

Explore your 2025 EssentiaCare plan



Review your plan for the year ahead

Our goal is to help you live well every day. We're the can-doers — a team of go-getters working hard to make sure you get the care and coverage you need, when you need it.

We created this guide with you in mind. It will help you make the most of your plan and the many health and wellness benefits it provides. Keep it as a handy resource as you explore all your EssentiaCare plan has to offer.

Thank you for choosing EssentiaCare.

Quick reference

Where to reach us when you need help

We're helpers, and we're here for you when you need us. Feel free to call or visit us online whenever you have questions about your plan or coverage.

Customer service

218-722-4915 or 1-855-432-7025 TTY 1-800-688-2534 8 am – 8 pm, seven days a week

Location

325 West Central Entrance Suite 200 Duluth, MN 55811

Mental Health and Substance Use Services Triage Line

612-676-6533 or 1-833-276-1185 TTY 1-800-688-2534 8 am – 5 pm, Monday – Friday

24/7 Nurse Line

1-888-778-8204 TTY 1-855-307-6976 24 hours a day, seven days a week

Other important numbers and resources

Costco Mail Order Pharmacy

1-800-607-6861, TTY 711 24 hours a day, seven days a week

pharmacy.costco.com

EssentiaCare Healthy Benefits+ Visa® card

1-833-862-8276, TTY 711

healthybenefitsplus.com/ essentiacare

DentaQuest

1-800-806-9177 8 am – 8 pm, Monday – Friday

ucare.org/dental

Quit Smoking and Vaping Program

1-855-260-9713, TTY 711 24 hours a day, seven days a week

myquitforlife.com/ essentiacare

One Pass

1-877-504-6830, TTY 711 8 am – 9 pm, Monday – Friday

ucare.org/onepass

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Explore the Medicare member center

Get the most out of your plan with our member resources.

Check out what's new with our plans

Discover new benefits and features added to our Medicare Advantage plans.

Watch plan benefit videos

Take a look at videos that highlight different benefits included in your plan.

Review health plan documents

Access important plan documents like your Summary of Benefits and Evidence of Coverage, which includes your member rights and responsibilities.



Explore more resources

Visit **ucare.org/medicaremember** or scan this code using the camera on your phone.

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Get to know your plan

Your secure online member account

Go to **ucare.org/medicareaccount** to set up your account if you're new to our health plans.. Have your full member ID number available when creating your account. That number is on your member ID card or can be provided by calling customer service.

Benefits of having an online member account

Easily create your secure online member account to:

- Send and receive secure messages with customer service
- Search your provider and pharmacy network
- Search the list of drugs (formulary) your plan covers
- Download or request a physical member ID card
- See your plan materials, such as your Evidence of Coverage
- Access important health and wellness information
- Manage your contact information
- Pay your monthly plan premiums online and view your premium invoice and payment history
- View and track your claims, including Explanation of Benefits (EOB) documents



Scan this QR code with the camera on your phone or visit **ucare.org/medicareaccount** to create or log in to your online member account.

Paying your monthly EssentiaCare premium

There are five ways you can pay your monthly plan premium. When you enrolled in your plan, you chose to:

- Get a monthly bill in the mail
- Have funds transferred electronically from your bank account
- Have your premium deducted from your Social Security check or Railroad Retirement Board fund
- · Log in to your member account and pay online
- Pay by phone. Call the customer service phone number on the back of your card and follow the prompts.

If you'd like to change the option you chose, call the number on the back of your member ID card or send a message to customer service through your online member account.

Take it a step further

Explore your Essentia MyHealth account to get the best health care experience. View your Essentia Health records, test results and prescription information online at

essentiamyhealth.org/myhealth. Once you've set up your account, you can also refill prescriptions, securely email your doctor and get unlimited access to e-visits.

