



We are UCare — going the extra mile for you

We're powered by the hardest-working people in the industry to fulfill our mission of improving the health of our members — from Andover to Zumbrota and Northfield to Cloquet. Through integrity, community, quality, flexibility and respect we de-complicate, advocate and always go the extra mile to help you — and have since our start 40 years ago.

In this issue, we highlight some of our superpowers and statewide impact. We share how we give back to the community and help lift the burden of hunger, shine a spotlight on one of our most visible de-complicators, and feature members who have experienced our people powered difference.

Inside this issue

President and CEO letter

2023 UCare by the numbers

Nurturing communities through partnerships

Going the extra mile

Lifting the burden of hunger

Employee spotlight

The people powered difference

UCare leadership

2023 Annual Report



We're here for you — now and into the future.

Dear members,

Spring is in the air, even with the moderate winter we've had. It's a time of growth with a season of renewal and hope for things to come.

That's why I'm excited to start putting our refreshed vision and strategic plan into action. We're committed to building on our strong history while also evolving to meet our members' future needs. That means continuing to focus on key priorities like:

- Improving service, access to care and experience for all members
- Continuing our market-leading enrollment while exploring expansion into new markets that would benefit from our mission and services
- Creating meaningful and innovative partnerships with communities, health care providers and government partners
- Supporting our exceptional people powered team of nearly 1,700 employees by building a workplace in which every employee feels respected, valued and that they belong

I'm also thrilled to celebrate UCare's 40th anniversary and build on our strong history in Minnesota. We started as a small pilot health program serving a few hundred people, and we're proud that we now serve more than 640,000 members. Since day one, we have been focused exclusively on providing coverage for people who needed it most.

Whether you're new or have been with us for many years, thank you for being a UCare member. For 40 years you've given us a reason to work hard for you. Here's to many more!



With appreciation,

Hilary Marden-Resnik
President and CEO

Our vision

To lead the way in improving lives, supporting communities, and achieving health equity.

2023 UCare by the numbers 640,000+ members



1,640,693
virtual and in-person visits to fitness and activity centers by members



\$1.76+ million
earned in **rewards and incentives** by members for completing their preventive care and screenings



9,806,605
prescriptions covered



30,000+
supplies including tote bags, wellness care kits and health items distributed to communities



6,119
car seats distributed through **UCare's Seats, Education and Travel Program (SEATS)**



\$6.43 million
saved by **58,020** members who used their over-the-counter benefit



6,628
flu and COVID vaccines were administered at **53** UCare-hosted vaccine clinics



\$64,235
saved by **5,418** members through the **community education discount program**



\$2.81+ million
saved by **7,230** members using their health foods allowance to buy healthy foods

Our superpower

Nurturing communities through partnerships

\$4 million given to Minnesota communities, organizations to help improve lives statewide in 2023

Improving the health of more than 640,000 members is at the core of UCare's mission, but we don't stop there. We're also deeply committed to helping communities and partners across Minnesota. That's why we contributed more than \$4 million in 2023 through our Community Benefit Program that reached people from Koochiching to Houston County and everywhere in between.

"One of the ways we live our mission is by showing up in the community to improve the health of members and the communities in which they live," said UCare President and CEO, Hilary Marden-Resnik. "We don't just talk about doing it. As a community-based health plan, we are actually present in the community through our partnerships and sponsorships."

Reaching the broader community

Through our Community Benefit Program, we go beyond our everyday commitment to members and reach the larger community by:

- **Addressing disparities** that may harm the health of the community
- **Strengthening the providers** who serve populations with difficulty accessing care
- **Encouraging the wellness of families** and older adults in our neighborhoods
- **Supporting research, programs and groups** that benefit from health care quality and delivery
- **Promoting medical education** to improve access to primary care

"This program helps connect our mission-driven people power to our partners and people we serve," Marden-Resnik said.

