



# New Member Guide

2023 Individual & Family Plans



# Welcome to UCare!

Thank you for choosing UCare Individual & Family Plans. We want you to get the most out of your coverage. This booklet will help you understand how your plan works, highlight helpful plan features and tell you how to get answers to your questions.

## Important plan information

- Be sure to review and keep important plan documents like your member contract and the *Summary of Benefits and Coverage*. You can also find these documents on [ucare.org/benefitdocuments](https://ucare.org/benefitdocuments).
- Review your UCare plan's provider directory and drug list (formulary) to make sure doctors you see are in the network and prescription medications you take are on your plan's drug list. It's important because you will pay more for care and prescriptions outside the plan's provider network and drug list. Look up providers and drugs at [search.ucare.org](https://search.ucare.org).

## Get more done online

### Discover more about your plan



At [ucare.org/prepareifp](https://ucare.org/prepareifp), you can find everything you need to know about 2023 UCare Individual & Family Plans, including when to expect important plan documents in the mail, plan benefits and highlights, health coverage resources and much more.

Scan this code using the camera on your phone to visit the Prepare for 2023 webpage for Individual & Family Plans.

### Create your online member account

Go to [member.ucare.org](https://member.ucare.org) to set up your account in under a minute. If your plan covers more than one person, each person will need a separate login ID and password for privacy and convenience.

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

### Benefits of having an online member account

#### Easily create your secure online member account to:

- Access your member ID card and request a new physical copy or download a PDF
- View claims detail, including *Explanation of Benefits (EOB)* documents
- Pay your monthly plan premiums online and view your premium invoice and payment history
- Access key plan information and documents, including your member contract and *Summary of Benefits and Coverage*\*
- Communicate with customer service and a web nurse through a secure message

\*If you prefer a print version of your *Summary of Benefits and Coverage*, contact customer service and we'll mail one free of charge.

# How to reach UCare



## Call

612-676-6600 or  
Toll free 1-877-903-0070  
TTY 612-676-6810 or  
Toll free 1-800-688-2534  
8 am – 6 pm, Monday – Friday



## Email

Send a secure message to  
customer service through  
your online member account  
at **member.ucare.org**



## Offices

500 Stinson Boulevard NE  
Minneapolis, MN 55413  
4310 Menard Dr, Suite 600  
Hermantown, MN 55811

# Getting started

## Your member ID card

Your UCare member ID card includes important information you need when seeing your doctor, pharmacist or other health care provider. If you need additional ID cards, log into your online member account at **member.ucare.org** to request a duplicate be mailed to you or print a PDF copy. You can also call customer service to request additional cards by mail.

### Member ID number

Secure member ID information.

**ucare** ucare.org

Issuer: **80840**  
Name: **JOHN Q DOE**  
ID: **12345678900**  
RxBIN: **003858** RxPCN: **A4** RxGrp: **L4NA**  
SVC Type: **MEDICAL**  
Group Number: **xxxxxx**  
Care Type: **UCare Silver**  
ZC-U5

<b>Deductible</b>	<b>Max Out of Pocket</b>
DIIN: \$XX,XXX	MINN: \$XX,XXX
DOON: \$XX,XXX	MOON: \$ NO LIMIT

Issued: MM/DD/YYYY

### Care type

The name and metal level of  
your specific plan.

### Contact information

On the back of your card, find important phone  
numbers including customer service, the 24/7  
Nurse Line and mental health triage line.

**FOR MEMBER USE – For emergency care go to the nearest hospital or call 911.**  
Customer Service: 612-676-6609 or 1-877-903-0069, 8 a.m. to 6 p.m., Mon-Fri., TTY 1-800-688-2534  
UCare 24/7 Nurse Line: 612-676-6609, 1-877-903-0069, TTY 1-800-688-2534  
Mental Health and Substance Use Disorder Services: 612-676-6533 or 1-833-276-1185  
Appeals and Grievances:  
UCare, 612-676-6841 or 1-877-523-1517, TTY 1-800-688-2534, P.O. Box 52, Mpls., MN 55440-0052  
MN Dept. of Health, 1-800-657-3916, Managed Care Systems, P.O. Box 64882, St. Paul, MN 55164

**FOR PROVIDER USE – Notify UCare within 24 hours of admission:**  
612-676-6705, 1-877-447-4384, Fax 612-884-2439 or 1-866-610-7215  
Provider submit claims to: MN primary claims must be submitted electronically.  
For outside MN submit claims to UCare, P.O. Box 70, Minneapolis, MN 55440-0070.  
Prescription drug claims must be submitted electronically to Express Scripts.  
Chiropractic: Fulcrum Health, Inc., P.O. Box 981808, El Paso, TX 79998-1808  
Dental: Delta Dental of Minnesota, P.O. Box 9120, Farmington Hills, MI 48333-9120  
Express Scripts Help Desk for Pharmacies: 1-800-922-1557  
Provider Assistance Center: 612-676-3300 or 1-888-531-1493

### Health Club Savings

This icon shows you're eligible for  
the Health Club Savings program.








