2026 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. We have some of the best-value health plans around, and our team has been serving families like yours since 1984.

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) 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:

- 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 money-saving fitness programs, healthy grocery discounts 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 35,000 primary and specialty care doctors and clinics from these health providers and others across most of the state:

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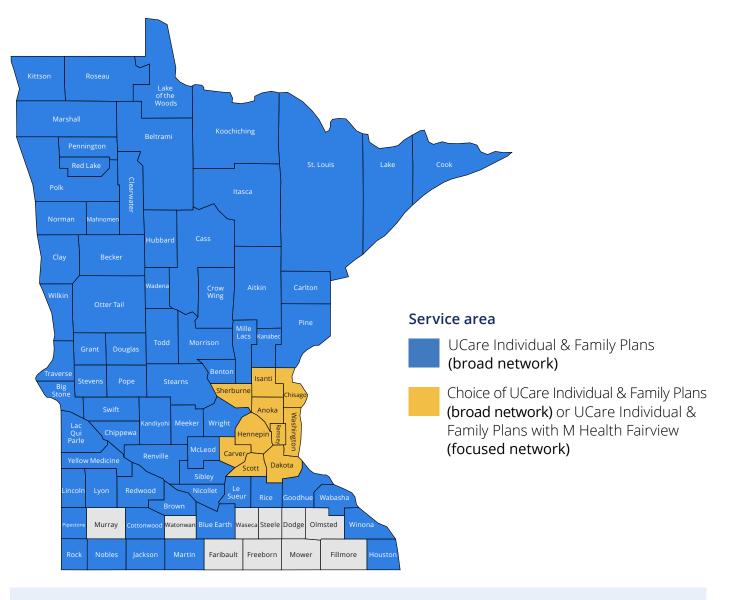
- Altru Health System
- Avera Health System
- Carris Health
- CentraCare
- Essentia Health

- Gundersen Health System
- Hennepin Healthcare
- Lake Region Healthcare
- M Health Fairview
- Mayo Clinic*
- Mayo Clinic Health System

- Northfield Hospital and Clinics
- Olmsted Medical Center
- Park Nicollet Clinics
- Sanford Health
- St. Luke's
- 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 128 primary care clinics, over 1,500 specialty care clinics and 12 hospitals, including specialists at the University of Minnesota and other independent providers.



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.

^{*}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.

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
- 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 access to money-saving fitness programs, our 24/7 Nurse Line, healthy grocery discounts 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.
- Standard HSA 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.

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
- Eligible to pair with an HSA; enables you to save and spend money tax free to help with medical expenses



Silver

- Balance between monthly premium and deductible
 - Good option if you aren't sure how often you'll go to the doctor or pharmacy
 - · Some plans are eligible to pair with an HSA



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

^{*}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.

Copay plans:

