2022 UCare Individual & Family Plans
For Minnesotans who buy health coverage on their own
Health plan simplifiers

UCare health plan simplifiers can help you pick a plan that fits your needs and budget. We’ve been the top plan on MNsure for the last five years and have been serving families like yours since 1984. When you choose UCare’s Individual & Family Plans, you join more than 50,000 Minnesotans who count on us to sort through the details and simplify their health plan options — no matter the situation.

Contact our health plan figure-outers 8 am – 5 pm. Monday – Friday for help comparing plans, understanding your options and choosing the plan that’s right for you. 1-855-307-6975 (TTY 1-800-688-2534) | ifpsales@ucare.org | ucare.org/ifp

Find a broker in your area

Brokers can help you select a health plan and enroll on MNsure. Find an independent broker who works with UCare at ucare.org/ifp-brokers.

Enroll on MNsure

Go to mnsure.org to see if you qualify for a subsidy — most do, with the average household saving $507 each month — and enroll in your UCare plan. Even if you didn’t previously qualify for a subsidy, you now may due to recent federal changes.
UCare Individual & Family Plans

Around the state, our plans offer:

• Some of the lowest rates so you can save on your monthly premium and get more for your money
• A large network of health providers so you can keep your doctor
• A variety of plans and coverage levels that offer flexibility to best suit your lifestyle, like plans with unlimited copays for primary and specialty care visits if you need regular care
• Online and convenience care at no additional cost* so you can save a trip to the doctor
• In-network preventive care covered at 100%

• Valuable member perks like reimbursements for gym memberships, savings up to $200 each month on healthy groceries, support and resources through member assistance programs and more!

*Online and convenience care are available at no additional cost with copay plans but require payment for HSA-compatible plans.

Ranked #1 on MNsure five years running, with more than twice as many members as other plans.
A health plan with one of the largest networks across the state

From broad to focused health care networks, UCare Individual & Family Plans are available in 77 counties across Minnesota. We offer one of the largest networks in the metro area and beyond.

Broad network

Our broad network includes more than 47,000 primary and specialty care doctors and clinics from these and other health providers across most of the state:

- Allina Health
- Altru Health System
- Avera Health System
- Carris Health
- CentraHealth
- Essentia Health
- Gundersen Health System
- Hennepin Healthcare
- Lake Region Healthcare
- M Health Fairview
- Mayo Clinic*
- Mayo Clinic Health System
- Northfield Hospital and Clinics
- Olmsted Medical Center
- Park Nicollet Clinics
- Sanford Health
- St. Luke’s
- Winona Health

*Specialty care for rare, complex and serious conditions is available for broad network members at Mayo Clinic in Rochester by referral from a health care provider and with prior authorization obtained from UCare Clinical Services.

Focused network

If you’re in the 10-county metro area surrounding the Twin Cities, choose between our broad or more focused network with M Health Fairview.

The focused M Health Fairview network gives you access to this leading health system with coordinated care across 122 primary care clinics, 460 specialty care clinics and 11 hospitals as well as specialists at the University of Minnesota and other independent providers in the network.

Health plans with a more focused network offer less expensive monthly premiums in exchange for a more localized provider network.
Decide between UCare's broad network or our more focused network with M Health Fairview, if you live in the 10-county metro.

Service Area

- UCare Individual & Family Plans (broad network)
- Choice of UCare Individual & Family Plans (broad network) or UCare Individual & Family Plans with M Health Fairview (focused network)
Plan comparisons

Compare plans easily by reviewing plan types and cost-sharing levels to find the plan that fits your lifestyle.

Two plan types

- **Copay plans** offer greater upfront protection at a higher premium. They are best if you need ongoing health care in the plan year.

- **HSA-compatible plans** offer a lower monthly premium with greater upfront deductible before the health plan begins to pay for care. These are best if you don't expect large expenses in the plan year or want to maximize tax savings for retirement.

Four cost-sharing levels

“Metal levels” determine how you and your health plan split the cost for care. UCare offers four metal levels for its copay plans and two for its HSA-compatible plans. The greater the metal level, the lower the deductible and higher the premium is, generally.

### HSA-compatible plans

<table>
<thead>
<tr>
<th>UCare Individual &amp; Family Plans and UCare Individual &amp; Family Plans with M Health Fairview</th>
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<tbody>
<tr>
<td></td>
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<tr>
<td><strong>Individual deductible</strong></td>
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<tr>
<td><strong>Family deductible</strong></td>
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<tr>
<td><strong>Individual out-of-pocket limit</strong></td>
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<td><strong>Family out-of-pocket limit</strong></td>
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<tr>
<td><strong>Preventive care</strong></td>
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<tr>
<td><strong>After the deductible</strong></td>
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<tr>
<td><strong>Office visit / urgent care</strong></td>
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<tr>
<td><strong>Retail and online visits</strong></td>
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<tr>
<td><strong>Preferred generic drugs</strong></td>
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<tr>
<td><strong>Non-preferred generic drugs</strong></td>
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<tr>
<td><strong>Preferred brand drugs</strong></td>
</tr>
<tr>
<td><strong>Emergency room</strong></td>
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<tr>
<td><strong>Diagnostic tests</strong></td>
</tr>
<tr>
<td><strong>Hospital stays</strong></td>
</tr>
<tr>
<td><strong>Bronze</strong></td>
</tr>
<tr>
<td>$7,050</td>
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<tr>
<td>$14,100</td>
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<tr>
<td>$7,050</td>
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<tr>
<td><strong>Silver</strong></td>
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<tr>
<td>$3,000</td>
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<tr>
<td>$6,000</td>
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<tr>
<td>$6,800</td>
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<td>$13,600</td>
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</tbody>
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Amounts shown in these charts reflect in-network care. Out-of-pocket costs are greater for care received from a provider who is not in the network.
# Copay plans

