



# New Member Guide

2021 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, included in this mailing, and the Summary of Benefits and Coverage. You can also find these documents on [ucare.org/benefitdocuments](https://ucare.org/benefitdocuments).
- Your plan covers many prescription drugs. When your doctor prescribes medicine, check the list of covered drugs (called a formulary) at [search.ucare.org](https://search.ucare.org) or call Customer Service to be sure the drug is covered. In some cases, a generic version of the drug your doctor prescribed may be an option for you, which helps you save on out-of-pocket costs. Be sure to ask your doctor.

## How to reach UCare



### call

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



### email

**Send a secure email**  
to Customer Service  
through your online  
member account



### locations

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

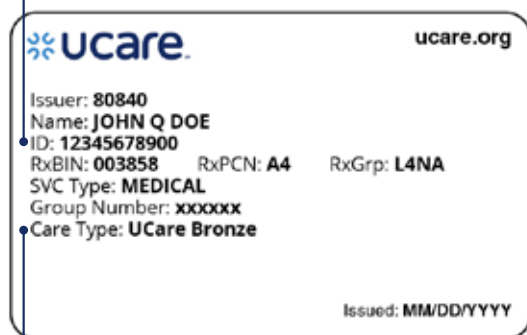
# Getting started

## 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, call UCare Customer Service or log into your online member account to view and print your card.

### Member ID Number

Secure member ID information.



### 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.



### Health Club Savings

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

## Your online member account

Do even more with our online member account, including:

- Access your member ID card and request a new physical copy
- View claims detail, including Explanation of Benefit documents (EOBs)
- Pay your monthly plan premiums in seconds with our improved online bill pay service. Plus 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 the Message Center

## Create your account now

Easily create your secure online member account in less than a minute. Go to [ucare.org](https://ucare.org), click on the "Login" box and follow the prompts to set up your account, even if you had an online member account with us previously. You will need your full UCare member ID number found on your member ID card or by calling Customer Service. If your plan covers more than one person, each person creates a separate login ID and password for privacy and convenience.

\*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 UCare invoice

You'll receive a monthly 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 full monthly premium
- The amount of your Advanced Premium Tax Credit, if you qualify
- Past due amount
- The total amount due
- Payment due date, which is now the first of the month based on member feedback

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

You choose which payment method is best for you:

- **Online payment** using a VISA or Mastercard debit or credit card. Log in to your member account and follow instructions.
- **Online bill payment** directly from your bank. Your bank will give you the information you need to set up these 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.

---

## 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, clinics, pharmacies and hospitals covered by your plan, go to [search.ucare.org](https://search.ucare.org) to search our network. You can search 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.

---

## 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 is NOT on the drug list, the price will be much higher, so talk to your doctor about which drugs are covered and the types of prescriptions you need. Your out-of-pocket costs will also depend on the tier-level of the drug in your health plan.

You can always check the drug list/formulary at [search.ucare.org](https://search.ucare.org) and selecting "Drug List" from the menu at the top of the page. 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.

---

## 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 do not 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>UCare nurses</p>	<p>Speak with a registered 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 <b>ucare.org</b>.</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 <b>oncare.org</b> and <b>virtuwell.com</b>.</p>
 <p>Retail care</p>	<p>Walk-in or virtual visits to convenience clinics, often in 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 (check-ups, 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. UCare covers 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>

\*If audio and video are both used. This requirement may be waived in certain circumstances when video isn't available due to bandwidth or technology limitations.



## 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
- Enhanced coverage for COVID-19 testing and treatment during the public health emergency
- Coverage for mental health and substance use disorder services and access to a triage line staffed by trained responders who can provide help during a crisis and beyond
- 24/7 access to a UCare nurse via our web or phone line at no additional cost
- Prescription medication coverage with a tiered drug list (formulary) where preventive medication is fully covered and access to home delivery services through Express Scripts is no additional cost
- In-network preventive care like routine check-ups, screenings and vaccinations are covered at no additional cost to you. Plus, you can earn gift cards and other rewards from UCare for taking care of your preventive health
- Help to quit smoking or chewing tobacco at no additional cost to you
- Money-saving health and wellness discounts on healthy groceries, gym memberships, brand-name health products and services, community education classes and more!



**Thank you for choosing UCare! You're part of the #1 plan on MNsure with some of the lowest rates and one of the largest provider networks**

## About UCare

UCare is an independent, nonprofit health plan providing health care and administrative services to more than 485,000 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).



500 Stinson Blvd  
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**