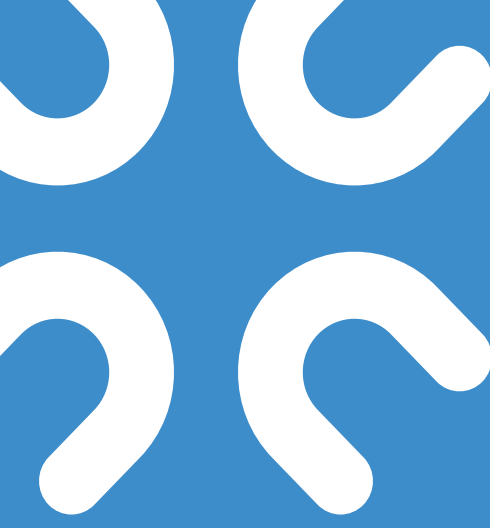




Shopping Guide

2020 UCare Individual & Family Plans





It's time to choose your health plan

At UCare, we know comparing and choosing health plans can be complicated. Use this guide to find out how to choose the right health plan for you and your family.

Key dates to remember

Oct 15, 2019

You'll be able to compare plan information at ucare.org/ifp and at mnsure.org

Nov. 1, 2019 – Dec. 23, 2019

Open enrollment

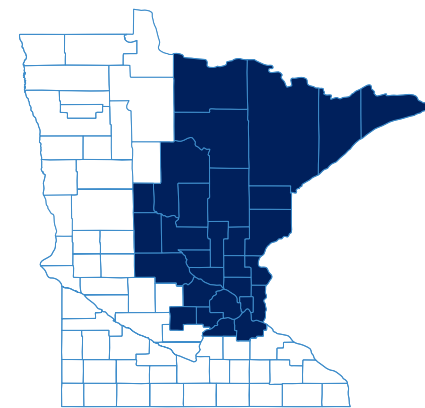
- Enroll by Dec. 23, 2019 for coverage that begins Jan. 1, 2020.

Step 1

Check the service area and provider network.

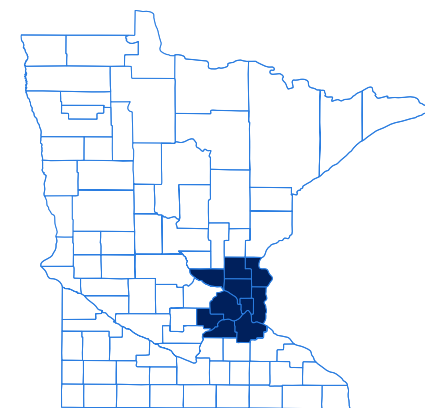
Is the plan offered where you live?

Make sure the plan you're interested in is available in the county where you live. The map below shows where UCare plans are offered.



UCare Individual & Family Plans are available in these counties:

- | | | |
|-----------|-------------|------------|
| Aitkin | Dakota | Ramsey |
| Anoka | Hennepin | St. Louis |
| Benton | Isanti | Scott |
| Carlton | Itasca | Sherburne |
| Carver | Kanabec | Stearns |
| Cass | Koochiching | Todd |
| Chisago | Lake | Wadena |
| Cook | Mille Lacs | Washington |
| Crow Wing | Morrison | Wright |
| | Pine | |



UCare Individual & Family Plans with M Health Fairview are available in these counties:

- | | |
|----------|------------|
| Anoka | Isanti |
| Carver | Ramsey |
| Chisago | Scott |
| Dakota | Sherburne |
| Hennepin | Washington |

Who's in the network?

Choosing providers that are part of UCare's network helps keep your health care costs down. You can find out which doctors, hospitals, clinics and pharmacies are in the UCare network at search.ucare.org.

Step 2

How much coverage do you need?

If a **lower monthly payment** is your top priority, consider a plan with a lower premium and higher out-of-pocket costs (deductibles, coinsurance and copays). Individuals who don't anticipate major health expenses sometimes consider lower premium plans.

