



Prepare for 2022 Member Guide

Compare your UCare Medicare Plan options

South



Prepare for 2022 Member Guide

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Using your member guide

Helping you prepare for the upcoming enrollment season

You don't have to do anything to keep your UCare plan. But if your health needs or your financial situation has changed, you may be ready to explore your many options with UCare Medicare Plans. We're ready to de-complicate it all for you.

Each year during October 15 – December 7, you have the option to reconsider if your Medicare plan is still right for you. If your plan offers additional dental coverage, you can add it before the end of the year.

If you'd like to discuss your plan choices with a Medicare de-complicator, call UCare or your local UCare broker today.



Plan highlights

Your UCare Medicare Plan comes with many benefits designed to help you be your healthiest. Learn how you can use these programs.

Dental coverage

Your dental coverage depends on which Medicare plan you have. Some plans include preventive or restorative dental care. Other plans give you an annual allowance to spend on qualifying dental services. Take a look at your *Evidence of Coverage* or call Customer Service to see what your plan includes.

With some plans, you can add dental benefits for an additional monthly premium. Benefits include additional oral exams and cleanings, X-rays, fillings and more. Learn more at ucare.org/dental.

Find a dentist

To find a dentist in UCare's Delta Dental Medicare Advantage network, use the Search Network tool at search.ucare.org.

Vision coverage

All plans include a yearly routine eye exam, up to two tests each year to determine your prescription strength, and services your doctor recommends to diagnose and treat certain eye problems. Plans also include an annual allowance for glasses or contacts. See your *Evidence of Coverage* to learn more about your vision benefits.

Member programs and resources

Keep fit and improve your health with programs and resources that go beyond your covered benefits.

Healthy Savings® and Over-the-counter (OTC) savings

Save on healthy foods like milk, whole-grain bread, lean meat, eggs, yogurt, fruits and vegetables. And you can use your over-the-counter allowance to buy cough drops, first aid supplies, pain relief, sinus medications, toothpaste and more. Each week, you'll find savings and specials in your Healthy Savings account.

You will receive a Healthy Savings OTC Benefit card in the mail. Your card will be loaded with an OTC spending allowance twice a year on January 1 and July 1 (does not rollover). You can use this card at participating stores. Find out more at healthysavings.com/ucare.

Get help to quit tobacco and nicotine

Ready to kick the habit? Our tobacco and nicotine quit line can help you give up smoking, vaping or chewing tobacco for good:

- Talk with a coach about proven ways to change your habits
- Request free aids, like nicotine patches, gum or lozenges

Save on classes

Get a discount up to \$15 on most community education classes in Minnesota. Check your local community education catalog or call the local school district for class times and locations. To get your discount, show your UCare member ID card when you enroll. Limit of three discounts in a calendar year (one per class).

LifeSprk Senior Care Navigation Service

LifeSprk offers guidance to help you navigate life. Whether you are wondering about health issues, senior living, or talking with your kids about your wishes, LifeSprk can help.

LifeSprk is a free service for UCare members and is offered as an added value program. It is not a benefit guaranteed under your UCare plan.



UCare Rewards Benefit Mastercard

The UCare Rewards Benefit Mastercard is a reloadable card that features:

- Flexibility, choice and ease of use
- Access to your preloaded annual eyewear allowance
- Additional rewards you can earn and spend as you choose



Fitness programs

With UCare fitness benefits you can watch your dollars and your waistline. Choose between One Pass fitness or Health Club Savings — depending on the club you prefer.

One Pass fitness program

One Pass is a fitness program for your body and mind, available to you at no additional cost. You'll have access to more than 20,000 participating fitness locations nationwide.

One Pass includes:

- More than 20,000 on-demand and live-streaming fitness classes
- Workout builders to create your own workouts
- A Home Fitness Kit available to members who are physically unable to visit or who reside at least 15 miles outside a participating fitness location
- Personalized, online brain training program to help improve memory, attention and focus
- Nearly 30,000 social activities, community classes, and events available for online or in-person participation

Health Club Savings

Join a class, work with weights, swim some laps, or try something new. Health Club Savings offers the variety you want and the flexibility you deserve. If you belong to a participating health club that is not in the One Pass network, you can receive a reimbursement of up to \$30 in your monthly health club membership fees.

How it works:

Bring your UCare member ID card to your health club to sign up. To see a full list of participating health clubs, visit ucare.org/healthwellness.

Compare UCare Medicare Plans — which plan is right for you?



