



# 2022 Summary of Benefits

UCare Medicare Advantage Plan  
Comparison Guide

North



# your shopping checklist

- enroll in Original Medicare
- select the plan that fits your lifestyle
- enroll in a UCare Medicare Advantage plan

## 3 ways to enroll



online

[ucare.org/medicare123](https://ucare.org/medicare123)

fast and easy

secure data transfer

save enrollment to finish  
at later time



by mail

fill out the enrollment  
form and mail it in the  
postage-paid envelope



phone

call 1-877-671-1058  
to enroll with a  
licensed Medicare  
Sales Specialist

call a trusted UCare  
broker near you



## Why UCare?

Medicare can feel overwhelming when you're trying to figure it out on your own. UCare can help.

We're the de-complicators. The Medicare figure-outers who can tell you what you need to know about Medicare and show you how to pick a plan that's right for you.

UCare is one of the longest serving Medicare Advantage plans in Minnesota. Today, more than 125,000 Medicare members trust us to provide their health coverage.

Get the peace of mind you deserve with UCare's considerable coverage and affordable prices.



This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. Some services require prior authorization. To get a complete list of services we cover, call us and ask for the Evidence of Coverage.

This information is not a complete description of benefits. Call 1-877-671-1058 (TTY users call 1-800-688-2534) for more information.

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

# the ABC & D of Medicare

Confused about Medicare? Our team of de-complicators is at your service to answer your toughest questions. We help you navigate so you can choose the health plan that's right for you.

If you want to know more about the coverage and costs of Original Medicare, look in your current Medicare & You handbook. View online at [medicare.gov](https://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users call 1-877-486-2048.

## Understanding the four parts of Medicare

Original Medicare is made up of two parts — **Part A** and **Part B**



### Part A — hospital coverage

Medicare Part A helps pay for inpatient hospital and skilled nursing facility stays, hospice care and home health care.



### Part B — medical coverage

Medicare Part B helps pay for a wide range of medical expenses including doctor visits, many preventive screenings, lab tests, X-rays, outpatient procedures, mental health services, durable medical equipment and more.



**Additional coverage  
and services**  
*eyewear, hearing aids,  
dental, health & wellness*

Medicare  
Advantage plan

### Part C — Medicare Advantage plan

Think of Part C (Medicare Advantage plan) as a package.

It combines Part A with Part B, then may add special benefits that Medicare does not cover, such as vision and dental care. Many packages even include Part D prescription drug coverage.

Discover the all-in-one convenience of a Medicare Advantage plan. Get all your health benefits in one package and find peace of mind in protecting your health and managing your out-of-pocket costs.



### Part D — outpatient prescription drug coverage

Part D is available to anyone enrolled in either Medicare Part A or Part B. Part D can be purchased through two types of health plans: Medicare Advantage plans that include Part D or stand-alone prescription drug plans.

You must choose whether or not to enroll in Part D when you first become eligible for

Medicare. Keep in mind that if you decline it, but decide you want this coverage later, you may have to pay a penalty.

Most Part D plans have a monthly premium, and benefits and drug costs that vary by plan. Each health plan publishes a list of covered drugs called a formulary.

## When am I eligible for Original Medicare?

You qualify for Medicare if you:

- Are 65 or older or meet special criteria
- Worked for at least 10 years and paid Medicare taxes (or your spouse did)
- Are a citizen and permanent resident of the United States

## How do I enroll in Original Medicare?

You may apply online at [ssa.gov/medicare](https://ssa.gov/medicare), via telephone appointment at 1-800-772-1213 (TTY users call 1-800-325-0778), or in person at a local Social Security office.

## When can I enroll in a Medicare Advantage plan?

Medicare has limits to when and how often you can change your Medicare Advantage plan. These specific time frames, called “election periods,” determine when you can enroll in or leave a Medicare Advantage plan.

### Initial Coverage Election Period (ICEP)

When you become eligible for Medicare (either by age or disability), you may enroll in Original Medicare and a Medicare Advantage plan during your Initial Coverage Election Period (ICEP). When you enroll during the ICEP, the soonest Medicare allows us to accept your enrollment application is three months before you become eligible.

If you have had Part A and are just applying for Part B, the ICEP is limited to the three months prior to your enrollment in Part B.

#### Enroll when first eligible

You have a seven-month period (three months before you turn 65, the month you turn 65, and three months after your birthday month).

Example  
birthday is July 4



### Late enrollment penalties

If you don't sign up for Part B and Part D when you first become eligible, Medicare may apply a penalty if you decide to sign up later. You'll pay the penalty for as long as you have Part B and Part D coverage. Some exceptions apply.

## When can I make changes to my Medicare coverage?

### Annual Election Period (AEP)

Every year between October 15 and December 7, you can make a plan change to be effective on January 1 of the following year. This change may include adding or dropping Medicare Part D.



Annual Election  
Period



Coverage  
begins

*Note: Medicare Advantage plans release their rates and benefits for the following year on October 1.*

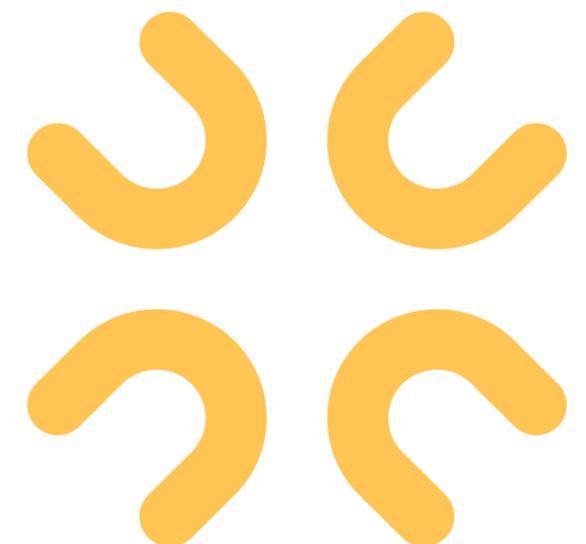
### Special Enrollment Periods (SEPs)

You may qualify for a Special Enrollment Period at any point during the year if you:

- Are leaving or losing coverage through an employer or union (including COBRA)
- Move to an area where your current plan isn't offered
- Are on Medical Assistance or no longer qualify for Medical Assistance
- Receive Extra Help for Medicare Part D
- Are losing your current coverage or your plan is no longer offered

### Medicare Advantage Open Enrollment Period (MA-OEP)

During the MA-OEP, Medicare Advantage members may enroll in another Medicare Advantage plan or disenroll from their Medicare Advantage plan and return to Original Medicare (limited to one change). This period runs from January 1 through March 31 or if you are newly enrolled in Medicare, within your first three months of enrollment.





# Why choose UCare Medicare Advantage?

UCare Medicare Advantage plans offer all-in-one convenience, with medical and Medicare Part D prescription drug coverage in one simple plan. If you're looking for a Medicare Advantage plan that doesn't include Part D coverage, we've got those too. And you'll get extras like eyewear, hearing aids, dental and fitness benefits. UCare Medicare Advantage plans protect your health and your wallet, placing a limit on your out-of-pocket costs each year.

## Get the benefits and coverage you need

**Network** — large statewide network, including 96% of all Minnesota providers

**Choice** — range of plans and premiums to fit your needs, lifestyle and budget

**Customer service** — local and easy to reach

**Convenience** — medical and Medicare Part D prescription drug coverage in one plan

**Lots of extras** — eyewear, hearing aids, dental and fitness benefits



prescription drug coverage



dental coverage



over-the-counter allowance



coverage when traveling



fitness options



eyewear and hearing aids



# UCare offers Medicare plans throughout Minnesota

Wherever you live in the state, UCare has a Medicare plan for you.

Choose from a range of plans and premiums.

