

2025 UCare Individual & Family Plans

For Minnesotans who buy health
coverage on their own





We're your health plan simplifiers.

UCare simplifiers can help you pick a health insurance plan that fits your needs and budget. Our plan has been #1 on MNsure for six years in a row, and our team has been serving families like yours since 1984. When you choose UCare, you join more than 50,000 Minnesotans who count on us to simplify their health plan options — no matter the situation.

Contact UCare

Our health plan figure-outers can help you compare plans, understand your options and choose the plan that's right for you.

1-855-307-6975 (TTY 1-800-688-2534) 8 am – 5 pm, Monday – Friday
ifpsales@ucare.org | ucare.org/ifpplan

How to use this guide

This guide will walk you through everything you need to know about choosing and enrolling in a health plan.

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Learn about individual and family plans.

Individual and family plans are health plans for people who don't have health insurance through an employer or the government. An individual plan covers one person, and a family plan covers a family of two or more.



What to consider when choosing a health plan

Here are some questions to ask when shopping for health insurance:

- Which networks are available in the county you live in?
- Are your current doctors, clinics, hospitals and pharmacies in the network you're considering?
- What health expenses do you expect to have in the coming year?
- Is it better for your budget to pay less each month (lower premiums) or pay less when you receive care (lower copays and deductibles)?
- Do you want to start or keep contributing to an HSA?
- Are you interested in perks like savings on healthy groceries, gym membership reimbursements and more?



Important terms to know

Here are some no-nonsense definitions for common terms you'll encounter when shopping for a health plan:

Copay or coinsurance

The set amount or percentage you'll pay when you see the doctor or get a prescription

Deductible

The yearly amount you'll pay before your plan will help cover costs

Health savings account (HSA)

A personal, pre-taxed savings account you can use to pay for some types of medical costs

Network

The doctors, clinics, hospitals and pharmacies that are contracted by a health plan

Out-of-pocket maximum

The maximum yearly amount you'll pay for covered services and supplies

Premium

The amount you'll pay each month for health coverage

Subsidy

A type of tax credit available through MNsure that reduces your premium

Three steps to choosing a UCare Individual & Family Plan

We think shopping for a health plan should be simple, not overwhelming. That's why we've broken down the process of choosing a plan into three steps.

Step 1: Pick your network

UCare Individual & Family Plans are available in 77 counties across Minnesota. Our broad network — one of the largest networks in the metro area and beyond — is available in all counties we serve. Our focused network with M Health Fairview is available in the 10-county metro area surrounding the Twin Cities. Focused plans offer less expensive monthly premiums in exchange for a smaller, more localized provider network.