Mark

Mark turns 65 next month. He's active, in great health and wants good coverage in case of an emergency or serious illness.

He is willing to pay higher cost-sharing in exchange for a \$0 premium with UCare Prime.

UCare Prime



John

John is in good health and doesn't foresee any large health care expenses. He takes prescription drugs to manage his health. UCare Standard is a great fit, providing all-in-one coverage for a low premium.

UCare Standard



Betty

Betty wants low medical and hospital copays and drug coverage at an affordable price. UCare Complete is a perfect fit for her budget and lifestyle. It is an exceptional value and offers additional dental coverage included in her premium.

UCare Complete



Carol

Carol wants a plan that will cover all the care she needs as she ages, with low or no out-of-pocket costs. UCare Classic gives her peace of mind knowing she'll have the protection she needs today and in the future.

UCare Classic



David

David is a veteran who gets some of his care and prescriptions through the VA. He also wants an affordable plan with a large provider network. UCare Value Plus also provides a \$20 refund on his Part B premium.

UCare Value Plus



Rick

Rick also gets his prescriptions through the VA. But he wants the richer benefits and large provider network UCare Value offers for a small monthly premium. UCare Value is also a good fit for those who choose not to enroll in Part D.

UCare Value

Compare plans

For services at in-network providers.

	UCare Prime
2022 monthly plan premium you must continue to pay your Medicare Part B premium	\$0
Medical deductible (most Medicare Part B services)	\$198
Maximum out-of-pocket	\$7,550; then 100% covered
Preventive care	\$0 copay for many services
Doctor visits in person or telehealth for Medicare-approved services	Primary: \$22 copay Specialist: \$50 copay
Inpatient hospital care (per admission)	\$1,500 copay per stay (not per day); then 100% covered
Outpatient surgery	\$425 copay
Ambulatory surgery center	\$425 copay
Emergency care	\$90 copay
Lab services	\$0 copay
Diagnostic tests (e.g., MRI and CT scans), radiation therapy and X-rays	20% coinsurance
Coverage when traveling	UCare Anywhere SM with in-network cost sharing for certain services
Dental coverage (see <i>Summary of Benefits</i> or <i>Brighten Your Smile</i> dental overview brochure for more details)	\$300 annual allowance
Over-the-counter allowance	\$50 twice a year
Hearing services through TruHearing	\$699 copay for Advanced \$999 copay for Premium
Eyewear/contacts allowance	\$100 annual allowance
Acupuncture all plans cover acupuncture for chronic low back pain, based on Medicare criteria	Doctor visit copays apply
Fitness programs (see page 4)	Basic membership
SHINGRIX® (shingles) vaccines at pharmacy	Tier 1 copay per dose

This is not a complete list of benefits. For a complete list, see your *Evidence of Coverage*, available at [ucare.org](https://www.ucare.org).

UCare Standard	UCare Complete	UCare Classic
\$82	\$139	\$217
\$0	\$0	\$0
\$6,000; then 100% covered	\$5,300; then 100% covered	\$4,200; then 100% covered
\$0 copay for many services	\$0 copay for many services	\$0 copay for many services
Primary: \$0 copay Specialist: \$40 copay	Primary: \$0 copay Specialist: \$30 copay	Primary: \$0 copay Specialist: \$20 copay
\$500 copay per day (days 1-3); then 100% covered	\$300 copay per stay (not per day); then 100% covered	\$125 copay per stay (not per day); then 100% covered
\$300 copay	\$250 copay	\$150 copay
\$275 copay	\$250 copay	\$150 copay
\$90 copay	\$90 copay	\$90 copay
\$0 copay	\$0 copay	\$0 copay
10% coinsurance up to a maximum of \$100 per day	10% coinsurance up to a maximum of \$75 per day	\$0 copay
UCare Anywhere with in-network cost sharing for certain services	UCare Anywhere with in-network cost sharing for certain services	UCare Anywhere with in-network cost sharing for certain services
Routine dental with optional coverage available	Routine and restorative dental coverage at no additional cost	Routine dental with optional coverage available
\$75 twice a year	\$50 twice a year	\$50 twice a year
\$699 copay for Advanced \$999 copay for Premium	\$599 copay for Advanced \$899 copay for Premium	\$499 copay for Advanced \$799 copay for Premium
\$100 annual allowance	\$200 annual allowance	\$150 annual allowance
Doctor visit copays apply	Doctor visit copays apply	Doctor visit copays apply
Basic membership	Basic membership	Basic membership
Tier 1 copay per dose	Tier 1 copay per dose	Tier 1 copay per dose

Compare plans

Plans that do not include Part D

For services at in-network providers.

