Welcome to EssentiaCare
Medicare Plans

2019
Important phone numbers and resources

Here are numbers and resources you’ll want to keep handy

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.

Call Customer Services
Our EssentiaCare Customer Services team is ready to take your call at any time.
1-218-722-4915
1-855-432-7025
TTY: 1-800-688-2534
24 hours a day, 7 days a week

Visit ucare.org
You can set up your UCare online member account and search for doctors, pharmacies and other providers in your plan network. You can also find important plan documents online — like your Evidence of Coverage and a list of drugs your plan covers. It’s all at ucare.org.

Essentia MyHealth online
View your Essentia Health records, test results and prescription information online at essentiamyhealth.org/MyHealth. Once you’ve set up your account, you can also refill prescriptions, securely email your doctor, and get unlimited access to E-visits.

Other important numbers and resources

24/7 nurse line
1-218-722-4915
1-855-432-7025
TTY: 1-800-688-2534

Express Scripts
1-877-567-6320
TTY: 1-800-716-3231
7 am – 5 pm
Monday – Friday
Express-Scripts.com

Mobile Dental clinic
1-866-451-1555
TTY: 1-800-627-3529
8 am to 4:30 pm
Monday – Friday
ucare.org/mdc

Tobacco quit line
1-855-260-9713
TTY: 711

SilverSneakers®
1-888-423-4632
TTY: 711
7 am – 7 pm
Monday – Friday
silversneakers.com

EPIC Hearing Services
1-866-956-5400
TTY: 711
epichearing.com

Healthy Savings®
HealthySavings.com/ucare

LifeSprk
1-877-345-3319
TTY: 711
24 hours a day, 7 days a week
lifesprk.com/UCare

Directories, formularies and other plan documents
Provider and pharmacy directories, and drug formularies are updated regularly. To see the most up-to-date information, click on Search Network at ucare.org. You can also find your Evidence of Coverage and other plan documents online. If you have questions, or would like us to mail a document to you, please send us a message through your online member account at ucare.org. Or Call Customer Services.
# EssentiaCare Medicare plans

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Welcome to EssentiaCare

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 EssentiaCare Medicare plan has to offer.

Thank you for choosing EssentiaCare, and welcome to our family.
Getting started

Everything you need to know to start using your plan

Setting up your secure UCare online account

Your member account is your secure, online health resource. You’ll be able to organize and manage your health care information whenever and wherever it’s convenient for you.

Once you’ve set up your secure online account, you can:

• Look up claims, track your health care spending and access billing information.
• Search the most current provider and pharmacy directory.
• Search the list of drugs (formulary) your plan covers.
• Request a replacement member ID card.
• See your plan materials, including your Evidence of Coverage.
• Get coverage updates and important health and wellness information.
• Manage your contact information.
• Find out how to give consent to share your health information with family members.

*We understand that your family cares about your health. If you’d like us to share your health information with them, we need your consent. Go to ucare.org and enter Statement of Representative in the search tool. Then print and mail your completed form back to us. Call Customer Services to learn more.
**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 and clinics better understand your health care coverage.

**Tips for using your card**

Check your member ID card when you receive it to make sure your information is correct. Here are a few other tips to keep in mind:

- Always carry your card with you so you’ll have it when you need it.
- Your member ID is unique to you — never share it.
- Show your card every time you seek care or fill a prescription.
- Have your card handy whenever you call us.
- If you lose your card, request a new one through your online member account or call Customer Services.

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**Paying your monthly EssentiaCare premium**

There are three ways you can pay your monthly plan premium. When you enrolled in your plan, you chose one of the following options:

1. Have us send you a monthly bill in the mail.
2. Have funds transferred electronically from your bank account.
3. Have your premium deducted from your Social Security check or railroad retirement fund.

If you’d like to change the option you chose, call the number on the back of your member ID card or email Customer Services through your online member account.
Member ID card

**Member ID number**
Your member ID number is unique to you.

**Plan name**
The name of your health plan.

**ucare.org website**
View plan information and manage your account.

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**EssentiaCare**
Essentia Health + UCare

**Issuer:** 80840
**Name:** JOHN Q DOE
**ID:** 012345678900
**RxBIN:** 003858  **RxPCN:** MD  **RxGrp:** MNUA
**RxID:** 1235678900
**Svc Type:** MEDICAL / DENTAL
**Group Number:** xxxxxx
**Care Type:** EssentiaCare Secure
**H8783 001**

Medicare Limiting Charges Apply
Coverage Year 2019

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**SilverSneakers® fitness program**
Shows you have SilverSneakers fitness benefits.

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**Health club savings**
Shows you qualify for credit on monthly fitness club fees.

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**Contact information**
Where to call for help and information.