Broad network

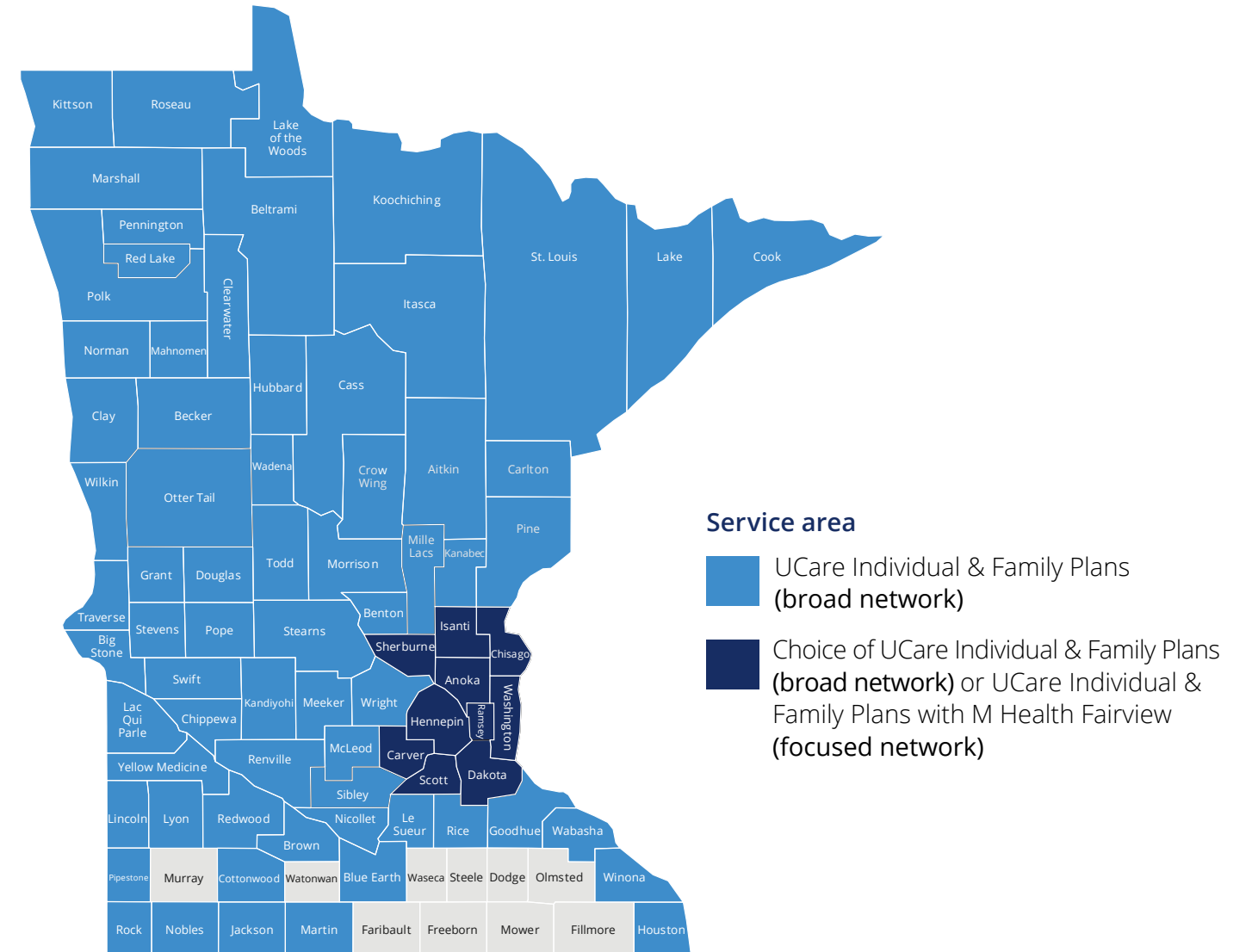
Our broad network includes more than 47,000 primary and specialty care doctors and clinics from these health providers and others across most of the state:

- | | | |
|-----------------------|-----------------------------|-----------------------------------|
| • Allina Health | • Gundersen Health System | • Northfield Hospital and Clinics |
| • Altru Health System | • Hennepin Healthcare | • Olmsted Medical Center |
| • Avera Health System | • Lake Region Healthcare | • Park Nicollet Clinics |
| • Carris Health | • M Health Fairview | • Sanford Health |
| • CentraCare | • Mayo Clinic* | • St. Luke's |
| • Essentia Health | • Mayo Clinic Health System | • Winona Health |

Focused network

Available in 10 counties, our focused network gives you access to the M Health Fairview health system with coordinated care across 107 primary care clinics, 117 specialty care clinics and 12 hospitals, including specialists at the University of Minnesota and other independent providers.

*Specialty care for rare, complex and serious conditions is available for broad network members at Mayo Clinic in Rochester by referral from a health care provider and with prior authorization obtained from UCare Clinical Services.



Simplifier tip: Keeping your doctors

We have one of the largest broad networks in the state, so you'll likely be able to keep your current doctors, clinics, hospitals and pharmacies. You can find out if your providers are in-network at search.ucare.org.

Step 2: Select your plan

After you've chosen your network, compare UCare health plans to find the one that's best for you. We offer a variety of plans and coverage levels, so you can easily find a plan that suits your lifestyle.

When you join UCare, you get benefits like:

- In-network preventive care covered at 100%
- Unlimited copays for primary and specialty care visits with most plans*
- Online and convenience care at no additional cost with most plans so you can save a trip to the doctor*
- Primary care and mental health office visits via telehealth covered at 100% on UCare Silver
- Maternal care coverage, including childbirth education classes and doula and midwife services
- Savings on 90-day supplies of generic prescription drugs with most plans*
- Free home delivery for prescription drugs from Costco Mail Order Pharmacy (no Costco membership required)
- Free preventive drugs and vaccines**
- Rewards for completing preventive care services
- Other valuable member perks like reimbursements for gym memberships, access to our 24/7 nurse line, member assistance programs and more

Choose a plan type:

- **Copay plans** provide more up-front coverage, but they have higher premiums. These plans are great if you require ongoing care.
- **HSA-compatible plans** offer lower premiums, but they provide less up-front coverage. These plans are great if you don't expect large health expenses or want to maximize medical savings for retirement.