## UCare also offers Medicare plans for those with special needs.

We offer two options for those living in certain counties in Minnesota who are eligible for Medicare Advantage and need, or expect to need, nursing home care for at least 90 days in a nursing home, assisted living facility or memory care unit.

To learn more, give us a call at 1-877-671-1065 (TTY users call 1-800-688-2534), 8 am – 8 pm, Monday – Friday.

## UCare plans available in Northern counties

UCare Prime (HMO-POS)\*  
UCare Prime is not available in St. Louis county.\*\*

UCare Aware (HMO-POS)\*

UCare Essentials Rx (HMO-POS)\*

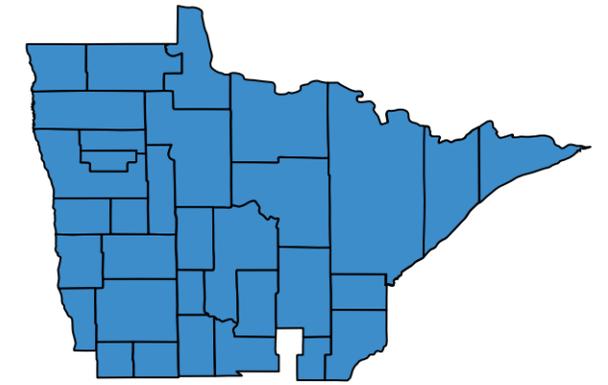
UCare Complete (HMO-POS)\*

UCare Classic (HMO-POS)\*

UCare Classic is only available in Aitkin, Becker, Carlton, Cass, Clay, Cook, Crow Wing, Hubbard, Kanabec, Lake, Morrison, Pine, and St. Louis counties.

UCare Value Plus (HMO-POS)\*

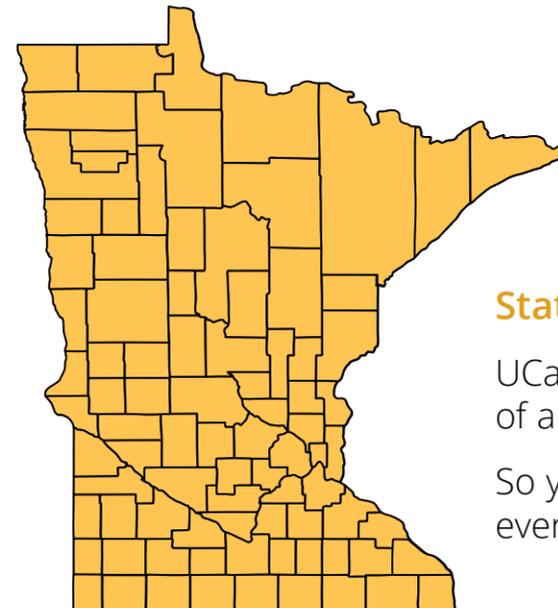
UCare Value (HMO-POS)\*



 Northern Area

Aitkin, Becker, Beltrami, Carlton, Cass, Clay, Clearwater, Cook, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Kittson, Koochiching, Lake, Lake of the Woods, Mahnommen, Marshall, Morrison, Norman, Otter Tail, Pennington, Pine, Polk, Red Lake, Roseau, St. Louis, Todd, Wadena, Wilkin

For information about plans available in other counties, call us at 1-877-671-1058 (TTY users call 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)



## Statewide network

UCare Medicare Plans include 96% of all Minnesota providers.

So you're covered at home and everywhere in Minnesota.

\*HMO-POS: Health Maintenance Organization with a Point-of-Service contract.

\*\*Other plans may be available, including \$0 plans. Call for details.

You must continue to pay your Part B premium.

# Picture yourself in one of our plans



**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.



**Kathy**

Like Mark, Kathy is in good health but willing to pay a little more each month for smaller copays. That's exactly what she'll get with UCare Aware, a low-premium plan that provides great value.



**John**

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



**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.



**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.



**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.



**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 Prime	UCare Aware	UCare Essentials Rx
Plan premium (you must continue to pay your Part B premium)	\$0	\$26	\$72
Medical and hospital	✓	✓	✓
Fitness programs	✓	✓	✓
Dental	✓	✓	✓
Eyewear and hearing aids	✓	✓	✓
Over-the-counter allowance	✓	✓	✓
Medicare Part D prescription drug coverage	✓	✓	✓
Coverage when traveling	✓	✓	✓
Maximum out-of-pocket	\$6,000	\$5,400	\$3,800

	UCare Complete	UCare Classic	UCare Value Plus	UCare Value
Plan premium	\$99	\$215	\$0	\$29
Medical and hospital	✓	✓	✓	✓
Fitness programs	✓	✓	✓	✓
Dental	✓	✓	✓	✓
Eyewear and hearing aids	✓	✓	✓	✓
Over-the-counter allowance	✓	✓	✓	✓
Medicare Part D prescription drug coverage	✓	✓		
Coverage when traveling	✓	✓	✓	✓
Maximum out-of-pocket	\$3,200	\$3,000	\$5,500	\$3,400



## Getting care in Minnesota

### UCare provider network

UCare Medicare Plans include a broad provider network. In fact, 96% of all Minnesota providers are in network including doctors, clinics, hospitals and other health care providers. Our large, statewide network means you can likely keep your doctor. You can also see any specialist in the network without a referral.

### Find a provider

Search for a full list of providers (including specialists, hospitals, dentists and chiropractors) at [ucare.org/medicare123](https://ucare.org/medicare123), click on “Learn more” under “Find a doctor or drug” and open the People tab.

You can search by provider name, specialty, gender, language and distance from you.

You’ll also be able to see if providers accept new patients and learn about their qualifications.

If you prefer, call for help or to request a Provider and Pharmacy Directory at **1-877-671-1058**.



**96% of all  
Minnesota  
providers  
in network**

#### Our network includes:

- Allina Health
- M Health Fairview
- Park Nicollet
- North Memorial Health
- Essentia Health
- Stillwater Medical Group
- Voyage Healthcare
- Sanford Health
- Entira Family Clinics
- Mayo Clinic
- CentraCare
- St. Luke’s
- Olmsted Medical Center



## Coverage when traveling

*Refer to the chart on page 32 for more information on these benefits.*

Our UCare Medicare Plans travel with you. UCare Anywhere<sup>SM</sup> covers you wherever you travel in the U.S. when you get care from any provider that accepts Medicare.

As a UCare Medicare member, here’s how it works:

- You’ll pay your in-network copay for primary care, specialty office visits, physical therapy and outpatient mental health care
- You can take advantage of your out-of-network benefits any time during the year
- Your plan covers up to 80% of many other non-emergency services
- You’ll have no copay for lab work in or out of network.

Emergencies are covered while traveling in the U.S. and worldwide with a copay.



## Fitness options

### 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](https://ucare.org/healthwellness).



## Prescription drug coverage

Refer to the chart on page 34 for more information on these benefits.

### Find a drug

Search our List of Covered Drugs (formulary) at [ucare.org/medicare123](https://ucare.org/medicare123), click on "Learn more" under "Find a doctor or drug" and open the Drug List tab.

If you prefer, use the printed 2022 List of Covered Drugs provided. Check the alphabetical index in the back to find your drugs.

### Find a Pharmacy

Fill your prescriptions at one of more than 23,000 preferred and 41,000 standard pharmacies in our plan network.

You'll save more when you use preferred pharmacies:

- Preferred retail pharmacies include Cash Wise, Coborn's, Costco, Cub Foods, CVS/Target, Essentia Health, Fairview, Hy-Vee and Sam's Club/Walmart
- Express Scripts preferred mail order pharmacy provides a 90-day supply for two copays

You can also fill your prescriptions at standard cost-share pharmacies nationwide, including Walgreens.

Search for a full list of preferred pharmacies at [ucare.org/medicare123](https://ucare.org/medicare123), click on "Learn more" under "Find a doctor or drug" and open the Pharmacies tab.

If you prefer, call for help or request a Provider and Pharmacy Directory at **1-877-671-1058**.

