



Dear members,

UCare is ending 2018 strong, delivering on our mission to improve the health of our members through innovative services and partnerships across communities. We continue to be a place where individuals and families find security in our health plans and access care and support to stay healthy.

Our goal is to invest in the health and well-being of every UCare member. Within these pages, we present ways to make the most of your UCare health plan and get the care you need to live well every day. Take advantage of the tools, tips and resources offered. Good health starts with support from UCare.



Your yearly physical exam is an important way to protect your health. Regular checkups, blood tests and other exams can find health issues early. At your visit, your doctor will let you know which preventive screenings are right for you, based on your gender, age and health history. Remember, get your flu shot if you haven't already done so.

Choosing providers in your plan's UCare network helps ensure you receive the quality care you need. UCare selects only providers that meet certain standards for quality and safety. Whether you need to see a doctor or fill a prescription, choose providers in your plan and pharmacy networks.

Your health is as important to us as it is to you. We want to support you with the resources to put you on the path to achieving better health. In the coming year, we'll continue to build on our brand promise. You'll see our hard-working teams out in the community making health coverage simple for every UCare member.

You have the opportunity to live the life you want. May the UCare resources presented in these pages light the way.

Yours in good health,

Mark Traynor
President and CEO





Five ways to make the most of your health plan

We want to help you live well every day by introducing you to all your health plan has to offer, from preventive care to prescription benefits. Here are five ways to get started.

1 Get your yearly health exam

Yearly exams are an important way to protect your health. Regular checkups and screenings can help find problems before they pose a serious risk to your health.

Your UCare health plan covers 100 percent of many preventive screenings and services when you see a doctor in your plan network.

These services include:

- Yearly checkups
- Vision and hearing exams

- Mammograms and other screenings
- Flu shots and other vaccines

Which screenings are right for you?

That depends on your gender, age and health history. Talk with your doctor about which screenings are important for you and your family.

2 Find providers in your plan network

Your UCare health plan includes a provider network. This network is a set of doctors, hospitals and other health care providers that are part of your health plan. Your plan also includes a large network of pharmacies where you can fill your prescriptions.

Reasons not to skip your yearly checkup

Here are just three ways you can benefit from regular checkups with your primary care doctor:

- **Build healthier habits.** Your doctor can suggest lifestyle changes based on your age, family history and health.
- **Know your risk factors.** Your doctor can identify factors that put you at risk for chronic conditions like diabetes, depression or heart disease.
- **Detect health issues early.** Some health problems have no symptoms. Regular checkups, blood tests and other exams can find problems early, when they may be easier and less costly to treat.



Vaccines

Did you know that vaccine guidelines can change from year to year? If it's been awhile since you looked to see what's recommended for you and your family, you may want to check the latest guidelines at [ucare.org/preventivecare](https://www.ucare.org/preventivecare).

Why choose providers in your network?

Using providers in your UCare health plan network is important for two big reasons:

- To make sure you receive safe, high-quality care
- To keep costs down

How networks ensure safe, quality care

UCare selects only providers that meet certain standards for quality, safety and efficiency. Seeking care within your plan network also means you'll get the highest level of benefits from your plan.

How provider networks keep costs down

Whether you need to see a doctor or fill a prescription, you can save money by choosing a provider in your plan network. UCare works with the doctors, hospitals and pharmacies in your plan network to set lower prices for many covered drugs and services. The providers in your plan network agree not to bill you more than this set amount. These lower prices often mean lower copays, deductibles and coinsurance for you.

Out-of-network care

Sometimes you have to get care outside your network if you have a medical emergency or are travelling outside your plan's coverage area. Here are a few things you should know when you get care from a doctor, clinic or hospital that is not in your plan network:

- You may pay more for care you receive out of network.
- How much you pay will depend on how your plan covers out-of-network care.

- The amount you pay may count toward out-of-pocket maximums and coverage limits that are different from your in-network benefits.

Always check if your plan offers out-of-network coverage. Even if you have coverage, you may have to pay a share of the cost. Be sure you know how much of the cost you'll have to pay before you seek care. If you are a UCare Medicare member, you may have UCare Anywhere. This benefit allows you to pay in-network copays for routine care when traveling.

You can find more information in your plan documents, which are available online at [ucare.org](https://www.ucare.org). Or, call the number on the back of your member ID card and talk with UCare Customer Services.

