



Explore your 2024 UCare Individual & Family Plan



people powered health plans



Thanks for choosing UCare

Our goal is to help you live well every day. We're the can-doers. A team of go-getters working hard to make sure you get the care and coverage you need, when you need it. We created this guide with you in mind. It will help you make the most of your plan and the many health and wellness benefits it provides. Keep it as a handy resource as you explore all your UCare Individual & Family Plan has to offer.

We're glad you are here. Now let's get started!



Quick reference

Where to reach us when you need help

We're helpers, and we're here for you when you need us. Feel free to call or visit us online whenever you have questions about your plan or coverage.

Customer service

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

UCare locations

500 Stinson Blvd NE
Minneapolis, MN 55413
325 W Central Entrance,
Suite 200
Duluth, MN 55811

Mental Health and Substance Use Disorder Services

Triage Line
612-676-6533 or
1-833-276-1185
TTY 1-800-688-2534
8 am – 5 pm, Monday – Friday

Access Line
612-676-6811 or
1-833-276-1191
TTY 1-800-688-2534
8 am – 5 pm, Monday – Friday

Other important numbers and resources

Costco Mail Order Pharmacy

1-800-607-6861
TTY 711
pharmacy.costco.com

Healthy Benefits+ Visa® card

1-833-862-8276
TTY 711
healthybenefitsplus.com/ucare

Quit Smoking and Vaping Program

1-855-260-9713
TTY 711
myquitforlife.com/ucare

Member Assistance Program

1-833-243-6453
TTY 711
eap@fairview.org

UCare 24/7 Nurse Line

1-888-778-8204
TTY 1-855-307-6976

M Health Fairview e-visits

mhealthfairview.org/evisits

Table of contents

Preparing for 2024	5
Using your member ID card	8
Health insurance basics	10
Searching through your coverage	12
Getting the right care at the right place	14
Plan highlights	16
Member program and resources	20



Preparing for 2024

Making the most of your benefits is as easy as 1-2-3!

1 Set up your secure online member account

View and manage your health plan information whenever and wherever it's convenient for you. Scan this QR code or visit ucare.org/ifp2024 to get started.



2 Get fully covered preventive care

Stay healthy by keeping up with your preventive care, most of which is completely covered by your plan. Scan this QR code or visit ucare.org/ifpccare to learn more.



3 Explore the member center

Find important resources for your 2024 health plan, including benefits, health and wellness programs, plan documents and more. Scan this QR code or visit ucare.org/ifpmember to discover more.



Everything you need to know to get the most out of your plan

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 at ucare.org/benefitdocuments.

Your secure online member account

Go to ucare.org/ifp2024 to set up your account. 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 by calling customer service.

Benefits of having an online member account

Easily create your secure online member account to:

- Send and receive secure messages with customer service and a web nurse
- Search your provider and pharmacy network
- Search the list of drugs (formulary) your plan covers
- Download or request a physical member ID card
- See your plan materials, including your member contract and *Summary of Benefits and Coverage**
- Get coverage updates and important health and wellness information
- Manage your contact information
- Pay your monthly plan premiums online and view your premium invoice and payment history
- View and track your claims detail, including *Explanation of Benefits* documents

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

Your monthly UCare premium

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

Call the customer service number on the back of your member ID card



Online payment

Log on to your online member account at ucare.org/ifp2024. You can use your VISA, Mastercard, Discover or American Express debit or credit card.



Automatic withdrawal

Log on to your online member account at ucare.org/ifp2024 to set up your automatic withdrawal from a checking or savings account.



Check or money order

Mail to: PO Box 7411044, Chicago, IL 60674-1044

Using your member ID card

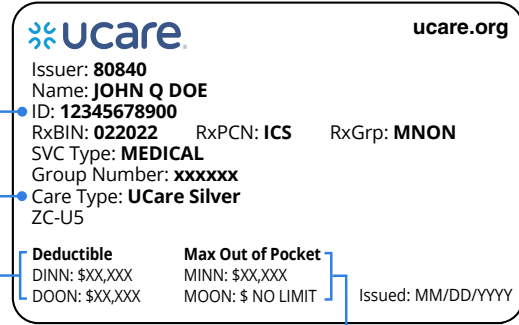
Your member ID card is key to getting the care you need. Show it whenever you seek care to help your doctors, clinics and pharmacists better understand your health care coverage.