Contributing to communities across the state

Powered by the hardest working people in the industry, UCare contributed in considerable ways to improve lives across the state in 2023, including:

- **Nearly \$2.2 million given by the UCare Foundation to 44 grant projects and programs** that improve health through innovative service, education, community outreach and research in five areas: food insecurity, health equity, mental health, preventive health and quality initiatives
- **More than \$1.1 million given to more than 20 Minnesota counties and community organizations** to support anti-racism and health equity work, social drivers of health and closing care gaps across communities and providers
- **\$355,000 given to various groups through sponsorships, exhibits and donations** to support more than 200 events, 4,700 vaccines for 50 flu vaccine clinics and 1,500 personal hygiene and healthy snack kits for the economically disadvantaged

"Our clinics have reached more than 19,300 patients and families and many may have avoided gaps in health care coverage through the additional outreach efforts made possible through the UCare grant."

Children's Health Network

- **\$175,000 given in sponsorships to 60 high-level community organizations and providers** to support charitable galas and fundraising events
- **10 new diverse staff from Hmong, Somali, Native American and Hispanic cultures added** to the UCare Health Improvement Team. Their work supports health collaborations and quality improvement activities like in-home test kits and screenings, culturally-congruent telephone outreach and customized data to help close gaps in care.
- **21 clinics and care systems honored** in Minnesota and nearby areas through our Excellence in Health Care Awards program for their quality results in preventive care, disease management, mental health and substance use services, maternity care, care transition assistance and medication management. Apple Tree Dental received the UCare Innovation Award for their new approach to integrating dental care as part of overall health and well-being.
- **More than \$105,000 donated by UCare employees** through its Employee Giving Campaign for groups that support education, social services and health organizations that improve the welfare of at-risk people. More than 300 UCare employees also volunteered their time at community events and activities like Red Cross blood drives, Fall Rake-up and Meals on Wheels.

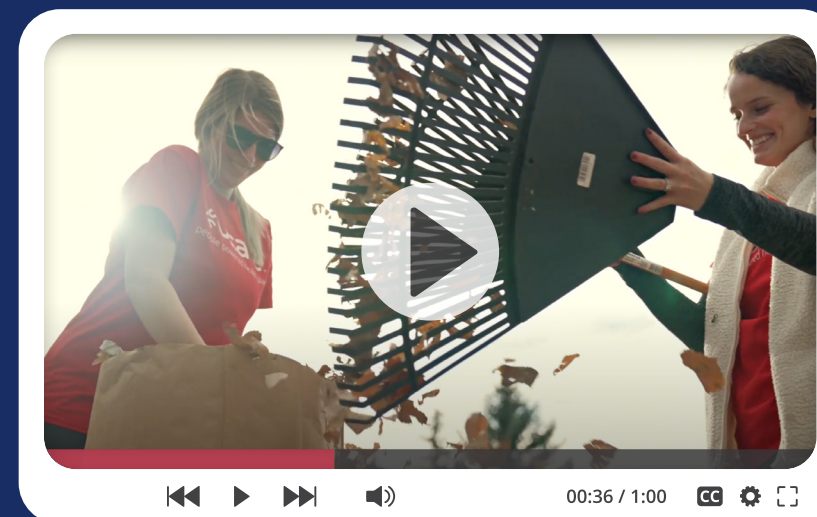


"UCare has been a strong and valued partner for years and we are honored to continue this relationship."

Keystone Community Services

Nurturing partnerships

We take pride in putting the needs of our members and communities first. Giving back to the community and nurturing the partnerships we've helped create is central to who we are. Some might say that's our superpower.



Click on the video to see how UCare has an attitude of gratitude.



Going the extra mile UCare and Meals on Wheels give back in Minneapolis

Here at UCare, we love to give back to the communities we serve. It's an important part of our mission. We work with various communities and nonprofits to support our members through grants and employee volunteer efforts. Since 2010, we've proudly served our community by volunteering with Eastside Meals on Wheels. Every Friday (except the Friday after Thanksgiving) two UCare volunteers deliver nutritious meals to people who need them across Minneapolis. Last year, a total of 57 UCare employees volunteered to join the delivery route giving meals to community members each week.

We were able to catch up with the Executive Director of Eastside Meals on Wheels, Jessie Hausman, to give us more insight into what a typical day looks like for a UCare volunteer and our work together.

How long have UCare and Meals on Wheels worked together?