How to find providers in your plan network

Here's how to find doctors, clinics, hospitals and pharmacies in your plan network:

1. Go to [ucare.org](https://www.ucare.org).
2. Click on Search Network.
3. Select your plan.
4. Choose how you want to search.

You can search by provider name, specialty, gender, language and distance from you. You'll also be able to see if providers accept new patients and learn about their qualifications.

3 Save on your prescriptions

Most UCare health plans include prescription drug benefits. These are an important part of your health care coverage, and your health plan has options that will save you time and money.

To save on drug costs, you'll need to fill your prescriptions at pharmacies in your plan network, except in special cases. UCare networks include more than 60,000 pharmacies across the country, so you'll be able to fill your prescriptions even when you travel.

Three ways to fill your prescription

You can choose from three ways to fill your prescription:

- Have your doctor send your prescription to a pharmacy in your plan network.
- Take the written prescription to a pharmacy in your plan network.
- Sign up for the Express Scripts mail-order program.

Express Scripts mail-order program (available with UCare Medicare, Individual and Family Plans)

You can save on 90-day supplies of many drugs when you use the Express Scripts mail-order program.

Express Scripts is convenient and easy on your wallet:

- Pay just two copays for a 90-day supply of medications you take regularly.
- Place orders by mail, phone or online at Express-Scripts.com.
- Sign up for automatic refills so you won't run out.
- Get 24/7 support to understand and manage your medicine.
- Get free shipping and have drugs delivered right to your door.

4 Set up your online member account

Your secure online member account helps you organize and manage your health care information whenever and wherever it's convenient for you. You'll also have tips and resources at your fingertips to help you keep fit and healthy in a way that's right for you.

UCare Medicare Plan members pay less at preferred pharmacies

Fill your prescriptions at one of our 23,000+ preferred pharmacies and you'll save at least \$5 per copay on average.

To find preferred pharmacies near you, use the Search Network tool at ucare.org. Preferred pharmacies will show at the top of the search results.

Once you've set up your account, you can log in any time to:

- Send and receive secure messages from Customer Services.
- 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 and how you pay your monthly premiums.

How to set up your account in three easy steps

First, you'll need your UCare member ID number. You can find it on your member ID card.

Then follow three simple steps to create your account:

1. Go to ucare.org.
2. Click on **Login** at the top of the page and select **Login**.
3. Click on **Register** and follow the prompts on the screen.

After you register, check your email inbox for a message from UCare. Click on the link in the email to activate your account and get ready to explore all UCare has in store for you online.

5 Fill out your health risk assessment (HRA)

Has UCare invited you to complete a health risk assessment? It's an invitation you may not want to pass up. Because an HRA could change your life — and even save it.

What is a health risk assessment?

An HRA is a brief list of questions about your health. The questions are simple:

- How many fruits and vegetables do you eat in a day?
- How often do you exercise each week?
- How often do you smoke or drink?

Your answers can help you see where your health may be headed in the future. Armed with this information, you can see what you're doing well and where you may need to focus more attention to improve your health.

How UCare uses the information

We keep your HRA results private and share them only with you. If you choose, you can share your

results with your doctor and discuss steps you can take now to improve your health down the road. In some cases, we may reach out directly to assist you with serious health problems.

HRA information helps UCare create programs that can help members maintain or improve their health. One example of this is our Heart Failure Program. Members with this condition receive support from our nurses. They also get helpful tools like a talking scale and a Health Journey Book to help set and meet their personal health goals. Other examples include our program to help members quit tobacco, and our many health and wellness programs.

How to complete the HRA

We may send you a letter asking you to fill out an HRA and mail it back to us, or to complete one using your online member account. In some cases, we may ask you to talk with a care manager (if your plan offers one) to complete your HRA. It takes just 15 – 20 minutes to answer the questions, and the time you spend will help you take control of your health.

Common health plan terms

Copay

A set fee you pay when you visit your doctor, fill a prescription or stay in a hospital.

Coinsurance

The percentage of costs you pay for a covered health care service.

Monthly premium

The amount you pay each month for your health plan.

Out-of-pocket maximum

The most you will have to pay for medical care in a calendar year.



Healthy winter recipe: Veggie egg bake

You can prepare this dish and refrigerate overnight. The next morning, let the casserole stand at room temperature while the oven heats and then bake as directed.

