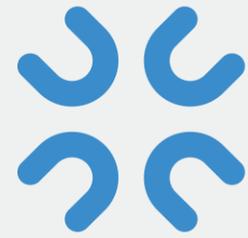


2022 Summary of Benefits

UCare Medicare Group Plans
(HMO-POS)

Group P





Why UCare?

Medicare can feel overwhelming when you're trying to figure it out on your own. UCare can help.

We're the de-complicators. The Medicare figure-outers who can tell you what you need to know about Medicare and show you how to pick a plan that's right for you.

UCare is one of the longest serving Medicare Advantage plans in Minnesota. Today, more than 125,000 Medicare members trust us to provide their health coverage.

Get the peace of mind you deserve with UCare's considerable coverage and affordable prices.



This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. Some services require prior authorization. To get a complete list of services we cover, call us and ask for the Evidence of Coverage.

This information is not a complete description of benefits. Call 1-877-598-6574 (TTY users call 1-800-688-2534) for more information.

UCare Minnesota is an HMO-POS plan with a Medicare contract. Enrollment in UCare Minnesota depends on contract renewal.

The ABC & D of Medicare

Original Medicare is made up of two parts — **Part A** and **Part B**



Part A — hospital coverage

Medicare Part A helps pay for inpatient hospital and skilled nursing facility stays, hospice care and home health care.



Part B — medical coverage

Medicare Part B helps pay for a wide range of medical expenses including doctor visits, many preventive screenings, lab tests, X-rays, outpatient procedures, mental health services, durable medical equipment and more.



Additional coverage and services
eyewear, hearing aids, dental, health & wellness

Medicare Advantage plan

Part C — Medicare Advantage plan

Think of Part C (Medicare Advantage plan) as a package.

It combines Part A with Part B, then may add special benefits that Medicare does not cover, such as vision and dental care. Many packages even include Part D prescription drug coverage.

Discover the all-in-one convenience of a Medicare Advantage plan. Get all your health benefits in one package and find peace of mind in protecting your health and managing your out-of-pocket costs.



Part D — outpatient prescription drug coverage

Part D is available to anyone enrolled in either Medicare Part A or Part B. Part D can be purchased through two types of health plans: Medicare Advantage plans that include Part D or stand-alone prescription drug plans.

You must choose whether or not to enroll in Part D when you first become eligible for

Medicare. Keep in mind that if you decline it, but decide you want this coverage later, you may have to pay a penalty.

Most Part D plans have a monthly premium, and benefits and drug costs that vary by plan. Each health plan publishes a list of covered drugs called a formulary.

When am I eligible for Original Medicare?

You qualify for Medicare if you:

- Are 65 or older or meet special criteria
- Worked for at least 10 years and paid Medicare taxes (or your spouse did)
- Are a citizen and permanent resident of the United States

If you want to know more about the coverage and costs of Original Medicare, look in your current Medicare & You handbook. View online at [medicare.gov](https://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users call 1-877-486-2048.

How do I enroll in Original Medicare?

You may apply online at ssa.gov/medicare, via telephone appointment at 1-800-772-1213 (TTY users call 1-800-325-0778), or in person at a local Social Security office.

When can I make changes to my Medicare coverage?

You may end your membership in our plan at any time. You will be enrolled until the end of the month.

Please note that if you choose to disenroll from your employer group plan you may not be eligible to re-enroll in your employer group plan(s) at a future date.



Late enrollment penalties

If you don't sign up for Part B and Part D when you first become eligible, Medicare may apply a penalty if you decide to sign up later. You'll pay the penalty for as long as you have Part B and Part D coverage. Some exceptions apply.



Why choose UCare Medicare Advantage?

UCare Medicare Advantage plans offer all-in-one convenience, with medical and Medicare Part D prescription drug coverage in one simple plan. And you'll get extras like eyewear, hearing aids, dental and fitness benefits. UCare Medicare Advantage plans protect your health and your wallet, placing a limit on your out-of-pocket costs each year.

