



# Outline of Coverage

## UCare Medicare Supplement Basic

Rates effective 02/01/2023

UCare is required to disclose to you the following information. The Commissioner of Commerce of the state of Minnesota has established two categories of Medicare Supplement insurance and minimum standards for each, with the Extended Basic Medicare Supplement being the most comprehensive and the Basic Medicare Supplement being the least comprehensive.

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# UCare Medicare Supplement Plan Options and Summary of Coverage

## Basic Benefits included in Medicare Supplement policies

- Inpatient hospital care: covers the Medicare Part A coinsurance
- Blood: covers the first three pints of blood each year for Medicare Parts A and B
- Hospice: covers Medicare Part A coinsurance
- Home health care and medical supplies: covers Medicare Part A or B cost sharing

Available to all applicants

Must be first eligible for Medicare before 2020

	UCare Medicare Supplement Basic	UCare Medicare Supplement Extended Basic without Part B deductible coverage <sup>4</sup>	UCare Medicare Supplement Plan with \$20/\$50 Copay (Plan N)	UCare Medicare Supplement Extended Basic with Part B deductible coverage <sup>1,4</sup>
Medicare Part B coinsurance or copayment	✓	✓	Copays apply <sup>2</sup>	✓
Skilled nursing facility coinsurance	✓	✓	✓	✓
Medicare Part A deductible	Optional rider	✓	✓	✓
Medicare Part B deductible <sup>1</sup>	Optional rider <sup>1</sup>			✓
Medicare Part B excess charges	Optional rider	✓		✓
Foreign travel medical care	80% <sup>3</sup>	80%	80% <sup>3</sup>	80%
Preventive medical care (Non-Medicare covered)	Optional rider \$120 maximum	\$120 maximum		\$120 maximum
Immunizations not covered under Part D	✓	✓		✓
Routine screening procedures for cancer, including mammograms and pap smears	✓	✓	✓	✓

<sup>1</sup>This is not available for “newly eligible” applicants. “Newly eligible” is defined as turning 65 on or after January 1, 2020, or if you first become eligible for Medicare benefits due to age, disability, or ESRD on or after January 1, 2020.

<sup>2</sup>Plan pays 100% of Part B coinsurance, except up to \$20 copayment for some office visits and up to a \$50 copayment for emergency room visits that do not result in an inpatient admission.

<sup>3</sup>Benefits limited to charges incurred as a result of a medical emergency.

<sup>4</sup>\$1000 out of pocket maximum per calendar year.

# UCare Medicare Supplement Basic Plan

## Policy information

The information below provides important details about your policy.

**Premium information and renewability.** UCare can only raise your premium if we raise the premium for all policies like yours in this state. Any rate increase for the state will be approved by the Minnesota Department of Commerce.

Notice: This disclosure is required by Minnesota law. This policy is expected to return on average 73.2% of your premium dollar for health care. The lowest percentage permitted by state law for this policy is 65%.

**Disclosures.** Use this outline to compare benefits and premiums among policies.

**Read your policy very carefully.** This is only an outline describing your policy's most important features. This outline is not your insurance policy, it is only a summary. You must read the policy itself to understand all of the rights and duties of both you and your insurance company. Additionally, it does not give the details of Medicare coverage. Contact your local Social Security office or consult the Medicare handbook for more details.

**Right to return policy.** If you find that you are not satisfied with your policy for any reason, you may return it to: UCare Customer Support P.O. Box 211522 Eagan, MN 55121. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments within ten days.

**Policy replacement.** If you are replacing another health insurance policy or certificate, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

**Notice.** This policy may not fully cover all of your medical costs. Neither UCare nor its agents nor its products are connected with the federal Medicare program or the United States government.

**This Section does not apply during open enrollment and guaranteed issue periods when medical underwriting is prohibited and as such it is not a material representation to omit answers to questions about medical and health history. Complete answers are very important.** When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it and be certain that all information has been properly recorded.

**Renewability.** This policy is guaranteed renewable for life, subject to timely payment of premium within the grace period. UCare shall neither cancel nor non-renew your policy for any reason other than nonpayment of premium or material misrepresentation. This policy cannot be canceled or non-renewed on the grounds of deterioration of health, or discriminate in the pricing of such coverage because of health status, claims experience, receipt of health care, medical condition, or age, or impose an exclusion of benefits based upon genetic information or a pre-existing condition.