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FOR MEMBER USE -
For emergency care go to the nearest hospital or call 911.
Customer Services, including 24/7 nurse line:
218-722-4915 or 1-855-432-7025, TTY 1-800-688-2534
Appeals and Grievances:
218-722-4316 or 1-855-432-7026, TTY 1-800-688-2534

FOR PROVIDER USE -
Notify UCare within 24 hours of admission:
1-612-676-0705 or 1-877-447-4384, Fax 1-612-884-2499 or 1-866-610-7215
Provider submit claims to:
MN primary claims must be submitted electronically.
Prescription drug claims must be submitted electronically to Express Scripts.
Chiropractic: Fulcrum Health, Inc., c/o evCore, P.O. Box 13977, Sacramento, CA 95858-3977
Dental: Delta Dental of Minnesota, P.O. Box 330, Minneapolis, MN 55440-0330
Express Scripts Help Desk for Pharmacies: 1-800-922-1557
Provider Assistance Center: 612-676-3300 or 1-888-531-1403

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Issued: mm/dd/yyyy
Plan highlights

Drug benefits

Prescription drug benefits are an important part of your health care coverage. Be sure to see your Evidence of Coverage for details so you’ll know how to make the most of them.

Filling prescriptions
You can choose from three ways to fill your prescription:

1. Have your doctor send your prescription to a pharmacy in the EssentiaCare network.
2. Take the written prescription to a pharmacy in the EssentiaCare network.
3. Sign up for the Express Scripts mail-order service.

Express Scripts mail-order service
You can save on 90-day supplies of many drugs when you use mail-order service. You’ll pay just two copays. Call Express Scripts to sign up.

Save more when you use preferred pharmacies
Fill your prescriptions at one of our 24,000+ preferred pharmacies and pay less for your drugs. Preferred pharmacies include CVS, Cub, Costco and Shopko. To find a preferred pharmacy near you, use the Search Network tool at ucare.org. Preferred pharmacies and Essentia Health pharmacies will show at the top of the search results.
Dental coverage

You may have coverage for preventive dental care as part of your EssentiaCare plan. You can also add more dental benefits up to 30 days after your plan coverage begins — or during the Annual Election Period. Call Customer Services to learn more or to enroll in Choice Dental.

<table>
<thead>
<tr>
<th>Optional dental coverage</th>
<th>Choice Dental</th>
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<tbody>
<tr>
<td>2019 monthly premium</td>
<td>$21</td>
</tr>
<tr>
<td>Yearly deductible</td>
<td>$75</td>
</tr>
<tr>
<td>Annual maximum</td>
<td>$1000</td>
</tr>
<tr>
<td>Covered services: endodontics, periodontics, oral surgery, major restorative services, prosthetics, implant services</td>
<td>30%-60% coinsurance</td>
</tr>
</tbody>
</table>

Mobile Dental Clinic

Do you live in an area where access to quality dental care is limited? Our Mobile Dental Clinic offers dental checkups, cleanings and simple restorative services. All care is provided by faculty supervised dental students from the University of Minnesota School of Dentistry. To view the schedule or make an appointment, visit ucare.org/mdc or call the Mobile Dental Clinic.

E-visits

In addition to in-person doctor visits, you can visit with a doctor online 24/7 using your Essentia MyHealth account.

Vision coverage

Your EssentiaCare plan includes a yearly routine eye exam, up to two tests each year to determine your prescription strength, and exams your doctor recommends to diagnose eye problems.

You can also save 20% on eyewear at Essentia Health Clinic Optical Shops in Duluth, Virginia, Detroit Lakes, Wahpeton and Fargo (South University Clinic).

Find a dentist

To find a dentist in the Delta Dental Medicare Advantage network, use the Search Network tool at ucare.org.
Hearing services
You can save 20% on a new hearing aid at Essentia Health clinics in Duluth, Superior, Virginia, Brainerd (St. Joseph’s Clinic) and Fargo (South University Clinic).

You can also see ear, nose and throat doctors and licensed audiologists in the EPIC Hearing Healthcare Network. EPIC prices may be as much as 60% below retail cost, and up to 35% lower than most discount offers. This includes 35% off most discount offers on hearing aids—including brand-name hearing aids.

Vaccines
Your plan covers 100% of flu and pneumonia vaccines with no copay. Other vaccines — like the shingles vaccine — are covered as a Part D prescription drug. So, your prescription copay applies. You can get Part D vaccines at your pharmacy, but you may need an appointment. Call your pharmacy to find out.

How to know if a vaccine is Part B or Part D
Medicare codes vaccines under Part B or Part D. The code often depends on the situation. For example, if you step on a nail and need a shot to prevent tetanus, the vaccine falls under Part B, due to the injury. If you have no injury and are due for a booster shot, the vaccine falls under Part D.

Example: How vaccines are covered

<table>
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<th>Always Part B coverage</th>
<th>Part B or Part D coverage</th>
<th>Always Part D coverage</th>
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<td>Flu</td>
<td>Tetanus</td>
<td>Shingles</td>
</tr>
<tr>
<td>Pneumonia</td>
<td>Hepatitis B</td>
<td>Hepatitis A</td>
</tr>
</tbody>
</table>

Preventive care
Preventive care is an important way to protect your health. Your EssentiaCare plan covers many preventive screenings and services at no cost to you, including a yearly wellness visit. Be sure to talk with your doctor about which screenings are important for you:

- Bone density tests
- Diabetes screenings
- Cholesterol test
- Mammograms
- Colon cancer screenings
- Vision tests
Keep fit and improve your health with programs and resources that come with your EssentiaCare plan.