Members who take select formulary insulins have a low copay of \$30 to \$35 for a one-month supply, regardless of Part D coverage phase. This is only available to members not participating in the Extra Help program.



## Over-the-counter allowance

Refer to the chart on page 30 for more information on these benefits.

Our plans help you save money in lots of ways, including an over-the-counter (OTC) allowance through Healthy Savings.<sup>®</sup> This allowance is loaded onto your Healthy Savings card on Jan. 1 and July 1. The allowance is yours to spend as you like on qualifying health items including cough drops, first aid supplies, pain relief, sinus medication and toothpaste at participating stores. Find participating locations, browse eligible items, and learn more at [healthysavings.com/ucare](https://healthysavings.com/ucare).

Use your Healthy Savings OTC allowance at participating stores, including:

- Walmart
- Hornbachers
- Lunds & Byerlys
- Cub
- Hy-Vee
- Super One Foods
- Coborn's
- Kowalski's



## Eyewear

Refer to the chart on page 28 for more information on these benefits.

UCare Medicare Plans offer a vision benefit with a dollar allowance for glasses and contact lenses. These allowances range from \$100 to \$200, depending on the plan you choose. Members can choose to visit any provider they want for their eyewear.



## Hearing aids

Refer to the chart on page 24 for more information on these benefits.

Members enjoy a deep discount on high-quality hearing aids through TruHearing.<sup>®</sup> Choose from a variety of advanced and premium hearing aids. All hearing aids include a 3-year warranty and up to one year of follow-up visits. Premium models include the option of a rechargeable battery.



## Dental coverage

Refer to the chart on page 26 for more information on these benefits.

All UCare Medicare Plans include dental coverage, and some give you the flexibility to purchase optional dental coverage. You can make the most of your dental benefits when you see providers in the Delta Dental National Medicare Advantage network. You may pay more for services if you see a provider outside this network.

To find a dentist in the network, go to [deltadentalmn.org/find-a-dentist](https://deltadentalmn.org/find-a-dentist) and select "I want to see if a dentist is in-network" or "I'm looking for a new dentist" if you don't have one.



## Member Assistance Program

*Refer to the chart on page 30 for more information on these benefits.*

Support is just a phone call away with M Health Fairview's Caregiver Assurance™ program. Members have access to a dedicated Caregiver Advisor who provides guidance, support and service referrals to help ease the stress that caregivers may experience.

In partnership with M Health Fairview, the UCare Member Assistance Program provides members with a licensed counselor who provides support, counseling and resources to help manage emotional wellness and improve overall health. Help is just a call away and conversations are completely confidential.



## Care by phone or online

*Refer to the chart on page 22 for more information on these benefits.*

Telehealth visits are covered for Medicare-approved services. E-visits (online evaluation and diagnosis) are covered for some conditions.

**NEW**  
for 2022



## UCare Reward Benefit Mastercard

The UCare Reward 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

**NEW**  
for 2022



## Community education discount

Get up to a \$15 discount on most Minnesota community education classes. Check your local community education catalog or contact the local school district for class times and locations. Limit of three discounts in a calendar year (one discount per class enrollment).

## Enrollment

### Choose a clinic

Select a primary care clinic from the Primary Care Clinic Listing found in your plan information kit. Within this clinic, you may see any doctor. You may see any specialist in our network without a referral.

### Forms by mail

We must receive your enrollment application by (not postmarked by) the end of the month prior to when you want coverage to start (except during the Annual Election Period — must be received by 12/7 for a 1/1 effective date).

### Once we receive your enrollment application, you:

- may receive a call from us if any required information is missing from the enrollment form
- get a letter within 15 days to verify your enrollment
- may receive a letter from us if you did not have a Medicare Part D plan from the date you were first eligible
- may receive a letter from us if you are leaving an employer group plan to join our plan
- will get a new member packet
- will get a UCare member identification card that you can begin using on your effective date

Should you require medical services or prescription drugs before you receive your ID card, please call Customer Service at 1-877-523-1515 (TTY users call 1-800-688-2534).

### How to pay your premiums

You can choose to pay your monthly premium:

- by check
- automatic payment/Electronic Funds Transfer (EFT)
- Social Security or Railroad Retirement Board withdrawal
- online at **member.ucare.org**

Please do not send payment with your enrollment form.

# 3 ways to enroll



online

[ucare.org/medicare123](https://ucare.org/medicare123)

- fast and easy
- secure data transfer
- save enrollment to finish at later time



by mail

fill out the enrollment form and mail it in the postage-paid envelope



phone

call 1-877-671-1058 to enroll with a licensed Medicare Sales Specialist

call a trusted UCare broker near you

## Plan benefit details

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	UCare Prime	UCare Aware	UCare Essentials Rx	UCare Complete	UCare Classic	UCare Value Plus	UCare Value
2022 monthly plan premium (you must continue to pay your Medicare Part B premium)	\$0	\$26	\$72	\$99	\$215	\$0	\$29
Medicare Part B premium reduction	None	None	None	None	None	\$20	None
Medical deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare Part D deductible	Tier 1 = \$0 Tiers 2-5 = \$480	Tier 1 = \$0 Tiers 2-5 = \$395	Tiers 1 & 2 = \$0 Tiers 3-5 = \$395	Tiers 1 & 2 = \$0 Tiers 3-5 = \$235	Tiers 1 & 2 = \$0 Tiers 3-5 = \$200	Not covered	Not covered
Maximum out-of-pocket The most you will pay out-of-pocket for in-network Medicare-covered services each year. Excludes Medicare Part D and all other non-Medicare covered services and premium	\$6,000; then 100% covered	\$5,400; then 100% covered	\$3,800; then 100% covered	\$3,200; then 100% covered	\$3,000; then 100% covered	\$5,500; then 100% covered	\$3,400; then 100% covered
<b>Hospital Care</b>							
Inpatient hospital care (per admission)	\$350 copay per <b>day</b> (days 1-5); then 100% covered	\$250 copay per <b>day</b> (days 1-5); then 100% covered	\$400 copay per <b>stay</b> (not per day); then 100% covered	\$150 copay per <b>stay</b> (not per day); then 100% covered	\$125 copay per <b>stay</b> (not per day); then 100% covered	\$150 copay per <b>day</b> (days 1-5); then 100% covered	\$200 copay per <b>stay</b> (not per day); then 100% covered
Outpatient hospital or procedure	\$425 copay	\$300 copay	\$300 copay	\$250 copay	\$150 copay	\$250 copay	\$250 copay
Ambulatory surgery center	\$425 copay	\$300 copay	\$275 copay	\$250 copay	\$150 copay	\$225 copay	\$225 copay
<b>Doctor Visits — in person or telehealth for Medicare-approved services</b>							
Primary	<b>In-network</b> \$25 copay <b>Out-of-network</b> \$25 copay	<b>In-network</b> \$0 copay <b>Out-of-network</b> \$0 copay	<b>In-network</b> \$0 copay <b>Out-of-network</b> \$0 copay	<b>In-network</b> \$0 copay <b>Out-of-network</b> \$0 copay	<b>In-network</b> \$0 copay <b>Out-of-network</b> \$0 copay	<b>In-network</b> \$0 copay <b>Out-of-network</b> \$0 copay	<b>In-network</b> \$0 copay <b>Out-of-network</b> \$0 copay
Specialist	<b>In-network</b> \$50 copay <b>Out-of-network</b> \$50 copay	<b>In-network</b> \$45 copay <b>Out-of-network</b> \$45 copay	<b>In-network</b> \$45 copay <b>Out-of-network</b> \$45 copay	<b>In-network</b> \$30 copay <b>Out-of-network</b> \$30 copay	<b>In-network</b> \$20 copay <b>Out-of-network</b> \$20 copay	<b>In-network</b> \$45 copay <b>Out-of-network</b> \$45 copay	<b>In-network</b> \$35 copay <b>Out-of-network</b> \$35 copay
E-visits through contracted providers	\$0 copay						
<b>Preventive Care</b>							
Routine physical exam	<b>In-network</b> \$0 copay <b>Out-of-network</b> Not covered						

In general, out-of-network cost-sharing in the U.S. is 30% for UCare Prime and 20% for other plans; cost-sharing is the same both in- and out-of-network for some services.