Since 2010, but I think we had UCare deliver for us back further than that. I think you have delivered with us as long as I've worked here at least...I've been here for about 12 – 13 years, so quite a while.

What does a typical Friday look like for a UCare volunteer delivering meals?

We have about 15 routes and for as long as I can remember, UCare always takes the same route, which is wonderful. We like to give the same route because the clients start to build trust and look forward to seeing repeat volunteers. It also helps the volunteers know the area better and what they're expected to do. They get a chance to know the client in the process. That's how the friendships start — consistency and seeing the same people who know their story. It takes volunteers about an hour to do the route and we send everything around the

lunch hour. The UCare volunteer team comes to our church at about 11 am and, usually, they're in teams of two. We encourage people to deliver in teams of two so one can navigate, and the other can "run" or deliver the meals to the clients. There are usually 10 – 15 clients on each route so it's their job to go see all 15 people. If there aren't any issues, the volunteers' bags should be empty by the end of the route. After that, they'll come back to our church basement to drop off the bags. Then they're done!

What kind of meals do your clients receive?

We serve each client one meal a day, which is a third of their daily calories. They usually receive a hot entree, fruit cup, beverage and sometimes a delicious dessert if we have it available. Our caterer is a partner organization that makes heart-healthy, low-salt food meals. Meals are usually paired with brown rice or wheat noodles. For example, today we had a salmon bowl, brown rice, green peppers

and edamame with little bit of garlic. Many of our clients love the rosemary chicken entree, so a lot of our meals contain chicken. Other meals include cheesy ham pasta, macaroni and cheese, pot roast, Salisbury steak and tuna casserole, all served on compostable paper trays. Anything that's not heated comes in a brown bag — beverage, butter, fruit cup or baked goods. We also offer options for a specialized diet including, Halal, gluten-free, vegetarian, dairy-free, renal meals for folks with kidney failure and mechanical soft for those who need it cut up more finely. Sometimes our clients request a frozen meal to heat it up over the weekend, but hot entrees still the favorite amongst our clients.

What has been the response from community members?

They are so grateful for these services. It helps them stay safe and they often share how appreciative they are with our volunteers. Our clients are generally very happy, nice, kind and friendly so they love the people that come to see them and bring a meal. It's one of those jobs where you start to know the people and volunteers well and it's just a delight to see them connect. It feels good every time.

How has this collaboration impacted Meals on Wheels?

We know that we'll survive with this kind of partnership. We can always count on filling the delivery schedule with the help of UCare volunteers, especially as we grow or as volunteers are harder to come by these days. There's so much anxiety when you have to find 16 people to volunteer suddenly. UCare provides consistent and steady support to deliver meals to our community members. We wouldn't be able to work without this collaboration.

Are there any other milestones or initiatives you'd like to share between UCare and Meals on Wheels?

UCare helps us maintain a seasonal connection with our community members. They've been so kind to rake leaves in the fall since our clients struggle with daily activities. We also applied for a grant with UCare last year to get some help offering snow shoveling to our clients for the winter months. Of course, this year has been seasonably warm, but we still have days where we can get up to 14 inches or



more. Volunteers clear the snow for our clients if it accumulated an inch or more. Shoveling snow can be a health risk for our community members and many older adults, so I'm happy we started this program, especially with services that help keep them safe.

"We can always count on filling the delivery schedule with the help of UCare volunteers... We wouldn't be able to work without this collaboration."

Jessie Hausman,
Executive Director
Eastside Meals
on Wheels



Lifting the burden of hunger UCare Foundation grants help local food banks

Food insecurity is not a new problem in Minnesota, but it's a growing problem. In a state with so many resources, it may be hard to believe that many of our neighbors are one flat tire or furnace repair away from being hungry — but data from one of Minnesota's largest hunger relief organizations shows that hunger is a growing problem in our state. In fact, 2023 was a record-high year for food shelf visits for the third consecutive year.

According to Hunger Solutions, an organization that works to advance programs that tackle hunger and distribute food, one in nine Minnesotans is food insecure — that's nearly 500,000 Minnesotans who don't know where their next meal is coming from. Food insecurity is defined as a lack of regular access to enough food for every person in a household to lead a healthy, active life. People who experience food insecurity are more likely to have chronic conditions like heart disease and diabetes. They're also more likely to struggle with anxiety and depression.