## Your UCare invoice

You'll receive a monthly household premium invoice from UCare that will be both mailed and available in your online member account. The invoice has easy-to-read information that shows you:

- Your total monthly premium
- The amount of your Advanced Premium Tax Credit, if you qualify
- Past due premium amount
- The total premium amount due
- Payment due date, which is the first of the month

To make sure your coverage stays active, be sure to pay your premium by the due date.

### Choose which payment method is best for you:

-  **Pay by phone** when you call the customer service number on the back of your member ID card
-  **Online payment** through your online member account at [member.ucare.org](https://member.ucare.org) with a VISA, Mastercard, Discover or American Express debit or credit card.
-  **Online bill payment** directly through your bank. Contact your bank to set up payments.
-  **Automatic withdrawal** from a checking or savings account. Find the *Automatic Payment Form* at [ucare.org/benefitdocuments](https://ucare.org/benefitdocuments), fill it out and return it to UCare.
-  **Check or money order** mailed to us at PO Box 856532, Minneapolis, MN, 55485-6532.

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## UCare's Explanation of Benefits

When you see a doctor or other health care provider, UCare will provide an *Explanation of Benefits (EOB)* that will be mailed and posted in your member account. The *EOB* is not a bill. It shows the services you received, the amount the provider charged, the amount UCare allows for each service and the total you may be responsible for paying. It will also include how much you've paid toward your deductible and out-of-pocket limit. We recommend reviewing the *EOB* and waiting for the provider to bill you before paying any medical bills.

# Health insurance basics

## Find a health care provider

Your UCare plan gives you convenient access to doctors, hospitals, clinics and pharmacies. To find doctors, hospitals, clinics and pharmacies covered by your plan, go to [search.ucare.org](https://search.ucare.org). You can search our network based on provider name, specialty, distance from you, gender and language. You'll be able to see if the provider is accepting new patients and find details including educational background, board certifications and more.

Staying in the network allows you to save money. That's because negotiated rates for health care do not apply for care received with providers outside the plan's network. So you'll typically pay quite a bit more if you visit an out-of-network provider.

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## Check your drug coverage (formulary)

Keep your costs low by making sure your prescription medicines are on UCare's drug list (also called a formulary). If you have a prescription for a drug that's NOT on the drug list, the price may be higher, so talk to your doctor about which drugs are covered and the prescriptions you need. Your out-of-pocket costs will also depend on the tier level of the drug listed in the formulary.

You can always check the drug list/formulary at [search.ucare.org](https://search.ucare.org). Select "Drug List" from the menu at the top of the page and choose your specific plan from the "Pick your plan" menu. The list is updated monthly. You can also download the drug list or call UCare Customer Service to ask for a printed version. If your prescription drug is not on UCare's drug list, you and your doctor may ask UCare to consider a request for an exception.

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## How health coverage works: your share of costs

Your plan uses a system of cost sharing that may include copays, coinsurance, deductibles or a combination of these. Depending on the service and your plan, you may have to pay one or more of the following:

- **Copay:** a smaller, fixed amount you pay when visiting the doctor or picking up a prescription medication. Copays don't apply toward your deductible but they do apply to your out-of-pocket limit. Not all services are subject to a copay.
- **Deductible:** the set amount you will have to pay for health care services before your plan begins to pay. Not all services are subject to the deductible.
- **Coinsurance:** your share of the costs after you've met your deductible. It's shown as a percentage.

There's a limit to the costs you're responsible for. When the total amount you spend on your deductible, copays and coinsurance reaches a certain level, your plan pays the rest. This is called the **out-of-pocket limit**. You'll still need to pay your premium, but you no longer have to pay for covered services during the plan year. (For out-of-network care, there is no out-of-pocket limit.)