Get the benefits and coverage you need

Network — large statewide network, including 96% of all Minnesota providers

Choice — range of plans and premiums to fit your needs, lifestyle and budget

Customer service — local and easy to reach

Convenience — medical and Medicare Part D prescription drug coverage in one plan

Lots of extras — eyewear, hearing aids, dental and fitness benefits



prescription drug coverage



dental coverage



over-the-counter allowance



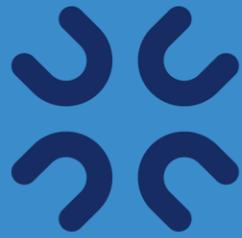
coverage when traveling



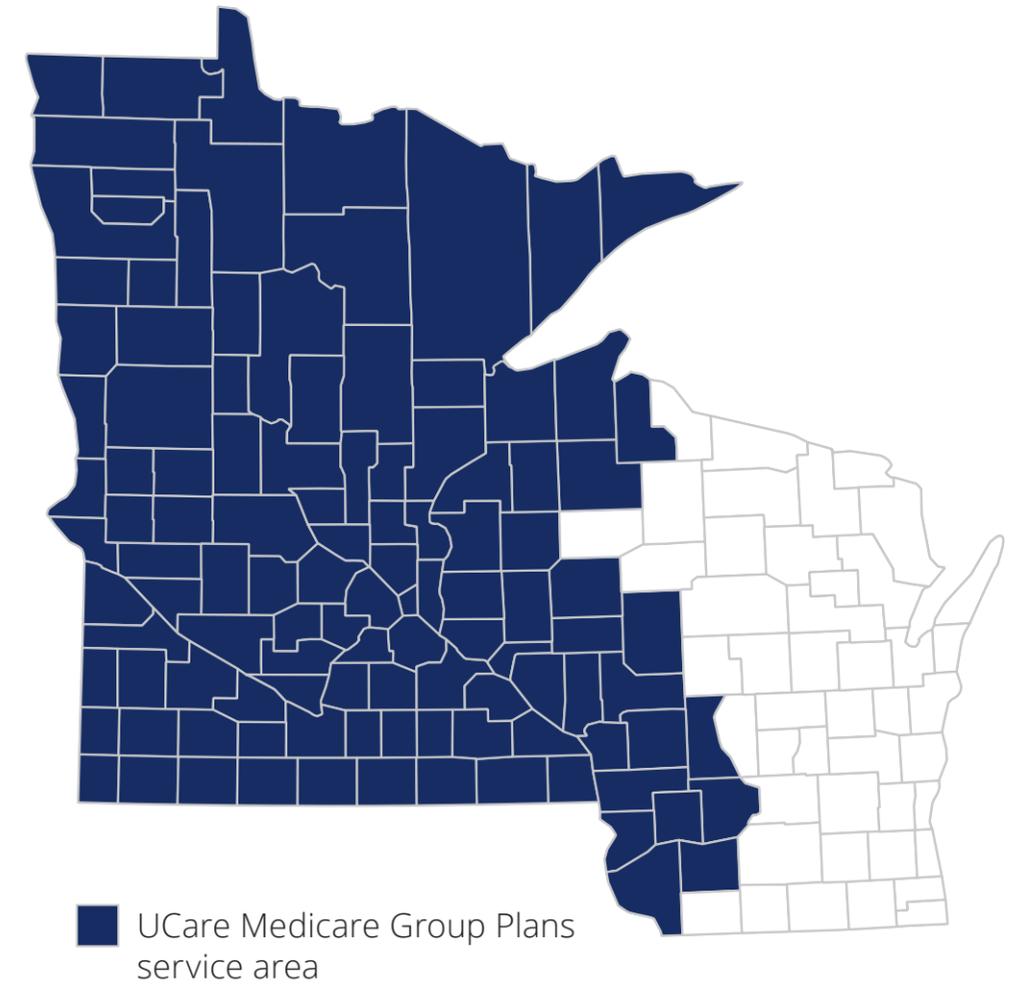
fitness options



eyewear and hearing aids



UCare offers Medicare Group Plans throughout Minnesota and into Western Wisconsin



To remain a member of our plan, you must continue to reside in the plan service area.

Our service area includes the State of Minnesota and these counties in the State of Wisconsin: Ashland, Barron, Bayfield, Buffalo, Burnett, Chippewa, Crawford, Douglas, Dunn, Eau Claire, Grant, Iowa, Jackson, Juneau, La Crosse, Monroe, Pepin, Pierce, Polk, Richland, St. Croix, Sauk, Sawyer, Trempeleau, Vernon and Washburn.

If you plan to move out of the service area, please contact Customer Service (phone numbers are printed on the back cover of this booklet). When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

It is also important that you call Social Security if you move or change your mailing address.



Getting care where you live

UCare provider network

UCare Medicare Group Plans include a broad provider network. In fact, 96% of all Minnesota providers are in network including doctors, clinics, hospitals and other health care providers. Our large network means you can likely keep your doctor. You can also see any specialist in the network without a referral.

Find a provider

Search for a full list of providers (including specialists, hospitals, dentists and chiropractors) at ucare.org/searchnetwork.

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.

If you prefer, call for help or to request a Provider and Pharmacy Directory at **1-877-598-6574**.



**96% of all
Minnesota
providers
in network**

Our network includes:

- Allina Health
- M Health Fairview
- Park Nicollet
- North Memorial Health
- Essentia Health
- Stillwater Medical Group
- Voyage Healthcare
- Sanford Health
- Entira Family Clinics
- Mayo Clinic
- CentraCare
- St. Luke's
- Olmsted Medical Center



Coverage when traveling

Refer to the chart on page 23 for more information on these benefits.

Our UCare Medicare Group Plans travel with you. UCare AnywhereSM covers you wherever you travel in the U.S. when you get care from any provider that accepts Medicare.

As a UCare Medicare member, here's how it works.

- You'll pay your in-network copay for primary care, specialty office visits, physical therapy and outpatient mental health.
- You can take advantage of your out-of-network benefits any time during the year.
- Your plan covers up to 80% of many other non-emergency services.

Emergencies are covered while traveling in the U.S. and worldwide with a copay.