If you would prefer **more protection and lower out-of-pocket costs** (deductibles, coinsurance and copays), consider a plan with a higher monthly premium. People who have ongoing health needs may feel more comfortable with the protection these plans offer.

In general, it's up to you to determine the balance between the cost of your monthly premium and the medical costs you'd be responsible for if you became ill or injured.

UCare has a variety of plans to meet your needs.

UCare offers a choice between upfront copay plans and high deductible plans that can be paired with a Health Savings Account (HSA). All UCare plans offer two great networks: the large UCare network that now includes Allina or the M Health Fairview network (the new name for the combined healthcare services of Fairview, HealthEast and M Health.)

UCare's copay plans offer four coverage levels:

- Core*: minimum coverage for major health costs
- Bronze: basic coverage with lower monthly premiums and higher out-of-pocket costs
- Silver: medium level coverage and monthly premiums
- Gold: higher monthly premiums and lower out-of-pocket costs

**To qualify for UCare Core, you must be under 30 years old or be eligible for a hardship exemption.*



■ What you pay each month (premium)
■ What you pay for care (deductible and copay)

UCare's **HSA-compatible plans** offer a lower monthly premium and three potential ways to save on your taxes. These plans can be a good choice if you don't manage a chronic health condition, don't anticipate a lot of medical expenses in the coming year, and are comfortable keeping track of what you spend on health care. Additionally:

- You have the same network options as our other plans and a choice of two coverage levels--silver or bronze.
- HSA funds can be used to pay for eligible health expenses including medical, dental, vision and prescription costs.
- If you pair your plan with a health savings account, you can deposit up to \$3,500 each year; withdraw dollars tax-free to spend on qualified medical expenses; and earn interest on your account tax-free. Any funds left in your HSA roll over from year to year — you never lose them. When you reach age 65, you can use your HSA funds for any purpose, not just health care.

Step 3

See if you qualify for a subsidy.

Go to **plans.ucare.org** to compare plans for individuals and families and to get an estimate of what kind of subsidy you may be eligible for. The estimate is based on your household and income information. Remember, you can only claim your subsidy when you enroll in a plan through MNsure.

- If you qualify for a premium subsidy (also known as the Advance Premium Tax Credit or APTC), your tax credit will be applied to the premium of any level plan you choose.
- You may also qualify for a cost-sharing reduction (CSR) subsidy to lower your deductible and out-of-pocket limit. However, this cost reduction only applies to silver-level plans.

Note: UCare Core is not eligible for APTC or CSR. Subsidies are determined by MNsure.

Questions? We're here to help

If you have questions about UCare plans, your coverage needs or how to enroll on MNsure, call us! Our knowledgeable sales representatives are ready to help you figure out your health coverage needs.

612-676-6606
1-855-307-6975 toll free
TTY 612-676-6810
1-800-688-2534 toll free
8 am – 5 pm, Monday – Friday
IFPSales@ucare.org

Step 4 Compare plans.

These charts show basic coverage information for UCare Individual & Family and UCare Individual & Family Plans with M Health Fairview. Find the deductible levels, copays and prescription drug coverage that fit your needs.