If you've chosen a **Health Savings Account (HSA) compatible plan**, you'll have a higher deductible before your plan begins to cover your health care costs. However, you don't need to meet your deductible for preventive services. Consider pairing your plan with a Health Savings Account to make the most of the tax advantages and to set aside money for unexpected health costs.

# Getting the right care at the right place

Your cost varies by where you go for care, so consider the level of care you need. Use this chart, which is displayed in least to most expensive care type, to help guide your decisions.

 <p>Nurse line</p>	<p>Speak with a nurse available 24/7 for:</p> <ul style="list-style-type: none"><li>• Reliable health information</li><li>• Advice on what level of care is needed</li></ul> <p>Call the number on the back of your UCare member ID card or log into your online member account at <a href="https://member.ucare.org">member.ucare.org</a>.</p>
 <p>Online care</p>	<p>Available 24/7 for common conditions like:</p> <ul style="list-style-type: none"><li>• Acne</li><li>• Allergies</li><li>• Cold, cough and flu</li><li>• Pink eye</li><li>• Bug bites</li><li>• Ear pain</li></ul> <p>Online care is provided by M Health Fairview e-visits and <a href="https://virtuwell.com">virtuwell.com</a>.</p>
 <p>Retail care</p>	<p>Walk-in or virtual visits to convenience clinics, often in retail stores, grocery stores and pharmacies, for common injuries and illnesses like:</p> <ul style="list-style-type: none"><li>• Ear infections</li><li>• Sinus infection and congestion</li><li>• Strep throat</li><li>• Urinary tract and bladder infections</li><li>• Small blisters and cuts</li><li>• Vaccinations</li></ul>
 <p>Primary care</p>	<p>The best choice for most of the care you need like:</p> <ul style="list-style-type: none"><li>• Preventive (checkups, vaccines and immunizations)</li><li>• New symptoms or long-standing (chronic) conditions</li><li>• Follow-up care after an illness or hospital stay</li><li>• Medication management</li></ul> <p>Check with your provider for telehealth possibilities. Most UCare plans cover telehealth/telemedicine visits at the same coverage level and cost-share as in-person visits.*</p>
 <p>Urgent care</p>	<p>Immediate but non-life-threatening care for things like:</p> <ul style="list-style-type: none"><li>• Broken bones, sprains and strains</li><li>• Back pain, migraines and headaches</li><li>• Minor burns, cuts, lacerations, rashes and infections</li><li>• Asthma, bronchitis and respiratory infections</li></ul>
 <p>Emergency care</p>	<p>Go the nearest emergency room or call 911 for life-threatening situations like:</p> <ul style="list-style-type: none"><li>• Heart attack symptoms (chest pain, shortness of breath or loss of consciousness)</li><li>• Stroke symptoms (slurred speech, sudden weakness, vision loss and dizziness)</li><li>• Major burns, open wound fractures and heavy bleeding</li><li>• Head trauma or sudden confusion</li></ul>

\* Silver level copay plans cover 100% of telehealth primary care visits, including mental health.



## Plan highlights

Your plan includes these and other benefits to help keep you healthy and well:

- **Coverage for in-person, telehealth, convenience and online care**
  - You also get unlimited in-network online and convenience care at no additional cost\* with most plans.
- **Coverage for mental health and substance use disorder services**
  - Support, appointment needs and scheduling are available through the Mental Health and Substance Use Disorder Triage Line and Access Line at no additional cost.
- **24/7 access to a nurse**
  - Get help 24/7, 365 days a year via our web or phone line at no additional cost.
- **Prescription medication coverage**
  - Preventive medication is fully covered and free home delivery is available through Express Scripts Mail Order Pharmacy.
- **In-network preventive care covered 100%**
  - Plus, earn rewards from UCare for taking care of your preventive health.
- **Money-saving health and wellness discounts**
  - Save on gym memberships, up to \$200 each month on healthy groceries, community education classes and more.
- **Member assistance program**
  - At no cost to you, we provide three counseling sessions with a licensed counselor from M Health Fairview. Get their professional assistance and expertise in-person, online or over the phone.

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



Thank you for choosing UCare! You're part of the #1 plan on MNsure, with more than twice as many members as other plans.

## About UCare

UCare is an independent, nonprofit health plan providing health care and administrative services to more than 640,000 members throughout Minnesota and parts of western Wisconsin. UCare partners with health care providers, counties, and community organizations to create and deliver Medicare, Medicaid and Individual & Family health plans.

## 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).



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