Fitness options

One Pass™ fitness program

One Pass is a fitness program for your body and mind, available to you at no additional cost. You'll have access to more than 20,000 participating fitness locations nationwide.

One Pass includes:

- More than 20,000 on-demand and live-streaming fitness classes
- Workout builders to create your own workouts
- A Home Fitness Kit available to members who are physically unable to visit or who reside at least 15 miles outside a participating fitness location
- Personalized, online brain training program to help improve memory, attention and focus
- Nearly 30,000 social activities, community classes, and events available for online or in-person participation

Health Club Savings

Join a class, work with weights, swim some laps, or try something new. Health Club Savings offers the variety you want and the flexibility you deserve. If you belong to a participating health club that is not in the One Pass™ network, you can receive a reimbursement of up to \$30 in your monthly health club membership fees.

How it works

Bring your UCare member ID card to your health club to sign up. To see a full list of participating health clubs, visit ucare.org/healthwellness.



Prescription drug coverage

Refer to the chart on page 24 for more information on these benefits.

Find a drug

Search our List of Covered Drugs (formulary) at ucare.org/searchnetwork, then select "Drug list."

If you prefer, use the printed 2022 List of Covered Drugs provided. Check the alphabetical index in the back to find your drugs.

Find a pharmacy

Fill your prescriptions at one of more than 23,000 preferred and 41,000 standard pharmacies in our plan network.

You'll save more when you use preferred pharmacies:

- Preferred retail pharmacies include Cash Wise, Coborn's, Costco, Cub Foods, CVS/Target, Fairview, Hy-Vee and Sam's Club/Walmart, where they provide a 90-day supply for two copays
- Express Scripts preferred mail order pharmacy provides a 90-day supply for two copays

You can also fill your prescriptions at standard cost-share pharmacies nationwide, including Walgreens.

Search for a full list of preferred pharmacies at ucare.org/searchnetwork then select "Pharmacies."

If you prefer, call for help or request a Provider and Pharmacy Directory at **1-877-598-6574**.



Over-the-counter allowance

Refer to the chart on page 22 for more information on these benefits.

Our plans help you save money in lots of ways, including an over-the-counter (OTC) allowance through Healthy Savings.[®] This allowance is \$50 twice a year and is loaded onto your Healthy Savings card on Jan. 1 and July 1. The allowance is yours to spend as you like on qualifying health items including cough drops, first aid supplies, pain relief, sinus medication and toothpaste at participating stores. Find participating locations, browse eligible items, and learn more at healthysavings.com/ucare.

Use your Healthy Savings OTC allowance at participating stores, including:

- Walmart
- Hornbachers
- Lunds & Byerlys
- Cub
- Hy-Vee
- Super One Foods
- Coborn's
- Kowalski's



Eyewear

Refer to the chart on page 21 for more information on these benefits.

UCare Medicare Group Plans offer a vision benefit of \$150 for glasses and contact lenses. Members can choose to visit any provider they want for their eyewear.



Hearing aids

Refer to the chart on page 19 for more information on these benefits.

Members enjoy a deep discount on high-quality hearing aids through TruHearing.[®] Choose from a variety of advanced and premium hearing aids. All hearing aids include a 3-year warranty and up to one year of follow-up visits. Premium models include the option of a rechargeable battery.



Dental coverage

Refer to the chart on page 20 for more information on these benefits.

Many UCare Medicare Group Plans include dental coverage, and some give you the flexibility to purchase optional dental coverage. You can make the most of your dental benefits when you see providers in the Delta Dental National Medicare Advantage Network. You may pay more for services if you see a provider outside this network.

To find a dentist in the network, go to deltadentalmn.org/find-a-dentist and select "I want to see if a dentist is in-network" or "I'm looking for a new dentist" if you don't have one.



Member Assistance Program

Refer to the chart on page 22 for more information on these benefits.

Support is just a phone call away with M Health Fairview's Caregiver Assurance™ program. Members have access to a dedicated Caregiver Advisor who provides guidance, support and service referrals to help ease the stress that caregivers may experience.

In partnership with M Health Fairview, the UCare Member Assistance Program provides members with a licensed counselor who provides support, counseling and resources to help manage emotional wellness and improve overall health. Help is just a call away and conversations are completely confidential.



Care by phone or online

Refer to the chart on page 18 for more information on these benefits.

Telehealth visits are covered for Medicare-approved services. E-visits (online evaluation and diagnosis) are covered for some conditions.

NEW
for 2022



UCare Reward Benefit Mastercard

The UCare Reward Benefit Mastercard is a reloadable card that features:

- Flexibility, choice and ease of use
- Access to your preloaded annual eyewear allowance
- Earn rewards and UCare will reload your card to spend as you choose

Use your Reward Benefit Mastercard at your preferred eyewear retailer.

NEW
for 2022



Community education discount

Get up to a \$15 discount on most Minnesota community education classes. Check your local community education catalog or contact the local school district for class times and locations. Limit of three discounts in a calendar year (one discount per class enrollment).



Enrollment

Choose a clinic

Select a primary care clinic from the Primary Care Clinic Listing found in your plan information kit. Within this clinic, you may see any doctor. You may see any specialist in our network without a referral.