Keystone Community Services, Second Harvest North Central Food Bank and The Camden Collective are three Minnesota-based hunger relief organizations working to solve the problem of food insecurity in our state.

In 2023, the [UCare Foundation](#) supported their important work with \$225,000 in funding.

With help from the UCare Foundation, Keystone's basic needs program was able to serve more than 54,000 of our neighbors through its food shelves, food mobiles, grocery delivery and community support programs. Josephine was one of those neighbors.

"When I first got connected with Keystone, I was in a really dark place," she said. "I was struggling with homelessness and mental illness and I had suffered some great losses in my life. I told the staff at Keystone my story and they went into action to try to help me. I probably wouldn't be as stable today if I hadn't received that help then."

When Josephine became seriously ill and couldn't leave her home, Keystone's grocery delivery program was there to help.

"From the moment they started delivering to me, I swear, they had taken away my burden of hunger," she said. "Instantly so much of my stress was removed just by having food in my kitchen ... food might seem simple to some people, but not to me. It's a blessing."

Taking away the burden of hunger is something Second Harvest does for rural Minnesotans through its pop-up pantry program. Second Harvest expanded the program using a grant from the UCare Foundation. The grant was used to purchase nutritious food for distribution in underserved



"From the moment they started delivering to me, I swear, they had taken away my burden of hunger."

**Josephine,
food support
beneficiary**

communities throughout the food bank's seven-county service area in north-central Minnesota. The pantry program provided nearly four million pounds of food to 8,141 individuals and households — a 10% increase compared to 2022.

A former Second Harvest volunteer expressed gratitude for the pop-up pantry program, "I retired and had a part-time job that I left when COVID-19 hit, and now I'm in line to pick up some stuff for myself, just like the lines I used to support," they said. "It's a good thing to have, and I appreciate it."

Since 1998, the UCare Foundation has improved the lives of UCare members and their communities through grants that address urgent community health needs. The Foundation focuses on initiatives that improve the health of underserved individuals — including seniors, people with disabilities, children and families across Minnesota. The UCare Foundation invests in high-impact services, education, community outreach and research addressing health equity, social drivers and access barriers.



Employee spotlight **Albert Reed,** **Medicare Sales Specialist**

You've probably seen Medicare Sales Specialist Albert Reed around town on UCare billboards and in commercials. "Riding the UCare five-seater bike isn't as hard as it looks," said Albert, "and it's a really fun and unique experience." Born and raised in South Minneapolis, Albert now lives in the south metro suburbs of the Twin Cities with his wife and three children — a 12-, 10-, and one-year-old. "It's busy!" Albert said with a kind laugh. He and his family are active in their community in a variety of ways. They play sports — including volleyball, basketball and flag football — and Albert just started his 15th year coaching youth basketball. Beyond teaching kids the fundamentals of the sport and sportsmanship, Albert said, "I love having the opportunity to mentor. It requires patience and empathy and is incredibly rewarding."

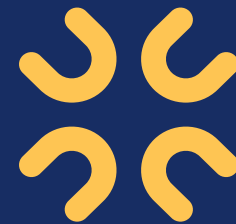
Albert's natural instincts to help and teach others are also integral to his role at UCare as a Medicare Sales Specialist. He supports people who are navigating the Medicare landscape, many for the first time. "Lots of people I talk to have had insurance with their employers and have not needed to shop for a plan for many years, so transitioning to Medicare can be very challenging," reflected Albert. "I get to relieve some stress and worry about the process, so they can get on with their lives and feel confident in their health coverage."

Albert recently took a call from a soon-to-be new member who was concerned that her UCare Medicare Advantage plan didn't cover her brand-

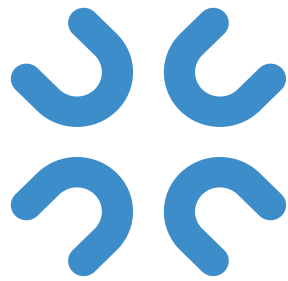
name prescription drug. "She was recently diagnosed with a condition and the prescribed medication was expensive. The member was obviously very anxious and was uncertain about how she would be able to afford it, considering she would be relying solely on social security income after retirement," said Albert. After discussing the situation, Albert introduced the member to the UCare comprehensive drug search tool on ucare.org. Members or prospective members can search for their medication to check for their plan's coverage or find suitable alternative options. Albert and the member searched for her drug together and found a much less expensive generic option to discuss with her doctor as a possible alternative. "I was grateful I could help provide some relief and helpful solutions," said Albert.