	UCare Value Plus	UCare Value
2022 monthly plan premium you must continue to pay your Medicare Part B premium	\$0 (includes \$20 reduction on your Part B premium)	\$29
Medical deductible (most Medicare Part B services)	\$0	\$0
Maximum out-of-pocket	\$5,500; then 100% covered	\$3,400; then 100% covered
Preventive care	\$0 copay for many services	\$0 copay for many services
Doctor visits in person or telehealth for Medicare-approved services	Primary: \$0 copay Specialist: \$45 copay	Primary: \$0 copay Specialist: \$35 copay
Inpatient hospital care (per admission)	\$150 copay per day (days 1–5); then 100% covered	\$200 copay per stay (not per day); then 100% covered
Outpatient surgery	\$250 copay	\$250 copay
Ambulatory surgery center	\$225 copay	\$225 copay
Emergency care	\$90 copay	\$90 copay
Lab services	\$0 copay	\$0 copay
Diagnostic tests (e.g., MRI and CT scans), radiation therapy and X-rays	20% coinsurance up to a maximum of \$75 per day	10% coinsurance up to a maximum of \$50 per day
Coverage when traveling	UCare Anywhere with in-network cost sharing for certain services	UCare Anywhere with in-network cost sharing for certain services
Dental coverage (see <i>Summary of Benefits</i> or <i>Brighten Your Smile</i> dental overview brochure for more details)	Routine dental with optional coverage available	Routine dental with optional coverage available
Over-the-counter allowance	\$75 twice a year	\$75 twice a year
Hearing services through TruHearing	\$699 copay for Advanced \$999 copay for Premium	\$599 copay for Advanced \$899 copay for Premium
Eyewear/contacts allowance	\$100 annual allowance	\$150 annual allowance
Acupuncture all plans cover acupuncture for chronic low back pain, based on Medicare criteria	Doctor visit copays apply	Doctor visit copays apply
Fitness programs (see page 4)	Basic membership	Basic membership
SHINGRIX® (shingles) vaccines at pharmacy	Not covered	Not covered

This is not a complete list of benefits. For a complete list, see your *Evidence of Coverage*, available at [ucare.org](https://www.ucare.org).



Medicare Part D

Initial coverage phase

Different prescription drugs are covered under different "tiers" or categories. Each tier has its own cost-sharing amount, as shown in this chart.

Some tiers, like Tier 1 preferred generic drugs, are not subject to the deductible. You'll pay either \$0 or the amount shown in the chart when you pick up for prescription.

If the deductible applies to your prescriptions, you'll first pay full cost until you spend the amount of your deductible. After that, you'll just owe the cost-sharing amounts shown.

	UCare Prime	UCare Standard	UCare Complete	UCare Classic
Medicare Part D Coverage — included with these plan options at no additional premium				
Cost Sharing for Deductible: You pay the full cost of your drugs until you reach this amount	Tier 1 = \$0 Tiers 2-5 = \$480	Tier 1 = \$0 Tiers 2-5 = \$480	Tiers 1 & 2 = \$0 Tiers 3-5 = \$235	Tiers 1 & 2 = \$0 Tiers 3-5 = \$200
Initial Coverage Phase: From \$0 to \$4,430 in annual prescription drug costs. After you meet the deductible, you pay the amounts listed below.				
Cost Sharing (Retail): Our network includes preferred pharmacies, which offer lower cost sharing than standard network pharmacies. Copays shown below are for a 30-day supply at a preferred pharmacy.				
Tier 1 Preferred generic drugs	\$3 copay	\$3 copay	\$0 copay	\$0 copay
Tier 2 Generic drugs	20% coinsurance	\$10 copay	\$10 copay	\$7 copay
Tier 3 Preferred brand drugs	20% coinsurance	17% coinsurance	\$47 copay	\$35 copay
Tier 4 Non-preferred drugs	50% coinsurance	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 Specialty drugs	25% coinsurance	25% coinsurance	28% coinsurance	29% coinsurance

For a detailed comparison of Part D coverage, refer to the *Evidence of Coverage* at [ucare.org](https://www.ucare.org).

Insulin

Members who take select insulin on our Drug List have a low copay of \$30 to \$35 for a one-month supply through the first three coverage stages of the Part D benefit.