**Exceptions, reductions, and limitations.**  
**THIS POLICY DOES NOT COVER ALL MEDICAL EXPENSES BEYOND THOSE COVERED BY MEDICARE. THIS POLICY DOES NOT COVER ALL SKILLED NURSING HOME CARE EXPENSES AND DOES NOT COVER CUSTODIAL OR RESIDENTIAL NURSING CARE. READ YOUR POLICY CAREFULLY TO DETERMINE WHICH NURSING HOME FACILITIES AND EXPENSES ARE COVERED BY YOUR POLICY. NOTICE TO BUYER: THIS CONTRACT DOES NOT COVER PRESCRIPTION DRUGS. PRESCRIPTION DRUGS CAN BE A VERY HIGH PERCENTAGE OF YOUR MEDICAL EXPENSES. COVERAGE FOR PRESCRIPTION DRUGS MAY BE AVAILABLE TO YOU BY RETAINING EXISTING COVERAGE YOU MAY HAVE OR BY ENROLLING IN MEDICARE PART D. PLEASE ASK FOR FURTHER DETAILS.**

# UCare Medicare Supplement Basic

The charts in this outline only summarize Medicare benefits. Please contact Medicare for further details and limitations.

## Medicare Part A — hospital services — per benefit period

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services		Medicare pays	Plan pays	You pay
<b>Hospitalization*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies	First 60 days	All but \$1,600	\$0, <b>or</b> \$1,600 (Part A deductible rider <sup>1</sup> )	\$1,600 deductible, <b>or</b> \$0
	61 <sup>st</sup> to 90 <sup>th</sup> day	All but \$400 per day	\$400 a day	\$0
	91 <sup>st</sup> day and after while using 60 lifetime reserve days	All but \$800 per day	\$800 a day	\$0
	Once lifetime reserve days are used: • Additional 365 days	\$0	100% of Medicare eligible expenses <sup>2</sup>	\$0
	• Beyond the additional 365 days	\$0	\$0	All costs
<b>Skilled nursing facility care*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital	First 20 days	All approved amounts	\$0	\$0
	21 <sup>st</sup> to 100 <sup>th</sup> day	All but \$200 per day	Up to \$200 per day	\$0
	101 <sup>st</sup> day and after	\$0	\$0	All costs
<b>Blood</b>	First 3 pints	\$0	First 3 pints	\$0
	Additional amounts	100%	\$0	\$0
<b>Hospice care</b> Available as long as your doctor certifies you are terminally ill and you elect to receive these services		All but very limited coinsurance or copayment for outpatient drugs and inpatient respite care	Medicare coinsurance/ copayment	\$0

<sup>1</sup> This is an optional rider. You may purchase this benefit by checking the box on the application and paying the premium.

<sup>2</sup> NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid as provided in the policy's "Basic Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

# UCare Medicare Supplement Basic

## Medicare Part B — medical services — per calendar year

\*Once you have been billed \$226 of Medicare-approved amounts for covered services, your Medicare Part B deductible will have been met for the calendar year.

Services		Medicare pays	Plan pays	You pay
<b>Medical expenses</b> Eligible expense for physician's services, inpatient and outpatient medical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment	First \$226 of Medicare-approved amounts*	\$0	\$0, <b>or</b> \$226 (Part B deductible rider <sup>3</sup> )	\$226, <b>or</b> \$0
	Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
	<b>Part B excess charges</b> Above Medicare approved amounts		\$0	\$0, <b>or</b> 100% (Part B excess charges rider <sup>1</sup> )
<b>Blood</b>	First 3 pints	\$0	3 pints	\$0
	Next \$226 of Medicare-approved amounts*	\$0	\$0, <b>or</b>	\$226, <b>or</b>
			\$226 (Part B deductible rider <sup>3</sup> )	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0	
<b>Clinical lab services</b> Tests for diagnostic services		100%	\$0	\$0

## Medicare Part A and Part B

Services		Medicare pays	Plan pays	You pay
<b>Home health care services</b> (Medicare-approved services) • Medically necessary skilled services and medical supplies		100%	\$0	\$0
• Durable medical equipment	First \$226 of Medicare-approved amounts*	\$0	\$0, <b>or</b> \$226 (Part B deductible rider <sup>3</sup> )	\$226, <b>or</b> \$0
	Remainder of Medicare-approved amounts		80%	20%

<sup>1</sup> This is an optional rider. You may purchase this benefit by checking the box on the application and paying the premium.