Forms by mail

We must receive your enrollment application by (not postmarked by) the end of the month prior to when you want coverage to start.

Once we receive your enrollment application, you:

- may receive a call from us if any required information is missing from the enrollment form
- will get a letter within 15 days to verify your enrollment
- may receive a letter from us if you did not have a Medicare Part D plan from the date you were first eligible
- will get a new member packet
- will get a UCare member identification card that you can begin using on your effective date

Should you require medical services or prescription drugs before you receive your ID card, please call Customer Service at 1-877-477-4385 (TTY users call 1-800-688-2534).

How to pay your premiums

You can choose to pay your monthly premium:

- by check
- automatic payment/Electronic Funds Transfer (EFT)
- online at **member.ucare.org**

If your employer is paying your premium, we will bill them directly.

Please do not send payment with your enrollment form.

Plan benefit details

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	UCare Group High	UCare Group Core	UCare Group Basic
2022 monthly premium (you must continue to pay your Medicare Part B premium)	\$342	\$177	\$79
Medical deductible	\$0	\$0	\$0
Medicare Part D deductible	Tier 1 = \$0 Tiers 2-4 = \$100	Tier 1 = \$0 Tiers 2-4 = \$200	Tier 1 = \$0 Tiers 2-4 = \$395
Maximum out-of-pocket The most you will pay out-of-pocket for in-network Medicare-covered services each year. Excludes Medicare Part D and all other non-Medicare covered services and premium.	\$2,800; then 100% covered	\$3,000; then 100% covered	\$3,800; then 100% covered
Hospital Care			
Inpatient hospital care (per admission)	\$100 copay per stay ; then 100% covered	\$125 copay per stay ; then 100% covered	\$400 copay per stay ; then 100% covered
Outpatient hospital or procedure	\$200 copay	\$250 copay	\$250 copay
Ambulatory surgery center	\$200 copay	\$250 copay	\$250 copay
Doctor Visits			
Primary	In-network \$0 copay Out-of-network \$0 copay	In-network \$0 copay Out-of-network \$0 copay	In-network \$0 copay Out-of-network \$0 copay
Specialist	In-network \$15 copay Out-of-network \$15 copay	In-network \$30 copay Out-of-network \$30 copay	In-network \$40 copay Out-of-network \$40 copay
E-visits through contracted providers	\$0 copay	\$0 copay	\$0 copay
Preventive Care			
Routine physical exam	In-network \$0 copay Out-of-network Not covered	In-network \$0 copay Out-of-network Not covered	In-network \$0 copay Out-of-network Not covered

	UCare Group High	UCare Group Core	UCare Group Basic
Preventive Care continued			
<i>For the next four rows, the \$0 copay applies in-network and out-of-network for all plans.</i>			
“Welcome to Medicare” preventive visit (if in the first 12 months on Part B)	\$0 copay	\$0 copay	\$0 copay
Annual Wellness Exam (if you’ve had Part B for more than 12 months)	\$0 copay	\$0 copay	\$0 copay
Flu and pneumonia vaccines (shingles vaccine is covered under Medicare Part D)	\$0 copay	\$0 copay	\$0 copay
Mammogram screening, prostate cancer screening exam, bone mass measurement, diabetes screening, preventive colorectal cancer screening	\$0 copay	\$0 copay	\$0 copay
Emergency / Urgent Care — network does not apply			
Emergency care	\$50 copay	\$75 copay	\$75 copay
Urgently needed services	\$25 copay	\$35 copay	\$35 copay
Diagnostic Tests, Radiation Therapy, X-rays and Lab Services			
Diagnostic tests (e.g., MRI and CT scans), radiation therapy and X-rays	\$25 copay	\$25 copay	10% coinsurance up to a maximum of \$75 per day
Lab services (e.g., Protime INR, cholesterol)	In-network \$0 copay Out-of-network \$0 copay	In-network \$0 copay Out-of-network \$0 copay	In-network \$0 copay Out-of-network \$0 copay
Hearing Services			
Diagnostic hearing exam	\$0 copay	\$0 copay	\$40 copay
Annual routine hearing exam, hearing aid fitting and evaluation through TruHearing (three per year)	In-network \$0 copay Out-of-network Not covered	In-network \$0 copay Out-of-network Not covered	In-network \$0 copay Out-of-network Not covered
TruHearing aids in both Advanced and Premium models (two different copay amounts; two aids per year)	\$499 copay for Advanced \$799 copay for Premium	\$599 copay for Advanced \$899 copay for Premium	\$699 copay for Advanced \$999 copay for Premium