Plan name

The name of your health plan.

Member ID number

Your member ID number is unique to you.



Deductible

DINN refers to your plan's in-network deductible, DOON to your plan's out-of-network deductible.

Out-of-pocket limit

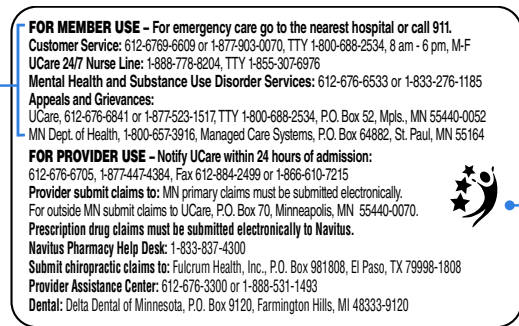
MINN refers to your plan's in-network limit, and MOON refers to your plan's out-of-network limit.



Tips for using your card

Check your new member ID card to make sure your information is correct. Here are a few other tips:

- Always carry your card with you
- Discard your old member ID card
- Provide your current health care providers and pharmacies with your new member ID card information
- Have your card handy whenever you call us
- If your card is lost, download or request a replacement through your online member account or call customer service



Contact information

Where to call for help and information.

Health Club Savings

Shows you qualify for credit on monthly fitness club fees.

Health insurance basics

Health insurance can be complicated. At UCare, we simplify hard-to-understand terms and concepts so you can better understand your coverage.

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.

Got questions?

For more health insurance basics information, visit [ucare.org/ifpbasics](https://www.ucare.org/ifpbasics) or call customer service. You can also find a full listing of insurance terms at the end of your member contract.



Staying in-network for care

Your UCare plan gives you convenient access to in-network doctors, hospitals, clinics and pharmacies.

Go to search.ucare.org to find the care you need that is covered by your plan.

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.



Searching through your coverage

It's easy to find a doctor and your prescription drugs

Go to search.ucare.org to browse through the online directory. Use this tool to find:



People

Doctors, specialists, chiropractors and other kinds of care



Places

Hospitals, clinics, home health care, hospice, urgent care and more



Pharmacies

Retail pharmacies in network



Drug list

Covered prescription drugs and restrictions

Search tool FAQs

Why do I start by choosing a plan?

We want to make sure that members who use the tool are viewing only people, places and pharmacies that provide services for their plan. Selecting the plan choice first is the best way to ensure this occurs.

What if I don't know my plan?

There are three ways you can quickly get your plan name:

- **Member ID card:** The name and metal level of your specific plan are listed under "Care Type."
- **Online member account:** Sign in at ucare.org/ifp2024. Once you have logged into your secure online member account, click on the "My Policy" section on the dashboard. Your UCare health plan is listed under "Plan Name."
- **Customer service:** Call us. We are always happy to help!

When entering a location, do I need to select one of the options that appears in the resulting drop-down box?

Yes — this tool uses Google location technology. You will get best results by selecting one of the location options presented. Also, this tool uses country-wide location capabilities so make sure you select the correct city and state.



Save more when you use a network pharmacy

Fill your prescriptions nationwide at one of our 63,000 network pharmacies and pay less for your drugs. To find a network pharmacy near you, use the search network tool at search.ucare.org.

Getting the right care at the right place

By understanding your coverage options, you can make informed decisions, prevent unnecessary expenses and stay in control of your health care journey. Use this guide, which is displayed in order of least to most urgent care, to ensure you get the right level of care at the right time.

Nurse Line



Speak with a nurse, available 24/7, for:

- Reliable health information
- Advice on what level of care is needed

Call the number on the back of your UCare member ID card or log into your online member account at ucare.org/ifp2024.

Online care



Available 24/7 for common conditions like:

- Acne
- Allergies
- Cold, cough and flu
- Pink eye
- Bug bites
- Ear pain

Online care is provided by M Health Fairview e-visits and virtuwell.com.

