



Explore your 2025 UCare Individual & Family Plan with M Health Fairview





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 with M Health Fairview has to offer.

We're glad you are 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

612-676-6609 or
1-877-903-0069
TTY 1-800-688-2534
8 am – 6 pm, Monday – Friday

UCare locations

500 Stinson Blvd NE
Minneapolis, MN 55413
325 W 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

Other important numbers and resources

Costco Mail Order Pharmacy

1-800-607-6861
TTY 711
pharmacy.costco.com

Healthy Benefits+ Visa® card

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

Quit Smoking and Vaping Program

1-855-260-9713
TTY 711
myquitforlife.com/ucare

Member Assistance Program

1-833-243-6453
TTY 711
eap@fairview.org

Nurse Line

1-855-324-7843
TTY 1-800-688-2534

M Health Fairview eVisits mhealthfairview.org/evisits

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

Be sure to review and keep important plan documents like your Member Contract and the Summary of Benefits and Coverage. You can also 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, each person — including dependents who are minors — will need a unique email address 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

Easily create your secure online member account to:

- Send and receive secure messages with customer service and a web nurse
- 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, including your Member Contract and Summary of Benefits and 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 documents

*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 last day of the previous month (e.g. your February premium is due January 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 on 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 on to your online member account at ucare.org/ifpaccount to set up your automatic withdrawal from a checking or savings account



Check or money order

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

Using your member ID card

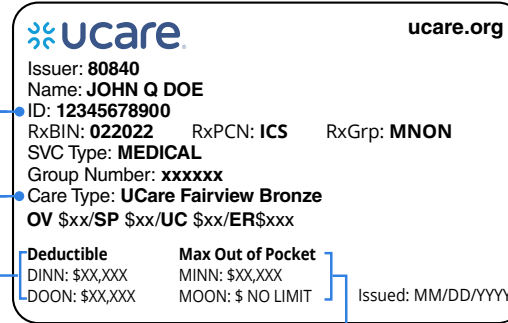
Your member ID card is key to getting the care you need. Show it whenever you seek care to help your doctors, clinics and pharmacists better understand your health care coverage.

Plan name

The name of your health plan

Member ID number

Your member ID number is unique to you



Deductible

DINN refers to your plan's in-network deductible, DOON refers to your plan's out-of-network deductible

Out-of-pocket limit

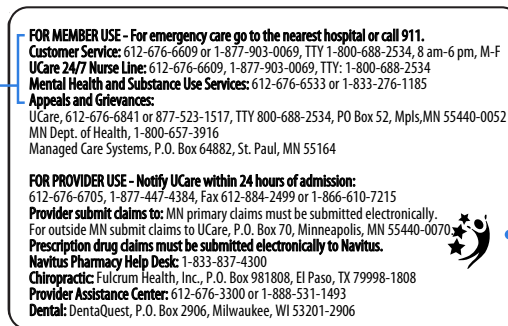
MINN refers to your plan's in-network limit, MOON refers to your plan's out-of-network limit



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



Contact information

Where to call for help and information

Health Club Savings

Shows you qualify for credit on monthly fitness club fees

Find care in your network

Your UCare plan gives you access to coordinated care across the M Health Fairview 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 for in-network care

It's easy to find a doctor and your prescription drugs.

Go to search.ucare.org to browse through the online directory to find in-network care. Use this tool to find:



People

Doctors, specialists, chiropractors and other kinds of care



Places

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



Pharmacies

Retail pharmacies in network



Drug list

Covered prescription drugs and restrictions

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.

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 at ucare.org/ifpaccount. Once you've logged into your secure online member account, you'll be able to access your plan benefits, including plan name and related information.
- **Customer service:** Call us. We are always happy to help!

When entering a location, do I need to select one of the options that appears in the resulting 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 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.

Nurse Line



Speak with a nurse, available 24/7, for:

- Reliable 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 into 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.

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 infection and congestion
- Vaccinations
- Strep throat
- Small blisters and cuts
- Urinary tract and bladder infections

Primary care



The best choice for most of the care you need, like:

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

Urgent care



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

- Back pain, migraines and headaches
- Broken bones, sprains and strains
- Minor burns, cuts, lacerations, rashes and infections
- 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)
- Head trauma or sudden confusion
- Major burns, open wound fractures and heavy bleeding
- 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 wellness visits. 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.

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 search.ucare.org. Select “Drug List” from the menu at the top of the page and choose your specific plan from the “Pick your plan” menu. 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.

Find a dentist

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 your 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 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.