	UCare Group High	UCare Group Core	UCare Group Basic
Dental Coverage			
Coverage includes	Routine dental with optional coverage available	Routine dental with optional coverage available	Routine dental with optional coverage available
Premium	+ \$25 per month for Classic Choice Dental	+ \$25 per month for Classic Choice Dental	+ \$25 per month for Classic Choice Dental
Deductible	\$50 per year	\$50 per year	\$50 per year
Annual plan maximum	\$2,500	\$2,500	\$2,500
Oral examinations	Two per year*	Two per year*	Two per year*
Routine cleanings	Three per year*	Three per year*	Three per year*
X-rays	Annual bitewing and full mouth every 5 years*	Annual bitewing and full mouth every 5 years*	Annual bitewing and full mouth every 5 years*
Fluoride treatment	Covered*	Covered*	Covered*
Periodontal maintenance cleaning	Three per year*	Three per year*	Three per year*
Basic restorative services (e.g., fillings, root canals, periodontal services)	20% coinsurance with purchase of optional coverage	20% coinsurance with purchase of optional coverage	20% coinsurance with purchase of optional coverage
Major restorative procedures (e.g., crowns, bridges, implants, dentures)	50% coinsurance with purchase of optional coverage	50% coinsurance with purchase of optional coverage	50% coinsurance with purchase of optional coverage

*These services are included without purchase of optional coverage and no deductible applies. These services do not apply to annual plan maximum.

The percentages listed above are the percentages you pay.

For dental limitations and exclusions, see pages 27–28.

Members must be enrolled in plan for 24 consecutive months before coverage applies to bridges, dentures, prosthetics and implants.

	UCare Group High	UCare Group Core	UCare Group Basic
Vision Services			
Diagnostic eye exam	\$0 copay	\$0 copay	\$40 copay
Annual routine eye exam	In-network \$0 copay Out-of-network Not covered	In-network \$0 copay Out-of-network Not covered	In-network \$0 copay Out-of-network Not covered
Eyeglasses or contact lenses after cataract surgery	\$0 copay	\$0 copay	\$0 copay
Annual allowance for eyeglasses or contacts at any provider	\$150	\$150	\$150
Mental Health Services			
Inpatient hospital stay (90-day limit per stay)	\$100 copay per stay ; then 100% covered	\$125 copay per stay ; then 100% covered	\$400 copay per stay ; then 100% covered
Limited to 190 days in a lifetime in a psychiatric hospital			
Outpatient mental health care	In-network \$15 copay Out-of-network \$15 copay	In-network \$30 copay Out-of-network \$30 copay	In-network \$40 copay Out-of-network \$40 copay
Skilled Nursing Facility Care (or swing bed)^			
Care in a skilled nursing facility with no prior 3-day hospital stay required	\$0 copay per day for days 1–20; \$100 copay per day for days 21–100; per benefit period	\$0 copay per day for days 1–20; \$100 copay per day for days 21–100; per benefit period	\$0 copay per day for days 1–20; \$100 copay per day for days 21–100; per benefit period
Other services			
Physical therapy	In-network \$15 copay Out-of-network \$15 copay	In-network \$30 copay Out-of-network \$30 copay	In-network \$40 copay Out-of-network \$40 copay
Ambulance (within the U.S. and its territories) Includes air and/or ground	\$100 copay	\$100 copay	\$200 copay
Transportation (non-emergency)	Not covered	Not covered	Not covered

^Service requires prior authorization

	UCare Group High	UCare Group Core	UCare Group Basic
Medicare Part B Drugs^ Generally, drugs that must be administered by a health professional	20% coinsurance	20% coinsurance	20% coinsurance
Chiropractic services through ChiroCare network^ Manual manipulation of the spine to correct subluxation	In-network \$0 copay Out-of-network Not covered	In-network \$0 copay Out-of-network Not covered	In-network \$0 copay Out-of-network Not covered
Acupuncture All plans cover acupuncture for chronic low back pain, based on Medicare criteria	Doctor visit copays apply (see page 18)	Doctor visit copays apply (see page 18)	Doctor visit copays apply (see page 18)
Podiatry services	In-network \$15 copay Out-of-network \$15 copay	In-network \$30 copay Out-of-network \$30 copay	In-network \$40 copay Out-of-network \$40 copay
Over-the-counter (OTC) allowance	\$50 twice a year	\$50 twice a year	\$50 twice a year
Member Assistance Program through M Health Fairview	\$0 copay	\$0 copay	\$0 copay
Durable medical equipment^ (e.g., oxygen equipment, CPAP)	In-network 20% coinsurance Out-of-network Not covered	In-network 20% coinsurance Out-of-network Not covered	In-network 20% coinsurance Out-of-network Not covered
Prosthetic devices (e.g., braces, colostomy bags and supplies)	\$0 copay	\$0 copay	20% coinsurance

^Service requires prior authorization

	UCare Group High	UCare Group Core	UCare Group Basic
Diabetic supplies • Continuous blood glucose monitors • Other glucose monitors • Test strips and lancets • Inserts and shoes (Insulin and syringes covered under Medicare Part D)	20% coinsurance \$0 copay \$0 copay \$0 copay	20% coinsurance \$0 copay \$0 copay \$0 copay	20% coinsurance 20% coinsurance 20% coinsurance 20% coinsurance
UCare AnywhereSM coverage when you travel within the U.S. — when you get care from any provider that accepts Medicare, you'll have the same copay as in-network services			
Primary	\$0 copay	\$0 copay	\$0 copay
Specialist	\$15 copay	\$30 copay	\$40 copay
Physical therapy	\$15 copay	\$30 copay	\$40 copay
Outpatient mental health care	\$15 copay	\$30 copay	\$40 copay
Most other non-emergency services received out-of-network	20% coinsurance	20% coinsurance	20% coinsurance
Emergency care	\$50 copay	\$75 copay	\$75 copay
Urgently needed services	\$25 copay	\$35 copay	\$35 copay
Ambulance (within the U.S. and its territories) Includes air and/or ground	\$100 copay	\$100 copay	\$200 copay
Worldwide Emergency Care (outside the U.S. and its territories)			
Emergency care including post-stabilization	\$50 copay	\$75 copay	\$75 copay
Ground ambulance to the nearest hospital for emergency care	\$100 copay	\$100 copay	\$200 copay

