UCare : UCare Choices Bronze

Coverage Period: Beginning on or after 01/01/2015

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for: Individual or Family | Plan Type: HMO**

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.ucare.org or by calling 1-877-903-0070.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-network: **$5,000**/Individual; **$10,000**/Family. Non-network: **$10,000**/Individual; **$20,000**/Family. Deductible doesn't apply to in-network preventive care. Copayments don't apply to deductible.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. **$6,600** Individual/**$13,200** Family for **in-network** services. No out-of-pocket limit for **non-network** services.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, all non-network services, non-network balance-billed charges, and health care services this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out–of–pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of in-network UCare Choices providers, see www.ucare.org or call toll-free 1-877-903-0070.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No.	You can see the network **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

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- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use a Non-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$60 copay first 3 visits. Then 100% until deductible met. Then 20% coinsurance. $30 copay for all convenience/retail visits. $15 copay for all e-visits.	50% coinsurance after non-network deductible.	First 3 visits can be a combination of primary care, specialty care, urgent care, physical therapy, speech therapy, occupational therapy, chiropractic, mental health, or substance abuse office visits. Authorization required for physical, speech, and occupational therapy.
	Specialist visit			
	Other practitioner office visit			
	Preventive care/screening /immunization	No charge	Not covered	No coverage non-network.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance after deductible.	50% coinsurance after non-network deductible.	——————none——————
	Imaging (CT/PET scans, MRIs)			

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use a Non-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.ucare.org	Formulary generic drugs	$10 copay per prescription. $20 copay for up to 90-day supply.	Not covered	Must be on UCare formulary. Up to 31-day supply per prescription. Up to 90-day supply at in-network retail pharmacy. No coverage non-network. Authorization may be required.
	Formulary brand drugs	40% coinsurance after deductible.	Not covered	Must be on UCare formulary. No coverage non-network. Authorization may be required.
	Non-formulary drugs	Not covered	Not covered	Non-formulary drugs not covered without an exception.
	Formulary specialty drugs	Generic: $10 copay; $20 copay for up to 90-day supply. Brand: 40% coinsurance after deductible.	Not covered	Must be on UCare formulary. Cost sharing then based on whether generic or brand. No coverage non-network. Authorization may be required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible.	50% coinsurance after non-network deductible.	——————none——————
	Physician/surgeon fees			
If you need immediate medical attention	Emergency room services	$250 first visit. Then 100% until deductible met. Then 20% coinsurance.	$250 first visit. Then 100% until **in-network** deductible met. Then 20% coinsurance.	Not covered outside U.S.
	Emergency medical transportation	20% coinsurance after deductible.	20% coinsurance after **in-network** deductible.	Not covered outside U.S.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use a Non-network Provider	Limitations & Exceptions
	Urgent care	$60 copay first 3 visits. Then 100% until deductible met. Then 20% coinsurance.	50% coinsurance after non-network deductible.	First 3 visits can be a combination of primary care, specialty care, urgent care, outpatient therapy, chiropractic, mental health, or substance abuse office visits.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible.	50% coinsurance after non-network deductible.	Authorization required.
	Physician/surgeon fee			
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$60 copay for first 3 visits. Then 100% until deductible met. Then 20% coinsurance.	50% coinsurance after non-network deductible.	First 3 visits can be a combination of primary care, specialty care, urgent care, outpatient therapy, chiropractic, mental health, or substance abuse office visits. Authorization required.
	Mental/Behavioral health inpatient services	20% coinsurance after deductible.	50% coinsurance after non-network deductible.	Authorization required.
	Substance use disorder outpatient services	$60 copay for first 3 visits. Then 100% until deductible met. Then 20% coinsurance.	50% coinsurance after non-network deductible.	First 3 visits can be a combination of primary care, specialty care, urgent care, outpatient therapy, chiropractic, mental health, or substance abuse office visits. Authorization required.
	Substance use disorder inpatient services	20% coinsurance after deductible.	50% coinsurance after non-network deductible.	Authorization required.
If you are pregnant	Prenatal care	No charge	Not covered	No coverage non-network.
	Postnatal care	$60 copay for first 3 visits. Then 100% until deductible met. Then 20% coinsurance.	50% coinsurance after non-network deductible.	First 3 visits can be a combination of primary care, specialty care, urgent care, outpatient therapy, chiropractic, mental health, or substance abuse office visits.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use a Non-network Provider	Limitations & Exceptions
	Delivery and all inpatient services	20% coinsurance after deductible.	50% coinsurance after non-network deductible.	Authorization required.
If you need help recovering or have other special health needs	Home health care	20% coinsurance after deductible.	50% coinsurance after non-network deductible.	Authorization required. Limit of 120 home health care visits per calendar year. Skilled nursing facility services limited to 120 days per admission. Limit of 30 days of home hospice services per calendar year, no authorization required.
	Rehabilitation services			
	Habilitation services			
	Skilled nursing care			
	Durable medical equipment			
	Hospice service			
If your child needs dental or eye care	Eye exam	No charge	Not covered	Limit of 1 routine eye exam per calendar year. No coverage non-network.
	Glasses	20% coinsurance after deductible.	Not covered	Limit of 1 per calendar year. No coverage non-network.
	Dental check-up	No charge	Not covered	Limit of 2 per calendar year. No coverage non-network.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing aids-unless under age 18 and requirements are met
- 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 is covered to train hospital staff for a ventilator-dependent patient
- Routine eye exams (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if: ▪You commit fraud ▪The insurer stops offering services in the State ▪You move outside the coverage area.

For more information on your rights to continue coverage, contact the insurer at 612-676-6600 or toll-free 1-877-903-0070. You may also contact Minnesota Department of Health at 651-201-5100 or 1-800-657-3916 (toll free).

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Minnesota Department of Health at 651-201-5100 or 1-800-657-3916 (toll free) regarding network services and Minnesota Department of Commerce at 651-539-1500 regarding non-network services.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

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Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-903-0070

Hmong (Hmoob): Yog koj yuav kev pab hais lus hmoob, hu rau 1-877-903-0070

Somali: Caawimaad luuqada af Soomaaliga ah wac: 1-877-903-0070

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-903-0070

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $2,890
- **Patient pays** $4,650

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$4,480
Copays	$20
Coinsurance	$0
Limits or exclusions	$150
Total	**$4,650**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $2,720
- **Patient pays** $2,680

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$2,020
Copays	$580
Coinsurance	$0
Limits or exclusions	$80
Total	**$2,680**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.