Shopping Guide

UCare 2019 Individual and Family plans
It’s time to choose your health plan

At UCare, we know comparing and choosing health plans can be complicated. This short guide will explain what you need to know and do to choose the right health plan for you and your family.

Step 1: Check the service area and provider network.
Is the plan offered where I live? Not all plans are offered everywhere. 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.

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

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 copayments). 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 copayments), consider a plan with a higher monthly premium. People who have ongoing health needs may feel more comfortable with the protection these plans offer.

UCare has different plan levels to meet your needs:

- **Core (catastrophic)**: 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 if MNsure determines you’re unable to afford health coverage.

Step 3: See if you qualify for financial support.
Go to shop.ucare.org to compare plans for individuals and families and to get an estimate of how much financial support you may be able to receive. The estimate is based on your household and income information.

- 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 metal-level plan you choose.
- You may also qualify for cost sharing reductions (CSR) to lower your deductible and out-of-pocket limit. However, those savings only apply to silver-level plans.

>Note: UCare Core is not eligible for subsidies.
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Step 4: Compare plans.

The chart on the next page shows basic coverage information for UCare Individual and Family plans. Find the deductible levels, copayments and coverage options that fit your needs.

All UCare Individual and Family plans include these benefits:

- Free, unlimited online and retail visits for minor conditions
- Preventive care, including vaccinations and many screenings, at no charge
- Healthy Savings grocery discounts up to $200 per month on healthy foods
- Community education discounts up to $15 on eligible classes

<table>
<thead>
<tr>
<th>UCare Individual and Family plans 2019 benefit comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UCARE PLANS</strong></td>
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<tr>
<td>Core</td>
</tr>
<tr>
<td>Individual deductible</td>
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<tr>
<td>Family deductible</td>
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<tr>
<td>Individual out-of-pocket limit</td>
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</tr>
<tr>
<td>Office visit/urgent care</td>
</tr>
<tr>
<td>Generic RX drugs</td>
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<tr>
<td>Brand/specialty drugs</td>
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<tr>
<td>ER (in and out of network)</td>
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<td>Diagnostic tests</td>
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<th>Silver</th>
<th>Gold</th>
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<tbody>
<tr>
<td>Individual deductible</td>
<td>$7,900</td>
<td>$6,850</td>
<td>$3,000</td>
<td>$1,000</td>
<td>$6,850</td>
<td>$3,000</td>
</tr>
<tr>
<td>Family deductible</td>
<td>$15,800</td>
<td>$13,700</td>
<td>$6,000</td>
<td>$2,000</td>
<td>$13,700</td>
<td>$6,000</td>
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<tr>
<td>Individual out-of-pocket limit</td>
<td>$7,900</td>
<td>$7,850</td>
<td>$7,500</td>
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<td>$14,000</td>
<td>$15,700</td>
<td>$15,000</td>
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<tr>
<td>Office visit/urgent care</td>
<td>$30 copay for first three primary care visits; then 0% after deductible.</td>
<td>$60 copay for first three office visits. Then 30% after deductible.</td>
<td>$40 copay for first three office visits. Then 25% after deductible.</td>
<td>$20 copay for unlimited visits.</td>
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<td>Generic RX drugs</td>
<td>0% coinsurance</td>
<td>$25 copay per prescription. $50 copay for up to 90-day supply.</td>
<td>$12 copay per prescription. $24 copay for up to 90-day supply.</td>
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<td>Brand/specialty drugs</td>
<td>0% after deductible</td>
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Step 5: Estimate your monthly costs.

This worksheet can help you estimate your monthly premium for three different plans. Using the rate sheets at ucare.org/ifp, here’s how you can compare plans:

• Determine which UCare plans you’d like to compare.
• Find the rate sheet that applies to your area (Metro area or Northeast) and your smoking status (non-smoker or smoker).
• On the appropriate rate sheet, find your age. Write the monthly rate on the worksheet.
• If applicable, find your spouse’s monthly rate in the same way.
• If applicable, find each of your dependent’s rates.

Note: You pay for a maximum of three dependents ages 0-20, and all dependents over age 21.
• Add your monthly rate, your spouse’s and your dependents’ rates to find the total monthly premium for your family.
• Use the plan comparison tool at shop.ucare.org to estimate what subsidies may be available to you.

Example

“I’m a 38-year-old looking for family coverage. My spouse is 36 years old and we have two children under age 20. We are non-smokers and live in the Twin Cities metro area. I’d like the UCare Bronze plan. On the chart, my rate is $247.14, my spouse’s rate is $243.97 and the rate for each of my two children is $176.53. I add these together and find my monthly premium is $844.17 before subsidies.”

<table>
<thead>
<tr>
<th>Plan name</th>
<th>1.</th>
<th>2.</th>
<th>3.</th>
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<tbody>
<tr>
<td>Your monthly rate</td>
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<td></td>
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<tr>
<td>Spouse’s monthly rate</td>
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<tr>
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<td>Total monthly premium</td>
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Remember, for households with dependents under age 21, you only need to pay a premium for your three oldest. Families with dependents ages 21-26 will pay age-based premiums for each. If you would like help estimating your household’s premium costs, please give us a call. Our experts are here to help.

Key dates to remember

You’ll be able to compare plan information at ucare.org/ifp and at mnsure.org starting Oct. 15.

Open enrollment is from Nov. 1, 2018 through Jan. 13, 2019.

• Enroll by Dec. 15 for coverage that begins Jan. 1, 2019.
• Enroll by Jan. 13 for coverage that begins Feb. 1, 2019.

Remember to enroll beginning Nov. 1!

To enroll, go to mnsure.org and find the UCare plan that meets your needs. Enrolling on MNsure is the only way to reserve financial help to pay your premiums.

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
1-855-307-6897 toll free
TTY: 612-676-6810
8 am to 5 pm, Monday – Friday
IFPSales@ucare.org

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.


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