Coverage for: Individual and Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to www.ucare.org/BenefitDocuments or call 1-877-903-0069 (this call is free) or TTY/Hearing Impaired: 1-800-688-2534 (this call is free). For general definitions of common terms, such as allowed amount, balance billing, consurance, consurance, www.nealthcare.gov/sbc-glossary/ or call 1-877-903-0069 (this call is free) or TTY/Hearing Impaired: 1-800-688-2534 (this call is free) to request a copy.

| Important Questions | Answers | Why This Matters: |
|--|---|--|
| What is the overall deductible? | In-network: \$3,300/Individual; \$6,600/Family. Non-network: \$15,000/Individual; \$30,000/Family. | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the plan, each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . |
| Are there services covered before you meet your deductible? | Yes. <u>Preventive services</u> . Limitations apply. <u>Copayments</u> don't apply to <u>deductible</u> . | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | \$6,800/Individual; \$13,600/Family. No out-of-pocket limit for non-network services. | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the out-of-pocket limit? | Premiums, most non-network services, balance billing charges (unless balance billing is prohibited), and health care services this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> . |
| Will you pay less if you use a <u>network provider</u> ? | Yes. See <u>ucare.org/ifp-mhfv-directory</u> or call 1-877-903-0069 (this call is free) or TTY: 1-800-688-2534 (this call is free) for a list of <u>network providers</u> . | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | No. | You can see the specialist you choose without a referral. |

| | | What You Will Pay | | | |
|--|---|---|---|---|---|
| Common Medical Event | Services You May Need | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more) | Non-IHCP Non-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Primary care visit to treat an injury or illness | No charge | 25% <u>coinsurance</u> after <u>deductible</u> . For online care (e-visits) and convenience/retail visits, 25% <u>coinsurance</u> after <u>deductible</u> . | 50% coinsurance after deductible | None |
| If you visit a health care provider's office or clinic | Specialist visit | No charge | 25% coinsurance after deductible | 50% coinsurance after deductible | Authorization and notification may be required. |
| | Preventive care/screening/immunization | No charge | No charge. <u>Deductible</u> does not apply. | 50% coinsurance after deductible | You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for. With a prescription, some over-the-counter drugs are no charge. |
| If you have a test | Diagnostic test (x-ray, blood work) | No charge | 25% coinsurance | 50% coinsurance | Authorization may be required |
| | Imaging (CT/PET scans, MRIs) | ivo Giaige | after deductible | after <u>deductible</u> | AdditionZadon may be required |

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.ucare.org/BenefitDocuments</u>.

| | | | What You Will Pay | | |
|--|--|---|--|---|--|
| Common Medical Event | Services You May Need | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more) | Non-IHCP Non-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Preferred generic drugs | No charge | | | Must be on formulary or receive a |
| | Non-preferred generic drugs | No charge | 25% coinsurance after | | formulary exception. Drugs and drug tiers on the formulary may change if a new generic drug becomes available or new |
| | Preferred brand drugs | No charge | deductible | | information about the safety of a drug is |
| | Non-preferred brand drugs | No charge | | | released. Up to 90-day supply at in-network retail or mail-order pharmacy. Restrictions may apply. You will pay no |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at ucare.org/ifp-druglist. | Specialty drugs | No charge | 25% <u>coinsurance</u> after <u>deductible</u> | Not covered | more than \$25 for each 30-day supply of insulin on the formulary. You will pay no more than \$25 once you have met your plan deductible for each 30-day supply of drugs to treat diabetes, asthma, and allergies requiring the use of epinephrine auto-injectors (EpiPens) Your cost could be less if you have met your out-of-pocket limit. Most specialty drugs must be filled at Fairview Specialty Pharmacy. Manufacturer savings card, coupon or rebate dollar amounts will count toward your plan deductible and/or out-of-pocket limit. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | 25% coinsurance after deductible | 50% coinsurance after deductible | Authorization and notification may be required. |
| | Physician/surgeon fees | | _ | | |

^{*} For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{www.ucare.org/BenefitDocuments}}$.

| | | What You Will Pay | | | |
|---|---|---|---|--|--|
| Common Medical Event | Services You May Need | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more) | Non-IHCP Non-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Emergency room care | No charge | 25% <u>coinsurance</u> after <u>deductible</u> | 25% <u>coinsurance</u> after in-network <u>deductible</u> . | None |
| If you need immediate medical attention | Emergency medical transportation | No charge | 25% <u>coinsurance</u> after <u>deductible</u> | 25% <u>coinsurance</u> after in-network <u>deductible</u> . | None |
| | Urgent care | No charge | 25% <u>coinsurance</u> after <u>deductible</u> | 50% coinsurance after deductible | None |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | 25% coinsurance after deductible | 50% coinsurance after deductible | Notification required. |
| If you need mental health, | Physician/surgeon fees Outpatient services | No charge | 25% coinsurance after deductible | 50% coinsurance after deductible | Authorization or notification may be required. |
| behavioral health, or substance abuse services | Inpatient services | No charge | 25% coinsurance after deductible | 50% coinsurance after deductible | Coverage includes residential treatment services. Authorization or notification may be required. |
| If you are pregnant | Office visits | No charge | No charge for routine prenatal and postnatal preventive services. | 50% coinsurance after deductible | Non-routine office visits require cost sharing. |
| | Childbirth/delivery professional services | No charge | 25% coinsurance | 50% coinsurance | Notification required. |
| | Childbirth/delivery facility services | The ondinge | after <u>deductible</u> | after <u>deductible</u> | Troumous Troquirou. |