Expanded benefits for orthotic and prosthetic devices, including hair prostheses

Hair prostheses (wigs) for members with disease-caused hair loss

We understand the challenges faced by our members with hair loss caused by cancer treatments or certain types of alopecia. Each calendar year, your health plan provides access to one hair prosthesis, or wig, including all equipment and accessories up to \$1,000.

Orthotic and prosthetic devices

We're committed to providing our members with access to the resources they need to feel their best and live their lives to the fullest. Beyond the standard orthotic and prosthetic devices, your plan covers multiple devices that enable eligible members to bathe comfortably and participate in physical activities such as running, biking or swimming.

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 discount
- Community education class allowance
- Rewards and incentives



Your Healthy Benefits+ Visa 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 program.

If you haven't received a Healthy Benefits+ Visa 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+ Visa card.

Grocery discount

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+ Visa card. Simply scan your card when paying to access your discount.

If you haven't received a Healthy Benefits+ Visa 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+ Visa card in the section above.

24/7 Nurse Line

Get guidance from experienced nurses on what to do and where to go when you have a health concern. The Nurse Line is open 24 hours a day, seven days a week — including weekends and holidays. This resource is available to all members at no additional cost.

Community education class allowance

You can opt in to get a \$45 annual allowance loaded onto your Healthy Benefits+ Visa 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+ Visa 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+ Visa 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+ Visa card, one will be mailed to you. Learn more about the Healthy Benefits+ Visa card on page 18 of this guide.

Rewards and incentives

Earn rewards for completing certain preventive screenings, tests or exams. Earned reward dollars will be loaded onto your Healthy Benefits+ Visa card. To see your rewards eligibility, visit ucare.org/rewards or log in to your online member account.



Mental Health and Substance Use Services

At UCare, we offer mental health and substance use support to members of all ages — at no additional cost. Our mental health and substance use team can help you or your loved ones find resources. We can connect you to support and services, including case management, counseling, individual and group therapy and community resources. We'll also connect you with services and support that are specific to your individual needs and culture.

We'll provide support for you or a loved one through our triage line at no additional cost. Call us for help finding resources, scheduling appointments, meeting your health goals or with other mental health needs.

Call 612-676-6533 (TTY users call 1-800-688-2534) or toll-free at 1-833-276-1185 from 8 am – 5 pm, Monday – Friday. An after-hours line is available outside of business hours and on weekends.

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. Visit your health club at least 12 days per calendar month and you can receive a reimbursement of up to \$20 in your monthly health club membership fees. 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/healthclub.

If you have family coverage, one covered dependent age 18 or older may enroll for a credit of up to \$40 per month per family membership. Members must visit at least 12 days per calendar month and be a member in the month of attendance.

Member Assistance Program

The Member Assistance Program (MAP) is designed to help you during challenging times, when a little outside support can make a huge difference. The program offers short-term counseling, information and referral services for members. Meet with a licensed counselor from M Health Fairview who will provide professional assistance and expertise at no cost to you. Three counseling sessions are provided by phone, video or in person.

Quit Smoking and Vaping Program

Learn how to stop smoking, vaping or chewing tobacco. UCare members can get help quitting 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 myquitforlife.com/ucare
- Download the Rally Coach Quit For Life mobile app


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

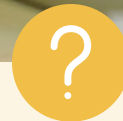
Your plan uses a system of cost sharing that may include copays, coinsurance, deductibles or a combination of these. Depending on the service and your plan, you may have to pay one or more of the following:

 **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 will 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.

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 **612-676-6500 (voice)** or toll free at **1-866-457-7144 (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 **612-676-6500** 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 **612-676-3200** 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>.

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).

XIYYEEFFANNA: 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, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 612-676-6500/1-866-457-7144 (TTY: 612-676-6810/1-800-688-2534).

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶቻችን በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚክተሎ ቁጥር ይደውሉ 612-676-6500/1-866-457-7144 (መስማት ለተሳናቸው: 612-676-6810/1-800-688-2534).

ဟံသုဂ်ဟံသး-နမ့်ကတိ ကညိ ကျိအယိ, နမန့် ကျိအတိမဏလ တလက်ဘုဂ်လ ဝိစု နိတမံဘဂ်သုနုဂ်လိ. ကိ: 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).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, វេសវាជំនួយវេជ្ជកម្មភាសា ដោយមិនគិតល្អល គឺអាចមានសំរាប់បំរើអ្នក។ 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. اتصل برقم 612-676-6500/1-866-457-7144 (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).

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About UCare

UCare is an independent, nonprofit health plan providing health care and administrative services to more than 600,000 members throughout Minnesota and parts of western Wisconsin. UCare partners with health care providers, counties, and community organizations to create and deliver Medicare, Medicaid and individual and family health plans.

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