<sup>3</sup> This optional rider is not available to "newly eligible" applicants. "Newly eligible" is defined as turning 65 on or after January 1, 2020, or if you first become eligible for Medicare benefits due to age, disability, or ESRD on or after January 1, 2020.

# UCare Medicare Supplement Basic

## Additional benefits — not covered by Medicare

Services		Medicare pays	Plan pays	You pay
<b>Preventive medical care benefit</b> An annual physical and some preventive tests and services administered or ordered by your physician when not covered by Medicare • Routine annual medical exam, including diagnostic X-rays and lab services	First \$120 each calendar year	\$0	\$0, <b>or</b>	\$120
			\$120 (Preventive Care Rider <sup>1</sup> )	\$0
	Additional charges	\$0	\$0	All costs
• Immunizations not otherwise covered under Medicare Part D and routine screening procedures for cancer, including mammograms and Pap smears		\$0	100%	\$0
<b>Foreign travel emergency</b> The usual and customary charge for hospital and medical expenses and supplies incurred as a result of a medical emergency while travelling outside of the United States		\$0	80% of covered charges	20%

## Optional benefits available with the UCare Medicare Supplement Basic plan

Each of these riders may be purchased separately with this plan.

Rider 1 — Medicare Part A deductible

Coverage for 100% of the Medicare Part A inpatient hospital deductible amount.

Rider 2 — Medicare Part B deductible<sup>3</sup>

Coverage for 100% of the Medicare Part B annual deductible amount.

Rider 3 — Medicare Part B excess charges

Coverage for 100% of the Medicare Part B excess charges coverage for all of the difference between the actual Medicare Part B charges as billed, not to exceed any charge limitation established by the Medicare program or state law, and the Medicare-approved Part B charge.

Rider 4 — Preventive medical care

Preventive medical care benefit coverage for the following preventive health services not covered by Medicare:

1. An annual clinical preventive medical history and physical examination that may include tests and services from item 2 below and patient education to address preventive health care measures.
2. Preventive screening tests or preventive services, the selection and frequency of which is determined to be medically appropriate by the attending physician

Reimbursement shall be for the actual charges up to 100 percent of the Medicare-approved amount for each service, as if Medicare were to cover the service as identified in American Medical Association current procedural terminology (AMA CPT) codes, to a maximum of \$120 annually under this benefit. This benefit shall not include payment for a procedure covered by Medicare.

<sup>1</sup> This is an optional rider. You may purchase this benefit by checking the box on the application and paying the premium.

<sup>3</sup> This optional rider is not available to “newly eligible” applicants. “Newly eligible” is defined as turning 65 on or after January 1, 2020, or if you first become eligible for Medicare benefits due to age, disability, or ESRD on or after January 1, 2020.

# Policy benefits

## Your policy also provides the following benefits.

### **Alcoholism, chemical dependency, drug addiction.**

We will pay for treatment of outpatient and inpatient chemical dependency, mental health, and alcoholism the same as any other inpatient hospital service or outpatient treatment when not otherwise covered by Medicare. Coverage will not be more restrictive than it is for medical services.

**Scalp hair prosthesis.** We will pay the expense incurred on the same basis as any other Sickness or Injury and as if Medicare paid benefits for a scalp hair prosthesis needed because of hair loss suffered as a result of alopecia areata. Only the expense incurred for one scalp hair prosthesis in a benefit year will be considered as expense under this part of your policy. Benefits are not payable for that portion of expense that is paid by Medicare or paid under any other part of this policy.

### **Routine screening procedures for cancer.**

We will pay the expense incurred that is not paid by Medicare or paid under any other part of your policy for routine screening procedures for cancer, including routine screening procedures for cancer and the office or facility visit, mammograms, surveillance tests for ovarian cancer for women who are at risk for ovarian cancer, pap smears, and colorectal screening tests.

### **Temporomandibular joint disorder and**

**craniomandibular disorder.** Benefits are payable for the surgical and nonsurgical treatment of temporomandibular joint disorder and craniomandibular disorder on the same basis as that for treatment to any other joint in the body. Such treatment must be administered or prescribed by a physician or dentist. Benefits are not payable under this part of your policy for any expense payable under another part of the policy.

