



Explore your 2026 UCare Individual & Family Plan





Thanks for choosing UCare

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 UCare Individual & Family Plan has to offer.

We're glad you're here. Now let's get started!



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

612-676-6600 or
1-877-903-0070
TTY 1-800-688-2534
8 am – 6 pm, Monday – Friday

UCare location

500 Stinson Blvd NE
Minneapolis, MN 55413

Care Management Support 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

Other important numbers and resources

Costco Mail Order Pharmacy

1-800-607-6861
TTY 711
ucare.org/mailorder

Healthy Benefits+ Visa® card

1-833-862-8276
TTY 711
healthybenefitsplus.com/ucare

Quit Smoking and Vaping Program

1-855-260-9713
TTY 711
ucare.org/quit

M Health Fairview eVisits

mhealthfairview.org/evisits

Virtuwell online care

virtuwell.com

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Explore the member center

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

Check out what your plan has to offer

Explore your plan's benefits and features.

Find helpful plan resources

Look up your prescription drugs, find out if your doctor is in-network and more.

Review health plan documents

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



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

Everything you need to know to get the most out of your plan

Be sure to review important plan documents like your Member Contract and the Summary of Benefits and Coverage.* You can find these documents at **ucare.org/benefitdocuments**.

Your secure online member account

Go to **ucare.org/ifpaccount** to set up your account. If your plan covers more than one person in your household, each person — including dependents who are minors — will need a separate login ID and password for your privacy and protection.

Tip: Have your full UCare 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

With an online member account, you can:

- View claims and payment history
- Check coverage information
- Set up recurring or one-time payments for your premiums
- Download, print or request a replacement member ID card
- Send a secure message to customer service
- Review Healthy Benefits+ Visa card transactions and benefits
- Select accessibility preferences and a preferred language

*If you prefer a print version of your Summary of Benefits and Coverage, contact customer service and we'll mail one free of charge.

Your monthly UCare premium

You'll receive a monthly household premium invoice from UCare that will be both mailed and available in your online member account.

The invoice has easy-to-read information that shows you:

- Your total monthly premium
- The amount of your Advanced Premium Tax Credit, if you qualify
- The past due premium amount
- The total premium amount due
- The payment due date, which is the final day of the previous month (e.g., your February premium is due Jan. 31)

To make sure your coverage stays active, be sure to pay your premium by the due date.

Choose which payment method is best for you:



Pay by phone

Call the customer service number on the back of your member ID card



Online payment

Log in to your online member account at **ucare.org/ifpaccount**. You can use your Visa, Mastercard, Discover or American Express debit or credit card.



Automatic withdrawal

Log in to your online member account at **ucare.org/ifpaccount** to set up your automatic withdrawal from a checking or savings account. Payments occur on the 25th day of the previous month (e.g., your February premium is withdrawn on Jan. 25).



Check or money order

Mail to: PO Box 7411044, Chicago, IL 60674-1044

Using your member ID card

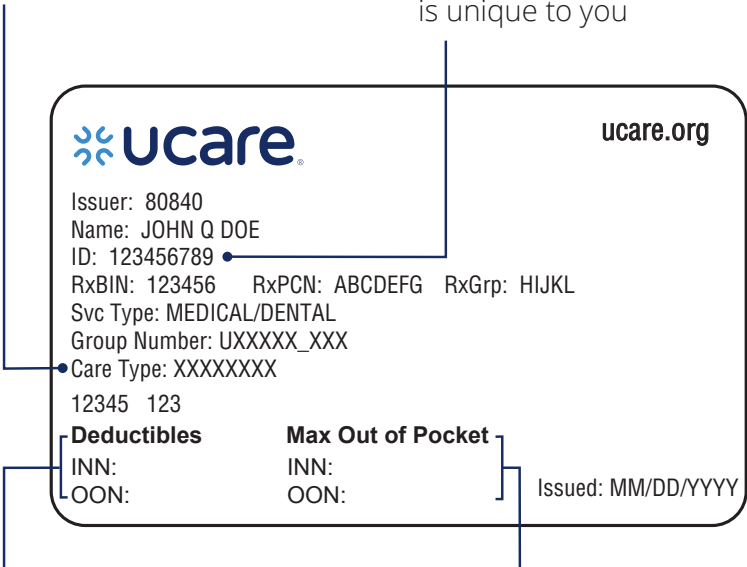
Your member ID card is key to getting the care you need. Show it whenever you seek care to help your doctors, clinics and pharmacists better understand your health care coverage.