Serves 6

Ingredients

1 cup frozen chopped spinach, thawed
4 large eggs
4 large egg whites
1 cup skim milk
1 1/2 teaspoons dry mustard
1 teaspoon dried rosemary or 1 tablespoon minced fresh rosemary
1/2 teaspoon salt-free herb-and-spice blend
1/4 teaspoon ground black pepper
6 slices whole-grain bread, crusts removed and cut into 1-inch cubes
1/4 cup chopped onion
1/2 cup diced red pepper
4 ounces thinly sliced reduced-fat Swiss cheese

Directions

Heat oven to 375 F.

Coat a 7-by-11-inch glass baking dish or a 2-quart casserole with cooking spray.

Place the spinach in a strainer and press with the back of a spatula to remove excess liquid. Set aside.

In a medium bowl, whisk together eggs, egg whites and milk. Add dry mustard, rosemary, spice blend and pepper; whisk to combine.

Toss spinach, bread, onion and red pepper in a large bowl. Add egg mixture and toss to coat.

Transfer to prepared baking dish and push down to compact. Cover with foil.

Bake for 30 minutes or until the eggs have set. Uncover and top with cheese. Continue baking for an additional 15 minutes or until the top is lightly browned.

Transfer to a wire rack and cool for 10 minutes before serving.

Recipe courtesy of Mayo Clinic, Healthy Lifestyle Recipes

News & updates

Delta Dental update

Delta Dental is changing the names of its dental networks:

- CivicSmiles will become Minnesota Select Dental. UCare Minnesota Health Care Programs members and Individual and Family Plan members use this network.
- CivicSmiles Senior will become Delta Dental Medicare Advantage. UCare Medicare Plan members use this network.

National Coverage Determination

The Centers for Medicare & Medicaid Services (CMS) periodically publish guidelines that define the level of coverage that Medicare and Medicaid will allow for certain medical procedures, services or supplies.

Implantable Cardioverter Defibrillators

Decision: The Centers for Medicare & Medicaid Services (CMS) has determined that the evidence is sufficient to conclude that changes to the criteria used for coverage of implantable cardioverter defibrillators are appropriate.

What this means: Medicare currently covers implantable cardioverter defibrillators. This recent decision makes changes to patient criteria, diagnostic imaging, removing a requirement of specific medical event(s) for specific therapy, and waiting period requirements. Check with your physician to find out how your situation would meet the changes for coverage.

Effective: 2/15/18

For more information, contact Customer Services at the phone number on your member ID card.

You can also find this information online at cms.gov.

Notice of Privacy Practices

Effective Date: July 1, 2013

This Notice describes how medical information about you* may be used and disclosed and how you can get access to this information. Please review it carefully.

Questions?

If you have questions or want to file a complaint, you may contact our Privacy Officer at UCare, Attn: Privacy Officer, P.O. Box 52, Minneapolis, MN 55440-0052. You may also file a complaint with the Secretary of the U.S. Department of Health & Human Services at the Office for Civil Rights,

U.S. Department of Health & Human Services, 233 N. Michigan Ave., Suite 240, Chicago, IL 60601. We will not retaliate against you for filing a complaint.

Why are we telling you this?

UCare believes it is important to keep your health information private. In fact, the law requires us to do so. The law also requires us to tell you about our legal duties and privacy practices. We are required to follow the terms of the Notice currently in effect.

What do we mean by "information?"

In this Notice, when we talk about "information," "medical information," or "health information," we mean information about you that we collect in our business of providing health coverage for you and your family. It is information that identifies you.

What kinds of information do we use?

We receive information about you as part of our work in providing health plan services and health coverage. This information includes your name, address, and date of birth, gender, telephone numbers, family information, financial information, health records, or other health information.

Examples of the kinds of information we collect include: information from enrollment applications, claims, provider information, and customer satisfaction or health surveys; information you give us when you call us about a question or when you file a complaint or appeal; information we need to answer your question or decide your appeal; and information you provide us to help us obtain payment for premiums.

What do we do with this information?

We use your information to provide health plan services to members and to operate our health plan. These routine uses involve coordination of care, preventive health, and case management programs. For example, we may use your information to talk with your doctor to coordinate a referral to a specialist.

We also use your information for coordination of benefits, enrollment and eligibility status, benefits management, utilization management, premium billing, claims issues, and coverage decisions. For example, we may use your information to pay your health care claims.

Other uses include customer service activities, complaints or appeals, health promotion, quality activities, health survey information, underwriting, actuarial studies, premium rating, legal and regulatory compliance, risk management, professional peer review, credentialing, accreditation, antifraud activities, as well as business planning and administration. For example, we may use your information to make a decision regarding an appeal filed by you.