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

	Core ¹	Bronze Access ^{2, 4}	Bronze ⁴	UCare Easy Compare Bronze ^{2, 4}	Silver	UCare Easy Compare Silver and Rx Copay ²	Gold	UCare Easy Compare Gold and Rx Copay ²
Individual / family deductible ³	\$10,600 / \$21,200	\$8,600 / \$17,200	\$7,500 / \$15,000	\$7,500 / \$15,000	\$4,250 / \$8,500	\$4,500 / \$9,000	\$1,500 / \$3,000	\$2,000 / \$4,000
Individual / family out-of-pocket maximum ³	\$10,600 / \$21,200	\$10,150 / \$20,300	\$10,150 / \$20,300	\$9,700 / \$19,400	\$9,600 / \$19,200	\$9,200 / \$18,400	\$8,500 / \$17,000	\$8,200 / \$16,400
Default coinsurance	0%	45%	35%	50%	30%	30%	20%	20%
Preventive care	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Primary care office visits (including mental health and substance use)	\$30 copay for first three eligible office visits, then 0% after deductible	\$60 copay, unlimited	\$60 copay for first three eligible office visits, then 35% after deductible	\$0 copay for first four eligible office visits, then \$60 copay, unlimited	\$35 copay or \$0 if telehealth, unlimited	\$0 copay for first four eligible office visits, then \$40 copay, unlimited	No charge	\$0 copay for first four eligible office visits, then \$30 copay, unlimited
Specialist office visits	0% after deductible	\$120 copay, unlimited	\$60 copay for first three eligible office visits, then 35% after deductible	\$140 copay, unlimited	\$85 copay, unlimited	\$100 copay, unlimited	\$40 copay, unlimited	\$70 copay, unlimited
Urgent care	0% after deductible	\$80 copay, unlimited	\$60 copay for first three eligible office visits, then 35% after deductible	\$100 copay, unlimited	\$50 copay, unlimited	\$75 copay, unlimited	\$40 copay, unlimited	\$50 copay, unlimited
Convenience care	No charge	No charge	No charge	\$0 copay for first four eligible office visits, then \$60 copay, unlimited	No charge	\$0 copay for first four eligible office visits, then \$40 copay, unlimited	No charge	\$0 copay for first four eligible office visits, then \$30 copay, unlimited
Online care	No charge	No charge	No charge	\$0 copay for first four visits, then \$60 copay, unlimited	No charge	\$0 copay for first four visits, then \$40 copay, unlimited	No charge	\$0 copay for first four visits, then \$30 copay, unlimited
Emergency room	0% after deductible	45% after deductible	35% after deductible	50% after deductible	\$500 copay first visit, then 30% after deductible	30% after deductible	\$500 copay first visit, then 20% after deductible	20% after deductible
Tier 1 prescription drugs	0% after deductible	\$20 copay for up to 30-day supply	\$20 copay for up to 30-day supply	\$25 copay for up to 30-day supply	\$15 copay for up to 30-day supply	\$20 copay for up to 30-day supply	\$10 copay for up to 30-day supply	\$15 copay for up to 30-day supply
Tier 2 prescription drugs	0% after deductible	\$30 copay for up to 30-day supply	\$30 copay for up to 30-day supply	50% after deductible	\$25 copay for up to 30-day supply	\$40 copay for up to 30-day supply	\$20 copay for up to 30-day supply	\$30 copay for up to 30-day supply

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

⁴Plan is eligible to pair with a Health Savings Account (HSA)

Standard HSA plans:

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

	Bronze HSA	Silver HSA
Individual / family deductible*	\$8,500 / \$17,000	\$3,500 / \$7,000
Individual / family out-of-pocket limit*	\$8,500 / \$17,000	\$7,500 / \$15,000
Default coinsurance	0%	25%
Preventive care	No charge	No charge

After the deductible

Primary care office visits (including mental health and substance use)	0% coinsurance	25% coinsurance
Specialist office visits	0% coinsurance	25% coinsurance
Urgent care	0% coinsurance	25% coinsurance
Convenience care	0% coinsurance	25% coinsurance
Online care	0% coinsurance	25% coinsurance
Emergency room	0% coinsurance	25% coinsurance
Tier 1 prescription drugs	0% coinsurance	25% coinsurance
Tier 2 prescription drugs	0% coinsurance	25% coinsurance