*Refer to the charts on pages 8 – 10 for plan-specific cost sharing.

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

Choose a coverage level

UCare offers four levels of coverage. If you choose a lower level, you'll have lower premiums, but you'll pay more out of pocket when you visit the doctor or get a prescription. If you choose a higher level, you'll have higher premiums but lower out-of-pocket costs. Here's a closer look at our four coverage levels:



Core/Catastrophic

\$ \$ \$ \$ \$

- Low monthly premium; very high deductible to protect against worst-case scenarios
- Only available if you are under age 30 or if you are eligible for a federal hardship exemption based on insurance being unaffordable



Bronze

\$ \$ \$ \$ \$

- Lower monthly premium; higher deductible
- Good option if your annual costs for doctor visits and pharmacy expenses are routinely low
- Typically offered with both copay and HSA-compatible plans



Silver

\$ \$ \$ \$ \$

- Balance between monthly premium and deductible
- Good option if you aren't sure how often you'll go to the doctor or pharmacy
- Typically offered with both copay and HSA-compatible plans



Gold

\$ \$ \$ \$ \$

- Higher monthly premium; lower deductible
- Good option if you go to the doctor or pharmacy frequently



Premium: The amount you'll pay each month for health coverage



Deductible: The yearly amount you'll pay before your plan will help cover costs



Copay: The set amount you'll pay when you see the doctor or get a prescription

Copay plans:

UCare Individual & Family Plans and UCare Individual & Family Plans with M Health Fairview

	Core ¹	Bronze Access ²	Bronze	UCare Easy Compare Bronze ²	Silver	UCare Easy Compare Silver and Rx Copay ²	Gold	UCare Easy Compare Gold and Rx Copay ²
Individual deductible	\$9,200	\$8,000	\$5,500	\$7,000	\$2,500	\$4,000	\$950	\$1,500
Family deductible ³	\$18,400	\$16,000	\$11,000	\$14,000	\$5,000	\$8,000	\$1,900	\$3,000
Individual out-of-pocket limit	\$9,200	\$9,200	\$9,100	\$9,200	\$8,800	\$8,700	\$7,400	\$7,800
Family out-of-pocket limit ³	\$18,400	\$18,400	\$18,200	\$18,400	\$17,600	\$17,400	\$14,800	\$15,600
Office visit/urgent care	\$30 copay first three primary care visits, then 0% after deductible; specialist visit 0% after deductible (including urgent care)	\$60 copay first three primary care, specialist and urgent care visits, then 45% after deductible	\$60 copay first three primary care, specialist and urgent care visits, then 35% after deductible	\$50 copay per primary care visit, unlimited; \$100 copay per specialist visit, unlimited; \$75 copay per urgent care visit, unlimited	\$40 copay per primary care visit (\$0 via telehealth), unlimited; \$95 copay per specialist or urgent care visit, unlimited	\$40 copay per primary care visit, unlimited; \$80 copay per specialist visit, unlimited; \$60 copay per urgent care visit, unlimited	\$20 copay per primary care visit, unlimited; \$35 copay per specialist or urgent care visit, unlimited	\$30 copay per primary care visit, unlimited; \$60 copay per specialist visit, unlimited; \$45 copay per urgent care visit, unlimited
Retail and online visits	No charge	No charge	No charge	\$50 copay	No charge	\$40 copay	No charge	\$30 copay
Preventive care	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Preferred generic drugs	0% coinsurance after deductible	\$15 copay per 30-day supply; \$30 copay per 90-day supply	\$15 copay per 30-day supply; \$30 copay per 90-day supply	\$25 copay per 30-day supply	\$10 copay per 30-day supply; \$20 copay per 90-day supply	\$20 copay per 30-day supply	\$5 copay per 30-day supply; \$10 copay per 90-day supply	\$15 copay per 30-day supply
Non-preferred generic drugs	0% coinsurance after deductible	\$25 copay per 30-day supply; \$50 copay per 90-day supply	\$25 copay per 30-day supply; \$50 copay per 90-day supply	50% coinsurance after deductible	\$20 copay per 30-day supply; \$40 copay per 90-day supply	\$40 copay per 30-day supply	\$15 copay per 30-day supply; \$30 copay per 90-day supply	\$30 copay per 30-day supply
Preferred brand drugs	0% coinsurance after deductible	\$200 copay per 30-day supply	\$200 copay per 30-day supply	50% coinsurance after deductible	\$150 copay per 30-day supply	\$120 copay per 30-day supply	\$125 copay per 30-day supply	\$90 copay per 30-day supply
Emergency room	0% coinsurance after deductible	45% coinsurance after deductible	35% coinsurance after deductible	50% coinsurance after deductible	\$500 first visit, then 30% coinsurance after deductible	30% coinsurance after deductible	\$500 first visit, then 20% coinsurance after deductible	20% coinsurance after deductible
Diagnostic tests	0% coinsurance after deductible	45% coinsurance after deductible	35% coinsurance after deductible	50% coinsurance after deductible	30% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
Hospital stays	0% coinsurance after deductible	45% coinsurance after deductible	35% coinsurance after deductible	50% coinsurance after deductible	30% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible

¹Available to those who are under age 30 or those with a federal hardship exemption based on coverage being unaffordable

²Available only with the UCare Individual & Family Plan broad network

³For a family of two or more

HSA-compatible plans:

UCare Individual & Family Plans and UCare Individual & Family Plans with M Health Fairview

	Bronze	Silver
Individual deductible	\$8,300	\$3,300
Family deductible*	\$16,600	\$6,600
Individual out-of-pocket limit	\$8,300	\$6,800
Family out-of-pocket limit*	\$16,600	\$13,600
Preventive care	No charge	No charge

After the deductible

Office visit/urgent care	0% coinsurance	25% coinsurance
Retail and online visits	0% coinsurance	25% coinsurance
Preferred generic drugs	0% coinsurance	25% coinsurance
Non-preferred generic drugs	0% coinsurance	25% coinsurance
Preferred brand drugs	0% coinsurance	25% coinsurance
Emergency room	0% coinsurance	25% coinsurance
Diagnostic tests	0% coinsurance	25% coinsurance
Hospital stays	0% coinsurance	25% coinsurance

Simplifier tip: Online care vs. telehealth

Although these terms might seem similar, they refer to different care options.

Online care (e-visits): Get a treatment plan when you provide information about your symptoms, available 24/7.

Telehealth/telemedicine: Talk with your doctors, specialists and other providers via real-time video or audio

*For a family of two or more



Comparing plan differences

These examples highlight the differences in out-of-pocket costs you might pay under our different plan options. Our simplifiers can create a similar comparison for you based on your unique circumstances, so you can make the best choice for your needs.



John: age 56, lives in NW Minnesota, earns \$56,000 a year

John sees his primary care doctor up to three times a year, including an annual visit for preventive care. He also takes losartan, a generic prescription drug that helps manage blood pressure.

John chooses our broad network Bronze copay plan because it gives him solid up-front coverage for help treating his chronic condition, and his premiums, deductibles and out-of-pocket costs stay low. John also saves on out-of-pocket costs compared to an HSA-compatible plan.

	Bronze	Bronze HSA	Silver	Silver HSA	Gold
Annual premium costs*	\$5,212	\$4,778	\$6,266	\$5,896	\$8,233
Deductible	\$5,500	\$8,300	\$2,500	\$3,300	\$950
Preventive care	\$0	\$0	\$0	\$0	\$0
Two office visits	\$120	\$240	\$80	\$240	\$40
Prescription costs	\$120	\$660	\$80	\$660	\$40
Total John would pay this year (approx.)	\$5,452	\$5,678	\$6,426	\$6,796	\$8,313

Simplifier tip: Covered drugs

View all covered drugs by visiting ucare.org/ifp-formulary or scanning this code with your phone's camera.



Sara: age 32, lives in NE Minnesota, earns \$65,000 a year

Sara sees a therapist in UCare's broad network twice a month for help with anxiety and takes sertraline, a generic prescription drug that helps alleviate symptoms. Sara also visits her primary care doctor for annual preventive care.