In addition, we may use your information to provide you with appointment reminders, information about treatment alternatives, or other health-related benefits and services that may be of interest to you. We may also share information with family members or others you identify as involved with your care, or with the sponsor of a group health plan, as applicable.

We do not use or disclose any genetic information for the purpose of underwriting.

We do not sell or rent your information to anyone. We will not use or disclose your information for fundraising without your permission. We will only use or disclose your information for marketing purposes with your authorization. We treat information about former members with the same protection as current members.

Who sees your information?

UCare employees see your information only if necessary to do their jobs. We have procedures and systems to keep personal information secure from people who do not have a right to see it. We may share the information with providers and other companies or persons working with or for us. We have contracts with those companies or persons. In those contracts, we require that they agree to keep your information confidential. This includes our lawyers, accountants, auditors, third party administrators, insurance agents or brokers, information systems companies, marketing companies, disease management companies, or consultants.

We also may share your information as required or permitted by law. Information may be shared with government agencies and their contractors as part of regulatory reports, audits, encounter reports, mandatory reporting such as child abuse, neglect, or domestic violence; or in response to a court or administrative order, subpoena, or discovery request. We may share information with health oversight

agencies for licensure, inspections, disciplinary actions, audits, investigations, government program eligibility, government program standards compliance, and for certain civil rights enforcement actions. We also may share information for research, for law enforcement purposes, with coroners to permit identification or determine cause of death, or with funeral directors to allow them to carry out their duties. We may be required to share information with the Secretary of the Department of Health and Human Services to investigate our compliance efforts. There may be other situations when the law requires or permits us to share information.

We only share your psychotherapy notes with your authorization and in certain other limited circumstances.

Other uses and disclosures not described above will be made only with your written permission. We will also accept the permission of a person with authority to represent you.

In most situations, permissions to represent you may be cancelled at any time. However, the cancellation will not apply to uses or disclosures we made before we received your cancellation. Also, once we have permission to release your information, we cannot promise that the person who receives the information will not share it.

What are your rights?

- You have the right to ask that we don't use or share your information in a certain way. *Please note that while we will try to honor your request, we are not required to agree to your request.*
- You have the right to ask us to send information to you at an address you choose or to request that we communicate with you in a certain way. For example, you may request that your mailings be sent to a work address rather than your home address. We may ask that you make your request in writing.
- You have the right to look at or get a copy of certain information we have about you. This information includes records we use to make decisions about health coverage, such as payment, enrollment, case, or medical management records. We may ask you to make your request in writing. We may also ask you to provide information we need to answer your request. We have the right to charge a reasonable fee for the cost of making and mailing the copies. In some cases, we may deny your request to inspect or obtain a copy of your information. If we deny your request, we will tell you in writing. We may give you a right to have the decision reviewed. Please let us know if you have any questions about this.
- You have the right to ask us to correct or add missing information about you that we have in our records.

Your request needs to be in writing. In some cases, we may deny a request if the information is correct and complete, if we did not create it, if we cannot share it, or if it is not part of our records. All denials will be in writing. You may file a written statement of disagreement with us. We have the right to disagree with that statement. Even if we deny your request to change or add to your information, you still have the right to have your written request, our written denial, and your statement of disagreement included with your information.

- You have the right to receive a listing of the times when we have shared your information in some cases. Please note that we are not required to provide you with a listing of information shared prior to April 14, 2003; information shared or used for treatment, payment, and health care operations purposes; information shared with you or someone else as a result of your permission; information that is shared as a result of an allowed use or disclosure; or information shared for national security or intelligence purposes. All requests for this list must be in writing. We will need you to provide us specific information so we can answer your request. If you request this list more than once in a 12-month period, we may charge you a reasonable fee. If you have questions about this, please contact us at the address provided at the end of this Notice.
- You have the right to receive notifications of breaches of your unsecured protected health information.
- You have the right to receive a copy of this Notice from us upon request. This Notice took effect July 1, 2013.

How do we protect your information?

UCare protects all forms of your information, written, electronic and oral. We follow the state and federal laws related to the security and confidentiality of your information. We have many safety procedures in place that physically, electronically and administratively protect your information against loss, destruction or misuse. These procedures include computer safeguards, secured files and buildings and restriction on who may access your information.

What else do you need to know?