Traditional copay plans

	UCARE INDIVIDUAL & FAMILY PLANS				UCARE INDIVIDUAL & FAMILY PLANS WITH M HEALTH FAIRVIEW	
	Core	Bronze	Silver	Gold	Bronze	Silver
Individual deductible	\$8,150	\$5,900	\$2,900	\$900	\$5,900	\$2,900
Family deductible	\$16,300	\$11,800	\$5,800	\$1,800	\$11,800	\$5,800
Individual out-of-pocket limit	\$8,150	\$8,150	\$7,700	\$7,200	\$8,150	\$7,700
Family out-of-pocket limit	\$16,300	\$16,300	\$15,400	\$14,400	\$16,300	\$15,400
Office visit/urgent care	\$30 copay first three primary care office visits, then 0% after deductible	\$60 copay first three office visits, then 30% after deductible	\$30 copay first three office visits, then 30% after deductible	\$20 copay for unlimited visits	\$60 copay first three office visits, then 30% after deductible	\$30 copay first three office visits, then 30% after deductible
Retail and online visits	No charge	No charge	No charge	No charge	No charge	No charge
Preventive care	No charge	No charge	No charge	No charge	No charge	No charge
Preferred generic drugs	0% after deductible	\$15 copay per prescription. \$30 copay for 90-day supply.	\$10 copay per prescription. \$20 copay for 90-day supply.	\$5 copay per prescription. \$10 copay for 90-day supply.	\$15 copay per prescription. \$30 copay for 90-day supply.	\$10 copay per prescription. \$20 copay for 90-day supply.
Non-preferred generic drugs	0% after deductible	\$25 copay per prescription. \$50 copay for 90-day supply.	\$20 copay per prescription. \$40 copay for 90-day supply.	\$15 copay per prescription. \$30 copay for 90-day supply.	\$25 copay per prescription. \$50 copay for 90-day supply.	\$20 copay per prescription. \$40 copay for 90-day supply.
Preferred brand drugs	0% after deductible	\$200 copay per prescription	\$175 copay per prescription	\$125 copay per prescription	\$200 copay per prescription	\$175 copay per prescription
Emergency room	0% after deductible	30% after deductible	\$250 first visit, then 30% after deductible	\$150 first visit, then 20% after deductible	30% after deductible	\$250 first visit, then 30% after deductible
Diagnostic tests	0% after deductible	30% after deductible	30% after deductible	20% after deductible	30% after deductible	30% after deductible
Hospital stays	0% after deductible	30% after deductible	30% after deductible	20% after deductible	30% after deductible	30% after deductible

Health Savings Account-compatible plans

	UCARE INDIVIDUAL & FAMILY PLANS		UCARE INDIVIDUAL & FAMILY PLANS WITH M HEALTH FAIRVIEW	
	Bronze	Silver	Bronze	Silver
Individual deductible	\$6,800	\$3,300	\$6,800	\$3,300
Family deductible	\$13,600	\$6,600	\$13,600	\$6,600
Individual out-of-pocket limit	\$6,800	\$6,500	\$6,800	\$6,500
Family out-of-pocket limit	\$13,600	\$13,000	\$13,600	\$13,000
Office visit/urgent care	0% after deductible	15% after deductible	0% after deductible	15% after deductible
Retail and online visits	0% after deductible	15% after deductible	0% after deductible	15% after deductible
Preventive care	No charge	No charge	No charge	No charge
Preferred generic drugs	0% after deductible	15% after deductible	0% after deductible	15% after deductible
Non-preferred generic drugs	0% after deductible	15% after deductible	0% after deductible	15% after deductible
Preferred brand drugs	0% after deductible	15% after deductible	0% after deductible	15% after deductible
Emergency room	0% after deductible	15% after deductible	0% after deductible	15% after deductible
Diagnostic tests	0% after deductible	15% after deductible	0% after deductible	15% after deductible
Hospital stays	0% after deductible	15% after deductible	0% after deductible	15% after deductible

Step 5 Estimate your monthly premium.

It's easy to find your estimated monthly premium when you use the online shopping tool at plans.ucare.org. The tool will ask for basic information including your ZIP code, number of household members you need to cover, your tobacco use and your annual income to provide an estimate of your subsidy. You'll then see plan options available where you live, and your monthly premium. To estimate your final monthly premium, subtract the subsidy.

You can print or email yourself the plan details so you have the exact information you need when you enroll on MNsured.org. When you provide your household information on the MNsure site, you'll see the exact subsidy amount you can receive.

About UCare

UCare is an independent, nonprofit health plan providing health care and administrative services to more than 430,000 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 612-676-6500/1-866-457-7144 (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 612-676-6500/1-866-457-7144 (TTY: 612-676-6810/1-800-688-2534).



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