As a member of the UCare team for over eight years, Albert also appreciates the community UCare has fostered for its employees. "The first day I joined UCare, I got to meet our CEO. I had never met a CEO before," shared Albert. This initial interaction set the tone for his experience at UCare. "I feel like I have personal relationships with UCare leadership, which is very different than any other job I have ever had."

Albert also appreciates that "UCare goes the extra mile to ensure that I am truly happy in my role, and that empowers me to do the same for my customers. We really are a people powered health plan!"



Albert's dedication to helping people shines through in everything he does at UCare. "Every day, I get to help people choose a plan with the right benefits and programs that supports their lifestyle and budget. That means a lot to me and feels important for our community." If you see Albert at an event (or on a five-seater bike!), make sure to say hello. He will always make you feel like you are part of the people powered team.



The people powered difference Our de-complicators help members find a plan to fit their needs

Roxanne, new member

UCare Your Choice (PPO) Medicare Advantage plan

In the early morning hours of any given day, Roxanne can be found outside on the hobby farm where she lives in Grey Eagle, Minnesota, helping with chores. This is no small feat. With miniature goats, ducks, chickens, rabbits, geese, a Maine Coon cat and a large Koi pond, 64-year-old Roxanne stays busy feeding and caring for the ever-growing motley crew of animals. A crew, she said, that is only going to get bigger — 11 of the 16 goats are currently pregnant, and due to give birth any day. Making sure the animals are well cared for is a lot to manage, but Roxanne knows the value of a hard day's work. She spent decades in factories making and grinding parts.

Roxanne also knows the value of good health insurance. Though she is new to UCare in 2024, she has certainly been glad to have insurance in the past. When she was in her fifties, her hip began to hurt. Insurance meant she was able to have her hip replaced. Years later, she needed surgery on her left knee, and after that, her shoulder. Now, "It's my right knee. I've got to have surgery and a whole new knee," on top of that, "I need my bottom teeth done...and I need a new pair of glasses," she said. Back in 2023, Roxanne planned to go to the dentist, only to discover the insurance provider she had at the time didn't offer dental coverage. At least, she thought, she could get glasses. That's when she found out she would have to pay out of pocket to cover the cost of new lenses if she wanted new glasses, something she couldn't afford on her limited budget.

Roxanne admits she doesn't understand insurance that well, but she knew her needs weren't being met with her old insurance. Roxanne's daughter and a few close friends were already UCare members. "I thought I would try UCare," she said, "I wanted to go to UCare because everybody says UCare is way better." Roxanne reached out to UCare, and met one-on-one with a licensed UCare Medicare Sales Specialist. "She did a very good job. She explained everything to me, how it worked...she was really nice." And, after comparing her current insurance to the UCare Your Choice plan, the decision was easy for Roxanne, "I said, I want to go with you!"

Now, two months in, Roxanne is excited about the flexible spending allowance for dental, prescription eyewear and hearing aids, "I have an appointment next week for my eye exam and glasses!" she said. She is especially grateful to her UCare Sales Specialist, who helped her navigate Social Services and file the correct paperwork, which helped her find affordable health insurance on a tight budget and get her Medicare Part B (medical coverage) premium paid for. "She was really good to me." Now that her insurance needs have been met, Roxanne is looking forward to spending her summer outdoors fishing, spending time with her friends and crafting.

"I wanted to go to UCare because everybody says UCare is way better."