Note: Only emergency coverage is worldwide. You may want to consider purchasing a separate travel policy while traveling outside the U.S. for services such as air ambulance.

	UCare Group High	UCare Group Core	UCare Group Basic
Medicare Part D coverage — included with these plan options at no additional premium			
Cost Sharing for Deductible: You pay the full cost of your drugs until you reach this amount	Tier 1 = \$0 Tiers 2-4 = \$100	Tier 1 = \$0 Tiers 2-4 = \$200	Tier 1 = \$0 Tiers 2-4 = \$395
Initial Coverage Phase: From \$0 to \$4,430 in annual prescription drug costs. After you meet the deductible, you pay the amounts listed below			
Cost Sharing — Retail: Our network includes preferred pharmacies, which offer lower cost sharing on 90-day prescriptions than standard network pharmacies.			
Tier 1 Generic drugs	Retail — 30-day supply \$10 copay	Retail — 30-day supply \$12 copay	Retail — 30-day supply \$12 copay
Tier 2 Preferred brand drugs	Retail — 30-day supply \$40 copay	Retail — 30-day supply \$45 copay	Retail — 30-day supply \$45 copay
Tier 3 Non-preferred drugs	Retail — 30-day supply \$100 copay	Retail — 30-day supply \$100 copay	Retail — 30-day supply \$100 copay
Tier 4 Specialty drugs	Retail — 30-day supply 30% coinsurance	Retail — 30-day supply 25% coinsurance	Retail — 30-day supply 25% coinsurance

Cost sharing may differ based on pharmacy type or status (mail-order, retail, long-term care (LTC), home infusion), whether the pharmacy is in our preferred or standard network or whether the prescription is a 30-, 60-, or 90-day supply.

Additional requirements or limits on covered drugs — Some covered drugs may have additional requirements or limits on coverage. These may include: Prior Authorization (PA), Quantity Limits (QL), or Step Therapy (ST). Visit ucare.org/searchnetwork to find out if your drug has any additional requirements or limits. You can also ask us to make an exception to these restrictions or limits. Details on how to make these requests are in the formulary and in the UCare Medicare Group Plans Evidence of Coverage.



Preferred Pharmacies

More savings — Pay less for a 90-day supply of your drugs at more than 23,000 pharmacies including Cash Wise, Coborn's, Costco, Cub Foods, CVS/Target, Fairview, Hy-Vee and Sam's Club/Walmart

Search for a full list of preferred pharmacies at ucare.org/searchnetwork then click on "Pharmacies."

If you prefer, call for help or request a Provider and Pharmacy Directory at **1-877-598-6574**.

Standard Pharmacies

More choice — Fill your prescriptions at more than 41,000 standard cost-share pharmacies nationwide, including Walgreen's

	UCare Group High	UCare Group Core	UCare Group Basic
Coverage Gap			
Once you have reached \$4,430 in annual prescription drug spending (your cost plus UCare's cost), you pay as shown	You have no coverage gap with this option. Drugs continue to be covered in the above tiers until you reach the Catastrophic Stage.	You pay up to a \$12 copay per Tier 1 drug; 25% of the cost of Tier 4 drugs; and 25% of the cost of brand drugs.	You pay 25% of the cost of generic drugs and brand name drugs.
Catastrophic Coverage			
Once you have reached \$7,050 in annual prescription drug spending (excluding UCare's cost), you pay as shown	You pay The greater of \$3.95 or 5% coinsurance for generic drugs The greater of \$9.85 or 5% coinsurance for all other drugs	You pay The greater of \$3.95 or 5% coinsurance for generic drugs The greater of \$9.85 or 5% coinsurance for all other drugs	You pay The greater of \$3.95 or 5% coinsurance for generic drugs The greater of \$9.85 or 5% coinsurance for all other drugs



Save on your shingles vaccine

UCare members have lower copays for the SHINGRIX® shingles vaccine at network pharmacies.

Extra Help for Medicare Part D

You may be able to get Extra Help to help pay for your prescription drug premium and costs.

To see if you qualify, call:

- 1-800-MEDICARE (TTY users call 1-877-486-2048), 24/7
- Social Security Administration at 1-800-772-1213 (TTY users call 1-800-325-0778), 7 am – 7 pm, Monday – Friday
- Your State Medicaid Office or County Human Services Office
- Senior LinkAge Line® at 1-800-333-2433

Some people will pay a higher premium for Medicare Part D coverage because their yearly income is over certain amounts.