Plan name

The name of your health plan

Member ID number

Your member ID number is unique to you



Deductible

INN: Refers to your plan's in-network deductible

OON: Refers to your plan's out-of-network deductible

Out-of-pocket limit

INN: Refers to your plan's in-network limit

OON: Refers to your plan's out-of-network limit

Contact information

Where to call for help
and information

FOR MEMBER USE - For emergency care go to the nearest hospital or call 911.

Customer Service: 612-676-6600 or 1-877-903-0070, TTY 1-800-688-2534, 8 am-6 pm, M-F

UCare 24/7 Nurse Line: 1-888-778-8204, TTY: 1-855-307-6976

Mental Health and Substance Use Services: 612-676-6533 or 1-833-276-1185

Appeals and Grievances:

UCare, 612-676-6841 or 877-523-1517, TTY 800-688-2534, PO Box 52, Mpls, MN 55440-0052
MN Dept. of Health, 1-800-657-3916

Managed Care Systems, P.O. Box 64882, St. Paul, MN 55164

FOR PROVIDER USE - Notify UCare within 24 hours of admission:

612-676-6705, 1-877-447-4384, Fax 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 UCare, 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

Chiropractic: Fulcrum Health, Inc., P.O. Box 981808, El Paso, TX 79998-1808

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

Dental: DentaQuest, P.O. Box 2906, Milwaukee, WI 53201-2906



Tips for using your card

Check your new member ID card to make sure your information is correct. Here are a few other tips:

- Always carry your card with you
- Discard your old member ID card
- Provide your current health care providers and pharmacies with your new member ID card information
- Have your card handy whenever you call us
- If your card is lost, download or request a replacement through your online member account or call customer service

Health insurance basics

Health insurance can be complicated. At UCare, we simplify hard-to-understand terms and concepts so you can better understand your coverage.

How health coverage works: your share of costs

Your plan uses a system of cost sharing that may include copays, coinsurance, deductibles or a combination of these. Depending on the service and your plan, you may have to pay one or more of the following:



Copay

A smaller, fixed amount you pay when visiting the doctor or picking up a prescription medication. Copays don't apply toward your deductible but they do apply to your out-of-pocket limit. Not all services are subject to a copay.



Deductible

The set amount you'll have to pay for health care services before your plan begins to pay. Not all services are subject to the deductible.



Coinsurance

Your share of the costs after you've met your deductible. It's shown as a percentage.

There's a limit to the costs you're responsible for. When the total amount you spend on your deductible, copays and coinsurance reaches a certain level, your plan pays the rest. This is called the out-of-pocket limit. You'll still need to pay your premium, but you no longer have to pay for covered services during the plan year.



Got questions?

For more health insurance basics information, visit **ucare.org/ifpbasics** or call customer service. You can also find a full listing of insurance terms at the end of your Member Contract.

Find care in your network

Your UCare plan gives you convenient access to in-network doctors, hospitals, clinics and pharmacies.

With our convenient online search tool, you can find:



People

Search people by name or specialty to find doctors, specialists and other types of providers



Places

Find places by name or type, including hospitals, clinics, pharmacies, home health care services and more



Conditions

Search common conditions to find people or places for care

Get started at **search.ucare.org**.

Why stay in network?

Staying in the network allows you to save money. That's because negotiated rates for health care don't apply for care received with providers outside the plan's network. So you'll typically pay quite a bit more if you visit an out-of-network provider.

Search tool FAQs

Why am I asked for my location and plan?

We want to make sure you're viewing only people, places and pharmacies that provide services you can access with your plan. Selecting your location and plan name will give you the best results for providers in your network.

What if I don't know my plan?

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

- **Member ID card:** The name and metal level of your specific plan are listed under "Care Type."
- **Online member account:** Sign in or create an account at ucare.org/ifpaccount. Once you're logged in, you'll be able to see your plan name.
- **Customer service:** Call us. We are always happy to help!



Save more when you use a network pharmacy

Fill your prescriptions nationwide at one of more than 62,000 network pharmacies and pay less for your drugs. To find a network pharmacy near you, use the search network tool at search.ucare.org.