Roxanne,
UCare member

Jan, new member

UCare Essentials Rx (HMO-POS) Medicare Advantage plan

Jan had been on Medicaid (Medical Assistance) for many years, so when she received a letter telling her it was time to renew, she thought nothing of it and filled out the information as she had in the past. Unlike previous years, however, Jan was told she no longer qualified for the program. She now made just \$100 too much. "I didn't know what to do. I had no idea where to go, or who to talk to," said Jan. This was back in October of 2023. According to the letter Jan received informing her she no longer qualified for Medicaid, she was losing coverage at the end of November 2023. "I knew I had to do something quick. I saw on Facebook UCare was having a meeting in Brainerd, so I thought I'd at least go and get some information," she said.

By the time the **Medicare informational meeting** rolled around, "I was beside myself. I almost broke down," said Jan. Luckily, it was at that meeting that Jan met Sharon, a Medicare Sales Specialist with UCare. "Sharon was incredible. She answered a lot of questions. I said I don't even have enough money to pay the monthly (premium) fees," said Jan. Fortunately, Sharon helped Jan get qualified for the Low-Income Subsidy under the Medicare Part D prescription drug program. Jan couldn't believe how lucky she was to find someone as

knowledgeable and helpful as Sharon, and not just for herself. "Sharon helped a lot of people in the room that day," she said.

Jan knows a thing or two about helping others. Before retiring, the 74-year-old from Brainerd, Minnesota, dedicated her life to helping others. When she was young, she worked with children who had intellectual disabilities. As an adult, she spent many years as a house coordinator for an assisted living facility and nearly two decades with Essentia Health-St. Joseph's Medical Center caring for hospice patients as a home health aide. It was helping those hospice patients she found especially fulfilling.

Now that she's retired, Jan is learning to stay busy, but she's glad the process of choosing insurance is off her plate. "It was very stressful," said Jan, and she is happy to be stress-free just in time for spring, "I'm an avid bird person, and in the summer, I love gardening." There may have been a few big changes for Jan this winter season, but she's thankful to have weathered them with someone looking out for her. "Sharon and UCare are a godsend to me. Sharon and I ended up giving each other a hug at the end. It was a good experience."



This year, UCare celebrates 40 years as an independent nonprofit health plan company. Here's what some of our long-time members have to say:

"Although I am in good health for my age (75), UCare has been there for twice a year blood pressure checks and annual wellness and eye visits for the last six years. Nine years ago, I faced the challenges of uterine cancer, and a knee replacement not long after that. In both those cases, UCare was my lifeline to avoiding financial despair. I don't even consider changing to another health (insurance) provider every year. Thank you, UCare!"

UCare member
UCare Essentials Rx
Medicare Advantage plan

"In my years as a client of UCare I've been astonished by the sincerity of care. Over the years I've had frequent contact with member services. Every phone call has been friendly, supportive, helpful and caring. Without exception. In today's impersonal world UCare presents a different model. And, most importantly, I've been able to experience exceptional quality health care. I'm blessed and grateful."

UCare member
MinnesotaCare,
a Minnesota Health Care Program

UCare leadership

Executive Leadership

Hilary Marden-Resnik

President and Chief Executive Officer

Tenbit Emiru, M.D., Ph.D., MBA

Executive Vice President and Chief Medical Officer

Darin McDonald

Executive Vice President and Chief Information Officer

Beth Monsrud

Executive Vice President and Chief Financial Officer

Daniel Santos, Esq.

Executive Vice President and Chief Legal Officer

Pat Schmitt

Executive Vice President and Chief Administrative Officer

Jay Sivasailam

Executive Vice President and Chief Growth Officer

Marie Zimmerman

Executive Vice President and Chief Strategy Officer

Board of Directors

James Van Vooren, M.D., Chair

Patricia (Pita) Adam, M.D.

Jeff Bangsberg

Charity Bennett

Dorothy Bridges

Tom DePhillips

P. Jay Kiedrowski

James Koppel

Teresa McCarthy, M.D.

Anthony Mendoza

Mariam Mohamed

Allison O'Toole

Robert Riskin

William Roberts, M.D.

Martina Sagayam

Michael Wootten, M.D.

Consumer leadership on our board

UCare reserves seats on our Board of Directors for members. Here are members serving in this role.