Convenience care



Walk-in or virtual visits to convenience clinics, often in retail stores, grocery stores and pharmacies, for common injuries and illnesses like:

- Ear infections
- Sinus infection and congestion
- Vaccinations
- Strep throat
- Small blisters and cuts
- Urinary tract and bladder infections

Primary care



The best choice for most of the care you need, like:

- Preventive (checkups, vaccines and immunizations)
- New symptoms or long-standing (chronic) conditions
- Follow-up care after an illness or hospital stay
- Medication management

Urgent care



Immediate but non-life-threatening care for things like:

- Back pain, migraines and headaches
- Broken bones, sprains and strains
- Minor burns, cuts, lacerations, rashes and infections
- Asthma, bronchitis and respiratory infections

Emergency care



Go to the nearest emergency room or call 911 for life-threatening situations like:

- Heart attack symptoms (chest pain, shortness of breath or loss of consciousness)
- Head trauma or sudden confusion
- Major burns, open wound fractures and heavy bleeding
- Stroke symptoms (slurred speech, sudden weakness, vision loss and dizziness)

Plan highlights

Drug benefits

Prescription drug benefits are an important part of your health care coverage. See your member contract and *Summary of Benefits and Coverage* for details so you'll know how to make the most of them.

Check your drug coverage (formulary)

Keep your costs low by making sure your prescription drugs are on UCare's drug list (also called a formulary). You can always check the drug list at **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 drug list is updated monthly.

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.

Filling prescriptions

You can choose from three ways to fill your prescription:

- Have your doctor send your prescription to a pharmacy in your plan network
- Take the written prescription to a pharmacy in your plan network
- Use Costco Mail Order Pharmacy

Costco Mail Order Pharmacy

Beginning in 2024, UCare is teaming up with Costco as our mail order pharmacy. Save time with free home delivery from Costco Mail Order Pharmacy and you don't need to be a Costco member to use this service.



Preventive drugs

Most preventive drugs are fully covered by your plan. Visit **ucare.org/ifpcare** to learn more and talk to your provider about what is best for you.

Preventive vaccines

Your plan covers preventive vaccines, such as the flu shot, even if you haven't reached your deductible. You can get these vaccines at your in-network pharmacy or primary care provider.

Insulin

Members won't pay more than \$25 for a one-month supply of each insulin product covered by your plan, even if you haven't paid your deductible.

Pediatric dental coverage

Oral health and hygiene are important, especially for UCare's youngest members. If you have a child under the age of 19 on your health plan, their twice-a-year dental checkups are covered.

Find a dentist

To find an in-network dentist for your child, use **search.ucare.org** to browse through the online directory.

Preventive care

We want to help you understand and take advantage of your preventive coverage for things like routine exams, flu shots and annual wellness visits. Your UCare plan covers many in-network preventive screenings and services at no cost to you. You may be able to earn rewards when you complete certain screenings, tests or exams. Visit ucare.org/ifprewards to learn more.

What is preventive care?

Preventive care lets your doctor find potential health problems before you feel sick, when many issues are easier to treat. This is why it's important to visit your doctor regularly to stay healthy.

What is diagnostic care?

A service or test is diagnostic when it monitors, diagnoses or treats an existing health problem. If you have a chronic disease such as diabetes, your doctor may monitor your condition with tests. Or you may go to your doctor with a symptom such as a stomach ache. In each of these cases, any tests or services would be diagnostic because they are used to treat an existing condition or as a follow-up to symptoms you have.

Preventive and diagnostic: what's the difference?

The key difference between a preventive and diagnostic test is whether it is done before you have any symptoms. The same service from your doctor could be preventive or diagnostic, depending on the circumstances. If the service or test is diagnostic, you will be responsible for any out-of-pocket costs that apply.

Learn more about preventive care coverage

Visit ucare.org/ifpcare to learn more and help you make informed decisions and avoid unexpected costs. Be sure to talk with your doctor about which screenings are important for you.

Convenience care

Get care quickly at walk-in or virtual visits to convenience clinics, often in retail stores, grocery stores and pharmacies. Convenience care is a good option to treat common injuries and illnesses, such as ear infections or strep throat. Check your member contract for coverage.

Online care

Available 24 hours a day, seven days a week, online care (e-visits) is a great care option to treat common conditions, such as a cold, cough or flu. You can get virtual medical advice with M Health Fairview e-visits without an appointment or waiting in line.

Telehealth/telemedicine visits for your primary care, mental health or other provider visits are not the same as online care (e-visits). See the Online Care (e-visits) section in your member contract for more information.

Telehealth/Telemedicine

Scheduling telehealth visits with your provider is a great care option. These interactive, real-time visits allow your provider to evaluate, diagnose and treat you without an in-person visit.