	UCare Prime	UCare Aware	UCare Essentials Rx	UCare Complete	UCare Classic	UCare Value Plus	UCare Value
<b>Preventive Care continued</b>							
<i>For the next four rows, the \$0 copay applies in-network and out-of-network for all plans.</i>							
"Welcome to Medicare" preventive visit (if in the first 12 months on Part B)	\$0 copay						
Annual Wellness Exam (if you've had Part B for more than 12 months)	\$0 copay						
Flu and pneumonia vaccines (shingles vaccine is covered under Medicare Part D)	\$0 copay						
Mammogram screening, prostate cancer screening exam, bone mass measurement, diabetes screening, preventive colorectal cancer screening	\$0 copay						
<b>Emergency / Urgent Care — network does not apply</b>							
Emergency care	\$90 copay						
Urgently needed services	\$45 copay	\$50 copay					
<b>Diagnostic Tests, Radiation Therapy, X-rays and Lab Services</b>							
Diagnostic tests (e.g., MRI and CT scans), radiation therapy and X-rays	20% coinsurance	20% coinsurance up to a maximum of \$75 per day	10% coinsurance up to a maximum of \$75 per day	10% coinsurance up to a maximum of \$75 per day	\$0 copay	20% coinsurance up to a maximum of \$75 per day	10% coinsurance up to a maximum of \$50 per day
Lab services (e.g., Protime INR, cholesterol)	<b>In-network</b> \$0 copay <b>Out-of-network</b> \$0 copay						
<b>Hearing Services</b>							
Diagnostic hearing exam	\$50 copay	\$45 copay	\$45 copay	\$30 copay	\$20 copay	\$45 copay	\$35 copay
Annual routine hearing exam, hearing aid fitting and evaluation through TruHearing (three per year)	<b>In-network</b> \$0 copay <b>Out-of-network</b> Not covered						
TruHearing aids in both Advanced and Premium models (two different copay amounts; two aids per year)	\$699 copay for Advanced \$999 copay for Premium	\$699 copay for Advanced \$999 copay for Premium	\$699 copay for Advanced \$999 copay for Premium	\$599 copay for Advanced \$899 copay for Premium	\$499 copay for Advanced \$799 copay for Premium	\$699 copay for Advanced \$999 copay for Premium	\$599 copay for Advanced \$899 copay for Premium

	UCare Prime	UCare Aware	UCare Essentials Rx	UCare Complete	UCare Classic	UCare Value Plus	UCare Value
<b>Dental Coverage</b>							
Coverage includes	\$300 yearly allowance	\$600 yearly allowance	Routine dental with optional coverage available	Routine and restorative dental coverage at no additional cost	Routine dental with optional coverage available	Routine dental with optional coverage available	Routine dental with optional coverage available
Premium	\$0	\$0	<b>+ \$25</b> per month	\$0	<b>+ \$25</b> per month	<b>+ \$25</b> per month	<b>+ \$25</b> per month
Deductible	\$0	\$0	\$75 per year	\$100 per year (does not apply to preventive services or periodontal maintenance cleanings)	\$50 per year	\$75 per year	\$75 per year
Annual plan maximum	\$300	\$600	\$2,000	\$2,000	\$2,500	\$2,000	\$2,000
Oral examinations	Covered up to \$300 allowance limit	Covered up to \$600 allowance limit	One per year* (two total with purchase of optional coverage)	Two per year	Two per year*	One per year* (two total with purchase of optional coverage)	One per year* (two total with purchase of optional coverage)
Routine cleanings			One per year* (two total with purchase of optional coverage)	Two per year	Three per year*	One per year* (two total with purchase of optional coverage)	One per year* (two total with purchase of optional coverage)
X-rays			Annual bitewing* (full mouth every 5 years with purchase of optional coverage)	Annual bitewing and full mouth every 5 years	Annual bitewing and full mouth every 5 years*	Annual bitewing* (full mouth every 5 years with purchase of optional coverage)	Annual bitewing* (full mouth every 5 years with purchase of optional coverage)
Fluoride treatment			Covered*	Covered	Covered*	Covered*	
Periodontal maintenance cleanings			One per year* (more with purchase of optional coverage)	Covered	Three per year*	One per year* (more with purchase of optional coverage)	One per year* (more with purchase of optional coverage)
Basic restorative services (e.g., fillings, root canals, periodontal services)			30% coinsurance with purchase of optional coverage	50% coinsurance	20% coinsurance with purchase of optional coverage	30% coinsurance with purchase of optional coverage	30% coinsurance with purchase of optional coverage
Major restorative procedures (e.g., crowns, bridges, implants, dentures)			60% coinsurance with purchase of optional coverage	70% coinsurance	50% coinsurance with purchase of optional coverage	60% coinsurance with purchase of optional coverage	60% coinsurance with purchase of optional coverage

\*These services are included without purchase of optional coverage and no deductible applies. These services do not apply to annual plan maximum.

For dental limitations and exclusions, see page 40.

The percentages listed above are the percentages that you pay.

Members must be enrolled in plan for 24 consecutive months before coverage applies to bridges, dentures, prosthetics and implants.

	UCare Prime	UCare Aware	UCare Essentials Rx	UCare Complete	UCare Classic	UCare Value Plus	UCare Value
<b>Vision Services</b>							
Diagnostic eye exam	\$50 copay	\$45 copay	\$45 copay	\$30 copay	\$20 copay	\$45 copay	\$35 copay
Annual routine eye exam	<b>In-network</b> \$0 copay <b>Out-of-network</b> Not covered						
Eyeglasses or contact lenses after cataract surgery	\$0 copay						
Annual allowance for eyeglasses or contacts at any provider	\$100	\$150	\$150	\$200	\$150	\$100	\$150
<b>Mental Health Services</b>							
Inpatient hospital stay (90-day limit per stay) Limited to 190 days in a lifetime in a psychiatric hospital	\$350 copay per <b>day</b> (days 1–5); then 100% covered	\$250 copay per <b>day</b> (days 1–5); then 100% covered	\$400 copay per <b>stay</b> (not per day); then 100% covered	\$150 copay per <b>stay</b> (not per day); then 100% covered	\$125 copay per <b>stay</b> (not per day); then 100% covered	\$150 copay per <b>day</b> (days 1–5); then 100% covered	\$200 copay per <b>stay</b> (not per day); then 100% covered
Outpatient mental health care	<b>In-network</b> \$40 copay <b>Out-of-network</b> \$40 copay	<b>In-network</b> \$40 copay <b>Out-of-network</b> \$40 copay	<b>In-network</b> \$40 copay <b>Out-of-network</b> \$40 copay	<b>In-network</b> \$30 copay <b>Out-of-network</b> \$30 copay	<b>In-network</b> \$20 copay <b>Out-of-network</b> \$20 copay	<b>In-network</b> \$40 copay <b>Out-of-network</b> \$40 copay	<b>In-network</b> \$35 copay <b>Out-of-network</b> \$35 copay
<b>Skilled Nursing Facility Care (or swing bed)^</b>							
Care in a skilled nursing facility with <b>no prior 3-day hospital stay required</b>	\$0 copay per day for days 1–20; \$188 copay per day for days 21–100; per benefit period	\$0 copay per day for days 1–20; \$188 copay per day for days 21–100; per benefit period	\$0 copay per day for days 1–20; \$188 copay per day for days 21–100; per benefit period	\$0 copay per day for days 1–20; \$188 copay per day for days 21–100; per benefit period	\$0 copay per day for days 1–20; \$100 copay per day for days 21–100; per benefit period	\$0 copay per day for days 1–20; \$188 copay per day for days 21–100; per benefit period	\$0 copay per day for days 1–20; \$125 copay per day for days 21–100; per benefit period
<b>Other Services</b>							
Physical therapy	<b>In-network</b> \$40 copay <b>Out-of-network</b> \$40 copay	<b>In-network</b> \$40 copay <b>Out-of-network</b> \$40 copay	<b>In-network</b> \$40 copay <b>Out-of-network</b> \$40 copay	<b>In-network</b> \$30 copay <b>Out-of-network</b> \$30 copay	<b>In-network</b> \$20 copay <b>Out-of-network</b> \$20 copay	<b>In-network</b> \$40 copay <b>Out-of-network</b> \$40 copay	<b>In-network</b> \$35 copay <b>Out-of-network</b> \$35 copay
Ambulance (within the U.S. and its territories) Includes air and/or ground	\$400 copay	\$400 copay	\$250 copay	\$325 copay	\$275 copay	\$200 copay	\$100 copay
Transportation (non-emergency)	Not covered						

