



UCare Medicare (HMO POS)

Coverage while traveling

UCare Anywhere® — Traveling in the United States and territories

Your UCare Medicare Plan travels with you anywhere in the U.S. when you get care from providers that accept Medicare. This is the Point-of-Service (POS) part of your HMO POS plan. Listed below are types of care that will have the **same copay** as you pay in-network, even if you get care from an out-of-network provider:

- Primary care visits
- Specialist visits
- Occupational therapy services
- Physical therapy services
- Podiatry services
- Mental health specialty services
- Psychiatric services

Copay: 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.

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

To use your UCare Anywhere 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 UCare member identification (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.

If you pay a medical bill, keep receipts and detailed (itemized) copies of the bill. Send copies to UCare with your name and member ID number to: UCare, PO Box 52, Minneapolis, MN 55440-0070.

Most non-emergency services from out-of-network providers are covered at 80% for UCare Medicare plan members. UCare Prime members have 70% coverage. For more details, look up "Point-of-Service" in your *Evidence of Coverage*, Chapter 4, Section 3.1.

Ambulance and emergency room admissions have the same copays and coverage in and out of network. This coverage includes both air and ground ambulance rides.

Not covered out-of-network

- Routine physicals, vision and hearing exams
- Prescriptions you purchased outside the country
- Chiropractic care
- Durable Medical Equipment
- Hearing aids

Traveling outside the United States

Your UCare plan includes worldwide emergency coverage. You'll 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.

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.