Getting the right care at the right place

By understanding your coverage options, you can make informed decisions, prevent unnecessary expenses and stay in control of your health care journey. **Use this guide, which is displayed in order of least to most urgent care, to ensure you get the right level of care at the right time.**

24/7 Nurse Line

24/7 access to a nurse for:

- Answers to your health care questions
- Guidance when you have a health concern
- Advice on what level of care is needed

Call the number on the back of your UCare member ID card or log in to your online member account at **ucare.org/ifpaccount**.



Online care

Available 24/7 for common conditions like:

- Acne
- Allergies
- Cold, cough and flu
- Pink eye
- Bug bites
- Ear pain

Online care is provided by M Health Fairview eVisits and Virtuwell.



Convenience care

Walk-in or virtual visits to convenience clinics, often in retail stores, grocery stores and pharmacies, for common injuries and illnesses like:

- Ear infections
- Sinus infections and congestion
- Strep throat
- Small blisters and cuts
- Urinary tract and bladder infections



Primary care



Visiting your primary care provider or clinic is usually the best choice for:

- Preventive care (checkups, vaccines and immunizations)
- Follow-up care after an illness or hospital stay
- Care for new symptoms or long-standing (chronic) conditions
- Medication management

Urgent care



Immediate but non-life-threatening care for things like:

- Back pain, migraines and headaches
- Minor burns, cuts, rashes and infections
- Broken bones, sprains and strains
- Asthma, bronchitis and respiratory infections

Emergency care



Go to the nearest emergency room or call 911 for life-threatening situations like:

- Heart attack symptoms (chest pain, shortness of breath or loss of consciousness)
- Major burns, open wound fractures and heavy bleeding
- Head trauma or sudden confusion
- Stroke symptoms (slurred speech, sudden weakness, vision loss and dizziness)

Plan highlights

Preventive care

We want to help you understand and take advantage of your preventive coverage for things like routine exams, flu shots and annual checkups. Your UCare plan covers many in-network preventive screenings and services at no cost to you. You may be able to earn rewards when you complete certain screenings, tests or exams. Visit ucare.org/ifprewards to learn more.

What is preventive care?

Preventive care lets your doctor find potential health problems before you feel sick, when many issues are easier to treat. This is why it's important to visit your doctor regularly to stay healthy.

What is diagnostic care?

A service or test is diagnostic when it monitors, diagnoses or treats an existing health problem. If you have a chronic disease such as diabetes, your doctor may monitor your condition with tests. Or you may go to your doctor with a symptom such as a stomachache. In each of these cases, any tests or services would be diagnostic because they're used to treat an existing condition or as a follow-up to symptoms you have.

Preventive and diagnostic: what's the difference?

The key difference between a preventive and diagnostic test is whether it's done before you have any symptoms. The same service from your doctor could be preventive or diagnostic, depending on the circumstances. If the service or test is diagnostic, you'll be responsible for any out-of-pocket costs that apply.

Learn more about preventive care coverage

Visit ucare.org/ifpcare to learn more and help you make informed decisions and avoid unexpected costs. Be sure to talk with your doctor about which screenings are important for you.



Drug benefits

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

Costco Mail Order Pharmacy

Save time with free home delivery from Costco Mail Order Pharmacy. You don't need to be a Costco member to use this service.

Preventive drugs

Most preventive drugs are fully covered by your plan. Visit **ucare.org/ifpcare** to learn more and talk to your provider about what is best for you.

Preventive vaccines

Your plan covers preventive vaccines, such as the flu shot, even if you haven't reached your deductible. You can get these vaccines at your in-network pharmacy or primary care provider.

Learn about services and programs to help you manage your prescription drugs at **ucare.org/pharmacy**.

Check your drug coverage (formulary)

Keep your costs low by making sure your prescription drugs are on the UCare drug list (also called a formulary). You can always check the drug list at **ucare.org/searchdruglist** to look up covered medications and copay or coinsurance amounts. Select “See individual and family plans.” Choose your specific plan from the drop-down menu for the plan year that applies to your coverage search. The drug list is updated monthly.

If you have a prescription for a drug that’s NOT on the drug list, the price may be higher, so talk to your doctor about which drugs are covered and the prescriptions you need. Your out-of-pocket costs will also depend on the tier level of the drug listed in the formulary.