^Service requires prior authorization

VISION | MENTAL HEALTH | SKILLED NURSING | OTHER SERVICES

	UCare Prime	UCare Aware	UCare Essentials Rx	UCare Complete	UCare Classic	UCare Value Plus	UCare Value
<b>Other Services continued</b>							
Medicare Part B Drugs <sup>^</sup> Generally, drugs that must be administered by a health professional	20% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance
Chiropractic services through ChiroCare network <sup>^</sup> Manual manipulation of the spine to correct subluxation	<b>In-network</b> \$20 copay <b>Out-of-network</b> Not covered	<b>In-network</b> \$0 copay <b>Out-of-network</b> Not covered	<b>In-network</b> \$20 copay <b>Out-of-network</b> Not covered	<b>In-network</b> \$10 copay <b>Out-of-network</b> Not covered			
Acupuncture All plans cover acupuncture for chronic low back pain, based on Medicare criteria	Doctor visit copays apply (see page 22 - 23)	Doctor visit copays apply (see page 22 - 23)	Doctor visit copays apply (see page 22 - 23)	Doctor visit copays apply (see page 22 - 23)	Doctor visit copays apply (see page 22 - 23)	Doctor visit copays apply (see page 22 - 23)	Doctor visit copays apply (see page 22 - 23)
Podiatry services	<b>In-network</b> \$50 copay <b>Out-of-network</b> \$50 copay	<b>In-network</b> \$45 copay <b>Out-of-network</b> \$45 copay	<b>In-network</b> \$45 copay <b>Out-of-network</b> \$45 copay	<b>In-network</b> \$30 copay <b>Out-of-network</b> \$30 copay	<b>In-network</b> \$20 copay <b>Out-of-network</b> \$20 copay	<b>In-network</b> \$45 copay <b>Out-of-network</b> \$45 copay	<b>In-network</b> \$35 copay <b>Out-of-network</b> \$35 copay
Over-the-counter (OTC) allowance	\$50 twice a year	\$50 twice a year	\$75 twice a year	\$50 twice a year	\$50 twice a year	\$75 twice a year	\$75 twice a year
Member Assistance Program through M Health Fairview	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Durable medical equipment <sup>^</sup> (e.g., oxygen equipment, CPAP)	<b>In-network</b> 20% coinsurance <b>Out-of-network</b> Not covered	<b>In-network</b> 20% coinsurance <b>Out-of-network</b> Not covered	<b>In-network</b> 20% coinsurance <b>Out-of-network</b> Not covered	<b>In-network</b> 20% coinsurance <b>Out-of-network</b> Not covered			
Prosthetic devices (e.g., braces, colostomy bags and supplies)	20% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	10% coinsurance	20% coinsurance	20% coinsurance
Diabetic supplies • Continuous blood glucose monitors • Other glucose monitors • Test strips and lancets • Inserts and shoes (Insulin and syringes covered under Medicare Part D)	20% coinsurance 20% coinsurance 20% coinsurance 20% coinsurance	20% coinsurance 20% coinsurance 20% coinsurance 20% coinsurance	20% coinsurance 20% coinsurance 20% coinsurance 20% coinsurance	20% coinsurance 10% coinsurance 10% coinsurance 10% coinsurance	20% coinsurance \$0 copay \$0 copay \$0 copay	20% coinsurance \$0 copay \$0 copay 20% coinsurance	20% coinsurance \$0 copay \$0 copay \$0 copay

OTHER SERVICES

<sup>^</sup>Service requires prior authorization

	UCare Prime	UCare Aware	UCare Essentials Rx	UCare Complete	UCare Classic	UCare Value Plus	UCare Value
<b>UCare Anywhere<sup>SM</sup> coverage when you travel within the U.S.</b> — when you get care from any provider that accepts Medicare, you'll have the same copay as in-network services							
Primary	\$25 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Specialist	\$50 copay	\$45 copay	\$45 copay	\$30 copay	\$20 copay	\$45 copay	\$35 copay
Physical therapy	\$40 copay	\$40 copay	\$40 copay	\$30 copay	\$20 copay	\$40 copay	\$35 copay
Outpatient mental health care	\$40 copay	\$40 copay	\$40 copay	\$30 copay	\$20 copay	\$40 copay	\$35 copay
Most other non-emergency services received out-of-network	30% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance
Emergency care	\$90 copay	\$90 copay	\$90 copay	\$90 copay	\$90 copay	\$90 copay	\$90 copay
Urgently needed services	\$45 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay
Ambulance (within the U.S. and its territories) Includes air and/or ground	\$400 copay	\$400 copay	\$250 copay	\$325 copay	\$275 copay	\$200 copay	\$100 copay
<b>Worldwide Emergency Care (outside the U.S. and its territories)</b>							
Emergency care including post-stabilization	\$90 copay	\$100 copay	\$100 copay	\$100 copay	\$100 copay	\$100 copay	\$100 copay
Ground ambulance to the nearest hospital for emergency care	\$90 copay	\$100 copay	\$100 copay	\$100 copay	\$100 copay	\$100 copay	\$100 copay

**Note:** Only emergency coverage is worldwide. You may want to consider purchasing a separate travel policy while traveling outside the U.S. for services such as air ambulance.