<table>
<thead>
<tr>
<th></th>
<th>Core*</th>
<th>Bronze</th>
<th>Silver</th>
<th>Gold</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual deductible</strong></td>
<td>$8,700</td>
<td>$5,900</td>
<td>$2,900</td>
<td>$900</td>
</tr>
<tr>
<td><strong>Family deductible</strong></td>
<td>$17,400</td>
<td>$11,800</td>
<td>$5,800</td>
<td>$1,800</td>
</tr>
<tr>
<td><strong>Individual out-of-pocket limit</strong></td>
<td>$8,700</td>
<td>$8,700</td>
<td>$8,000</td>
<td>$7,400</td>
</tr>
<tr>
<td><strong>Family out-of-pocket limit</strong></td>
<td>$17,400</td>
<td>$17,400</td>
<td>$16,000</td>
<td>$14,800</td>
</tr>
<tr>
<td><strong>Office visit / urgent care</strong></td>
<td>$30 copay first three primary care office visits, then 0% after deductible</td>
<td>$60 copay first three visits, then 35% after deductible</td>
<td>$40 per primary care visit (unlimited), $70 copay per specialist visit (unlimited, incl. Urgent Care)</td>
<td>$20 copay per visit</td>
</tr>
<tr>
<td><strong>Retail and online visits</strong></td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Preferred generic drugs</strong></td>
<td>0% coinsurance after the deductible</td>
<td>$15 copay per prescription. $30 copay for 90-day supply</td>
<td>$10 copay per prescription. $20 copay for 90-day supply</td>
<td>$5 copay per prescription. $10 copay for 90-day supply</td>
</tr>
<tr>
<td><strong>Non-preferred generic drugs</strong></td>
<td>0% coinsurance after the deductible</td>
<td>$25 copay per prescription. $50 copay for 90-day supply</td>
<td>$20 copay per prescription. $40 copay for 90-day supply</td>
<td>$15 copay per prescription. $30 copay for 90-day supply</td>
</tr>
<tr>
<td><strong>Preferred brand drugs</strong></td>
<td>0% coinsurance after the deductible</td>
<td>$200 copay per prescription</td>
<td>$175 copay per prescription</td>
<td>$125 copay per prescription</td>
</tr>
<tr>
<td><strong>Emergency room</strong></td>
<td>0% coinsurance after the deductible</td>
<td>35% coinsurance after the deductible</td>
<td>30% coinsurance after the deductible</td>
<td>$500 first visit, then 20% coinsurance after deductible</td>
</tr>
<tr>
<td><strong>Diagnostic tests</strong></td>
<td>0% coinsurance after the deductible</td>
<td>35% coinsurance after the deductible</td>
<td>30% coinsurance after the deductible</td>
<td>20% coinsurance after the deductible</td>
</tr>
<tr>
<td><strong>Hospital stays</strong></td>
<td>0% coinsurance after the deductible</td>
<td>35% coinsurance after the deductible</td>
<td>30% coinsurance after the deductible</td>
<td>20% coinsurance after the deductible</td>
</tr>
</tbody>
</table>

*Available only to those who are under age 30 or those with a federal hardship exemption based on coverage being unfordable.
Notice 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. UCare does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

We provide aids and services at no charge to people with disabilities to communicate effectively with us, such as TTY line, or written information in other formats, such as large print.

If you need these services, contact us at 612-676-3200 (voice) or toll free at 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

We provide language services at no charge to people whose primary language is not English, such as qualified interpreters or information written in other languages.

If you need these services, contact us at the number on the back of your membership card or 612-676-3200 or toll free at 1-800-203-7225 (voice); 612-676-6810 or toll free at 1-800-688-2534 (TTY).

If you believe that UCare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file an oral or written grievance.

Oral grievance

If you are a current UCare member, please call the number on the back of your membership card. Otherwise please call 612-676-3200 or toll free at 1-800-203-7225 (voice); 612-676-6810 or toll free at 1-800-688-2534 (TTY). You can also use these numbers if you need assistance filing a grievance.

Written grievance

Mailing Address
UCare
Attn: Appeals and Grievances
PO Box 52
Minneapolis, MN 55440-0052
Email: cag@ucare.org
Fax: 612-884-2021
You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:
   U.S. Department of Health and Human Services
   200 Independence Avenue SW
   Room 509F, HHH Building
   Washington, D.C. 20201
   1-800-368-1019, 1-800-537-7697 (TDD)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).


XIYYEEFFANNA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 612-676-3200/1-800-203-7225（TTY：612-676-6810/1-800-688-2534）。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 612-676-3200/1-800-203-7225 (телетайп: 612-676-6810/1-800-688-2534).

abicawo: သို့မဟုတ် သာမနာစိန် လောက, သာမနာစိန်မော်တော်ထားနှုတ်ပါသည်။ သို့မဟုတ်, များမထွက်ပါက။ ငှား 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

اگر گفتگو می‌کنید، خدمات حمایت زبان رایگان در اختیار شما قرار می‌گیرد. کارگاه به 612-676-3200/1-800-203-7225 (اتس: 612-676-6810/1-800-688-2534).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 612-676-3200/1-800-203-7225 (ATS : 612-676-6810/1-800-688-2534).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).