**WholeHealth Living™ Choices**

Get access to alternative care services like acupuncture, massage, Tai Chi and nutrition counseling. Log into your member account at ucare.org to learn more.

WholeHealth Living also offers:

- Discounts on name brand health products
- Easy online access to discount certificates
- No referrals, pre-authorizations or claims to file

**LifeSprk Senior Care Navigation Service***

LifeSprk offers guidance to help you navigate life. Whether you are wondering about health issues, senior living, or talking with your kids about your wishes, LifeSprk can help.

*LifeSprk is a free service for EssentiaCare Members and is offered as an added value to plan members. They are not benefits guaranteed under your EssentiaCare plan.*

**Healthy Savings®**

Save on healthy foods like milk, whole-grain bread, lean meat, eggs, yogurt, fruits and vegetables. Each week, you’ll find savings and specials in your Healthy Savings account. To sign up, visit HealthySavings.com/ucare and enter the Healthy Savings card number you’ll receive in the mail.
Get help to quit tobacco
Ready to kick the habit? Our tobacco quit line can help you give up smoking or chewing tobacco for good:
- Talk with a counselor about proven ways to change your habits.
- Request free aids, like nicotine patches, gum or lozenges.

Save on classes
Get a discount up to $15 on most community education classes in Minnesota. Check a local community education catalog or call the local school district for class times and locations. To get your discount, simply show your UCare member ID card when you enroll. Limit of three discounts in a calendar year (one per class).

Connect with us
Together we can build better Medicare health plans
Our online member communities help us build better Medicare Advantage plans for all Minnesotans. Join online at ucare.org or call the number on the back of your member ID card.

Become an EssentiaCare Champion
Find out how pending changes in federal law could affect your Medicare Advantage plan. Share your story and insights with prominent leaders at a face-to-face meeting for EssentiaCare Champions.

Member feedback community
At EssentiaCare, you have a voice. When you join our member feedback community, we’ll email you up to 10 surveys a year to get your opinions. We may also invite you to join a focus group where you’ll share your thoughts on different health care topics. You can choose to opt out at any time.

EssentiaCare ambassadors
Show your support for EssentiaCare by joining our sponsored community events and activities. You’ll earn rewards and have the chance to share your best member experiences on social media and in your community. You can also stay connected with email messages sent only to EssentiaCare ambassadors.
Fitness perks

Have fun and stay active

With EssentiaCare fitness benefits you can watch your dollars and your waistline. Choose between SilverSneakers® fitness or Health Club Savings — depending on the club you prefer.

SilverSneakers® fitness program

You can enjoy a free, basic fitness membership at more than 15,000 clubs nationwide — including the YMCA and most community centers. In 2019, you can also use your SilverSneakers benefits at Life Time Fitness Bronze and Gold level locations. Here are just some of the resources the SilverSneakers program provides:

• Classes at convenient locations like parks and recreation centers
• Online tools to help you reach your fitness goals
• Fitness kits to use at home or when you travel

See a list of participating clubs at ucare.org/healthwellness. Present your SilverSneakers card whenever you visit the club. To print a card or get more information, call SilverSneakers or visit the website.

For clubs outside the SilverSneakers network

If your club isn’t in the SilverSneakers network, we can still help you save on your membership:

• Get a reimbursement up to $20 toward your health club membership fees each month.
• Start receiving your credit about two months after you enroll at a participating club.

To enroll, simply show your UCare member ID card at a participating club. See a list of participating clubs at ucare.org/healthwellness.
Your rights

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 aids and services at no charge to people with disabilities 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 612-676-6500 (voice) or toll free at 1-866-457-7144 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

We provide language services at no charge to people whose primary language is not English, 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 612-676-6500 or toll free at 1-866-457-7144 (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 612-676-6500 or toll free at 1-866-457-7144 (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: Complaints, 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 https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf, 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)


EssentiaCare is a PPO plan with a Medicare contract. Enrollment in EssentiaCare depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums, and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium.

Value-Added Items and Services (VAIS) are items and services that are not plan benefits. VAIS are non-Medicare covered services or items, typically discounts, offered by a VAIS provider to the enrollees of an MA plan.

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Healthy Savings is a registered trademark of Solutran, Inc. EssentiaCare is a PPO plan with a Medicare contract. Enrollment in EssentiaCare depends on contract renewal.


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 612-676-6500/1-866-457-7144（TTY: 612-676-6810/1-800-688-2534）。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 612-676-6500/1-866-457-7144 (телелейт: 612-676-6810/1-800-688-2534).


ملحوظة: إذا كنت تتحدث اللغة، فإن خدمات المساعدة اللغوية توفر لك باللغة. تصل برقم 612-676-6810/1-800-688-2534.