Find out how to give consent to share your health information with family members

We understand that your family cares about your health. If you'd like us to share your health information with them, we need your consent. Go to **ucare.org** and click on "plan documents." Then print the Statement of Representative Form (PDF), complete and mail back to us. Call customer service to learn more.

Using your member ID card

Your member ID card is key to getting the care you need. Show it whenever you seek care to help your doctors, clinics and pharmacists better understand your health care coverage.

Tips for using your card

Check your member ID card when you receive it to make sure your information is correct. Here are a few other tips to keep in mind:

- Always carry your card with you so you'll have it when you need it
- Have your card handy when you call us
- If your card is lost, download or request a replacement through your online member account or by calling customer service

Member ID card

Plan name

The name of your health plan

Member ID number

Your member ID number is unique to you



Issuer: 80840

Name: JOHN Q DOE ID: 123456789 •

RxBIN: 610602 RxPCN: NVTD RxID: 1235678900

Svc Type: MEDICAL / DENTAL

Group Number: xxxxxx Care Type: EssentiaCare Secure

H8783 001

Medicare Limiting Charges Apply

OV \$xx/SP \$xx/UC \$xx/ER\$xxx

ucare.org MedicareR.

RxGrp: ESS

****Ucare**

Issued: mm/dd/vyvy

Copays

The amount you pay when you get care in a doctor's office (OV), specialist (SP), urgent care (UC) or emergency room (ER)

UCare website

View plan information and manage your account

Contact information

Where to call for help and information

One Pass fitness program

Shows you have One Pass fitness benefits

FOR MEMBER USE - For emergency care go to the nearest hospital or call 911. Customer Service; 24/7 Nurse Line: 218-722-4915 or 1-855-432-7025, TTY 1-800-688-2534

DentaQuest Customer Service: 800-806-9177 Mental Health and Substance Use Services: 612-676-6533 or 1-833-276-1185 Appeals and Grievances: 612-676-6841 or 1-855-432-7026, TTY 1-800-688-2534

FOR PROVIDER USE - Notify UCare within 24 hours of admission: 1-612-676-6705 or 1-877-447-4384. Fax 1-612-884-2499 or 1-866-610-7215 Provider submit claims to: MN primary claims must be submitted electronically. For outside MN submit claims to UCaré, P.O. Box 70, Minneapolis, MN 55440-0070.

Prescription drug claims must be submitted electronically to Navitus. Navitus Pharmacy Help Desk: 1-833-837-4300

Provider Assistance Center: 612-676-3300 or 1-888-531-1493

Submit chiropractic claims to: Fulcrum Health, Inc., P.O. Box 981808, El Paso, TX 79998-1808 Dental: DentaQuest, P.O. Box 2906, Milwaukee, WI 53201-2906







MultiPlan

Shows you have access to out-of-state providers

Health Club Savings

Shows you qualify for credit on monthly fitness club fees



Find care in your network

Go to **search.ucare.org** to browse through the online directory. Use this online tool to find:



People

Doctors, specialists, chiropractors and other kinds of care with their educational and professional qualifications listed



Places

Hospitals, clinics, home health care, hospice, urgent care and more



Pharmacies

Retail pharmacies in network



Drug list

Covered prescription drugs and restrictions

You can also review your Evidence of Coverage, list of covered drugs (formulary) and Provider and Pharmacy Directory online. Search on our website under "plan documents" to locate these plan resources and more. If you have any questions or would like us to mail you a copy of your plan documents, please call the number on the back of your member ID card.

Online search tool FAQs

Why do I start by choosing a plan?

We want to make sure that members who use the tool are viewing only people, places and pharmacies that provide services for their plan. Selecting the plan choice first is the best way to ensure this occurs.

Where can I find my plan name?

There are three ways you can quickly get your plan name:

- Member ID card: The name of your specific plan is listed under "Care Type."
- Online member account: Sign in at ucare.org/medicareaccount Once you have logged in to your secure online member account, you'll be able to access your plan benefits, including plan name and related information.
- Customer service: Call the number on the back of your member ID card. We are always happy to help!