Our broad network Silver copay plan might best meet Sara's coverage needs. She'll have peace of mind with no cost for telehealth primary care and mental health office visits. Sara appreciates that primary and specialty care visits are available with copays even before she's met her deductible.

	Bronze Access	Bronze	Silver	Gold	Silver HSA
Annual premium costs*	\$4,394	\$4,641	\$5,224	\$6,314	\$5,020
Deductible	\$8,000	\$5,500	\$2,500	\$950	\$3,300
Preventive care	\$0	\$0	\$0	\$0	\$0
24 telehealth mental health office visits	\$2,070	\$2,070	\$0	\$2,160	\$2,160
Prescription costs	\$120	\$120	\$80	\$40	\$144
Total Sara would pay this year (approx.)	\$6,584	\$6,831	\$5,304	\$8,514	\$7,324

*The premiums reflected include subsidies available through MNsure as well as pricing available based on age, region and network.

Step 3: Enroll in your new health plan

Now that you've chosen a plan that meets your needs, you can enroll in your plan.

When to enroll

There are two periods of time during which you can enroll in an individual and family plan:

Open Enrollment Period

This year, you can enroll from Nov. 1, 2024 – Jan. 15, 2025. Your enrollment date will determine when your plan starts.

When you enroll	When your coverage starts
Nov. 1, 2024 – Dec. 18, 2024	Jan. 1, 2025
Dec. 19, 2024 – Jan. 15, 2025	Feb. 1, 2025

Special Enrollment Period

If you've had a qualifying life event, you can apply to enroll in a health plan outside of the Open Enrollment Period. You must apply for coverage within 60 days of the life event. Some examples of qualifying events include having a baby, getting married, losing employer-sponsored health coverage or moving.

How to enroll

We're standing by to help you find the best plan for you. Talk to a UCare health plan simplifier today.



Call

1-855-307-6975 | TTY 1-800-688-2534
8 am – 5 pm, Monday – Friday



Email

ifpsales@ucare.org



Go online

Compare our plans and enroll at ucare.org/ifpplan



Work with a broker

Find an independent broker who works with UCare at ucare.org/brokerfinder

Notice of Nondiscrimination

UCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. UCare does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

We provide aids and services at no charge to people with disabilities to communicate effectively with us, such as TTY line, or written information in other formats, such as large print.

If you need these services, contact us at **612-676-3200 (voice)** or toll free at **1-800-203-7225 (voice)**, **612-676-6810 (TTY)**, or **1-800-688-2534 (TTY)**.

We provide language services at no charge to people whose primary language is not English, such as qualified interpreters or information written in other languages.

If you need these services, contact us at the **number on the back of your membership card** or **612-676-3200** or toll free at **1-800-203-7225 (voice)**; **612-676-6810** or toll free at **1-800-688-2534 (TTY)**.

If you believe that UCare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file an oral or written grievance.

Oral grievance

If you are a current UCare member, please call the number on the back of your membership card. Otherwise please call **612-676-3200** or toll free at **1-800-203-7225 (voice)**; **612-676-6810** or toll free at **1-800-688-2534 (TTY)**. You can also use these numbers if you need assistance filing a grievance.

Written grievance

Mailing Address

UCare
Attn: Appeals and Grievances
PO Box 52
Minneapolis, MN 55440-0052
Email: cag@ucare.org
Fax: 612-884-2021

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

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

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

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

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

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

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 612-676-3200/1-800-203-7225（TTY：612-676-6810/1-800-688-2534）。

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

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

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አገልግሎት ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 612-676-3200/1-800-203-7225 (መስማት ለተሳናቸው፡ 612-676-6810/1-800-688-2534)።

ဟ်သျှ်ဟ်သး-နမ့်ကတိ၊ ကညီ ကျိုဝ်အယိ, နမန့် ကျိုဝ်အတၢ်မၤစၢလၢ တလၢ်ဘျုးလၢ်စ့ နီတမံၤဘျုးသ့န့ၣ်လီၤ. ကိ: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

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

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ, រសវាជំនួយវេជ្ជកម្មភាសា ដោយមិនគិតល្អលក្ខណៈ គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534)។

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

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

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

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



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