The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to <u>www.ucare.org/BenefitDocuments</u> or call 1-877-903-0070 (this call is free) or TTY/Hearing Impaired: 1-800-688-2534 (this call is free). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-877-903-0070 (this call is free) or TTY/Hearing Impaired: 1-800-688-2534 (this call is free) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: \$3,000/Individual; \$6,000/Family. Non-network: \$15,000/Individual; \$30,000/Family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the plan, each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive services</u> and office visits. <u>Formulary</u> drugs except non-preferred brand and specialty. <u>Limitations apply</u> . <u>Copayments don't apply to deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$8,200/Individual; \$16,400/Family. No out-of-pocket limit for non-network services.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, most non-network services, balance billing charges (unless balance billing is prohibited), and health care services this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="out-of-pocket">out-of-pocket</a> <a href="limit">limit</a> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>ucare.org/ifp-directory</u> or call 1-877-903-0070 (this call is free) or TTY: 1-800-688-2534 (this call is free) for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No charge	\$40 copayment per visit, or \$0 if telehealth. No charge for online and convenience/retail visits.  Deductible does not apply.	50% coinsurance after deductible	None
If you visit a health care provider's office or clinic	Specialist visit	No charge	\$95 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	50% <u>coinsurance</u> after <u>deductible</u>	None
provider a diffice of diffice	Preventive care/screening/ immunization	No charge	No charge. <u>Deductible</u> does not apply.	50% coinsurance after deductible	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for. With a prescription, some over-the-counter drugs are no charge.
If you have a test	Diagnostic test (x-ray, blood work)	No chargo	30% coinsurance after	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	No charge	deductible	after deductible	INOTIC

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.ucare.org/BenefitDocuments</u>.

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at ucare.org/ifp-druglist.	Preferred generic drugs	No charge	\$10 <u>copayment</u> per 30-day supply. \$20 for 31 to 90-day supply. <u>Deductible</u> does not apply.	Not covered	Must be on <u>formulary</u> or receive a <u>formulary</u> exception. Drugs and drug tiers on the <u>formulary</u> may change with notice. Up to 90-day supply at in-network retail or
	Non-preferred generic drugs	No charge	\$20 <u>copayment</u> per 30-day supply. \$40 for 31 to 90-day supply. <u>Deductible</u> does not apply.		mail-order pharmacy. †You will pay no more than \$25 for each 30-day supply of insulin on the formulary. Your cost could be less if you have met your plan deductible or out-of-pocket limit.  Manufacturer savings card, coupon or rebate dollar amounts will not count toward your plan deductible and/or out-of-pocket limit.
	Preferred brand drugs <sup>†</sup>	No charge	\$175 <u>copayment</u> for each 30-day supply. <u>Deductible</u> does not apply.		
asarororgrip aragnor	Non-preferred brand drugs	No charge	40% <u>coinsurance</u> after <u>deductible</u>		
	Specialty drugs	No charge	40% coinsurance after deductible	Not covered	Must be on formulary or receive a formulary exception. Most specialty drugs must be filled at Fairview Specialty Pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
	Physician/surgeon fees				
If you need immediate medical attention	Emergency room care	No charge	30% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <b>in-network</b> <u>deductible</u>	None
	Emergency medical transportation	No charge	30% coinsurance after deductible	30% coinsurance after in-network deductible	None
	<u>Urgent care</u>	No charge	\$95 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	50% coinsurance after deductible	None

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.ucare.org/BenefitDocuments}}$ .

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)  Physician/surgeon fees	No charge	30% coinsurance after deductible	50% coinsurance after deductible	Notification required.
If you need mental health,	Outpatient services	No charge	\$40 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	50% coinsurance after deductible	Authorization or notification may be required. \$0 telehealth copayment for mental health visit only.
behavioral health, or substance abuse services	Inpatient services	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Coverage includes residential treatment services. Authorization or notification may be required.
If you are pregnant	Office visits	No charge	No charge for routine prenatal and postnatal preventive services.	50% coinsurance after deductible	Non-routine office visits require cost sharing.
	Childbirth/delivery professional services Childbirth/delivery facility services	No charge	30% coinsurance after deductible	50% coinsurance after deductible	Notification required.
	Home health care	No charge	30% coinsurance after deductible	50% <u>coinsurance</u> after <u>deductible</u>	Authorization required. Limited to 120 home visits per calendar year.
If you need help recovering or have other special health needs	Rehabilitation services Habilitation services	No charge	\$95 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	50% <u>coinsurance</u> after <u>deductible</u>	Copayments apply to office visits.
	Skilled nursing care	No charge	30% coinsurance after deductible	50% <u>coinsurance</u> after <u>deductible</u>	Authorization required. Limited to 120 days per admission.
	Durable medical equipment	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Authorization may be required.
	Hospice services	No charge	30% coinsurance after deductible	50% coinsurance after deductible	Limit 30 days per episode.

