Summary of Benefits and Coverage:

What this Plan Covers & What You Pay For Covered Services

± UCare M Health Fairview Gold B: AI/AN Limited Cost Sharing

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to www.ucare.org/BenefitDocuments or call 1-877-903-0069 toll free or TTY/Hearing Impaired: 1-800-688-2534 toll free. For definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-877-903-0069 toll free or TTY/Hearing Impaired: 1-800-688-2534 toll free to request a copy.

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<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why This Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is the overall deductible?</strong></td>
<td>In-network: $900/Individual; $1,800/Family. Non-network: $1,800/Individual; $3,600/Family.</td>
<td>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.</td>
</tr>
<tr>
<td><strong>Are there services covered before you meet your deductible?</strong></td>
<td>Yes. Preventive services, ER and office visits. Formulary drugs except non-preferred brand and specialty. Limitations apply. Copayments don’t apply to deductible.</td>
<td>This plan covers some items and services even if you haven’t yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</td>
</tr>
<tr>
<td><strong>Are there other deductibles for specific services?</strong></td>
<td>No.</td>
<td>You don’t have to meet deductibles for specific services.</td>
</tr>
<tr>
<td><strong>What is the out-of-pocket limit for this plan?</strong></td>
<td>$7,300/Individual; $14,600/Family. No out-of-pocket limit for non-network services.</td>
<td>The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.</td>
</tr>
<tr>
<td><strong>What is not included in the out-of-pocket limit?</strong></td>
<td>Premiums, all non-network services, non-network balance-billed charges, and health care services this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the out-of-pocket limit.</td>
</tr>
<tr>
<td><strong>Will you pay less if you use a network provider?</strong></td>
<td>Yes. See ucare.org/ifp-mhfv-directory or call 1-877-903-0069 toll free or TTY: 1-800-688-2534 toll free for a list of network providers.</td>
<td>This plan uses a provider network. You will pay less if you use a provider in the plan’s network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider’s charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.</td>
</tr>
<tr>
<td><strong>Do you need a referral to see a specialist?</strong></td>
<td>No.</td>
<td>You can see the specialist you choose without a referral.</td>
</tr>
</tbody>
</table>
All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Indian Health Care Provider (IHCP) (You will pay the least)</th>
<th>Non-IHCP In-Network Provider (You will pay more)</th>
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<th>Limitations, Exceptions, &amp; Other Important Information</th>
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<tr>
<td><strong>If you visit a health care provider’s office or clinic</strong></td>
<td>Primary care visit to treat an injury or illness</td>
<td>No charge</td>
<td>$20 <strong>copayment</strong> per visit. No charge for online and convenience/retail visits. Deductible does not apply.</td>
<td>50% <strong>coinsurance</strong></td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>No charge</td>
<td>$20 <strong>copayment</strong> per visit.</td>
<td>50% <strong>coinsurance</strong></td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/immunization</td>
<td>No charge</td>
<td>No charge. <strong>Deductible</strong> does not apply.</td>
<td>50% <strong>coinsurance</strong></td>
<td>You may have to pay for services that aren’t <strong>preventive</strong>. Ask your <strong>provider</strong> if the services needed are <strong>preventive</strong>. Then check what your <strong>plan</strong> will pay for. With a prescription, some over-the-counter drugs are no charge.</td>
</tr>
<tr>
<td><strong>If you have a test</strong></td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>No charge</td>
<td>20% <strong>coinsurance</strong></td>
<td>50% <strong>coinsurance</strong></td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>No charge</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.ucare.org/BenefitDocuments](#).
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<tr>
<td>If you need drugs to treat your illness or condition</td>
<td>Preferred generic drugs</td>
<td>No charge</td>
<td>$5 \text{ copayment} \text{ per 30-day supply.} $10 \text{ for 31 to 90-day supply. Deductible does not apply.}</td>
<td>Not covered</td>