New in 2026: HSA-compatible copay plans

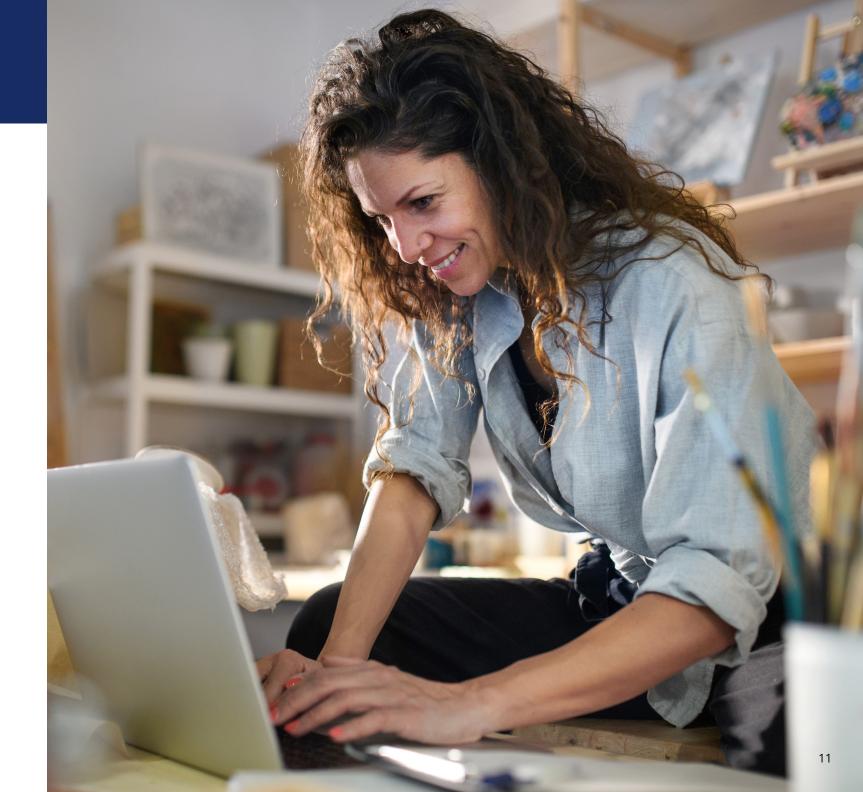
Beginning in 2026, some of the UCare copay plans are eligible to pair with an HSA. They're our broad and focused network Bronze plans, and our Bronze Access and UCare Easy Compare Bronze broad network plans. Learn more about these plans' benefits on page 8 and 9 of this guide and at ucare.org/ifp-hsa.

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.



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.



Mary: age 52, lives in central Minnesota, earns \$61,000 a year

Mary sees her primary care doctor once a year for her annual preventive care visit. Last year, she fell while shoveling her driveway. Although her urgent injuries have healed, she still sees her chiropractor every other week. Mary also takes atorvastatin, a \$0 preventive medication to manage high cholesterol, and celecoxib to manage arthritis pain. With her regular office visits and work schedule, Mary prefers home delivery for her prescription drugs every three months.

Mary chose our Bronze Access copay plan because she can plan her budget with her generic medications and unlimited office visits at set copays. She also plans to pair her plan with an HSA so she can save money tax free to spend on medical expenses. She can have her prescription drugs delivered to her doorstep at no extra charge with Costco Mail Order Pharmacy and doesn't even need to be a Costco member. While keeping her premium payments lower and paying copays for unlimited visits to her providers even before she meets her deductible, Mary can get the health care she needs.

	Bronze	Bronze Access	Easy Compare Bronze	Bronze HSA	Silver
Annual premium costs*	\$8,783	\$8,496	\$8,823	\$8,144	\$9,721
Deductible	\$7,500	\$8,600	\$7,500	\$8,500	\$4,250
Preventive care	\$0	\$0	\$0	\$0	\$0
Office visits	\$1,905	\$1,560	\$1,560	\$1,950	\$910
Prescription costs	\$360	\$360	\$1,080	\$1,080	\$300
Total Mary would pay this year (approx.)	\$11,048	\$10,416	\$11,463	\$11,174	\$10,931



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

David 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. David also visits his primary care doctor for annual preventive care.

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

	Bronze Access	Bronze	Silver	Silver HSA	Gold
Annual premium costs*	\$6,035	\$5,838	\$6,679	\$6,363	\$7,956
Deductible	\$8,600	\$7,500	\$4,250	\$3,500	\$1,500
Preventive care	\$0	\$0	\$0	\$0	\$0
24 telehealth mental health office visits	\$1,440	\$2,070	\$0	\$2,160	\$0
Prescription costs	\$240	\$240	\$180	\$384	\$120
Total David would pay this year (approx.)	\$7,715	\$8,148	\$6,859	\$8,907	\$8,076

Simplifier tip: Covered drugs

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



^{*}The premiums reflect pricing available based on age, region and network and don't include subsidies available through MNsure.

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, 2025 – Jan. 15, 2026. Your enrollment date will determine when your plan starts.

When you enroll When your coverage starts Nov. 1, 2025 – Dec. 15, 2025 Jan. 1, 2026 Dec. 16, 2025 – Jan. 15, 2026 Feb. 1, 2026

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



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

Got questions about our plans?

Our UCare health plan simplifiers are here to help. Contact us at 1-855-307-6975 (TTY 1-800-688-2534) or **ifpsales@ucare.org.**

Notes



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