COVERAGE WHEN TRAVELING

	UCare Prime	UCare Aware	UCare Essentials Rx	UCare Complete	UCare Classic	UCare Value Plus	UCare Value
<b>Medicare Part D coverage — included with these plan options at no additional premium</b>						Medicare Part D drugs are not covered in UCare Value Plus.  <b>Note:</b> You CANNOT be a member of this plan and a stand-alone Medicare Part D plan at the same time. If you want both medical and prescription drug coverage, choose one of the other UCare Medicare Plans.  These plans are designed for those who have drug coverage through the Veteran's Administration or other programs.	Medicare Part D drugs are not covered in UCare Value.  <b>Note:</b> You CANNOT be a member of this plan and a stand-alone Medicare Part D plan at the same time. If you want both medical and prescription drug coverage, choose one of the other UCare Medicare Plans.  These plans are designed for those who have drug coverage through the Veteran's Administration or other programs.
<b>Cost Sharing for Deductible:</b> 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 = \$395	Tiers 1 & 2 = \$0 Tiers 3-5 = \$395	Tiers 1 & 2 = \$0 Tiers 3-5 = \$235	Tiers 1 & 2 = \$0 Tiers 3-5 = \$200		
<b>Initial Coverage Phase:</b> From \$0 to \$4,430 in annual prescription drug costs. After you meet the deductible, you pay the amounts listed below							
<b>Cost Sharing (Retail):</b> Our network includes preferred pharmacies, which offer lower cost sharing than standard network pharmacies							
<b>Tier 1</b> Preferred generic drugs	<b>Retail</b> — 30-day supply Preferred: \$3 copay Standard: \$12 copay	<b>Retail</b> — 30-day supply Preferred: \$2 copay Standard: \$12 copay	<b>Retail</b> — 30-day supply Preferred: \$2 copay Standard: \$12 copay	<b>Retail</b> — 30-day supply Preferred: \$0 copay Standard: \$12 copay	<b>Retail</b> — 30-day supply Preferred: \$0 copay Standard: \$10 copay		
<b>Tier 2</b> Generic drugs	<b>Retail</b> — 30-day supply Preferred: \$10 copay Standard: \$20 copay	<b>Retail</b> — 30-day supply Preferred: \$10 copay Standard: \$20 copay	<b>Retail</b> — 30-day supply Preferred: \$10 copay Standard: \$20 copay	<b>Retail</b> — 30-day supply Preferred: \$10 copay Standard: \$20 copay	<b>Retail</b> — 30-day supply Preferred: \$7 copay Standard: \$17 copay		
<b>Tier 3</b> Preferred brand drugs	<b>Retail</b> — 30-day supply Preferred: 17% coinsurance Standard: 25% coinsurance	<b>Retail</b> — 30-day supply Preferred: 17% coinsurance Standard: 25% coinsurance	<b>Retail</b> — 30-day supply Preferred: \$47 copay Standard: \$47 copay	<b>Retail</b> — 30-day supply Preferred: \$47 copay Standard: \$47 copay	<b>Retail</b> — 30-day supply Preferred: \$35 copay Standard: \$45 copay		
<b>Tier 4</b> Non-preferred drugs	<b>Retail</b> — 30-day supply Preferred: 50% coinsurance Standard: 50% coinsurance	<b>Retail</b> — 30-day supply Preferred: 50% coinsurance Standard: 50% coinsurance	<b>Retail</b> — 30-day supply Preferred: 50% coinsurance Standard: 50% coinsurance	<b>Retail</b> — 30-day supply Preferred: 50% coinsurance Standard: 50% coinsurance	<b>Retail</b> — 30-day supply Preferred: 50% coinsurance Standard: 50% coinsurance		
<b>Tier 5</b> Specialty drugs	<b>Retail</b> — 30-day supply Preferred: 25% coinsurance Standard: 25% coinsurance	<b>Retail</b> — 30-day supply Preferred: 25% coinsurance Standard: 25% coinsurance	<b>Retail</b> — 30-day supply Preferred: 25% coinsurance Standard: 25% coinsurance	<b>Retail</b> — 30-day supply Preferred: 28% coinsurance Standard: 28% coinsurance	<b>Retail</b> — 30-day supply Preferred: 29% coinsurance Standard: 29% coinsurance		

Cost-sharing may differ based on pharmacy type or status (mail-order, retail, long-term care (LTC), home infusion), whether the pharmacy is in our preferred or standard network or whether the prescription is a 30-, 60-, or 90-day supply.

**Additional requirements or limits on covered drugs** — Some covered drugs may have additional requirements or limits on coverage. These may include: Prior Authorization (PA), Quantity Limits (QL), or Step Therapy (ST). Visit [ucare.org/medicare123](https://ucare.org/medicare123) to find out if your drug has any additional requirements or limits. You can also ask us to make an exception to these restrictions or limits. Details on how to make these requests are in the formulary and in the UCare Medicare Plans Evidence of Coverage.



Our plans that include Part D cover your Part D vaccines. You'll have the lowest copay (Tier 1) for the two-dose shingles vaccine (SHINGRIX®) at any in-network pharmacy.



### Preferred Pharmacies

**More savings** — Pay less for your drugs at more than 23,000 pharmacies including Cash Wise, Coborn's, Costco, Cub Foods, CVS/Target, Essentia Health, Fairview, Hy-Vee and Sam's Club/Walmart

Search for a full list of preferred pharmacies at [ucare.org/medicare123](https://ucare.org/medicare123), click on "Learn more" under "Find a doctor or drug" and open the Pharmacies tab.

If you prefer, call for help or request a Provider and Pharmacy Directory at **1-877-671-1058**.

### Standard Pharmacies

**More choice** — Fill your prescriptions at more than 41,000 standard cost-share pharmacies nationwide, including Walgreen's

	UCare Prime	UCare Aware	UCare Essentials Rx	UCare Complete	UCare Classic	UCare Value Plus	UCare Value
<b>Coverage Gap</b>							
Once you have reached \$4,430 in annual prescription drug spending (your cost plus UCare's cost), you pay as shown	25% of the cost of generic and brand drugs	25% of the cost of generic and brand drugs	25% of the cost of generic and brand drugs	25% of the cost of generic and brand drugs	<b>Tier 1</b> Preferred: \$0 copay Standard: \$10 copay Up to a 30-day supply  <b>Tier 2</b> Preferred: \$7 copay Standard: \$17 copay Up to a 30-day supply  <b>Tiers 3-5</b> 25% of the cost of drugs	Not covered	Not covered
<b>Catastrophic Coverage</b>							
Once you have reached \$7,050 in annual prescription drug spending (excluding UCare's cost), you pay as shown	<b>You pay</b> The greater of \$3.95 or 5% coinsurance for generic drugs  The greater of \$9.85 or 5% coinsurance for all other drugs	<b>You pay</b> The greater of \$3.95 or 5% coinsurance for generic drugs  The greater of \$9.85 or 5% coinsurance for all other drugs	<b>You pay</b> The greater of \$3.95 or 5% coinsurance for generic drugs  The greater of \$9.85 or 5% coinsurance for all other drugs	<b>You pay</b> The greater of \$3.95 or 5% coinsurance for generic drugs  The greater of \$9.85 or 5% coinsurance for all other drugs	<b>You pay</b> The greater of \$3.95 or 5% coinsurance for generic drugs  The greater of \$9.85 or 5% coinsurance for all other drugs	Not covered	Not covered



**Medication reconciliation**

UCare Classic plan members can get help managing medications following hospital discharge. A UCare pharmacist may contact you to review your medications and help you understand how to take them.

**Extra Help for Medicare Part D**

You may be able to get Extra Help to help pay for your prescription drug premium and costs.

To see if you qualify, call:

- 1-800-MEDICARE (TTY users call 1-877-486-2048), 24/7
- Social Security Administration at 1-800-772-1213 (TTY users call 1-800-325-0778), 7 am – 7 pm, Monday – Friday
- Your State Medicaid Office or County Human Services Office
- Senior LinkAge Line® at 1-800-333-2433

Some people will pay a higher premium for Medicare Part D coverage because their yearly income is over certain amounts.

## Additional information

### Provider network coverage

While you are a member of our plan, you must use network providers to get your medical care and services covered at in-network cost-share levels. Exceptions to this include emergency care, urgent care, out-of-area dialysis services, lab services, Medicare-covered preventive screenings, and cases in which the plan authorizes use of out-of-network providers. You can obtain certain covered services from out-of-network providers at different cost-share levels.

Out-of-network/non-contracted providers are under no obligation to treat UCare members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

### Learn about special services

#### Care Management

UCare provides extra support to members with short-term or complex health needs, and social service needs. A case manager is available to you based on such factors as your use of acute services, your health assessment or provider referral.

We offer care management to members with select diagnoses who transition to home from a hospital or skilled nursing facility. Care management may entail communication with a facility discharge planner, medication reconciliation, assistance with scheduling follow-up appointments, and ensuring home care services are in place if ordered by your provider. Case managers coordinate services across the continuum of health care. They conduct care management by phone during business hours.

#### Prior Authorizations

We cover some services listed in the benefits chart only if your doctor or other provider gets approval from us in advance. Some of the covered services that need such approval include inpatient rehabilitation services, genetic molecular diagnosis test, spine surgery, bone growth stimulators and spinal cord stimulators. Other services that require prior authorization are marked with an ^ in the chart. For more information on services that require prior authorization by your provider, go to [ucare.org](https://www.ucare.org).