When entering a location, do I need to select one of the options that appears in the drop-down box?

Yes — this tool uses Google location technology. You will get best results by selecting one of the location options presented. Also, this tool uses countrywide location capabilities so make sure you select the correct city and state.

Save more when you use a network pharmacy

Fill your prescriptions nationwide at one of our 63,000 network pharmacies and pay less for your drugs. To find a network pharmacy near you, use the online tool at **search.ucare.org.**

Plan highlights

Drug benefits

Prescription drug benefits are an important part of your health care coverage. See your Evidence of Coverage for details so you'll know how to make the most of them.

Filling prescriptions

You can choose from three ways to fill your prescription:

- Have your doctor send your prescription to a pharmacy in your plan network
- Take the written prescription to a pharmacy in your plan network
- Use Essentia Mail Order Pharmacy or Costco Mail Order Pharmacy

You also have the option to manage your prescription drug costs through the Medicare Prescription Payment Plan. Learn more at ucare.org/rxpaymentplan.

Costco Mail Order Pharmacy

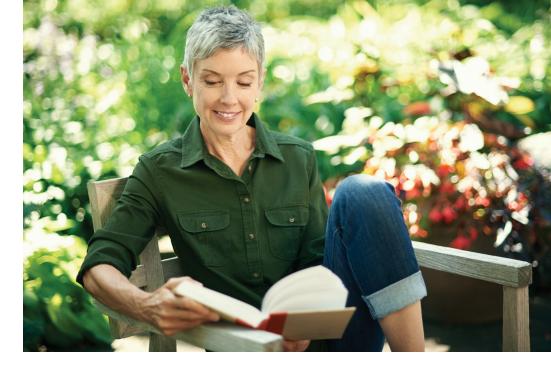
You can save time with free home delivery from Costco Mail Order Pharmacy. You don't need to be a Costco member to use this service. Call Costco Mail Order Pharmacy at 1-800-607-6861 or visit their website at **pharmacy.costco.com** to learn more and sign up.

Insulin

You won't pay more than \$35 for a one-month supply of Part D insulin covered by our plan or Part B insulin, even if you haven't paid your deductible.

Preventive vaccines

Your plan covers flu and pneumonia vaccines. Plans that include Part D cover most Part D vaccines at no cost to you, even if you haven't paid your deductible. You can get these vaccines at your pharmacy; call ahead to see if the pharmacy requires an appointment.



Preventive care

Your plan also covers many preventive screenings and services at no cost to you, including a comprehensive yearly Medicare wellness visit. Be sure to talk with your doctor about which screenings are important for you:

- Bone density test
- Diabetes screening
- Cholesterol test
- Hypertension and blood pressure control
- Mammogram
- · Colon cancer screening
- Flu shots and vaccinations

You may be able to earn rewards when you complete certain screenings, tests or exams. If you do, your reward dollars will be loaded on your Healthy Benefits+ card. Visit **ucare.org/rewards** to learn more.



Coverage when traveling in the U.S.

As an EssentiaCare member, you have access to out-of-state providers with our expanded access to the national MultiPlan network. At these providers, your plan works the same as in-network — giving you the same great coverage.

EssentiaCare also provides flexibility to see providers out-of-network that accept Medicare, but you may pay more. Learn more at **ucare.org/travel.**

Dental coverage

EssentiaCare Secure and Grand plans include routine dental coverage with the flexibility to purchase additional dental coverage. Visit **ucare.org/dental** or see your Evidence of Coverage for more information.

Mobile Dental Clinic

Members can receive dental check-ups, cleanings and basic restorative care aboard the UCare Mobile Dental Clinic. Call to find out when the clinic will be near you or go to **ucare.org/mdc** for scheduled dates and locations. Schedule your appointment by calling 1-866-451-1555, TTY 1-800-627-3529, 8 am – 4:30 pm, Monday – Friday.