<td>Must be on \textit{formulary} or receive a \textit{formulary} exception. Drugs and drug tiers on the formulary may change with notice. Up to 90-day supply at in-network retail or mail-order pharmacy. *You will pay no more than $25 for insulin on the formulary. Your cost could be less if you have met your plan \textit{deductible} or out-of-pocket limit.</td>
</tr>
<tr>
<td></td>
<td>Non-preferred generic drugs</td>
<td>No charge</td>
<td>$15 \text{ copayment} \text{ per 30-day supply.} $30 \text{ for 31 to 90-day supply. Deductible does not apply.}</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Preferred brand drugs*</td>
<td>No charge</td>
<td>$125 \text{ copayment} \text{ per 30-day supply. Deductible does not apply.}</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Non-preferred brand drugs</td>
<td>No charge</td>
<td>40% coinsurance after deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Specialty drugs</td>
<td>No charge</td>
<td>40% coinsurance after deductible</td>
<td>Not covered</td>
<td>Must be on \textit{formulary} or receive a \textit{formulary} exception. Some specialty drugs must be filled at Fairview Specialty Pharmacy.</td>
</tr>
<tr>
<td>If you have outpatient surgery</td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>If you need immediate medical attention</td>
<td>Emergency room care</td>
<td>No charge</td>
<td>$500 copayment first visit before deductible is met. Then 20% coinsurance.</td>
<td>$500 copayment first visit before deductible is met. Then 20% coinsurance after in-network deductible.</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Emergency medical transportation</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>20% coinsurance after in-network deductible.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td>No charge</td>
<td>$20 copayment per visit.</td>
<td>50% coinsurance</td>
<td>None</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
<td>Notification required.</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
<td></td>
</tr>
<tr>
<td>If you need mental health, behavioral health, or substance abuse services</td>
<td>Outpatient services</td>
<td>No charge</td>
<td>$20 copayment per visit.</td>
<td>50% coinsurance</td>
<td>Authorization or notification may be required.</td>
</tr>
<tr>
<td></td>
<td>Inpatient services</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
<td>Coverage includes residential treatment services. Authorization or notification may be required.</td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Office visits</td>
<td>No charge</td>
<td>No charge for routine prenatal and postnatal preventive services.</td>
<td>50% coinsurance</td>
<td>Non-routine office visits require cost-sharing.</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery facility services</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
<td>Notification required.</td>
</tr>
</tbody>
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<td><strong>If you need help recovering or have other special health needs</strong></td>
<td><strong>Home health care</strong></td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
<td>Authorization required. Limited to 120 home visits per calendar year.</td>
</tr>
<tr>
<td></td>
<td><strong>Rehabilitation services</strong></td>
<td>No charge</td>
<td>$20 copayment per visit.</td>
<td>50% coinsurance</td>
<td>Copayments apply to office visits. Authorization required.</td>
</tr>
<tr>
<td></td>
<td><strong>Habilitation services</strong></td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
<td>Authorization required. Limited to 120 days per admission.</td>
</tr>
<tr>
<td></td>
<td><strong>Skilled nursing care</strong></td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
<td>Authorization may be required.</td>
</tr>
<tr>
<td></td>
<td><strong>Durable medical equipment</strong></td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
<td>Limit 30 days per episode.</td>
</tr>
<tr>
<td></td>
<td><strong>Hospice services</strong></td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>If your child needs dental or eye care</strong></td>
<td><strong>Children’s eye exam</strong></td>
<td>No charge</td>
<td>No charge. Deductible does not apply.</td>
<td>50% coinsurance</td>
<td>Limit 1 routine eye exam per calendar year.</td>
</tr>
<tr>
<td></td>
<td><strong>Children’s glasses</strong></td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>Not covered</td>
<td>Limit 1 per calendar year.</td>
</tr>
<tr>
<td></td>
<td><strong>Children’s dental check-up</strong></td>
<td>No charge</td>
<td>No charge. Deductible does not apply.</td>
<td>50% coinsurance</td>
<td>Limit 2 per calendar year.</td>
</tr>
</tbody>
</table>

