



EssentiaCare (PPO)

Coverage while traveling

Online care anywhere in the world

You have access to online care anytime and anywhere with Essentia MyHealth. Online care can treat you for 20 common conditions. Visit [essentiahealth.org/services/e-visit](https://www.essentiahealth.org/services/e-visit) to see the full list, which includes bug bites, sinus infections and pink eye.

Traveling within the United States and territories

In general, your coinsurance will be 40% for care from out-of-network providers. To use your out-of-network coverage, follow the steps below.

1. Choose a provider that accepts Medicare. Call and ask the provider before your visit, or search for providers on **Medicare.gov**.
2. Bring your EssentiaCare member ID card with you. This helps medical providers know what plan you have, where to call with questions, and where to send the bill.

Note: Providers must send all bills to UCare at the address on the back of your ID card. *We recommend you wait to pay the bill or your portion of the bill until after UCare has processed the claim for your health care service.*

3. After UCare has processed the claim, you may receive a bill if you owe a copay.

Coinsurance: Set fee you pay when you visit your doctor, fill a prescription or stay in a hospital.

In-network: Doctors, hospitals and other health care providers that are part of your health plan. You will usually pay less when you go to in-network doctors.

Out-of-network: Health care providers who do not participate in your health plan network. You will usually pay more when you go to out-of-network doctors.

For more details, look up "Point-of-Service" in your *Evidence of Coverage*, Chapter 4, Section 3.1.

Traveling outside of the United States

Your UCare plan includes worldwide emergency coverage. UCare advises members to consider purchasing additional travel insurance to cover services such as trip cancellation fees, air ambulance and non-emergency services. You'll be covered until your health is stabilized or you are discharged from the emergency room. It does not cover care while you recover from your emergency. UCare advises members to consider purchasing additional travel insurance to cover services such as trip cancellation fees, air ambulance and non-emergency services.

To use your emergency coverage outside of the United States: Bring your UCare member ID card when you travel. Emergency care and ground ambulance is covered the same as if you were in-network. Coverage applies through post-emergency stabilization or until you are discharged from the emergency room or hospital. Air ambulance is not covered.

Claim payment: Most out-of-country providers will not bill UCare, so keep copies of detailed bills and receipts. If possible, have bills translated into English and American dollars. For claim processing and reimbursements, send copies of your bills and receipts to UCare with your name and UCare ID number to: UCare, PO Box 52 Minneapolis, MN 55440-0070.