Additional information

Provider network coverage

While you are a member of our plan, you must use network providers to get your medical care and services covered at in-network cost-share levels. Exceptions to this include emergency care, urgent care, out-of-area dialysis services, lab services, Medicare-covered preventive screenings, and cases in which the plan authorizes use of out-of-network providers. You can obtain certain covered services from out-of-network providers at different cost-share levels.

Out-of-network/non-contracted providers are under no obligation to treat UCare members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Learn about special services

Care Management

UCare provides extra support to members with short-term or complex health needs, and social service needs. A case manager is available to you based on such factors as your use of acute services, your health assessment or provider referral.

We offer care management to members with select diagnoses who transition to home from a hospital or skilled nursing facility. Care management may entail communication with a facility discharge planner, medication reconciliation, assistance with scheduling follow-up appointments, and ensuring home care services are in place if ordered by your provider. Case managers coordinate services across the continuum of health care. They conduct care management by phone during business hours.

Prior Authorizations

We cover some services listed in the benefits chart only if your doctor or other provider gets approval from us in advance. Some of the covered services that need such approval include inpatient rehabilitation services, genetic molecular diagnosis test, spine surgery, bone growth stimulators and spinal cord stimulators. Other services that require prior authorization are marked with an ^ in the chart. For more information on services that require prior authorization by your provider, go to [ucare.org](https://www.ucare.org).

The Benefits Chart section of the Evidence of Coverage includes this information for each of our UCare Medicare Plans. This information is also at [ucare.org](https://www.ucare.org).

Understanding utilization management

Authorization and notification

One of the ways UCare makes sure you get excellent care is by partnering with your doctors to review certain types of services and procedures. We want you to get the care that is best for your needs.

This Summary of Benefits notes which types of care or services require notification or authorization. This list may change from time to time. Some examples include spine surgery and home health care.

Notification

Hospitals are required to notify UCare if you are admitted to a hospital, Long Term Care Facility, or Skilled Nursing Facility. UCare's clinical team will coordinate with your doctors to make sure you get the care you need. If needed, UCare may set up post-hospital care.

Authorization

Before some services will be covered, your provider must get approval from UCare. This is true whether the provider participates in a UCare network or is out-of-network.

To make a coverage decision, UCare's clinical team evaluates if the service is medically necessary, appropriate and effective for your need.

Prior authorization, or preservice review, means that before you get the service, your provider must provide information to UCare and request approval. If pre-approval is required for that service, it will only be covered if the approval was granted.

Urgent concurrent and concurrent review often occurs during a Long Term Care Facility, or Skilled Nursing Facility stay. UCare will review to see if your care might need to continue longer or if different care is needed.

Post-service review is needed if your doctor didn't request pre-service review. Your claim may have already been denied because authorization is required for coverage. After your doctor requests review, UCare will consider your situation and care plan to make sure you get the coverage you are entitled to as a UCare member.

If we deny a request made by you or your doctor, for medical services or pharmaceuticals, you or your doctor may appeal our decision. When you file an appeal, you or your Doctor may submit additional documentation that is relevant to your appeal. Appeal requests are reviewed against current medical evidence and your benefit plan by physicians. If we deny your appeal, you will be given information on how to file a second level appeal.

Learn more

Go to [ucare.org](https://www.ucare.org) and click on "plan resources." UCare members can also look up services in their Evidence of Coverage and Annual Notice of Change documents. These documents note if notification and authorization is required. The Evidence of Coverage is provided to new members. Every renewal year, members receive an Annual Notice of Change that explains any changes to their plan benefits.

Consider Medicare coverage limits

The following items and services are not covered under Original Medicare or by our plan:

- Services considered not reasonable and necessary, according to the standards of Original Medicare, unless these services are listed by our plan as covered services
- Experimental medical and surgical procedures, equipment and medications, unless covered by Original Medicare or under a Medicare-approved clinical research study or by our plan. Experimental procedures and items are those determined by our plan and Original Medicare to not be generally accepted by the medical community.
- Private room in a hospital, except when it is considered medically necessary or if it is the only option available
- Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television
- Full-time nursing care in your home
- Custodial care — care provided in a nursing home, hospice, or other facility setting when you do not require skilled medical care or skilled nursing care. Custodial care is personal care that does not require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing.

- Homemaker services include basic household assistance, including light housekeeping or light meal preparation
- Fees charged for care by your immediate relatives or members of your household
- Cosmetic surgery or procedures, unless covered in case of an accidental injury or for improvement of the functioning of a malformed body part. However, all stages of reconstruction are covered for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
- Routine chiropractic care, other than manual manipulation of the spine to correct a subluxation
- Home-delivered meals
- Routine foot care, except for the limited coverage provided according to Medicare guidelines (e.g., if you have diabetes)
- Orthopedic shoes, unless the shoes are part of a leg brace and are included in the cost of the brace, or the shoes are for a person with diabetic foot disease
- Supportive devices for the feet, except for orthopedic or therapeutic shoes for people with diabetic foot disease
- Radial keratotomy, LASIK surgery, vision therapy and other low-vision aids. Eyewear except for one pair of eyeglasses (or contact lenses) after cataract surgery and non Medicare-covered eyewear up to the allowed amount.
- Reversal of sterilization procedures, and/or non prescription contraceptive supplies
- Acupuncture (except for Medicare-covered chronic low back pain)
- Naturopath services (uses natural or alternative treatments)

Our plan will not cover the excluded services listed above. Even if you receive the services at an emergency facility, the excluded services are still not covered.