**Reconstructive surgery.** Benefits are payable for reconstructive surgery on the same basis as that for any other surgery if the reconstructive surgery is incidental to or follows surgery resulting from injury, sickness or other disease of the involved part. The coverage limitations of reconstructive surgery do not apply to reconstructive breast surgery following a mastectomy that was determined to be medically necessary by the

attending physician. Reconstructive breast surgery following mastectomy benefits include: All stages of reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance; Prosthesis and Physical complications at all stages of a mastectomy, Including lymphedemas, in a manner determined in consultation with the attending physician and patient.

**Surgical center services.** This policy covers outpatient medical, mental health treatment, and surgery as long as the facility is equipped to perform these services, whether or not the facility is part of a hospital. Coverage shall be on the same basis as coverage for the same health care treatment or service in a hospital.

**Immunization benefits.** We will pay the expense incurred for an immunization received by you. Benefits are not payable for that portion of expense for which benefits were paid by Medicare or under any other portion of the policy.

**Phenylketonuria treatment.** Benefits are payable for special dietary treatment for phenylketonuria when recommended by a physician.

**Diabetes equipment and supplies.** We will pay the usual and customary charge for expense incurred for all physician prescribed medically appropriate and necessary equipment and supplies used in the management and treatment of diabetes, not otherwise covered under Medicare or Part D of the Medicare program. We will also pay diabetes outpatient self-management training and education, including medical nutrition therapy, that is provided by a certified, registered, or licensed health care professional working in a program consistent with the national standards of diabetes self-management education as established by the American Diabetes Association. Coverage must include persons with gestational, type I, or type II diabetes. Benefits will be limited to 80% of the usual and customary charge not covered by Medicare or Part D of the Medicare program.



**Routine Prostate Cancer Screening.** We will pay the expense incurred for prostate cancer screening. This includes coverage a prostate-specific antigen blood test and a digital rectal examination. Benefits are limited to at least one screening per year for any insured male 50 years of age or older; and at least one screening per year for any insured male 40 years of age or older who is symptomatic.

**Outpatient and inpatient mental health coverage.** We will pay for treatment of outpatient and inpatient chemical dependency, mental health, and alcoholism the same as any other inpatient hospital service or outpatient treatment when not otherwise covered by Medicare. Coverage will not be more restrictive than it is for medical services.

**Coverage for court-ordered mental health services.** We will pay for mental health services ordered under a court order that is issued on the basis of a behavioral care evaluation performed by a licensed psychiatrist or a doctoral level licensed psychologist, which includes a diagnosis and an individual treatment plan for care in the most appropriate, least restrictive environment. We must be given a copy of the court order and the behavioral care evaluation. We will pay for the care included in the court-ordered individual treatment plan if the care is ordered to be provided a provider as required by rule or law. This court-ordered coverage will not be subject to a separate medical necessity determination.

**Medically necessary — mental health.** Health care services appropriate, in terms of type, frequency, level, setting, and duration, to the enrollee's diagnosis

or condition, and diagnostic testing and preventive services. Medically necessary care must be consistent with generally accepted practice parameters as determined by health care providers in the same or similar general specialty as typically manages the condition, procedure, or treatment at issue and must: (1) help restore or maintain the enrollee's health; or (2) prevent deterioration of the enrollee's condition

**Physical and occupational therapy services.** We will pay the allowable amount not paid by Medicare, less the Part B deductible if you are a newly eligible individual.

**Treatment of Lyme disease.** We will pay benefits for diagnosed Lyme disease as any other medical service. Benefits will not be payable for that portion of expense that is paid by Medicare or under any other part of your policy.

**Services provided to ventilator-dependent persons.** We will pay for services provided by a home care nurse or personal care assistant to a ventilator-dependent person in the person's home. The policy provides coverage for up to 120 hours of services provided by a home care nurse or personal care assistant to the ventilator-dependent person during the time the ventilator-dependent person is in a hospital licensed under chapter 144. The personal care assistant or home care nurse shall perform only the services of communicator or interpreter for the ventilator-dependent patient during a transition period of up to 120 hours to assure adequate training of the hospital staff to communicate with the patient and to understand the unique comfort, safety, and personal care needs of the patient.