Jeff Bangsberg was elected to the board in 2020. His lengthy career as a policy expert and advocate for the disability community includes facilitating UCare's Disability Advisory Council. He also serves as board chair for the Metropolitan Center for Independent Living and board member for the Metropolitan Area Agency on Aging. Jeff currently serves on the Compliance Committee and chairs UCare's Disability Advisory Council.

Charity Bennett was elected to the board in 2016. She is a UCare Special Needs BasicCare member and advocate for brain injury and disabilities issues. Charity serves on the board's Governance & Equity Committee and is a member of UCare's Disability Advisory Council.

P. Jay Kiedrowski served as UCare's At-large Director for 10 years and became a consumer director in 2019. He recently retired as a senior fellow from the University of Minnesota's Humphrey School of Public Affairs and currently chairs UCare's Finance, Audit & Business Development Committee.

James Koppel was elected to the board in 2023, serves on the Finance, Audit & Business Development Committee, chairs the Senior Member Advisory Committee and is a current UCare Medicare member. Jim spent his career helping Minnesota children and families who faced challenges and inequities and will continue to address health disparities for the board.

Mariam Mohamed was elected to the board in 2022. She is an independent consultant and program facilitator for clients such as the Minnesota Department of Human Services, St. David's Center for Child and Family Development, the Early Learning Council and UCare. She currently serves on UCare's Governance & Equity and Compliance Committee.

Robert Riskin was elected to the board in 2018. A current UCare Medicare member, Robert joined UCare's Senior Member Advisory Committee in 2016 and also serves on the Compensation Committee. He has held several leadership roles in business throughout his career and is a contributing writer to national publications.

Martina Sagayam was approved by the board in 2023. She is a member of the UCare Individual & Family Plans Member Advisory Committee and Compliance Committee and has been a UCare member since 2020. She has law degrees from the U.S. and England, and can practice law in four countries, including her native country of Malaysia.

2023 Annual Report

UCare Summarized Statement of Revenue and Expenses

	2023	2022
Revenues		
Premiums earned	\$6,160,303,304	\$6,118,903,467
Investment income (loss)	126,415,435	(64,970,599)
Total revenues	\$6,286,718,739	\$6,053,932,868
Expenses		
Medical and hospital services	\$5,660,003,984	\$5,264,538,165
Administrative expenses	682,288,011	515,824,287
Total expenses	\$6,342,291,995	\$5,780,362,452
Revenue over expenses	\$(55,573,256)	\$273,570,416