Dental coverage limitations

Frequency limits and waiting periods do not apply to plans with a yearly dental allowance. Otherwise these limitations apply to all plans.

Endodontics: Limited to one (1) per tooth per lifetime.

Periodontics (other than periodontal maintenance cleanings): Coverage is limited to one (1) non-surgical periodontal treatment and one (1)

surgical periodontal treatment per quadrant every 36 months.

Bone grafting: Coverage is limited to once per site (upper/lower ridge) in conjunction with building the bony ridge needed for successful placement of an implant or removable prosthetics (partial/full dentures).

Major restorative services: Benefit for the replacement of a crown or an onlay will be provided only after a 60 month period, measured from the last date the covered dental service was performed.

Prosthetics — removable and fixed: A prosthetic appliance (denture or bridge) for the purpose of replacing an existing appliance will be covered only after 60 months.

Implant services: Replacing a single missing tooth. Coverage for implants is limited to once per tooth per lifetime (also see Exclusion #18).

Dental coverage exclusions

These exclusion are specific to dental coverage. Some of these exclusions may be covered under your medical benefit:

1. Dental services that are not necessary or specifically covered
2. Hospitalization or other facility charges
3. Prescription drugs
4. Any dental procedure performed solely as a cosmetic procedure
5. Charges for dental procedures completed prior to the member's effective date of coverage
6. Anesthesiologist services
7. Dental procedures, appliances or restorations that are necessary to alter, restore or maintain occlusion, including but not limited to: increasing vertical dimension, replacing or stabilizing tooth structure lost by attrition (wear), realignment of teeth, periodontal splinting, and gnathologic recordings
8. Direct diagnostic surgical or non-surgical treatment procedures applied to jaw joints or muscles, except as provided under Oral Surgery in the Evidence of Coverage
9. Artificial material implanted or grafted into soft tissue, including surgical removal of implants, with exceptions
10. Oral hygiene instruction and periodontal exam
11. Services for teeth retained in relation to an overdenture. Overdenture appliances are limited to an allowance for a standard full denture

12. Any oral surgery that includes surgical endodontics (apicoectomy, retrograde filling) other than that listed under Oral Surgery in the Evidence of Coverage
13. Analgesia (nitrous oxide)
14. Removable unilateral dentures
15. Temporary procedures
16. Splinting
17. Consultations by the treating provider and office visits
18. Initial installation of implants, full or partial dentures or fixed bridgework to replace a tooth or teeth extracted prior to the member's effective date. Exception: This exclusion will not apply for any member who has been continuously covered under a UCare Medicare Plan for more than 24 months
19. Occlusal analysis, occlusal guards (night guards) and occlusal adjustments (limited and complete)
20. Veneers (bonding of coverings to the teeth)
21. Orthodontic treatment procedures
22. Corrections to congenital conditions, other than for congenital missing teeth
23. Athletic mouth guards
24. Retreatment or additional treatment necessary to correct or relieve the results of previous treatment, except as noted in the Evidence of Coverage
25. Space maintainers

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, or by calling our 24-hour Compliance Hotline at 612-676-6525. 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.

*In this Notice, "you" means the member and "we" means UCare.

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 canceled 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 Service 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.

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)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>

Healthy Savings is a registered trademark of Solutran, Inc.

SHINGRIX is a registered trademark of the GSK group of companies.

TruHearing is a registered trademark of TruHearing, Inc.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

XIYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

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 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 612-676-3200/1-800-203-7225 (телетайп: 612-676-6810/1-800-688-2534).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶቻችን በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚክሶሎ ቁጥር ይደውሉ 612-676-3200/1-800-203-7225 (መስማት ለተሳናቸው: 612-676-6810/1-800-688-2534)።

ဟံသုတ်ဟံသး-နမ့်ကတိ ကညိ ကျိအသိ, နမ့်နု ကျိအတိမတလေ တလက်ဘုတ်လက်စု နိတမံဘုတ်သုနုတ်လိ။
ကိ: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, រសវាជំនួយវិជ្ជាជីវៈ ដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់ប្រើប្រាស់។ ចូរ ទូរស័ព្ទ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534)។

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 612-676-3200/1-800-203-7225 (رقم هاتف الصم والبكم: 612-676-6810/1-800-688-2534).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 612-676-3200/1-800-203-7225 (ATS : 612-676-6810/1-800-688-2534).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).



500 Stinson Blvd
Minneapolis, MN 55413
612-676-6900 | 1-877-598-6574 | TTY 1-800-688-2534
8 am – 8 pm, Monday – Friday
ucare.org

Y0120_G_6106_082021_M

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