Choose the plan that’s right for you.
This chart helps you compare costs and coverage to find a plan that fits your needs and budget. If you’d rather talk through your options with an expert, our Medicare de-complicators are ready to help.

CURRENT MEMBERS
218-722-4915 or 1-855-432-7025 toll free
24 hours a day, seven days a week

MEDICARE SHOPPERS
218-722-4783 or 1-855-432-7027 toll free
8 am – 8 pm, seven days a week (Oct. 1 – March 31)
8 am – 8 pm, Monday – Friday (April 1 – Sept. 30)
Call a trusted UCare broker near you

TTY users call 612-676-6810 or 1-800-688-2534 toll free

COMPARE PLAN BENEFITS
• Look up participating doctors, dentists and pharmacies
• Look up covered prescription drugs
Visit ucare.org/medicare123

This information is not a complete description of benefits. EssentiaCare is a PPO plan with a Medicare contract. Enrollment in EssentiaCare depends on contract renewal. Out-of-network/noncontracted providers are under no obligation to treat EssentiaCare members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including cost-sharing that applies to out-of-network services. EssentiaCare is a registered trademark of Essentia Health non-profit corporation.

Statement of Nondiscrimination
UCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-3200/1-800-203-7225 (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).

EssentiaCare
Essentia Health + UCare
4310 Menard Drive, Suite 600
Hermantown, MN 55811
500 Stinson Blvd
Minneapolis, MN 55413
Y0120_8783_7640_092022_M U7640 (09/2022)
To be eligible for EssentiaCare you must live in one of the following counties:

**Minnesota counties**
Aitkin, Becker, Carlton, Cass, Clay, Crow Wing, Hubbard, Itasca, Lake, Pine, St. Louis

**Wisconsin counties**
Bayfield, Douglas, Washburn

Plan options:

**EssentiaCare Access (PPO)**  
EssentiaCare Access is only available in St. Louis (MN), Bayfield (WI), Douglas (WI) and Washburn (WI) counties.

**EssentiaCare Secure (PPO)**

**EssentiaCare Grand (PPO)**

For more benefit details, please see your *Evidence of Coverage.*

For services at in-network providers.

<table>
<thead>
<tr>
<th></th>
<th>Access</th>
<th>Secure</th>
<th>Grand</th>
</tr>
</thead>
<tbody>
<tr>
<td>2023 monthly plan premium you must continue to pay your Medicare Part B premium</td>
<td>$0</td>
<td>$33</td>
<td>$93</td>
</tr>
<tr>
<td>Maximum out-of-pocket</td>
<td>$4,400; then 100% covered</td>
<td>$4,500; then 100% covered</td>
<td>$3,000; then 100% covered</td>
</tr>
<tr>
<td>Preventive care</td>
<td>$0 copay for many services</td>
<td>$0 copay for many services</td>
<td>$0 copay for many services</td>
</tr>
<tr>
<td>Doctor visits in person or telehealth for Medicare-approved services</td>
<td>Primary: $10 copay</td>
<td>Primary: $0 copay</td>
<td>Primary: $0 copay</td>
</tr>
<tr>
<td>Specialist: $50 copay</td>
<td>Specialist: $45 copay</td>
<td>Specialist: $30 copay</td>
<td></td>
</tr>
<tr>
<td>Inpatient hospital care (per admission)</td>
<td>$300 copay per day (days 1–5), then 100% covered</td>
<td>$300 copay per day (days 1–5), then 100% covered</td>
<td>$250 copay per stay (not per day), then 100% covered</td>
</tr>
<tr>
<td>Outpatient hospital or surgery</td>
<td>$395 copay</td>
<td>$350 copay</td>
<td>$300 copay</td>
</tr>
<tr>
<td>Lab services</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Diagnostic tests (e.g., MRI and CT scans), radiation therapy and X-rays</td>
<td>20% coinsurance up to a maximum of $150 per day</td>
<td>10% coinsurance up to a maximum of $50 per day</td>
<td>10% coinsurance up to a maximum of $50 per day</td>
</tr>
<tr>
<td>Coverage when traveling</td>
<td>Out-of-network coverage</td>
<td>Out-of-network coverage</td>
<td>Out-of-network coverage</td>
</tr>
<tr>
<td>Dental coverage (see Summary of Benefits or Brighten Your Smile dental overview brochure for more details)</td>
<td>$400 flexible allowance to use on one or a combination of eligible dental, hearing aids and prescription eyewear</td>
<td>Routine dental with optional coverage available</td>
<td>Routine dental with optional coverage available</td>
</tr>
<tr>
<td>Hearing aid allowance</td>
<td>Not covered</td>
<td>$500 annual allowance</td>
<td>$200 annual allowance</td>
</tr>
<tr>
<td>Eyewear/contacts allowance</td>
<td>$100 annual allowance</td>
<td>$200 annual allowance</td>
<td>$200 annual allowance</td>
</tr>
<tr>
<td>Over-the-counter benefit</td>
<td>$75 twice a year</td>
<td>$75 twice a year</td>
<td>$75 twice a year</td>
</tr>
<tr>
<td>Acupuncture</td>
<td>Doctor visit copays apply</td>
<td>Doctor visit copays apply</td>
<td>Doctor visit copays apply</td>
</tr>
<tr>
<td>all plans cover acupuncture for chronic low back pain, based on Medicare criteria</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fitness program</td>
<td>Basic membership</td>
<td>Basic membership</td>
<td>Basic membership</td>
</tr>
</tbody>
</table>
| Medicare Part D prescription drug coverage copays shown at preferred pharmacy rates | Annual deductible: Tier 1 = $0  
Tiers 2 – 5 = $395  
Copays:  
Tier 1 = $3  
Tier 2 = $10  
Tier 3 = $17  
Tier 4 = $50  
Tier 5 = 25% | Annual deductible:  
Tiers 1 & 2 = $0  
Tiers 3 – 5 = $345  
Copays:  
Tier 1 = $1  
Tier 2 = $10  
Tier 3 = $47  
Tier 4 = 50%  
Tier 5 = 27% | Annual deductible:  
Tiers 1–5 = $0  
Copays:  
Tier 1 = $0  
Tier 2 = $10  
Tier 3 = $47  
Tier 4 = 50%  
Tier 5 = 33% |

For information about plans available in other counties, please call us at 1-855-432-7027, 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).

Coverage when traveling

EssentiaCare plans travel with you whether you’re gone for a couple weeks or a few months.

As an EssentiaCare member, here’s how it works. In addition to the more than 2,100 Essentia Health providers and its partners, you have access to out-of-state providers with our expanded MultiPlan® national network. At these providers, your plan works the same as in-network — giving you the same great coverage.

EssentiaCare also provides flexibility to see providers out-of-network that accept Medicare, but you may pay more.

Always know that emergencies are covered while traveling in the U.S. and worldwide with a copay.

*PPO: Preferred Provider Organization