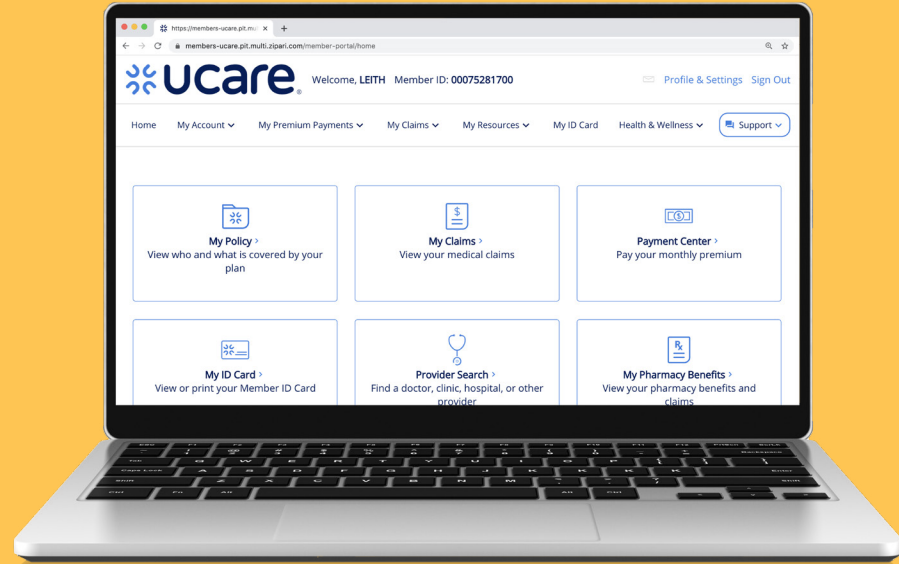
UCare Summarized Balance Sheet

	2023	2022
Assets		
Cash and investments	\$1,324,043,019	\$1,287,451,571
Receivables, net	459,423,039	503,999,892
Prepaid expenses	21,427,626	10,820,333
Property and equipment, net	84,874,494	109,273,921
Restricted assets	70,907,244	66,640,744
Other	1,702,860	1,399,484
Total assets	\$1,962,378,282	\$1,979,585,945
Current liabilities and net assets		
Claims and settlements payable	\$660,374,769	\$658,666,653
Trade payable and other	60,948,282	51,105,723
Accrued taxes and assessments	26,408,412	26,438,064
Accrued compensation	21,726,837	19,717,092
Unearned premiums	14,164,691	14,738,025
Total current liabilities	\$783,622,991	\$770,665,557
Long term liabilities	73,844,874	48,436,715
Net assets	1,104,910,417	1,160,483,673
Total liabilities and net assets	\$1,962,378,282	\$1,979,585,945

Years ended Dec. 31, 2023 and 2022



Save time with your online member account



Easily create your secure account to:

- Send and receive secure messages with customer service and a web nurse
- Search your provider and pharmacy network
- Search the list of drugs (formulary) your plan covers
- See your plan materials and get coverage updates
- Review your Healthy Benefits+ Visa® card transactions and benefits
- Pay premiums online and view invoice and payment history
- View and track your claims detail



Create your secure online member account

To set up your account go to member.ucare.org.

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

Tip: Have your full UCare member ID number available when creating your account. That number is on your member ID card or can be provided by calling customer service.

Toll free 1-800-203-7225, TTY 1-800-688-2534

Attention. If you need free help interpreting this document, call the above number.

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ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

သတိ။ ဤတွဲရက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមហៅទូរសព្ទតាមលេខខាងលើ ។

請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သျှ်ဟ်သးဘၣ်တက့ၢ်. ဝဲန့ၢ်လိၣ်ဘၣ်တၢ်မၤစၢၤကလိလၢတၢ်ကကျိးထံဝဲဒၣ်လံာ် တီလံာ်မိတခါအံၤန့ၣ်, ကိးဘၣ် လီၤတဲစီၣ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ພຣີ, ຈົ່ງ ໂທສໂປທິໝາຍເລກຂ້າງເທິງນີ້.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda (afcelinta) qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

Civil Rights Notice

Discrimination is against the law. UCare does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by UCare. You can file a complaint and ask for help filing a complaint in person or by mail, phone, fax, or email at:

UCare
Attn: Appeals and Grievances
PO Box 52
Minneapolis, MN 55440-0052
Toll Free: 1-800-203-7225
TTY: 1-800-688-2534
Fax: 612-884-2021
Email: cag@ucare.org

Auxiliary Aids and Services: UCare provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in our health care programs. **Contact** UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

Language Assistance Services: UCare provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. **Contact** UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by UCare. You may also contact any of the following agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- age
- disability
- sex
- religion (in some cases)

Contact the OCR directly to file a complaint:

Office for Civil Rights
U.S. Department of Health and Human Services
Midwest Region
233 N. Michigan Avenue, Suite 240
Chicago, IL 60601
Customer Response Center: 800-368-1019, TTY: 800-537-7697
Email: ocrmail@hhs.gov

Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MOHR if you have been discriminated against because of any of the following:

- race
- color
- national origin
- religion
- creed
- sex
- sexual orientation
- marital status
- public assistance status
- disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights
540 Fairview Avenue North, Suite 201
St. Paul, MN 55104
651-539-1100 (voice)
800-657-3704 (toll-free)
711 or 800-627-3529 (MN Relay)
651-296-9042 (fax)
Info.MDHR@state.mn.us (email)

Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- race
- color
- national origin
- religion (in some cases)
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. We will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact **DHS** directly to file a discrimination complaint:

Civil Rights Coordinator
Minnesota Department of Human Services
Equal Opportunity and Access Division
P.O. Box 64997
St. Paul, MN 55164-0997
651-431-3040 (voice) or use your preferred relay service



PO Box 52
Minneapolis, MN 55440-0052

✧ ucare.org

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✕ twitter.com/ucaremn

📷 instagram.com/ucarehealthplan