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.ucare.org/BenefitDocuments}}$ .

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	No charge	No charge. <u>Deductible</u> does not apply.	50% coinsurance after deductible	Limit 1 routine eye exam per calendar year.
If your child needs dental or eye care	Children's glasses	No charge	30% coinsurance after deductible	Not covered	Limit 1 per calendar year.
	Children's dental check-up	No charge	No charge. <u>Deductible</u> does not apply.	50% coinsurance after deductible	Limit 2 per calendar year.

#### **Excluded Services & Other Covered Services**

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Infertility treatment

- Intensive behavioral therapy for treatment of autism spectrum disorders
- Long-term care
- Non-emergency care when traveling outside U.S.
- Non-formulary drugs unless an exception is obtained
- Private-duty nursing (except up to 120 hours are covered to train hospital staff for a ventilator-dependent patient)
- Routine dental care (Adults)
- Routine eye care (Adults)
- Routine foot care
- Weight loss programs

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

• Chiropractic care (except when there is no measurable progress over time, and massage for comfort or convenience)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Minnesota Department of Health at 651-201-5100 or 1-800-657-3916 toll free. For more information on your rights to continue coverage, contact UCare at 612-676-6600 or 1-877-903-0070 (this call is free). Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance">Health Insurance</a> Marketplace. For more information about the Marketplace, visit <a href="https://www.MNsure.org">www.MNsure.org</a> or call 1-855-366-7873.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

Minnesota Department of Health at 651-201-5100 or 1-800-657-3916 toll free.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.ucare.org/BenefitDocuments</u>.

### Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

## Does this plan meet the Minimum Value Standards? Not Applicable

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.ucare.org/BenefitDocuments</u>.

## **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-network prenatal care and a hospital delivery)

■ The plan's overall deductible	\$3,000
■ Specialist copayment	\$(
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%
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#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost

Total Example Cost	Ψ12,700
In this example, Peg would p	ay:
Cost Shari	ng
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't cov	/ered
Limits or exclusions	\$0
The total Peg would pay is	\$0

\$12 700

# Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$3,000
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	0%
■ Other <u>coinsurance</u>	0%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

In this example, Joe would pay:

The total Joe would pay is

Total Example Cost	\$5,600
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Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	

# Mia's Simple Fracture

(in-network emergency room visit and follow-up care)

■ The plan's overall deductible	\$3,000
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	0%
Other coinsurance	0%

#### This EXAMPLE event includes services like:

Emergency room care
(including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

ili tilis example, ivila would pay.	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a referral from an IHCP, your costs may be higher.

# 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 <u>aids and services at no charge to people with disabilities</u> 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 <u>language services at no charge to people whose primary language is not English</u>, such as qualified interpreters or information written in other languages.

If you need these services, contact us at the number on the back of your membership card or 612-676-3200 or toll free at 1-800-203-7225 (voice); 612-676-6810 or toll free at 1-800-688-2534 (TTY).

If you believe that UCare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file an oral or written grievance.

# Oral grievance

If you are a current UCare member, please call the number on the back of your membership card. Otherwise please call **612-676-3200** or toll free at **1-800-203-7225** (voice); **612-676-6810** or toll free at **1-800-688-2534** (TTY). You can also use these numbers if you need assistance filing a grievance.

# Written grievance

Mailing Address

**UCare** 

Attn: Appeals and Grievances

PO Box 52

Minneapolis, MN 55440-0052

Email: cag@ucare.org Fax: 612-884-2021

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at\_ http://www.hhs.gov/ocr/office/file/index.html. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

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

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。 請致電 612-676-3200/1-800-203-7225(TTY: 612-676-6810/ 1-800-688-2534)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 612-676-3200/ 1-800-203-7225 (телетайп: 612-676-6810/1-800-688-2534).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/ 1-800-688-2534).

ማስታወሻ: የሚናንሩት ቋንቋ ኣጣርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 612-676-3200/ 1-800-203-7225 (መስጣት ለተሳናቸው: 612-676-6810/1-800-688-2534). ဟ်သူဉ်ဟ်သး-နမ့္ခါကတိုး ကညီ ကျိုင်အယိ, နမာန္ခါ ကျိုင်အတာမြာစားလ၊ တလက်ဘူဉ်လ၊ င်္ဂစုး နီတမံးဘဉ်သံ့နှဉ်လီး. ကိုး 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).

ប្រយ័ក្នុះ បើសិនជាអ្នកនិយា ភាសារ័ខ្មរ, រសវាជំនួយរ័ជ្នកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំររីអ្នក។ 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 7225-203-800-3200/1-800-676-612 (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).