The Benefits Chart section of the Evidence of Coverage includes this information for each of our UCare Medicare Plans. This information is also at [ucare.org](https://www.ucare.org).

### Understanding utilization management

#### Authorization and notification

One of the ways UCare makes sure you get excellent care is by partnering with your doctors to review certain types of services and procedures. We want you to get the care that is best for your needs.

This Summary of Benefits notes which types of care or services require notification or authorization. This list may change from time to time. Some examples include spine surgery and home health care.

#### Notification

Hospitals are required to notify UCare if you are admitted to a hospital, Long Term Care Facility, or Skilled Nursing Facility. UCare's clinical team will coordinate with your doctors to make sure you get the care you need. If needed, UCare may set up post-hospital care.

#### Authorization

Before some services will be covered, your provider must get approval from UCare. This is true whether the provider participates in a UCare network or is out-of-network.

To make a coverage decision, UCare's clinical team evaluates if the service is medically necessary, appropriate and effective for your need.

Prior authorization, or preservice review, means that before you get the service, your provider must provide information to UCare and request approval. If pre-approval is required for that service, it will only be covered if the approval was granted.

Urgent concurrent and concurrent review often occurs during a Long Term Care Facility, or Skilled Nursing Facility stay. UCare will review to see if your care might need to continue longer or if different care is needed.

Post-service review is needed if your doctor didn't request pre-service review. Your claim may have already been denied because authorization is required for coverage. After your doctor requests review, UCare will consider your situation and care plan to make sure you get the coverage you are entitled to as a UCare member.

If we deny a request made by you or your doctor, for medical services or pharmaceuticals, you or your doctor may appeal our decision. When you file an appeal, you or your Doctor may submit additional documentation that is relevant to your appeal. Appeal requests are reviewed against current medical evidence and your benefit plan by physicians. If we deny your appeal, you will be given information on how to file a second level appeal.

#### Learn more

Go to [ucare.org](https://www.ucare.org) and click on "plan resources." UCare members can also look up services in their Evidence of Coverage and Annual Notice of Change documents. These documents note if notification and authorization is required. The Evidence of Coverage is provided to new members. Every renewal year, members receive an Annual Notice of Change that explains any changes to their plan benefits.

### Consider Medicare coverage limits

The following items and services are not covered under Original Medicare or by our plan:

- Services considered not reasonable and necessary, according to the standards of Original Medicare, unless these services are listed by our plan as covered services
- Experimental medical and surgical procedures, equipment and medications, unless covered by Original Medicare or under a Medicare-approved clinical research study or by our plan. Experimental procedures and items are those determined by our plan and Original Medicare to not be generally accepted by the medical community.
- Private room in a hospital, except when it is considered medically necessary or if it is the only option available
- Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television
- Full-time nursing care in your home
- Custodial care — care provided in a nursing home, hospice, or other facility setting when you do not require skilled medical care or skilled nursing care. Custodial care is personal care that does not require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing.

- Homemaker services include basic household assistance, including light housekeeping or light meal preparation
- Fees charged for care by your immediate relatives or members of your household
- Cosmetic surgery or procedures, unless covered in case of an accidental injury or for improvement of the functioning of a malformed body part. However, all stages of reconstruction are covered for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
- Routine chiropractic care, other than manual manipulation of the spine to correct a subluxation
- Home-delivered meals
- Routine foot care, except for the limited coverage provided according to Medicare guidelines (e.g., if you have diabetes)
- Orthopedic shoes, unless the shoes are part of a leg brace and are included in the cost of the brace, or the shoes are for a person with diabetic foot disease
- Supportive devices for the feet, except for orthopedic or therapeutic shoes for people with diabetic foot disease
- Radial keratotomy, LASIK surgery, vision therapy and other low-vision aids. Eyewear except for one pair of eyeglasses (or contact lenses) after cataract surgery and non Medicare-covered eyewear up to the allowed amount.
- Reversal of sterilization procedures, and/or non prescription contraceptive supplies
- Acupuncture (except for chronic low back pain)
- Naturopath services (uses natural or alternative treatments)

Our plan will not cover the excluded services listed above. Even if you receive the services at an emergency facility, the excluded services are still not covered.

## Dental coverage limitations

Frequency limits and waiting periods do not apply to plans with a yearly dental allowance. Otherwise these limitations apply to all plans.

- Endodontics: Limited to one (1) per tooth per lifetime.
- Periodontics (other than periodontal maintenance cleanings): Coverage is limited to one (1) non-surgical periodontal treatment and one (1) surgical periodontal treatment per quadrant every 36 months.
- Bone grafting: Coverage is limited to once per site (upper/lower ridge) in conjunction with building the bony ridge needed for successful placement of an implant or removable prosthetics (partial/full dentures).
- Major restorative services: Benefit for the replacement of a crown or an onlay will be provided only after a 60 month period, measured from the last date the covered dental service was performed.
- Prosthetics — removable and fixed: A prosthetic appliance (denture or bridge) for the purpose of replacing an existing appliance will be covered only after 60 months.
- Implant services: Replacing a single missing tooth. Coverage for implants is limited to once per tooth per lifetime (also see Exclusion #18).

## Dental coverage exclusions

These exclusions are specific to dental coverage. Some of these exclusions may be covered under your medical benefit:

1. Dental services that are not necessary or specifically covered
2. Hospitalization or other facility charges
3. Prescription drugs
4. Any dental procedure performed solely as a cosmetic procedure
5. Charges for dental procedures completed prior to the member's effective date of coverage
6. Anesthesiologist services
7. Dental procedures, appliances or restorations that are necessary to alter, restore or maintain occlusion, including but not limited to: increasing vertical dimension, replacing or stabilizing tooth structure lost by attrition (wear), realignment of teeth, periodontal splinting, and gnathologic recordings

8. Direct diagnostic surgical or non-surgical treatment procedures applied to jaw joints or muscles, except as provided under Oral Surgery in the Evidence of Coverage
9. Artificial material implanted or grafted into soft tissue, including surgical removal of implants, with exceptions
10. Oral hygiene instruction and periodontal exam
11. Services for teeth retained in relation to an overdenture. Overdenture appliances are limited to an allowance for a standard full denture
12. Any oral surgery that includes surgical endodontics (apicoectomy, retrograde filling) other than that listed under Oral Surgery in the Evidence of Coverage
13. Analgesia (nitrous oxide)
14. Removable unilateral dentures
15. Temporary procedures
16. Splinting
17. Consultations by the treating provider and office visits
18. Initial installation of implants, full or partial dentures or fixed bridgework to replace a tooth or teeth extracted prior to the member's effective date. Exception: This exclusion will not apply for any member who has been continuously covered under a UCare Medicare Plan for more than 24 months
19. Occlusal analysis, occlusal guards (night guards) and occlusal adjustments (limited and complete)
20. Veneers (bonding of coverings to the teeth)
21. Orthodontic treatment procedures
22. Corrections to congenital conditions, other than for congenital missing teeth
23. Athletic mouth guards
24. Retreatment or additional treatment necessary to correct or relieve the results of previous treatment, except as noted in the Evidence of Coverage
25. Space maintainers

## Notice of privacy practices

**Effective Date: July 1, 2013**

**This Notice describes how medical information about you\* may be used and disclosed and how you can get access to this information. Please review it carefully.**

### Questions?

If you have questions or want to file a complaint, you may contact our Privacy Officer at UCare, Attn: Privacy Officer, P.O. Box 52, Minneapolis, MN 55440-0052, or by calling our 24-hour Compliance Hotline at 612-676-6525. You may also file a complaint with the Secretary of the U.S. Department of Health & Human Services at the Office for Civil Rights, U.S. Department of Health & Human Services, 233 N. Michigan Ave., Suite 240, Chicago, IL 60601. We will not retaliate against you for filing a complaint.

