The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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 www.ucare.org/BenefitDocuments or call 1-877-903-0069 (this call is free) or TTY/Hearing Impaired: 1-800-688-2534 (this call is free). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-877-903-0069 (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: \$2,500/Individual; \$5,000/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 <u>deductible</u> ?	Yes. <u>Preventive services</u> and office visits. <u>Formulary</u> drugs except non-preferred brand and specialty. Limitations apply. <u>Copayments</u> don't apply to <u>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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$8,400/Individual; \$16,800/Family. No <u>out-of-pocket limit</u> 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, <u>balance</u> <u>billing</u> charges (unless <u>balance billing</u> is prohibited), and health care services this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>ucare.org/ifp-mhfv-directory</u> or call 1-877-903-0069 (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's</u> 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.

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

	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 <u>copayment</u> per visit, or \$0 if telehealth. No charge for online care (e-visits) and convenience/retail visits. <u>Deductible</u> does not apply.	50% <u>coinsurance</u> after <u>deductible</u>	None
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	No charge	\$95 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	50% <u>coinsurance</u> after <u>deductible</u>	Authorization and notification may be required.
provider's office of clinic	Preventive care/screening/ immunization	No charge	No charge. <u>Deductible</u> does not apply.	50% <u>coinsurance</u> after <u>deductible</u>	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 charge	30% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)		after <u>deductible</u>	after <u>deductible</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
	Preferred generic drugs	No charge	\$10 <u>copayment</u> for each 30-day supply. <u>Deductible</u> does not apply.		Must be on <u>formulary</u> or receive a <u>formulary</u> exception. Drugs and drug tiers on the <u>formulary</u> may change if a new
	Non-preferred generic drugs	No charge	\$20 <u>copayment</u> for each 30-day supply. <u>Deductible</u> does not apply.		generic drug becomes available or new information about the safety of a drug is released. Up to 90-day supply at in-network retail or mail-order pharmacy.
If you need drugs to treat your illness or condition More information about	Preferred brand drugs [†]	No charge	\$175 <u>copayment</u> for each 30-day supply. <u>Deductible</u> does not apply.	Not covered	[†] You will pay no more than \$25 for each 30-day supply of insulin on the <u>formulary</u> . Your cost could be less if you have met your plan <u>deductible</u> or <u>out-of-pocket limit</u> . Manufacturer savings card, coupon or rebate dollar amounts will not count toward your plan <u>deductible</u> and/or <u>out-of-pocket limit</u> .
prescription drug coverage is available at ucare.org/ifp-druglist.	Non-preferred brand drugs	No charge	\$400 <u>copayment</u> for each 30-day supply. <u>Deductible</u> does not apply.		
	Specialty drugs	No charge	\$700 <u>copayment</u> for each 30-day supply. <u>Deductible</u> does not apply.	Not covered	Must be on <u>formulary</u> or receive a <u>formulary</u> 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% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Authorization and notification may be required.
	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 in-network <u>deductible</u>	None
	Emergency medical transportation	No charge	30% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after in-network <u>deductible</u>	None
	Urgent care	No charge	\$95 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	50% <u>coinsurance</u> after <u>deductible</u>	None

			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% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Notification required.
If you need mental health,	Outpatient services	No charge	\$40 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	50% <u>coinsurance</u> after <u>deductible</u>	Authorization or notification may be required. \$0 telehealth <u>copayment</u> 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.
	Office visits	No charge	No charge for routine prenatal and postnatal preventive services.	50% <u>coinsurance</u> after <u>deductible</u>	Non-routine office visits require cost sharing.
If you are pregnant	Childbirth/delivery professional services Childbirth/delivery facility services	No charge	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Notification required.
	Home health care	No charge	30% <u>coinsurance</u> after <u>deductible</u>	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% <u>coinsurance</u> after <u>deductible</u>	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% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Limit 30 days per episode.

			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% <u>coinsurance</u> after <u>deductible</u>	Limit 1 routine eye exam per calendar year.
If your child needs dental or eye care	Children's glasses	No charge	30% <u>coinsurance</u> after <u>deductible</u>	Not covered	Limit 1 per calendar year.
	Children's dental check-up	No charge	No charge. <u>Deductible</u> does not apply.	50% <u>coinsurance</u> after <u>deductible</u>	Limit 2 per calendar year.

Excluded Services & Other Covered Services

Se	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	 Private-duty nursing (covered to train hospi ventilator-dependent j on-emergency care when traveling outside .S. On-formulary drugs unless an exception is Private-duty nursing (covered to train hospi ventilator-dependent j .Routine eye care (Adv. .Routine foot care 	except up to 120 hours are tal staff for a patient) Adults) ults)			
	······································	• Weight loss programs	6			

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

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

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 (this call is free). For more information on your rights to continue coverage, contact UCare at 612-676-6609 or 1-877-903-0069 (this call is free). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.MNsure.org or call 1-855-366-7873 (this call is free). 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 (this call is free).

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.

About these Coverage Examples:



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

Peg is Having a Baby (9 months of in-network prenatal a hospital delivery)	care and	Managing Joe's Type 2 Dial (a year of routine in-network ca well-controlled condition)	ire of a	Mia's Simple Fracture (in-network emergency room v follow-up care)
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$2,500 \$0 0% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$2,500 \$0 0% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u>
This EXAMPLE event includes service Specialist office visits (prenatal care) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia)	es	This EXAMPLE event includes service Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose medical equipment)		This EXAMPLE event includes server Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical thera
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost
In this example, Peg would pay: Cost Sharing		In this example, Joe would pay: Cost Sharing		In this example, Mia would pay: Cost Sharing
Deductibles	\$0	Deductibles	\$0	Deductibles

\$0
\$0
\$0
\$0
\$0

Cost Sharing		
Deductibles	\$0	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$0	

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The plan's overall deductible	\$2,500
Specialist copayment	\$0
Hospital (facility) coinsurance	0%
Other coinsurance	0%

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Total Example Cost	\$2,800
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Cost Sharing		
Deductibles	\$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 provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider 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</u> <u>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 <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, 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 ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 612-676-3200/ 1-800-203-7225 (መስማት ለተሳናቸው: 612-676-6810/1-800-688-2534). ဟ်သူဉ်ဟ်သး–နမ့္ခါကတိ၊ ကညီ ကျိဉ်အယိ, နမၤန့ါ ကျိဉ်အတါမၤစၢၤလ၊ တလာ်ဘူဉ်လ၊ ၁စ္စ၊ နီတမံးဘဉ်သ့န့ဉ်လီ၊. ကိး 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 ភាសារ័ខ្នរ, រសវាជំនួយរ័ផ្នកភាសា 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 7225-200-800-3200/1-800 (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).