



## UCare Medicare with M Health Fairview & North Memorial (HMO-POS)

# Coverage while traveling

### Online care

You have access to online care for \$0 with OnCare. Online care can treat you for common conditions such as sinus infections, pink eye and sleep apnea. Visit [oncare.org](https://oncare.org) to learn more. While traveling, you can communicate with your Fairview care team using MyChart. You can even schedule online E-visits for \$0. Just log in to MyChart get started.

### Traveling within the United States and territories

In general, your coinsurance will be 25% for care from out-of-network providers. For details, look up "Point-of-Service" in your *Evidence of Coverage*, Chapter 4, Section 3.1. 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](https://www.medicare.gov).
2. Bring your UCare 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.

### Traveling outside of the United States

Your UCare plan includes worldwide emergency coverage. Emergency care and ground ambulance is covered at the same rate as if you were in-network. You will be covered until your health has stabilized or you are discharged from the emergency room. It does not cover care while you recover or non-emergency office visits. 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. 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.

**Coinsurance:** Set percentage of the cost 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.

**Point-of-Service (POS):** This benefit provides coverage for medical services from out-of-network providers who accept Medicare.

### Not covered out-of-network

- Routine physicals, vision and hearing exams
- Prescriptions you purchase outside the country
- Chiropractic care
- Hearing aids