Vaccines

Your plan covers flu and pneumonia vaccines with no copay. Other vaccines — like the two-dose shingles vaccine — are covered as a Part D prescription drug so you'll pay a copay. You can get Part D vaccines at an in-network pharmacy, but you may need an appointment. Call your pharmacy to find out.

How to know if a vaccine is Part B or Part D

Medicare codes vaccines under Part B or Part D. The code often depends on the situation. For example, if you step on a nail and need a shot to prevent tetanus, the vaccine falls under Part B, due to the injury. If you have no injury and are due for a booster shot, the vaccine falls under Part D.

Example: How vaccines are covered

Always Part B coverage	Part B or Part D coverage	Always Part D coverage
Flu Pneumonia	Tetanus Hepatitis B	Shingles Hepatitis A



Value Plan coverage

UCare Value and UCare Value Plus plans do not cover Part D drugs or Part D vaccines. If you are a UCare Value or Value Plus member, unless you have coverage through TriCare or similar, you will pay the full cost of Part D drugs and vaccines. This is true whether you receive the vaccine in your doctor's office or at a pharmacy.

Next steps

Considering changing UCare Medicare Plans?

Talk with a UCare de-complicator about your Medicare options. We're helpers, and we're here for you when you need us. Feel free to call, attend a member meeting or visit us online whenever you have questions about your plan or coverage.

Call Customer Service

Send a secure message to Customer Service via your member account or call: 612-676-3600 or 1-877-523-1515
TTY 612-676-6810 or 1-800-688-2534
8 am – 8 pm, seven days a week

Attend a member meeting

Prepare for 2022 online meetings will be held October 13 – November 17, 2021. Sign up at ucare.org/prepare

Contact your local UCare Broker

Other important numbers and resources

Express Scripts Mail Order

1-877-567-6320
24 hours a day, seven days a week
express-scripts.com

Healthy Savings and Over-the-counter benefit

1-833-862-8276, TTY 711
healthysavings.com/ucare

LifeSprk

1-877-345-3319, TTY 711
24 hours a day, seven days a week
lifesprk.com/ucare

Delta Dental

1-855-648-1416, TTY 711
7 am – 7 pm, Monday – Friday

Tobacco and nicotine quit line

1-855-260-9713, TTY 711
myquitforlife.com/ucare

TruHearing

1-833-725-6518, TTY 711
8 am – 8 pm, Monday – Friday

Directories, formularies (list of covered drugs) and other plan documents

You can find out which doctors, hospitals, clinics and pharmacies are in your UCare plan network or which prescription drugs are covered at search.ucare.org. You can also find your Evidence of Coverage and other plan documents online under "Plan Resources."

If you have questions, or would like us to mail a document to you, please send us a message through your online member account at ucare.org. Or call Customer Service.



Refer a friend

Love your UCare? Share your good experience with friends who are ready for a new Medicare plan. They can call 1-877-523-1518, 8 am – 8 pm, seven days a week and request a consult with one of our Medicare de-complicators, or contact a local Medicare broker.



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)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

XIYYEEFFANNAA: 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).

ໂປດຊາຍ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 612-676-3200/1-800-203-7225 (መስማት ለተሳናቸው: 612-676-6810/1-800-688-2534).

ဟံသုန်ဟံသး-နမ့်ကတိံ ကညိ ကျိာ်အယိ, နမုန့် ကျိာ်အတိာ်မစာလော တလက်ဘျုန်လက်စု နိတမံဘျုန်သုန့်လိံ. ကိ: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាអង់គ្លេស, វេបសាយនេះផ្តល់ជូនសេវាជំនួយភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់ប្រើប្រាស់បាន។ ចូរ ទូរស័ព្ទ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534)។

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 612-676-3200/1-800-203-7225 (رقم هاتف الصم والبكم: 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).

UCare Minnesota is an HMO-POS plan with a Medicare contract.
Enrollment in UCare Minnesota depends on contract renewal.

Healthy Savings is a registered trademark of Solutran, Inc.

TruHearing® is a registered trademark of TruHearing, Inc.



500 Stinson Blvd
Minneapolis, MN 55413
612-676-3600 | 1-877-523-1515
TTY 612-676-6810 | 1-800-688-2534
8 am – 8 pm, seven days a week (Oct. 1 – March 31)
8 am – 8 pm, Monday – Friday (April 1 – Sept. 30)
ucare.org

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