plan, and you may go as often as you like. These clinics don't require an appointment and can help with conditions such as:

- Strep throat
- Small cuts or blisters
- Urinary tract infections
- Vaccinations

4

Urgent care

When you need to be seen but your primary care clinic isn't available, you may go to an urgent care clinic. Common reasons for an urgent care visit include:

- Minor burns
- Broken bones, sprains or strains
- Minor cuts or rashes
- Migraines

5

Emergency care

For a life-threatening illness or injury, go to the nearest emergency room or call 911. After an emergency room visit, be sure to notify your primary care doctor to see if you need follow-up care. Emergency rooms are the right place if you have symptoms including:

- Heart attack symptoms (chest pain, shortness of breath)
- Head trauma or sudden confusion
- Stroke symptoms (slurred speech, sudden weakness and vision loss, dizziness)
- Severe abdominal pain
- Heavy bleeding



Plan highlights

Your plan makes it easy to get well and stay well.

- Your UCare plan offers many **preventive services** and screenings at no cost. Services like annual check-ups, routine pre- and post-natal care, blood pressure screenings and some vaccinations are covered. Find all the details at ucare.org/preventivecare.
- Call UCare's 24/7 **Nurse Line** to speak to a registered nurse who can offer medical advice and help you find the right level of care. The phone number is on the back of your member ID card.

Health and wellness

- **Healthy Savings®** is a program that helps you save up to \$200 a month when you buy healthier foods such as lean meats, whole grains, yogurt, and fresh fruits and vegetables. It's easy: Download the app, check the weekly specials, scan your app at checkout and save money!
- Our **health club savings** program saves you up to \$20 a month on the cost of your health club membership when you visit a qualifying club 12 times a month or more. Find more information at ucare.org/healthwellness.
- Save up to \$15 on eligible **community education** classes — up to three per year.
- **WholeHealth™ Living Choices** gives you discounts on brand name health products and access to more than 40,000 wellness practitioners including acupuncturists, massage therapists and more. Log in to your member account to print your discount certificates. *(These discounts are for non-covered benefits.)*
- You can get help to quit smoking or chewing tobacco at no additional cost to you. Call **UCare's tobacco quit line** at 1-855-260-9713 toll free to get started today. Hearing impaired can dial TTY 711 toll free.
- You can earn **gift cards and rewards** when you take steps to stay healthy including well-child check-ups, mammograms, colon cancer screenings and more.

For details on UCare's health and wellness programs, go to ucare.org/healthwellness.

About UCare

UCare is an independent, nonprofit health plan providing health care and administrative services to more than 430,000 members throughout Minnesota and parts of western Wisconsin. UCare partners with health care providers, counties, and community organizations to create and deliver Medicare, Medicaid and Individual & Family health plans.

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Statement of Nondiscrimination

UCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-6500/1-866-457-7144 (TTY 612-676-6810/1-800-688-2534).



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