Vision coverage

Your plan includes a yearly routine eye exam and up to two vision tests. Diagnostic eye exams are covered by your plan with a copay. You'll receive an annual prescription eyewear allowance loaded to your Healthy Benefits+ card. See your Evidence of Coverage to learn more about your vision benefits.

Hearing exams and hearing aids

All EssentiaCare plans include coverage for routine hearing tests and diagnostic hearing exams with a copay. EssentiaCare Grand members can use their \$500 annual allowance to spend on hearing aids. See your Evidence of Coverage for more information.

E-Visits

You can have unlimited visits with a doctor online without an appointment or copay through your Essentia MyHealth account, available 24 hours a day, seven days a week.

Member programs and resources

Improve your health with programs and resources that go beyond your covered benefits.

EssentiaCare Healthy Benefits+ Visa card

Your EssentiaCare Healthy Benefits+ Visa card offers the flexibility and convenience of one card for:

- Over-the-counter (OTC) allowance
- Prescription eyewear allowance
- Community education class allowance
- Grocery discounts
- Rewards and incentives



Your Healthy Benefits+ card is reloadable each year and is valid until the expiration date or you're no longer a EssentiaCare member. Be sure to keep your card since you won't be sent a new one each year. Allowance amounts and expiration dates vary by plan.

To learn more, check your card balance or request a replacement card, visit **healthybenefitsplus.com/essentiacare** or call 1-833-862-8276 (TTY 711). This phone number is also on the back of your Healthy Benefits+ card.

Over-the-counter allowance

You get a \$50 over-the-counter allowance loaded onto your Healthy Benefits+ Visa® card to purchase eligible health items at participating retailers. Eligible items include cough drops, first aid supplies, pain relief, sinus medications, toothpaste and much more!

Prescription eyewear allowance

Eligible plans include a prescription eyewear allowance. You'll receive \$100 or \$200 annually, depending on your plan. We load the annual allowance amount on your Healthy Benefits+ card, then you pay for eyewear using this card.

Community education class allowance

You get a \$45 annual allowance loaded onto your Healthy Benefits+ card to use toward most community education classes nationwide. To find a class, check a local community education catalog or contact a local school district for times and locations. When enrolling in the class, use your Healthy Benefits+ card when you check out in-person, over the phone or online. EssentiaCare isn't able to reimburse for classes that are paid for without the Healthy Benefits+ card.

Grocery discounts

Get discounts on healthy foods like milk, whole-grain bread, lean meat, eggs, yogurt, fruits, vegetables and more at participating grocery stores. Weekly discounts are pre-loaded onto your Healthy Benefits+ card. Simply scan your card when paying to access your discount.

Quit Smoking and Vaping Program

Learn how to stop smoking, vaping or chewing tobacco at no charge with our tobacco and nicotine quit line. Nicotine patches, gum or lozenges are also available to eligible EssentiaCare members.

Get help to kick the habit from the comfort of your own home by:

- Calling the tobacco and nicotine quit line at 1-855-260-9713, TTY 711, available 24 hours a day, seven days a week
- Visit myquitforlife.com/essentiacare
- Download the Rally Coach Quit For Life mobile app

Member discounts

Take advantage of additional savings with your EssentiaCare plan. You can receive a discount on:

- Skin renewal services: 20% discount on skin products and services at the Essentia Health Skin Renewal Centers
- Hearing services: 20% off retail price for new hearing aids at Essentia Health Hearing Services
- Optical shops: 20% off retail price on glasses including frames and lenses at Essentia Health Optical Shops

Be sure to ask for the discount when you're ready to receive any of the products and services listed.

Health care directives and other plan documents

A health care directive is a written document that informs others of your wishes about your health care. Contact your health care provider, your attorney, or call 1-800-333-2433, TTY 711 to learn more. A suggested health care directive form is available online at ucare.org/ec-advance-directives.