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 Costco Mail Order Pharmacy

Insulin

Members won’t pay more than \$25 for a one-month supply of each insulin product covered by your plan, even if you haven’t met your deductible.

Pediatric dental coverage

Oral health and hygiene are important, especially for children and teens. For members under the age of 19, twice-a-year dental checkups are covered. Explore your plan’s dental benefits at **ucare.org/ifpdental**.

To find an in-network dentist for your child, use **search.ucare.org** to browse through the online directory.

Convenience care

Get care quickly at walk-in or virtual visits to convenience clinics, often in retail stores, grocery stores and pharmacies. Convenience care is a good option to treat common injuries and illnesses, such as ear infections or strep throat. Check for Member Contract for coverage.

Online care

Available 24 hours a day, seven days a week, online care (e-visits) is a great care option to treat common conditions, such as a cold, cough or flu. You can get virtual medical advice with M Health Fairview eVisits and Virtuwel without an appointment or waiting in line.

Telehealth/telemedicine visits for your primary care, mental health or other provider visits are not the same as online care (e-visits). See the Online Care (e-visits) section in your Member Contract for more information.

Telehealth/telemedicine

Scheduling telehealth visits with your provider is a great care option. These interactive, real-time visits allow your provider to evaluate, diagnose and treat you without an in-person visit. Check your Member Contract for coverage.



Resources for new and expecting parents

Expecting a baby can be an exciting — and busy — time for your family. These resources can help you with family planning, having a healthy baby and making a smooth transition into this new chapter.

Management of Maternity Services (MOMS) Program

Our MOMS Program offers services and resources to new parents. You can earn rewards for prenatal and postpartum doctor visits, talk with experts, get a free car seat and more.

Childbirth education classes

Your plan offers each member up to \$200 reimbursement for childbirth education classes per birth. Classes provide valuable information on topics such as labor, childbirth techniques, breastfeeding and newborn care. By participating in these classes, you'll gain confidence and valuable skills to navigate this exciting chapter of your life.

Doulas and midwife services

UCare supports your unique needs during your childbirth journey. Your plan covers in-network doulas and midwife services. These services can enhance your experience during this special time, providing you with additional guidance and care.

Maternal and Child Health Program Line

The Maternal and Child Health Program Line provides you with basic information and resources during pregnancy or after delivering your baby. Our team can support you with:

- Referrals to pregnancy, postpartum or NICU care management services
- UCare resources for during and after pregnancy
- Connections to community resources such as WIC and home visitation programs

Call us at 612-676-3326 or 1-855-260-9708 toll-free (TTY users call 711) from 9 am – 5 pm, Monday – Friday. Holiday hours may vary. If you call and reach voicemail, leave your full name, member ID, phone number and the best time to reach you. We'll return your call by the next business day.

Member programs and resources

More ways to improve your health. These programs and resources go beyond your covered benefits.

Healthy Benefits+ Visa card

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

- Grocery discounts
- Community education class allowance
- Rewards and incentives



Your Healthy Benefits+ card is reloadable each year and is valid until the expiration date or you're no longer a UCare member. Be sure to keep your card, as you won't be sent a new one each year. The card won't work if you're not a UCare member. Allowance amounts and expiration dates vary by plan and program. Your Healthy Benefits+ card allowances won't work for purchases made internationally.

If you haven't received a Healthy Benefits+ card, please call the customer service number on the back of your UCare member ID to request one.

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

Rewards and incentives

As a UCare member, you can earn rewards for taking care of your health. To see what rewards you're eligible for, visit **ucare.org/rewards** or call customer service at the number on the back of your member ID 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 discounts.

If you haven't received a Healthy Benefits+ card, call the customer service number on the back of your UCare member ID to request one and access the discounts. Learn more about the Healthy Benefits+ card in the section on page 22.

Community education class allowance

You can opt in to 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 a class, use your Healthy Benefits+ card when you check out in person, over the phone or online.

The allowance expires at the end of the year or upon plan termination. UCare isn't able to reimburse for classes that are paid for without the Healthy Benefits+ card.

To opt in to this allowance, call the customer service number on the back of your UCare member ID or log in to your online member account. If you don't have a Healthy Benefits+ card, one will be mailed to you. Learn more about the Healthy Benefits+ card in the section on page 22.