**Excluded Services & Other Covered Services**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Hearing aids—unless age 18 or younger and requirements are met
- Infertility treatment
- Intensive behavioral therapy for treatment of autism spectrum disorders
- Long-term care
- Non-emergency care when traveling outside U.S.
- Non-formulary drugs unless an exception is obtained
- Private-duty nursing—except up to 120 hours is covered to train hospital staff for a ventilator-dependent patient
- Routine dental care for adults
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

* For more information about limitations and exceptions, see the plan or policy document at www.ucare.org/BenefitDocuments.
Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your plan document.)

- Chiropractic care (except when there is no measurable progress over time, and massage for comfort or convenience)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Minnesota Department of Health at 651-201-5100 or 1-800-657-3916 toll free. For more information on your rights to continue coverage, contact UCare at 612-676-6609 or 1-877-903-0069 toll free. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.mnsure.org or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Minnesota Department of Health at 651-201-5100 or 1-800-657-3916 toll free.

Does this plan provide Minimum Essential Coverage? Yes
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable
If your plan doesn’t meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

* For more information about limitations and exceptions, see the plan or policy document at www.ucare.org/BenefitDocuments.
About these Coverage Examples

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans.

Please note these coverage examples are based on self-only coverage.

<table>
<thead>
<tr>
<th>Peg is Having a Baby</th>
<th>Managing Joe’s Type 2 Diabetes</th>
<th>Mia’s Simple Fracture</th>
</tr>
</thead>
<tbody>
<tr>
<td>(9 months of in-network prenatal care and a hospital delivery)</td>
<td>(a year of routine in-network care of a well-controlled condition)</td>
<td>(in-network emergency room visit and follow-up care)</td>
</tr>
</tbody>
</table>

- **The plan’s overall deductible**: $0
- **Specialist copayment**: $0
- **Hospital (facility) coinsurance**: 0%
- **Other coinsurance**: 0%

This EXAMPLE event includes services like:
- **Specialist** office visits (prenatal care)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (ultrasounds and blood work)
- Specialist visit (anesthesia)

**Total Example Cost**: $12,700

In this example, Peg would pay:
- **Cost Sharing**
  - Deductibles: $0
  - Copayments: $0
  - Coinsurance: $0
  - *What isn’t covered* Limits or exclusions: $0

  **The total Peg would pay is**: $0

- **What isn’t covered**

  *Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.*

**Managing Joe’s Type 2 Diabetes**

- **The plan’s overall deductible**: $0
- **Specialist copayment**: $0
- **Hospital (facility) coinsurance**: 0%
- **Other coinsurance**: 0%

This EXAMPLE event includes services like:
- Primary care physician office visits (including disease education)
- Diagnostic tests (blood work)
- Prescription drugs
- Durable medical equipment (glucose meter)

**Total Example Cost**: $5,600

In this example, Joe would pay:
- **Cost Sharing**
  - Deductibles: $0
  - Copayments: $0
  - Coinsurance: $0
  - *What isn’t covered* Limits or exclusions: $0

  **The total Joe would pay is**: $0

- **What isn’t covered**

**Mia’s Simple Fracture**

- **The plan’s overall deductible**: $0
- **Specialist copayment**: $0
- **Hospital (facility) coinsurance**: 0%
- **Other coinsurance**: 0%

This EXAMPLE event includes services like:
- Emergency room care (including medical supplies)
- Diagnostic test (x-ray)
- Durable medical equipment (crutches)
- Rehabilitation services (physical therapy)

**Total Example Cost**: $2,800

In this example, Mia would pay:
- **Cost Sharing**
  - Deductibles: $0
  - Copayments: $0
  - Coinsurance: $0
  - *What isn’t covered* Limits or exclusions: $0

  **The total Mia would pay is**: $0

- **What isn’t covered**

The plan would be responsible for the other costs of these EXAMPLE covered services.
Notice 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. UCare does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

We provide aids and services at no charge to people with disabilities to communicate effectively with us, such as TTY line, or written information in other formats, such as large print.

If you need these services, contact us at 612-676-3200 (voice) or toll free at 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

We provide language services at no charge to people whose primary language is not English, such as qualified interpreters or information written in other languages.

If you need these services, contact us at the number on the back of your membership card or 612-676-3200 or toll free at 1-800-203-7225 (voice); 612-676-6810 or toll free at 1-800-688-2534 (TTY).

If you believe that UCare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file an oral or written grievance.

Oral grievance

If you are a current UCare member, please call the number on the back of your membership card. Otherwise please call 612-676-3200 or toll free at 1-800-203-7225 (voice); 612-676-6810 or toll free at 1-800-688-2534 (TTY). You can also use these numbers if you need assistance filing a grievance.

Written grievance

Mailing Address
UCare
Attn: Appeals and Grievances
PO Box 52
Minneapolis, MN 55440-0052
Email: cag@ucare.org
Fax: 612-884-2021

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)


注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 612-676-6500/1-866-457-7144（TTY: 612-676-6810/1-800-688-2534）。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 612-676-6500/1-866-457-7144 (телетайп: 612-676-6810/1-800-688-2534).