If you have questions, call the customer service number on the back of your member ID card.

Fitness programs

With EssentiaCare fitness benefits you can watch your dollars and your waistline. Your plan includes One Pass and Health Club Savings programs.

One Pass fitness program

One Pass is a complete fitness solution for your body and mind, available to you at no additional cost. You'll have access to more than 24,000 participating fitness locations nationwide, plus:

- Thousands of on-demand and live-streaming fitness classes
- Workout builders to create your own workouts and walk you through each exercise
- Home fitness kits for members who are physically unable to visit or reside at least 15 miles outside a participating fitness location
- Personalized, online brain training program to help improve memory, attention and focus
- Social activities, community classes and events available for online or in-person participation

Find participating locations near you at **ucare.org/onepass** or call toll-free 1-877-504-6830, TTY 711, 8 am – 9 pm, Monday – Friday.

Health Club Savings

Join a class, lift 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.

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

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 <u>aids and services at no charge to people with disabilities</u> 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 **612-676-6500** (voice) or toll free at **1-866-457-7144** (voice), **612-676-6810** (TTY), or **1-800-688-2534** (TTY).

We provide <u>language services at no charge to people whose primary language is not English</u>, 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 612-676-6500 or toll free at 1-866-457-7144 (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 **612-676-6500** or toll free at **1-866-457-7144 (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: Complaints, 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.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-6500/1-866-457-7144 (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 612-676-6500/1-866-457-7144 (TTY: 612-676-6810/1-800-688-2534).

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 612-676-6500/1-866-457-7144 (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 612-676-6500/1-866-457-7144 (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 612-676-6500/1-866-457-7144(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).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 612-676-6500/1-866-457-7144 (TTY: 612-676-6810/ 1-800-688-2534).

ማስታወሻ: የሚናገሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 612-676-6500/ 1-866-457-7144 (መስማት ለተሳናቸው: 612-676-6810/1-800-688-2534). ဟ်သူဉ်ဟ်သး–နမ့်္ဂကတိုး ကညီ ကိုဉ်အယိ, နမာန့်္ဂ ကိုဉ်အတာမာစားလာ တလက်ဘူဉ်လာ ဉ်စ္စား နီတမ်းဘဉ်သံ့နှဉ်လီး. ကိုး 612-676-6500/1-866-457-7144 (TTY: 612-676-6810/1-800-688-2534).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 612-676-6500/1-866-457-7144 (TTY: 612-676-6810/1-800-688-2534).

ប្រយ័ក្នុ៖ បើសិនជាអ្នកនិយា ភាសារ័ខ្មរ, រសវាជំនួយវ័ជ្នកភាសា ដោយមិនគិកឈ្នួល គឺអាចមានសំរាប់បំរវីអ្នក។ ចូរ ទូរស័ព្ទ 612-676-6500/ 1-866-457-7144 (TTY: 612-676-6810/1-800-688-2534)។

ملحوظة :إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان . التصل برقم 1448-457-866-6500/1-866 (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 612-676-6500/1-866-457-7144 (ATS : 612-676-6810/1-800-688-2534).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 612-676-6500/1-866-457-7144 (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 612-676-6500/1-866-457-7144 (TTY: 612-676-6810/1-800-688-2534).

U7076B (11/17)

Notice of Privacy Practices

Effective Date: July 1, 2013

Date of Last Review: July 20, 2022

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.

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

If you have questions or want to file a complaint, you may contact our Privacy Officer at UCare, Attn: Privacy Officer, PO 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.

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, race, ethnicity, language, sexual orientation, gender identity, 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. We do not use or disclose any genetic information, race, ethnicity, language, sexual orientation or gender identity for the purpose of underwriting.

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 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 cancelled 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 and was last revised on July 20, 2022.

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.

UCare is a PPO plan with a Medicare contract. Enrollment in UCare depends on contract renewal.

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