24/7 Nurse Line

For reliable health information 24 hours a day, seven days a week, members can call the 24/7 Nurse Line. The nurses offer health advice when you're not feeling well or answer your health questions. They can also give you advice about whether you need to go to an urgent care or the emergency room (ER). This service is available at no cost to all members.



Care Management Support Line

We know that mental health, substance use and neurodiversity affect not only individuals, but whole families. That's why we offer the Care Management Support Line, a family-centered phone service available at no extra cost to you. The line gives real-time guidance and support as you navigate these concerns and more.

Whether you're a parent, grandparent, young adult or caregiver, our trained team is here to listen and guide you to the right resources. You'll connect with trained navigators, social workers and licensed alcohol and drug counselors who will offer support, schedule appointments and share helpful behavioral health resources. Help is available in many languages.

Call 612-676-6533 (TTY users call 1-800-688-2534) or toll-free at 1-833-276-1185. We're here 8 am – 5 pm, Monday – Friday, with after-hours support available outside of these hours. You can also fill out a short online form at **ucare.org/supportline** and we'll get in touch with you.

Note: This is not a crisis line. Call 911 if you're having an emergency. Call 988 if you're having a mental health or substance use crisis.

One Pass Select

One Pass Select® is a complete fitness and well-being membership. Choose the membership level that works best for you!

Depending on the level you select, you get access to a large network of fitness locations online and nationwide, plus tools to support your individual interests, goals and needs — all with the convenience of a single membership.

Memberships may include:

- Access to up to 20,000 participating fitness locations nationwide
- Thousands of live-streaming and on-demand fitness classes
- Workout builders to create your own workouts and walk you through each exercise
- Home delivery for healthy groceries and household essentials (limits apply)
- One Pass mobile app

Subscription cost varies by membership level. Learn more at **ucare.org/onepasselect** or call 1-877-504-6830 (TTY users call 711), 8 am – 9 pm, Monday – Friday.

Quit Smoking and Vaping Program

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

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

- Call the tobacco and nicotine quit line toll-free 1-855-260-9713 (TTY users call 711), available 24 hours a day, seven days a week
- Visit **ucare.org/quit**
- Download the Rally Coach Quit For Life mobile app

How to use your HSA-compatible health plan

Your UCare health plan is HSA-compatible, which means that you can pair your health plan with a health savings account, also known as an HSA. An HSA allows you to contribute tax-deductible funds to save for future health care costs, gain tax-free interest on earnings and pay for qualified medical expenses tax-free. Opening an HSA is a great way to save money and get the most out of your HSA-compatible plan, but it isn't required.

Open an HSA

If you don't already have an HSA, there are many banks and credit unions that offer them. You are free to choose any bank you like to open an HSA.

Spend HSA funds for qualified medical expenses

You can withdraw HSA funds tax-free to pay for IRS-qualified medical expenses. Common eligible medical expenses include doctor and telehealth visits, lab fees, dental and vision care, prescriptions and over-the-counter medications. For a full list of IRS-qualified medical expenses, go to **irs.gov** and search for "Publication 502, Medical and Dental Expenses."

Never lose your HSA funds

Unlike a Flexible Spending Account (FSA), you can keep HSA funds you don't use year after year. You can also invest the funds in your account and keep your earnings tax-free. Talk to your financial planner about investing your HSA funds.

How an HSA-compatible plan works when you see your doctor

If you're seen for services, your doctor will submit your claim to your health plan and you'll be billed for those services. The amount you're billed depends on your cost-share (deductibles, coinsurance, and/or copayments) until you meet your out-of-pocket maximum. You could then pay that bill using HSA funds. Keep your bills and payment receipts for tax purposes, and talk to a tax professional for help with any tax-related questions.

Keep in mind, there's no charge for preventive care services for all our HSA-compatible plans.

Tax reporting with your HSA

Complete Form 8889 each year with your taxes to report total deposits and withdrawals from your account.

Have more questions about your HSA-compatible plan?

Visit ucare.org/hsa or call UCare Customer Service.

Notes

UCare
500 Stinson Blvd NE
Minneapolis, MN 55413
612-676-6600 | 1-877-903-0070
TTY 612-676-6810 | 1-800-688-2534
8 am – 6 pm, Monday – Friday

ucare.org

U15450 (11/2025)



people powered health plans

PO Box 52
Minneapolis, MN 55440-0052

Important UCare information