We may change our privacy policy from time to time. As the law requires, we will send you our Notice if you ask us for it. If you have questions about this Notice, please call UCare Customer Services at the toll-free number listed on the back of your member card. This information is also available in other forms to people with disabilities. Please ask us for that information.

Civil Rights Notice

Discrimination is against the law. UCare does not discriminate on the basis of any of the following:

- Race
- Color
- National Origin
- Creed
- Religion
- Sexual Orientation
- Public Assistance Status
- Age
- Disability (including physical or mental impairment)
- Sex (including sex stereotypes and gender identity)
- Marital Status
- Political Beliefs
- Medical Condition
- Health Status
- Receipt of Health Care Services
- Claims Experience
- Medical History
- Genetic Information

Auxiliary Aids and Services

UCare provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner, to ensure an equal opportunity to participate in our health care programs.

Contact UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

Language Assistance Services

UCare provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. **Contact** UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by UCare. You may contact any of the following four agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services' Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- Race
- Color
- National Origin
- Age
- Disability
- Sex (including sex stereotypes and gender identity)

Contact the OCR directly to file a complaint:

Director
U.S. Department of Health and Human Services' Office for Civil Rights
200 Independence Avenue SW
Room 509F
HHH Building
Washington, DC 20201
800-368-1019 (Voice)
800-537-7697 (TDD)
Complaint Portal – <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you believe you have been discriminated against because of any of the following:

- Race
- Color
- National Origin
- Religion
- Creed
- Sex
- Sexual Orientation
- Marital Status
- Public Assistance Status
- Disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights
Freeman Building, 625 North Robert Street
St. Paul, MN 55155
651-539-1100 (voice)
800-657-3704 (toll free)
711 or 800-627-3529 (MN Relay)
651-296-9042 (fax)
Info.MDHR@state.mn.us (email)

Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- Race
- Color
- National Origin
- Creed
- Religion
- Sexual Orientation
- Public Assistance Status
- Age
- Disability (including physical or mental impairment)
- Sex (including sex stereotypes and gender identity)
- Marital Status
- Political Beliefs
- Medical Condition
- Health Status
- Receipt of Health Care Services
- Claims Experience
- Medical History
- Genetic Information

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. After we get your complaint, we will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have a right to appeal the outcome if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome period. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administration actions.

Contact **DHS** directly to file a discrimination complaint:

ATTN: Civil Rights Coordinator
Minnesota Department of Human Services
Equal Opportunity and Access Division
P.O. Box 64997
St. Paul, MN 55164-0997
651-431-3040 (voice) or use your preferred relay service

UCare Complaint Notice

You have the right to file a complaint with UCare if you believe you have been discriminated against in our health care programs because of any of the following:

- Race
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- Age
- Disability (including physical or mental impairment)
- Sex (including sex stereotypes and gender identity)
- Marital Status
- Political Beliefs
- Medical Condition
- Health Status
- Receipt of Health Care Services
- Claims Experience
- Medical History
- Genetic Information

Phone: 612-676-3200
1-800-203-7225 toll free
612-676-6810 (TTY)
1-800-688-2534 toll free

Email: cag@ucare.org
Fax: 612-884-2021

Mailing address
UCare
Attn: Appeals and Grievances
P.O. Box 52
Minneapolis, MN 55440-0052

UCare's MSHO and UCare Connect + Medicare are health plans that contract with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide benefits of both programs to enrollees. Enrollment in UCare's MSHO and UCare Connect + Medicare depends on contract renewal. UCare Minnesota is an HMO-POS plan with a Medicare contract. Enrollment in UCare Minnesota depends on contract renewal. EssentiaCare is a PPO plan with a Medicare contract. Enrollment in EssentiaCare depends on contract renewal.

Toll Free 1-800-203-7225, TTY 1-800-688-2534

Attention. If you need free help interpreting this document, call the above number.

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ما أذلاحة: إرتد مسادة مجانية لتجرمة هه الوثيقة، ال على الرقم أعلاه

သတိ။ ဤစာရွက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

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請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သုဉ်ဟ်သးဘဉ်တက့ၢ်. ဝဲနမ့ၢ်လိဉ်ဘဉ်တၢ်မၤစၢၤကလိလၢတၢ်ကကျိးထံဝဲဒၣ်လံာ် တီလံာ်မိတခါအံၤန့ၣ်, ကိးဘဉ်လိထံစီနီၢ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣດຊາບ ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ພຣີ, ຈົ່ງໂທໂປທີ່ໝາຍເລກຂ້າງເທິງນີ້.

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