Member programs and resources

More ways to improve your health

Programs and resources that go beyond your covered benefits.

Healthy Benefits+ Visa card

Your UCare Healthy Benefits+ Visa card offers the flexibility and convenience of one card for:

- Grocery discount
- Rewards and Incentives

Your Healthy Benefits+ card is reloadable each year and is valid until the expiration date or you're no longer a UCare member. Be sure to keep your card, as you won't be sent a new one each year. The card won't work if you're not a UCare member. Allowance amounts and expiration dates vary by program.

To learn more or check your card balance, visit healthybenefitsplus.com/ucare or call 1-833-862-8276 (TTY users call 711). This phone number is also on the back of your Healthy Benefits+ card.

Grocery discount

You can save on healthy foods like milk, whole-grain bread, lean meat, eggs, yogurt, fruits, vegetables and more at participating grocery stores. Weekly specials are pre-loaded onto your UCare Healthy Benefits+ Visa card. Simply scan your Healthy Benefits+ card when paying to access your discount.

Register your card and learn more at healthybenefitsplus.com/ucare or by calling 1-833-862-8276 (TTY users call 711).

24/7 Nurse Line

The Nurse Line gives you access to medical and health information 24 hours a day, seven days a week, including weekends and holidays. This telephone service is available at no additional cost to you as a member.



Discounts on community education classes

Members get up to a \$15 discount on most community education classes in Minnesota. Check a local community education catalog or contact the local school district for class times and locations. To get your discount, simply show your member ID card when enrolling in a class.

Your plan includes a limit of three discounts in a calendar year (one per class enrollment).

Member Assistance Program

The Member Assistance Program is designed to help you during challenging times, when a little outside support can make a huge difference. The program offers short-term counseling, information and referral services for members. Meet with a licensed counselor from M Health Fairview who will provide professional assistance and expertise at no cost to you. Three counseling sessions are provided by phone, video or in person.

Mental Health and Substance Abuse Triage and Access Lines

The UCare Mental Health and Substance Use Disorder Team can help you receive appropriate care for mental health or substance use disorders. The team advocates on behalf of members, including those harmed by social risk factors associated with poor health — like food insecurity and housing instability.

We offer help to manage a mental health condition or substance use disorder at no additional cost through two phone lines:

- **Triage Line:** For general help with mental health and substance use disorders, connection to community support and in times of crisis.
- **Access Line:** For help specific to accessing care like determining appointment needs and scheduling appointments.

Quit Smoking and Vaping Program

Learn how to stop smoking, vaping or chewing tobacco from the comfort of your own home. You can get help at no charge to quit through the tobacco and nicotine quit line. Nicotine patches, gum or lozenges are also available to eligible members.

Fitness program

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. Visit the health club at least 12 times per calendar month and you can receive a reimbursement of up to \$20 in your monthly health club membership fees. 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/fitness.

If you have family coverage, one covered dependent age 18 or older may enroll for a credit of up to \$40 per month per family membership. Members must visit at least 12 times per calendar month and be a member in the month of attendance.

Maternity resources

Expecting a baby can be an exciting — and busy — time for your family. Our maternity resources help you have a healthy baby and make a smooth transition into this new chapter.

Management of Maternity Services (MOMS) Program

Our MOMS Program offers services and resources to new parents. You can earn rewards for prenatal and postpartum doctor visits, call or text with experts, get a free car seat and more.

Childbirth education classes

Your plan offers each member up to \$200 reimbursement for childbirth education classes per birth. Classes provide valuable information on topics such as labor, childbirth techniques, breastfeeding and newborn care. By participating in these classes, you'll gain confidence and valuable skills to navigate this exciting chapter of your life.

Doulas and midwife services

UCare supports your unique needs during your childbirth journey. Your plan covers in-network doulas, supervised by an in-network doctor, and midwife services. These services can enhance your experience during this special time, providing you with additional guidance and care.

Hair prostheses for members with disease-caused hair loss

We understand the challenges faced by our members with hair loss caused by cancer treatments or certain types of alopecia. Each year, your health plan provides access to a hair prosthesis, or wig, to help you feel comfortable and confident in your appearance. We're committed to providing access to the resources you need to feel your best.

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).

UCare

500 Stinson Blvd NE
Minneapolis, MN 55413

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

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