^{*} For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{www.ucare.org/BenefitDocuments}}$.

| | | | What You Will Pay | | |
|--|---|---|--|---|---|
| Common Medical Event | Services You May Need | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more) | Non-IHCP Non-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Home health care | No charge | 25% coinsurance after deductible | 50% coinsurance after deductible | Authorization required. Limited to 120 home visits per calendar year. |
| If you need help recovering or have other special health needs | Rehabilitation services Habilitation services | No charge | 25% <u>coinsurance</u> after <u>deductible</u> | 50% coinsurance after deductible | Authorization may be required. |
| | Skilled nursing care | No charge | 25% coinsurance after deductible | 50% <u>coinsurance</u> after <u>deductible</u> | Authorization required. Limited to 120 days per admission. |
| | Durable medical equipment | No charge | 25% coinsurance after deductible | 50% <u>coinsurance</u> after <u>deductible</u> | Authorization may be required. |
| | Hospice services | No charge | 25% coinsurance after deductible | 50% <u>coinsurance</u> after <u>deductible</u> | Limit 30 days per episode. |
| If your child needs dental or eye care | Children's eye exam | No charge | No charge. <u>Deductible</u> does not apply. | 50% <u>coinsurance</u> after <u>deductible</u> | Limit 1 routine eye exam per calendar year. |
| | Children's glasses | No charge | 25% coinsurance after deductible | Not covered | Limit 1 per calendar year. |
| | Children's dental check-up | No charge | No charge. <u>Deductible</u> does not apply. | 50% <u>coinsurance</u> after <u>deductible</u> | Limit 2 per calendar year. |

Excluded Services & Other Covered Services

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Infertility treatment
- Intensive behavioral therapy for treatment of autism spectrum disorders
- Long-term care

- Non-emergency care when traveling outside U.S.
- Non-formulary drugs unless an exception is obtained
- Private-duty nursing (except up to 120 hours are covered to train hospital staff for a ventilator-dependent patient)
- Routine dental care (Adults)
- Routine eye care (Adults)
- Routine foot care
- Weight loss programs

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.ucare.org/BenefitDocuments</u>.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic care (except when there is no measurable progress over time, and massage for comfort or convenience)
- Hearing Aids

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Minnesota Department of Health at 651-201-5100 or 1-800-657-3916 (this call is free). For more information on your rights to continue coverage, contact UCare at 612-676-6609 or 1-877-903-0069 (this call is free). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.MNsure.org or call 1-855-366-7873 (this call is free).

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Minnesota Department of Health at 651-201-5100 or 1-800-657-3916 (this call is free).

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.ucare.org/BenefitDocuments</u>.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network prenatal care and a hospital delivery)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,300 |
|---|---------|
| ■ Specialist copayment | \$0 |
| ■ Hospital (facility) coinsurance | 0% |
| ■ Other coinsurance | 0% |

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

| Total Example Cost | \$12,700 |
|---------------------------|----------|
| | |

In this example, Peg would pay:

| une enampie, i eg ireana pagi | | |
|-------------------------------|-----|--|
| Cost Sharing | | |
| <u>Deductibles</u> | \$0 | |
| <u>Copayments</u> | \$0 | |
| Coinsurance | \$0 | |
| What isn't covered | | |
| Limits or exclusions | \$0 | |
| The total Peg would pay is | | |
| | | |

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,300 |
|---|---------|
| ■ Specialist copayment | \$0 |
| ■ Hospital (facility) coinsurance | 0% |
| ■ Other coinsurance | 0% |

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

| Total Example Cost | \$5,600 |
|--------------------|---------|
|--------------------|---------|

In this example, Joe would pay:

| Cost Sharing | | |
|----------------------------|-----|--|
| Deductibles | \$0 | |
| Copayments | \$0 | |
| Coinsurance | \$0 | |
| What isn't covered | | |
| Limits or exclusions | \$0 | |
| The total Joe would pay is | \$0 | |

Mia's Simple Fracture

(in-network emergency room visit and follow-up care)

| ■ The plan's overall deductible | \$3,300 |
|-----------------------------------|---------|
| ■ Specialist copayment | \$0 |
| ■ Hospital (facility) coinsurance | 0% |
| Other coinsurance | 0% |

This FXAMPI F event includes services like:

Emergency room care
(including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

| Total Example Cost | \$2,800 |
|--------------------|---------|
| | |

In this example, Mia would pay:

| in this example, wha would pay. | |
|---------------------------------|-----|
| Cost Sharing | |
| <u>Deductibles</u> | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$0 |

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a referral from an IHCP, your costs may be higher.

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 <u>aids and services at no charge to people with disabilities</u> 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 <u>language services at no charge to people whose primary language is not English</u>, 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, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/ 1-800-688-2534).

ማስታወሻ: የሚናንሩት ቋንቋ ኣጣርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 612-676-3200/ 1-800-203-7225 (መስጣት ለተሳናቸው: 612-676-6810/1-800-688-2534). ဟ်သူဉ်ဟ်သး-နမ့္ခါကတိုး ကညီ ကျိုင်အယိ, နမာန္ခါ ကျိုင်အတာမြာစားလ၊ တလက်ဘူဉ်လ၊ င်္ဂစုး နီတမံးဘဉ်သံ့နှဉ်လီး. ကိုး 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).

ប្រយ័ក្នុះ បើសិនជាអ្នកនិយា ភាសារ័ខ្មរ, រសវាជំនួយរ័ជ្នកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំររីអ្នក។ 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 7225-203-800-3200/1-800-676-612 (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).