\*In this Notice, "you" means the member and "we" means UCare.

### Why are we telling you this?

UCare believes it is important to keep your health information private. In fact, the law requires us to do so. The law also requires us to tell you about our legal duties and privacy practices. We are required to follow the terms of the Notice currently in effect.

### What do we mean by "information"?

In this Notice, when we talk about "information," "medical information," or "health information," we mean information about you that we collect in our business of providing health coverage for you and your family. It is information that identifies you.

### What kinds of information do we use?

We receive information about you as part of our work in providing health plan services and health coverage. This information includes your name, address, and date of birth, gender, telephone numbers, family information, financial information, health records, or other health information. Examples of the kinds of information we collect include: information from enrollment applications, claims, provider information, and customer satisfaction or health surveys; information you give us when you call us about a question or when you file a complaint or appeal; information we need to answer your question or decide your appeal; and information you provide us to help us obtain payment for premiums.

### What do we do with this information?

We use your information to provide health plan services to members and to operate our health plan. These routine uses involve coordination of care, preventive health, and case management programs. For example, we may use your information to talk with your doctor to coordinate a referral to a specialist.

We also use your information for coordination of benefits, enrollment and eligibility status, benefits management, utilization management, premium billing, claims issues, and coverage decisions. For example, we may use your information to pay your health care claims.

Other uses include customer service activities, complaints or appeals, health promotion, quality activities, health survey information, underwriting, actuarial studies, premium rating, legal and regulatory compliance, risk management, professional peer review, credentialing, accreditation, antifraud activities, as well as business planning and administration. For example, we may use your information to make a decision regarding an appeal filed by you.

In addition, we may use your information to provide you with appointment reminders, information about treatment alternatives, or other health-related benefits and services that may be of interest to you. We may also share information with family members or others you identify as involved with your care, or with the sponsor of a group health plan, as applicable.

We do not use or disclose any genetic information for the purpose of underwriting.

We do not sell or rent your information to anyone. We will not use or disclose your information for fundraising without your permission. We will only use or disclose your information for marketing purposes with your authorization. We treat information about former members with the same protection as current members.

### Who sees your information?

UCare employees see your information only if necessary to do their jobs. We have procedures and systems to keep personal information secure from people who do not have a right to see it. We may share the information with providers and other companies or persons working with or for us. We have contracts with those companies or persons. In those contracts, we require that they

agree to keep your information confidential. This includes our lawyers, accountants, auditors, third party administrators, insurance agents or brokers, information systems companies, marketing companies, disease management companies, or consultants.

We also may share your information as required or permitted by law. Information may be shared with government agencies and their contractors as part of regulatory reports, audits, encounter reports, mandatory reporting such as child abuse, neglect, or domestic violence; or in response to a court or administrative order, subpoena, or discovery request. We may share information with health oversight agencies for licensure, inspections, disciplinary actions, audits, investigations, government program eligibility, government program standards compliance, and for certain civil rights enforcement actions. We also may share information for research, for law enforcement purposes, with coroners to permit identification or determine cause of death, or with funeral directors to allow them to carry out their duties. We may be required to share information with the Secretary of the Department of Health and Human Services to investigate our compliance efforts. There may be other situations when the law requires or permits us to share information.

We only share your psychotherapy notes with your authorization and in certain other limited circumstances.

Other uses and disclosures not described above will be made only with your written permission. We will also accept the permission of a person with authority to represent you.

In most situations, permissions to represent you may be canceled at any time. However, the cancellation will not apply to uses or disclosures we made before we received your cancellation. Also, once we have permission to release your information, we cannot promise that the person who receives the information will not share it.

### What are your rights?

- You have the right to ask that we don't use or share your information in a certain way. *Please note that while we will try to honor your request, we are not required to agree to your request.*
- You have the right to ask us to send information to you at an address you choose or to request that we communicate with you in a certain way. For

example, you may request that your mailings be sent to a work address rather than your home address. We may ask that you make your request in writing.

- You have the right to look at or get a copy of certain information we have about you. This information includes records we use to make decisions about health coverage, such as payment, enrollment, case, or medical management records. We may ask you to make your request in writing. We may also ask you to provide information we need to answer your request. We have the right to charge a reasonable fee for the cost of making and mailing the copies. In some cases, we may deny your request to inspect or obtain a copy of your information. If we deny your request, we will tell you in writing. We may give you a right to have the decision reviewed. Please let us know if you have any questions about this.
- You have the right to ask us to correct or add missing information about you that we have in our records. Your request needs to be in writing. In some cases, we may deny a request if the information is correct and complete, if we did not create it, if we cannot share it, or if it is not part of our records. All denials will be in writing. You may file a written statement of disagreement with us. We have the right to disagree with that statement. Even if we deny your request to change or add to your information, you still have the right to have your written request, our written denial, and your statement of disagreement included with your information.
- You have the right to receive a listing of the times when we have shared your information in some cases. Please note that we are not required to provide you with a listing of information shared prior to April 14, 2003; information shared or used for treatment, payment, and health care operations purposes; information shared with you or someone else as a result of your permission; information that is shared as a result of an allowed use or disclosure; or information shared for national security or intelligence purposes. All requests for this list must be in writing. We will need you to provide us specific information so we can answer your request. If you request this list more than once in a 12-month period, we may charge you a reasonable fee. If you have questions about this, please contact us at the address provided at the end of this Notice.

- You have the right to receive notifications of breaches of your unsecured protected health information.
- You have the right to receive a copy of this Notice from us upon request. This Notice took effect July 1, 2013.

### How do we protect your information?

UCare protects all forms of your information, written, electronic and oral. We follow the state and federal laws related to the security and confidentiality of your information. We have many safety procedures in place that physically, electronically and administratively protect your information against loss, destruction or misuse. These procedures include computer safeguards, secured files and buildings and restriction on who may access your information.

### What else do you need to know?

We may change our privacy policy from time to time. As the law requires, we will send you our Notice if you ask us for it. If you have questions about this Notice, please call UCare Customer Service at the toll-free number listed on the back of your member card. This information is also available in other forms to people with disabilities. Please ask us for that information.

### 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](mailto: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>

Healthy Savings is a registered trademark of Solutran, Inc.

SHINGRIX is a registered trademark of the GSK group of companies.

TruHearing is a registered trademark of TruHearing, Inc.

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).

XIYEEFFANNAA: 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).

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

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

ဟံသုတ်ဟံသး-နမ့်ကတိ ကညိ ကျိအယိ, နမ့်နု ကျိအတိမတလေ တလက်ဘုတ်လက်စု နိတမံဘတ်သုနုလိ. 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: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, រសវាជំនួយវេជ្ជកម្មភាសា ដោយមិនគិតល្មើល គឺអាចមានសំរាប់បំរើអ្នក។ 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).

## The coverage you want at an affordable price.

	UCare Prime	UCare Aware	UCare Essentials Rx	UCare Complete	UCare Classic	UCare Value Plus	UCare Value
Plan premium (you must continue to pay your Part B premium)	\$0	\$26	\$72	\$99	\$215	\$0	\$29
Medical and hospital	✓	✓	✓	✓	✓	✓	✓
Fitness programs	✓	✓	✓	✓	✓	✓	✓
Dental	✓	✓	✓	✓	✓	✓	✓
Eyewear and hearing aids	✓	✓	✓	✓	✓	✓	✓
Over-the-counter allowance	✓	✓	✓	✓	✓	✓	✓
Medicare Part D prescription drug coverage	✓	✓	✓	✓	✓		
Coverage when traveling	✓	✓	✓	✓	✓	✓	✓
Maximum out-of-pocket	\$6,000	\$5,400	\$3,800	\$3,200	\$3,000	\$5,500	\$3,400



500 Stinson Blvd  
Minneapolis, MN 55413  
612-676-6616 | 1-877-671-1058 | TTY 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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