



Explore your 2024 EssentiaCare plan

EssentiaCare
Essentia Health + UCare

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
Ste 200
Duluth, MN 55811

Mental Health and Substance Use Disorder Services

Get support during a crisis or connected with community resources by calling:

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
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

Tobacco and nicotine quit line

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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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-advanced-directives.

You can also find your *Evidence of Coverage*, list of drugs (formulary) and other plan documents online under "plan resources."

If you have questions, or would like us to mail a document to you, please send us a message through your online member account at ucare.org or call customer service.

Preparing for 2024

Making the most of your health coverage

1 Set up your secure online member account

View and manage your health plan information whenever and wherever it's convenient for you. Scan this QR code or visit ucare.org/medicare2024 to get started.



2 Schedule your preventive care appointments

Stay healthy by keeping up with your preventive care, most of which is completely covered by your plan.

3 Explore the member center

Find important resources for your 2024 health plan, including benefits, health and wellness programs, plan documents and more. Scan this QR code or visit ucare.org/medicaremember to discover more.



Everything you need to know to start using your plan

Be sure to review and keep important plan documents like your *Evidence of Coverage*, which includes your member rights and responsibilities, and *Summary of Benefits*. You can also find these documents at ucare.org/member-documents.

Your secure online member account

Go to ucare.org/medicare2024 to set up your account. 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**
- Get coverage updates and 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 detail, including *Explanation of Benefits* (EOB) 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.

Paying your monthly UCare 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 resources." 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 whenever you call us
- If your card is lost, download or request a replacement through your online member account or by calling customer service

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](https://www.ucare.org/travel).

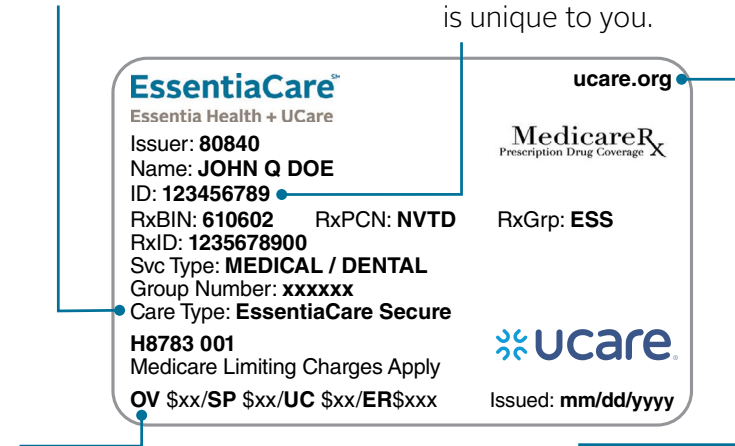
Member ID card

Plan name

The name of your health plan.

Member ID number

Your member ID number is unique to you.



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

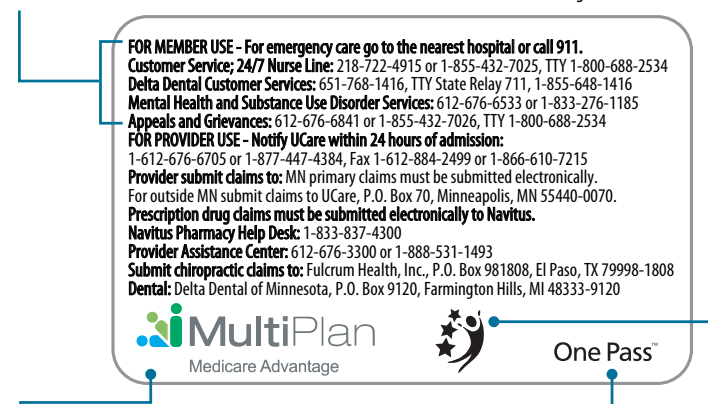
View plan information and manage your account.

Contact information

Where to call for help and information.

Health Club Savings

Shows you qualify for credit on monthly fitness club fees.



MultiPlan

Shows you have access to out-of-state providers.

One Pass fitness program

Shows you have One Pass fitness benefits.

Searching through your coverage

It's easy to find what you need with this helpful tool

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



People

Doctors, specialists, dentists, chiropractors and more with their educational and professional qualifications listed



Places

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



Pharmacies

Retail pharmacies in network



Prescriptions

Covered drugs and limits/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 resources” to locate these plan documents 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.

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/medicare2024. Once you have logged into your secure online member account, click on the “My Policy” section on the dashboard. Your health plan is listed under “Plan Name.”
- **Customer service:** Call the number on the back of your member ID card.

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 country-wide 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 healthcare 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

Costco Mail Order Pharmacy

Beginning in 2024, we're teaming up with Costco as our mail order pharmacy. Save time with free home delivery from Costco Mail Order Pharmacy and 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](https://www.pharmacy.costco.com) to learn more and sign up.

Insulin

Members 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. This includes the two-part shingles vaccine (SHINGRIX®). 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. You may be eligible to earn rewards for getting certain types of preventive care. If you do, your reward dollars will be loaded on your Healthy Benefits+ card. Visit ucare.org/rewards to learn more.



Dental coverage

EssentiaCare Secure and Grand plans include routine dental coverage and flexibility to purchase additional dental coverage. EssentiaCare Access members can use their combined flexible benefit allowance on eligible dental services. 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 can use your yearly allowance to spend on prescription eyewear. See your *Evidence of Coverage* to learn more about your vision benefits.

Hearing exams and hearing aids

Your EssentiaCare plan includes coverage for routine hearing tests and diagnostic hearing exams. See your *Evidence of Coverage* for more information.

Member programs and resources

More ways to improve your health

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
- Grocery discounts
- Combined flexible benefit 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 EssentiaCare 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 EssentiaCare member. Allowance amounts and expiration dates vary by plan and program.

To learn more or check your card balance, 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 (OTC) allowance

The over-the-counter (OTC) benefit can be used to purchase eligible health items at participating retailers. You'll receive an allowance twice a year loaded onto your Healthy Benefits+ card. Dollars you don't use will expire on June 30 and Dec. 31. Eligible items include cough drops, first aid supplies, pain relief, sinus medications, toothpaste and much more!

Grocery discounts

Members receive grocery discounts on pre-qualified healthy foods. This includes items such as milk, whole-grain bread, lean meat, eggs, yogurt, fruits, vegetables and more. Weekly specials are pre-loaded onto your Healthy Benefits+ card. Simply scan your card when paying at participating stores to get your discount.

Combined flexible benefit allowance

Your plan includes a \$900 combined flexible benefit allowance. You can use this money to buy prescription eyewear, dental services or hearing aids. We load the annual allowance amount on your Healthy Benefits+ card, then you pay with the card to use your combined flexible benefit allowance.

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 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.

Save on classes

Get a discount up to \$15 on most community education classes in Minnesota. Check your local community education catalog or call the local school district for class times and locations. To get your discount, show your EssentiaCare member ID card when you enroll. Limit of three discounts in a calendar year (one per class enrollment).

Get help to quit tobacco and nicotine

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
- Visiting online at myquitforlife.com/essentiacare
- Downloading the Rally Coach Quit For Life mobile app

Fitness programs

Have fun and stay active

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, 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.

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

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 **612-676-6500** 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>.

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.

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

EssentiaCare is a registered trademark of Essentia Health non-profit corporation.

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

325 West Central Entrance
Ste 200
Duluth, MN 55811

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1-800-688-2534
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ucare.org

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